

Министерство сельского хозяйства РФ
Федеральное государственное образовательное учреждение
высшего профессионального образования
«Мичуринский государственный аграрный университет»

УТВЕРЖДЕНО
протокол № 5
методической комиссии
факультета заочного и дис-
танционного обучения
от 27 ноября 2007г.

УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС

дисциплины:

«АНГЛИЙСКИЙ ЯЗЫК»

для студентов заочного факультета специальностей:

080105 «Финансы и кредит»

080109 «Бухгалтерский учет, анализ и аудит»

080502 «Экономика и управление на предприятии АПК»



Мичуринск-научоград РФ
2008

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Учебно-методический комплекс составлен в соответствии с государственными образовательными стандартами высшего профессионального образования.

Утверждено на заседании кафедры иностранных языков.
Протокол № 1 от 10 сентября 2007 г.

Английский язык: учебно-методический комплекс/ авт.сост.
Е.А. Яшина / Мичуринск: Изд-во МичГАУ, 2008 – 86 с.

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1. ЦЕЛЬ И ЗАДАЧИ ДИСЦИПЛИНЫ

Цель курса – формирование основных навыков речевого общения на иностранном языке в бытовой, деловой и профессиональной сферах.

Задачами курса являются:

- формирование умения вести беседу, участвовать в дискуссиях;
- совершенствование навыков чтения и понимания специальных текстов;
- тренировка навыка понимания на слух диалогического и монологического высказывания;
- формирования навыка ведения деловой корреспонденции.

2. ТРЕБОВАНИЕ К УРОВНЮ ОСВОЕНИЯ СОДЕРЖАНИЯ ДИСЦИПЛИНЫ

В конце обучения студенты должны:

- владеть произносительными нормами английского языка и типами интонационных конструкций, темпом речи в пределах 80- 120 слов в минуту;
- уметь принять участие в диалоге по изученной тематике с использованием формул речевого этикета, реализовать свои коммуникативные намерения в предложенной ситуации (установление контакта: просьба, побуждение, согласие, несогласие, запрос, сообщение дополнительной, уточняющей, оценочной информации);
- понимать тексты на слух объемом до 2000 слов, содержащих 5-8% незнакомых слов, предъявляемых в среднем темпе, поступающих от различных источников информации при контактной и дистантной формах общения;
- уметь понять содержание аутентичных текстов по экономической тематике;
- уметь вести деловую корреспонденцию.

3. ОБЪЕМ ДИСЦИПЛИНЫ И ВИДЫ УЧЕБНОЙ РАБОТЫ

Данная программа охватывает основные разделы дисциплины «Английский язык». Она реализуется в форме практических занятий и самостоятельной работы студентов, которая заключается в подготовке к практическим занятиям и выполнении домашнего задания.

<i>Виды учебной работы</i>	<i>Всего часов</i>	<i>Семестры</i>
Общая трудоемкость дисциплины	80	1-4
Аудиторные занятия	40	1-4
Практические занятия	40	1-4
Самостоятельная работа	40	1-4
Вид итогового контроля	зачет	1
	экзамен	4

4. СОДЕРЖАНИЕ ДИСЦИПЛИНЫ

4.1 Разделы (модули) дисциплины и виды занятий

<i>Название разделов (модулей) и тем (1 курс)</i>	<i>Лекции</i>	<i>Практические занятия</i>	<i>Лабораторная работа</i>	<i>Самост. работа</i>	<i>Итого</i>
<p style="text-align: center;"><i>Автобиография</i></p> <p><u>Фонетика:</u> Интонация общих и специальных вопросов. Интонация утверждений. Интонация разделительных вопросов.</p> <p><u>Лексические темы:</u> - Составление CV. - Резюме. - Устройство на работу (собеседование)</p> <p><u>Грамматика:</u> Времена: Present Indefinite, Past Indefinite, Future Indefinite. - Числительное: Cardinal Numerals, Ordinal Numerals.</p>		2		2	4
<p style="text-align: center;"><i>На предприятии</i></p> <p><u>Фонетика:</u> Интонация разделительных вопросов.</p> <p><u>Словообразование:</u> Конверсия.</p>		4		4	8

<p>Суффиксы прилагательных.</p> <p><u>Лексические темы:</u></p> <ul style="list-style-type: none"> - Структура предприятия. - Обсуждение контрактов. <p><u>Грамматика:</u></p> <p>Времена Present Continuous, Past Continuous, Future Continuous.</p> <p>Времена Present Perfect, Past Perfect, Future Perfect.</p> <p><u>Профессиональное и деловое общение:</u></p> <ul style="list-style-type: none"> - Способы запроса информации. 					
<p><i>Работа и деловые поездки</i></p> <p><u>Словообразование:</u></p> <ul style="list-style-type: none"> - Суффиксы наречий. - Приставки ge-, - over, - under. <p><u>Лексические темы:</u></p> <ul style="list-style-type: none"> - Профессии. Виды и цели поездок. - Заказ билета. В аэропорту. Таможенный контроль. - Неформальное общение в формальных ситуациях. <p><u>Грамматика:</u></p> <ul style="list-style-type: none"> - Времена группы Perfect Continuous. - Страдательный залог. <p><u>Профессиональное и деловое общение:</u></p> <ul style="list-style-type: none"> - Принципы ведения делового телефонного разговора. 		6		6	12
<p><i>Рынок и реклама</i></p> <p><u>Словообразование:</u></p> <ul style="list-style-type: none"> - Суффиксы глагола. 		4		4	8

<p>- Составные существительные.</p> <p><u>Лексические темы</u> (для всех специальностей):</p> <ul style="list-style-type: none"> - Что такое реклама. Спрос и предложение. - Проведение презентации. <p><u>Грамматика:</u></p> <ul style="list-style-type: none"> - Модальные глаголы. - Множественное число существительных. - Конструкция there is, there are. <p><u>Деловое и профессиональное общение:</u></p> <ul style="list-style-type: none"> - Традиции и обычаи на рынках Востока и Азии. 					
<p><i>Деловая корреспонденция</i></p> <p><u>Словообразование:</u></p> <ul style="list-style-type: none"> -Отрицательные приставки и суффиксы. - Существительное – левое определение. <p><u>Лексические темы</u> (для всех специальностей):</p> <ul style="list-style-type: none"> -Составление письма-запроса и письма предложения. - Офисное оборудование и его использование. <p><u>Грамматика:</u></p> <ul style="list-style-type: none"> - Притяжательный падеж существительных. - Артикль. <p><u>Профессиональное и деловое общение:</u></p> <ul style="list-style-type: none"> - Формулы ведения переговоров: как назначить, перенести или отменить деловую встречу. - Способы выражения согласия и несогласия в процессе ведения переговоров. 		4		4	8

Название разделов (модулей) и тем 2 курс					
<i>Экономика Великобритании и США</i> <u>Разговорные конструкции:</u> -there is a document to study, -had better, - would rather. <u>Лексические темы:</u> - По странам изучаемого языка: Великобритания. - По странам изучаемого языка: США. - Процесс глобализации в мировой экономике. <u>Грамматика (для всех специальностей):</u> - Согласование времен. - Инфинитив и инфинитивные конструкции. - Complex Object. <u>Профессиональное общение:</u> - Активы и пассивы с/х предприятия.		6		6	12
<i>Банки и компании</i> <u>Разговорные конструкции:</u> -to be interested in smth. /doing smth. -So do I / Neither do I. -managing director; -to increase ... to/ by. <u>Лексические темы:</u> - Торговля и финансы; - Финансовое состояние компании; - Интернет технологии в современной экономике. <u>Грамматика:</u> - Причастие. - Причастные обороты. - Герундий. - Complex Subject.		8		8	16

<p><u>Профессиональное общепение:</u></p> <ul style="list-style-type: none"> - Планирование и составление финансовых проектов. - Производственные расходы. - Виды финансовой отчетности. <p><u>Лексико-грамматический тест.</u></p>					
<p><i>Чтение, перевод и обсуждение аутентичных текстов по специальности:</i></p> <p><u>Разговорные конструкции:</u></p> <ul style="list-style-type: none"> - have smth. done; - to ask smb.to do smth; - to make smb. do smth. <p><u>Грамматика:</u></p> <ul style="list-style-type: none"> -Сослагательное наклонение. - Некоторые особенности употребления предлогов в английском языке. -Придаточные предложения. <p><u>Чтение и обсуждение аутентичной литературы по специальности:</u></p> <ul style="list-style-type: none"> - Чтение и обсуждение тестов сообщений об изменениях курса валют на международном рынке. - Чтение аутентичного текста по специальности «Electronic Cash» и обсуждение преимуществ и недостатков использования smart cards. - Чтение и обсуждение аутентичного текста делового письма. 		6		6	12
		40		40	80

4.2 Содержание разделов дисциплины

Типы упражнений:

- чтение и перевод текстов из периодического издания Financial Times
- подстановочные упражнения и упражнения на заполнение лексических пробелов;
 - реферирование прочитанного на русском языке;
 - обсуждение прочитанного в микрогруппах;
 - заучивание профессиональной лексики.

Текущий и итоговый контроль:

Текущий контроль проводится в виде тестов для проверки усвоения лексики, устного опроса, чтения и перевода текстов, а также словарных диктантов.

Итоговый контроль осуществляется в виде задания на экзамене в конце 4 семестра:

- чтение вслух оригинального текста по специальности с переводом на русский язык;
- реферирование на русском языке;
- выполнение лексико-грамматического теста.

Лабораторный практикум не предусмотрен.

Учебно-методическое обеспечение дисциплины

Рекомендуемая литература:

1. Шевелева С. А. Деловой английский: Учебное пособие для вузов. – 2-е изд., перераб. и доп. – М.: ЮНИТИ-ДАНА, 2004. – 382 с.
2. Богацкий И. С., Дюканова Н.М. Бизнес-курс английского языка: Словарь-справочник. – Киев: Логос; М.: Рольф: Айрис-пресс, 1999. – 352с.
3. Белова Е. В., Никульшина Н.Л., Макеева М.Н. Повторяем грамматику английского языка: Уч. Пособие. – Тамбов: ТГТУ, 1999 – 116с.
4. Johnson Christine Banking and Finance: Business English. - Printed in Spain by Mateu Cromo, S. A. Pinto. - Madrid, 2001. - 96с.
5. Strutt Peter Business Grammar and Usage: Business English. - Printed in Spain by Mateu Cromo, S. A. Pinto. - Madrid, 2001. -222с.

Дополнительная литература:

1. Сухарева Т. Н. Контрольные задания по английскому языку для студентов 1 курса заочного отделения: Методические указания. – Мичуринск: Мич.ГАУ, 2003. – 26с.

2. Яшина Е. А. Тексты и учебные задания по английскому языку для студентов заочного отделения экономических специальностей. – Мичуринск: Мич.ГАУ, 2004. – 18с.

Средства обеспечения освоения дисциплины

- лексико-грамматические тесты по английскому языку для студентов 1-2 курсов неязыковых специальностей;
- видеофильм “People and Places”;
- аудиокурс “Everyday English” (СПб, 2004)

Самостоятельная работа

В рамках курса самостоятельная работа включает:

- выполнение лексических тренировочных упражнений;
- разработку диалогов по образцам;
- переводы спецтекстов;
- составление деловых писем по заданным ситуациям.

Модуль 1. Автобиография. Устройство на работу.

Тема 1. Составление CV. Написание резюме. Устройство на работу.

План занятия:

1. Ознакомление с интонационными образцами:
 - Интонация общих и специальных вопросов.
 - Интонация утверждений.
 - Интонация разделительных вопросов.
2. Актуализация времен группы Indefinite.
3. Порядковые и количественные числительные.
4. Изучение и актуализация лексических единиц и выражений, необходимых для составления резюме и краткой автобиографии.
5. Изучение и закрепление слов и выражений по теме «Устройство на работу». Составление диалога по ситуации.

Цель занятия: Освоить и закрепить в ситуативных диалогах лексику по теме «Устройство на работу». Научиться составлять резюме и жизнеописание.

Задание 1: *Внимательно изучите пример сопроводительного письма. Используя некоторые фразы и обороты из него, напишите функциональное резюме с указанием ваших навыков и опыта.*

Пример сопроводительного письма
(*Sample of Cover Letter*)

Mark Diamond
4701 Pine Street. #K-13
Philadelphia, PA 19143
Tel. 1-(215)-748-3037
April 2, 1992

Dear Mr. Marinichenko:

I am a first-year student in the M.B.A. program at the Wharton Business School in Philadelphia.

I understand that you are heading the independent Ukrainian airline. I have heard from my friend Mr. Bill Eastmann, a student at Duke University's Fuqua School of Business, that you might wish to have an American M.B.A. student work with your airline this summer as an intern. I am very interested in the possibility of such an internship during the summer of 1992.

My professional experience has given me an in-depth knowledge of the air transportation industry. I have, in particular, worked for American Airlines, the Federal Aviation Administration, and Kurth & Company, Inc. , an aviation consulting firm where I was Manager of Airline Analysis. My responsibilities included the study of schedules, fares, equipment selection, and financial results. Notably, I prepared numerous feasibility studies for both jet and turboprop routes, including passenger and pure cargo service, for proposed transatlantic and transpacific services.

I wish to place this experience at the disposal of your airline. I believe strongly that my knowledge of the deregulated air transportation industry in the United States could be quite beneficial to your carrier.

I have enclosed a copy of my resume. If my background and qualifications are of interest to you, please telephone me at (215) 748-3037. I would be interested in meeting with you in mid-April in New York to discuss further the possibility of such a summer position, and your requirements.

Sincerely,

John Stock.

Задание 2. *Следующие клише и выражения помогут вам при создании вашего сопроводительного письма или письма об отказе от предлагаемой работы. Выучите клише сопроводительного письма..*

Клише и выражения сопроводительного письма:

— *With reference to your advertisement in "Kiev Post" of Tuesday, January 10, I would like to apply for the position of... in your company.* — Ссылаясь на объявление в «Киев-Пост» от 10 января, вторник, я хотел бы претендовать на должность... в вашей фирме.

— *I recently heard from ... that there is a vacancy in your sales department.* — Я недавно услышал от ... о вакансии в вашем торговом отделе.

— *I am used to working on my own.* — Я привык работать самостоятельно.

— *I appreciate the opportunity to work on my own initiative and to take on a certain amount of responsibility.* — Я высоко ценю возможность работать с должной мерой ответственности, проявляя собственную инициативу.

— *During training for my present job I took courses in marketing.* — Во время обучения для получения должности, которую я занимаю в настоящий момент, я закончил курсы маркетинга.

— *Since my present position offers little prospect for advancement, I would prefer to be employed in an expanding organization such as yours.* — Так как моя настоящая должность не дает мне больших возможностей для продвижения, я хотел бы работать в такой перспективной организации, как Ваша.

— *I am at present earning ... per month.* — В настоящее время я получаю ... в месяц.

— *Thank you for offering me the post/position of...* Благодарю Вас за то, что Вы предложили мне должность...

— *I have pleasure in accepting this position.* — С удовольствием принимаю эту должность.

— *I am looking forward to commencing work on September 1.* — С нетерпением жду начала работы 1 сентября.

Письменный отказ от предложенной работы:

— *I regret to inform you that I am unable to accept the position, since I have received another, more attractive one.* — С сожалением сообщая вам, что не могу занять эту должность, так как получил другое, более привлекательное предложение.

— *I feel that my experience in this field would not be used to its full capacity in above position. Therefore I have to decline.* — Чувствую, что мой опыт работы в этой области не будет использован в полной мере, поэтому вынужден отклонить предложение.

Задание 3. Следующая информация о том, как составить свое резюме и жизнеописание, поможет вам при выполнении этих видов письменной работы.

Резюме (Resume)

Так называется письменная сводка Ваших личных, образовательных и профессиональных данных. Оно как бы письменно представляет «товар», предлагаемый будущему работодателю. Резюме должно быть достаточно подробным, но кратким (обычно не превышать одной страницы) и иметь «товарный» вид. Форма его достаточно произвольна. Например:

John H. Mill
38 Park Avenue, Ap. 50
New York, N.Y. 11298
Tel. (312)493-8332

A position of a bookkeeper.

12 years of experience in every routine work in this field. Perfect knowledge of computers and statistics.

Make up all kinds of financial reports, balances and production planning.

EXPERIENCE:

1990-1995 FRISCO DOCKS, Inc.
San Francisco, California.
Deputy Chief of Planning, Commerce Dpt.
In charge of account books, statements, new ideas in planning.

1980-1990 SAKHA Co, Ltd.
New York.
Accountant. Prepared accounts and balance sheets of every kind.

EDUCATION: LONDON SCHOOL OF ECONOMICS London,
Great Britain, Bachelor (Ec).

PERSONAL Arrived in the United States January, 1980. British subject.
Married, one child.

REFERENCES Available upon request.

Задание 4. Изучите следующий образец составления автобиографии. Составьте свое жизнеописание и резюме в соответствии предложенными выше образцами.

Жизнеописание (Curriculum vitae (C.V))

В основном оно отличается от резюме только объемом (до 6-8 страниц) и предназначено для кандидатов на высокие должности или для работы за границей. Потенциальный работодатель желает получить детальную информацию. Обычно Вы предоставляете фотографию, свои ад-

рес и телефон, личные и паспортные данные и более подробно характеризуете Ваши образование и квалификацию. Приведем для примера одну из функциональных частей CV человека, претендующего на руководящую должность в области машиностроения.

Objective: Senior position in engineering management

HIGHLIGHTS OF QUALIFICATIONS

—Business oriented; able to understand and execute broad corporate policy.

—Strength in analyzing and improving engineering and administrative methods.

—Effective in facilitating communication between management and project team.

—Proven ability to manage both large and small groups and maintain productivity.

—Successful in negotiating favorable design and construction contracts.

Задание 5 Complete the calculations

- | | | | |
|---------------------------|-------|---|----|
| a) 7..plus..3..equals..10 | e) 9 | 9 | 18 |
| b) 8 5 3 | d) 18 | 9 | 2 |
| c) 4 6 24 | g) 18 | 9 | 9 |
| d) 20 4 5 | h) 2 | 2 | 4 |

Задание 6 Write short answers to the questions:

Ann borrowed 100\$ from Tom.

How much was the debt?

Who had a debt?

Who lent the money?

Who was the creditor?

Who was the debtor?

Ann repaid the total amount of 110\$ after 6 months.

What was the rate of interest?

How much capital did Ann repay?

How much was the loan?

Модуль 2: На предприятии.

Тема 1: Структура предприятия.

План занятия:

1. Интонация разделительных вопросов.
2. Суффиксы прилагательных.

3. Повторение и актуализация времен Present Continuous, Past Continuous, Future Continuous.
4. Изучение и закрепление слов и выражений по теме «Структура предприятия».
5. Подготовка монологического высказывания о структуре и работе предприятия.

Цель занятия – ознакомиться с лексическими единицами и выражениями по теме «Структура предприятия», научиться применять изученную лексику при составлении связанного монологического высказывания.

Задание 1. Прочтите и переведите следующий диалог. Разыграйте диалог по ролям.

- Good morning, gentlemen! How are you?
- Fine, thanks. And how are you getting on?
- Let me tell you about our company. As you know we produce process equipment. Our firm consists of six departments: Production, Sales, Export, Financial, Personnel and Research & Development. The last one is the newest at the company. It was created five years ago.
- Are you a Plc according to your legal status?
- Right, we are. Our management are the meeting of shareholders and the Board of Directors. Earlier the chairman of the company was one of the senior partners, but now it's Mr. Rogers as you know. Currently we employ about 1,600 people. Our turnover is more than \$ 300 million.
- You will work with our Export Department. We Export our equipment to 5 countries all over the world. Besides, we have two daughter companies in Holland and Germany with headquarters in those countries.
- Are they your subsidiaries or branches?
- They are our subsidiaries. Each company trades under its own name. But we are looking for new partners in Eastern Europe as well. We would like to expand our activity and to establish personal contacts with your company. Have you read all our correspondence with your director?
- Yes, I think so. We investigated thoroughly your business proposal.
- Have you got your price lists and catalogues with you now?
- Yes, sure. They are with me as well as copies of your letters. I expect to make the draft contract here, maybe by the end of this week, and finally to conclude the contract with you after discussing it with my director by phone.
- All right. Let us get down to business. Today and tomorrow we are going to talk about terms of payment and delivery.
- Right, and the day after tomorrow we'll be talking about packing and transportation.

- Then I plan to go to London for a few days. As you know, there will be an exhibition there. Will you join me?

- Yes with pleasure. It would be very helpful for the purpose of my visit.

- I hope so. And after that you'll have enough time for visits to our branches and going sight-seeing.

- That suits me perfectly. And I expect to submit the draft contract to my director by fax not later than by next Wednesday.

Задание 2. Запомните следующие слова и выражения по теме:

How are you getting on? Как дела?

To establish personal contacts установить личные контакты

To investigate thoroughly тщательно изучить

That suits me all right это меня устраивает

To run a business вести дело

To form/to set up a company учредить компанию

Listed company компания, чьи акции котируются

Unlisted company компания, чьи акции не котируются

Headquarter штаб-квартира

Deputy заместитель

Permanent or temporary staff постоянный или временный штат

Staffing подбор и расстановка кадров

Recruitment набор штата

To hire нанимать на работу

To fire уволить

Sales department Отдел продаж

Turnover оборот капитала

Research department научно-исследовательский отдел

Personnel отдел кадров

Daughter company дочерняя компания

Branch филиал

Meeting of shareholders собрание акционеров

Задание 3. Вы – руководитель фирм. Ответьте на следующие вопросы:

What departments are there at your company?

How many managers work at the company?

What is in your opinion the most important department?

Does your company have any branches abroad?

Задание 4. Прочтите и переведите следующий текст, обратите внимание на слова и выражения после текста.

FINANCIAL MANAGEMENT

In the past, financial management was not a major concern for a business. A company used to establish relations with a local bank. The bank handled the financing and the company took care of producing and selling.

Today only a few firms operate in this way. Usually business has their own financial manager who works with the bank. They negotiate terms of financial transactions, compare rates among competing financial institutions. Financial management begins with the creation of a financial plan. The plan includes timing and amount of funds and the inflow and outflow of money.

The financial manager develops and controls the financial plan. He also forecasts the economic conditions, the company's revenues, expenses and profits.

The financial manager's job starts and ends with the company's objectives. He reviews them and determines the funding they require. The financial manager compares the expenses involved to the expected revenues. It helps him to predict cash flow. The available cash consists of beginning cash plus customer payments and funds from financing.

The financial management plans a strategy to make the ending cash positive. If cash outflow exceeds cash inflow the company will run out of cash. The solution is to reduce outflows. The financial manager can trim expenses or ask the customers to pay faster.

The financial manager also chooses financing techniques. One of them is short-term financing. Another is long term financing.

At the end of the fiscal year the financial manager reviews the company's financial status and plans the next year's financial strategy.

Words and Expressions

major - главный, основной

concern - забота, беспокойство

used to - имел обыкновение, обычно делал что-либо

to take care - заботиться, беспокоиться

to negotiate - вести переговоры, обговаривать
term-срок

terms • условия (договора)

to create - создавать

timing -согласование действий, операций

amount - объем, количество

to flow - течь

inflow – приток

outflow - выход

to develop - развивать

to forecast - прогнозировать

revenue доход, доходные статьи

expenses - расходы
objective - цель ,
to determine - определять, устанавливать
to compare - сравнивать
to involve - привлекать, втягивать
to expect • ожидать
to predict предугадывать, предвидеть
available - имеющийся в наличии, доступный
to run out of - лишиться, истощить запас
solution - решение проблемы
to trim - здесь: уменьшать, ограничивать
fiscal year - финансовый год
to match - приводить в соответствие

Задание 5. Answer the questions:

Was financial management always a major problem for business?

What did a bank do in the past to help a company operate?

What did the company take care of?

Are there many companies today that leave it to the bank to take decisions on the financial problems?

Who of the company's personnel usually works with the bank?

What does financial management start and end with?

What does financial plan include?

What is the available cash?

What happens to the company if the outflow of funds exceeds the inflow?

What measures does the financial manager take to reduce the outflow?

What are the major financing techniques?

What is the financial manager's major concern at the end of the fiscal year?

Задание 6. Put the verbs in brackets into the correct form:

Our company (establish) an effective system for recording financial transactions last year.

The financial manager (obtain) the needed funds for the next year yesterday.

The financial officer (find) sources of the funds for his company last week.

The corporation (determine) its overall needs for the next period of time this morning.

The Board of Directors (work out) a system of financial control to back up the company yesterday.

Last year most successful firms (use) new promising steps in planning and con-

trolling their finances.

Задание 7. Следующие пять функций являются основными в работе любого менеджера:

Planning
Organizing
Staffing
Directing
Controlling

В чем, по Вашему мнению, заключаются эти функции. Какие качества в первую очередь необходимы менеджеру.

General education Punctuality
Flexibility Foreign languages
Communication skills Ability to make decisions
Motivation to work Fantasy
Resistance to stress

Тема 2: Обсуждение контрактов

План занятия:

1. Конверсия как способ словообразования
2. Времена Present Perfect, Past Perfect, Future Perfect: ознакомление и актуализация.
3. Изучение и тренировка речевых клише по теме «Обсуждение контрактов»
4. Ознакомление с косвенным вопросом как способом запроса информации.

Цель занятия: ознакомиться с лексическими единицами и выражениями по теме «Обсуждение контрактов», научиться применять изученную лексику на практике.

Задание 1. Прочитайте и переведите следующий текст.

HOW FUNDS FLOW THROUGH A BUSINESS

Basically, money or funds go into purchasing assets, paying operating expenses and producing income. The operating expenses include the cost of materials and supplies. The manufacturer also must pay employee wages, rent or mortgage, insurance premiums and utility bills.

Some very small firms operate on a cash basis. They neither obtain credit nor borrow money. Other firms extend their resources through the use of credit. The owner of the firm invests some of his own money and has a lot more of other people's.

The businesses use money to buy assets like land, buildings and furnishings, and tools, machines, and equipment. The manufacturer sometimes buys them with mortgage loans which he secures by the building or equipment itself. In other words, the bank or insurance company really owns the property until the manufacturer has paid the mortgage in full. The use of debt, or credit, increases both the assets and the income of the purchaser. The use of borrowed money to make more money is called leverage.

If the manufacturer is sure that cash will be available at any time, he will need no cash reserve. But this rarely happens. Instead he always needs a reserve supply of cash on hand. And this poses a problem for management. Idle cash earns no profit and declines in value because of inflation. Cash is used to produce income. If a manager has some idle cash he will put it into financial institutions to draw interest. Sometimes a company with excess funds will buy securities from one of the exchanges and let them earn income until the company needs funds. Then it will sell the securities to get the funds. These securities are called near money.

Задание 2. Выучите следующие слова и выражения:

basically в основном, обычно; в своей основе

mortgage заклад, ипотека

premium премия, маржа

utility коммунальные услуги

neither...но ни ни .

to extend распространять, увеличивать

a lot more много более

land земля, территория, страна

to furnish меблировать; снабжать, оборудовать

furnishings обстановка, меблировка; оборудование

tool инструмент; орудие труда

equipment оборудование

until до тех пор, как

in full полностью

debt долг

leverage соотношение величины заемного капитала и

основного капитала, запаса товаров и суммы

капитала, соотношение вложений

привилегированные акции и обыкновенные акции

sure уверенный

rare редкий

rarely редко

instead вместо

to propose предлагать, ставить

idle бездельничающий, незанятой
to decline падать, уменьшаться
value ценность, стоимость
inflation инфляция
to draw привлекать
near около, возле, близкий

Задание 3. *Ответьте на вопросы по тексту:*

Answer the following questions.

What does money go into?

What are operating expenses?

What payments does a manufacturer have to make?

What basis do some of the very small firms operate on?

What does «the cash basis» mean?

How do the bigger firms extend their funds?

What do businesses use their money for*?

What does a manufacturer secure a mortgage loan by?

How does the use of credit affect a business?

What is the use of borrowed money to make more money called?

Does a manufacturer always need a cash reserve?

What problem does idle cash pose for management?

How does inflation affect cash?

What will a company do if it has some idle money on hand?

What are the securities called?

Задание 4. *Make up sentences of your own after the model:*

Model: - *The company obtains no credit.* - *The company borrows no money.*

The company neither obtains a credit nor borrows money.

The company buys no land. The company buys no buildings.

The manufacturer pays no wages. The manufacturer pays no bills.

The business produces no goods. The business produces no services.

The firm has no cash. The firm has no securities.

The company makes no profit.

The company doesn't meet the bank's charges.

Задание 5. *Put the verbs in brackets into the correct form. Choose between the Past Indefinite and the Present Perfect forms:*

In the past many firms (operate) on a cash basis.

Our firm already (extend) its resources through the use of credit.

The automobile agency has not (construct) its buildings yet.

The company (pay) mortgage recently.

The firm (triple) the revenue last year.
The use of credit (increase) our income last month.
We (produce, not) services for sale since 1980.
At last our company (decide) to reduce cash outgo today.
The reserve cash (help) our company avoid bank charges last summer.
The company (find) itself with excess funds recently.

Задание 6. *Make the sentences a) interrogative, b) negative:*

Money has gone into purchasing assets.
The firm has extended its resources through the use of the credit.
The owner has invested some of his money into new businesses.
The company has bought assets for idle money.
New credits have increased the income of the purchaser.
The efficient cash flow has reduced the cost of productive assets.
Idle cash has earned no profit.

Модуль 3. «Работа и деловая поездка»

Тема 1: Профессии. Виды и цели поездок.

План занятия:

1. Суффиксы наречий
2. Ознакомление и актуализация времени Present Perfect Continuous.
3. Составление диалогических высказываний по теме: «Деловая поездка». Обсуждение целей и этапов подготовки.
4. Изучение и актуализация в диалогических высказываниях лексики, используемой при проведении деловых встреч и совещаний.

Цель занятия: ознакомиться с лексическими единицами и выражениями по теме «Путешествие: деловая поездка», научиться применять изученную лексику на практике.

Задание 1. *What sort of personality do you have? Are you a good team member? For each pair of boxes below, tick the one you feel best reflects your personality.*

Extroversion prefers action energised by what is going on focus on world around them	Introversion prefers ideas energised by quiet reflection focus on inner world
Sensing interested in facts emphasis on what will work adopts step-by-step approach	Intuition interested in possibilities good at making links in problem solving likes new projects
Thinking analyses impersonally counts the course of strategies sticks to ground rules and principles	Feeling analyses personally weighs up alternatives as to how deeply felt they are sticks to values and how people feel
Judging decisive orderly controlling	Perceiving flexible spontaneous understanding

1. Compare your personality profile with a partner's. In what ways are you different?
2. What helps people to work together successfully?
3. Have you ever been tired of your job?
4. At what age do people retire in your country? Why do you think people retire?

Задание 2. Выучите следующие слова и выражения

Hours of work

to work shift-work (nights one week, days next)

to be on flexi-time (flexible working hours)

to work nine-to-five (regular day work)

Reasons for not working

to go/be on strike (industrial dispute)

to get the sack (thrown out of your job)

to be fired (more formal than "to get the sack"; often used as a direct address: "You are fired!")

to be dismissed (more formal than "be fired")

to give up work (e. g. in order to study)

to be on / take maternity leave (expecting a baby)

to be on / take sick leave (illness)

to take early retirement (to retire at 55)

Other useful verbs

to be a workaholic (love work too much)

to be promoted (get a higher position)

to apply for a job (fill in forms, etc.)

Задание 3. *Using the expressions, say what you think has happened / is happening*

Example: I am not working now; the baby's due in 3 weeks. – She is on maternity leave.

1. I lost my job. They had to make cutbacks.
2. He's enjoying life on a pension, although he is only 55.
3. One week it's six-to-two, the next it's nights.
4. They've made her General Manager as from next month!
5. I was late so often, I lost my job.
6. I get in at nine o'clock and go home at five.
7. Your trouble is you are obsessed with work!

Задание 4. *Now make a sentence for other verbs you have not used.*

Задание 5. *Here are some professions (jobs that require considerable training and/ or qualifications) and trades (skilled manual jobs requiring on-the-job and other training).*

Lawyer, typist, dentist, hairdresser, mechanic, architect, priest, farmer, vet, teacher, librarian, physiotherapist, actor, broadcaster, police officer, accountant, engineer, scientist, surgeon, secretary, firefighter, civil servant, tailor/dressmaker, designer, builder, carpenter, plumber

Задание 6. *Whose job do these things belong to?*

Example: bucket, ladder, leather – window-cleaner

1. board, overhead projector, chalk
2. scalpel, mask, forceps
3. tippex, filing cabinet, stapler
4. make-up, script, microphone
5. tractor, plough, barn
6. sewing machine, scissors, needle

Задание 7. Collocations of words connected with work

Work – to get, to find, to look for, to do.

e. g. It is not easy **to get / to find work** here.

I'd love to do that kind of work.

A living – to make, to do for, to earn.

e. g. What **do you do for a living**?

It's difficult **to make a living** as a freelance writer.

A job – to offer, to take on, to have, to look for, to get, to find, to do.

e.g. I've been **offered a job** in Paris. She is not prepared **to take on this job** (includes the idea of “having personal responsibility”).

Fill in the collocations

I'd love to (1) a job in journalism, but it's not easy without qualifications. Since I have to earn a (2) somehow, I'll have to get (3) wherever I can find it. I've been (4) some part-time work editing a typescript for a book, but I'm not sure I want to it..... (5).

Задание 8. Notice how English people can say a date in two ways:

8/1/1974 the eighth of January, nineteen seventy-four

January the eighth, nineteen seventy-four

Задание 9: Practise saying the following dates in pairs.

4 June

25 August

31 July

1 March

21/1/1988

2/12/1976

5/4/1980

11/6/1965

3 February

18/10/1989

Задание 10. Look at the chart.

At	in	no preposition	on
at six o'clock at midnight at Christmas at the weekend	in the morning/afternoon/ evening in December in summer in 1985 in two weeks' time	today yesterday tomorrow the day after tomorrow the day before yesterday last night last week next month yesterday evening tomorrow morning this evening tonight	on Saturday on Monday on Christmas Day on January, 18

Answer the questions.

- a) Do you exactly know when you were born? - *I was born at two o'clock in the morning on Wednesday, the twenty-fifth of June, 1969.*
- b) When did you last go to the cinema/ play a sport/ give someone a present/ have a holiday/ do an exam/ see a lot of snow/ clean your teeth?
- c) When are you going to leave school / go home/ have a holiday/ go shopping?

Тема 2: Заказ билета. В аэропорту. Таможенный контроль.

План занятия:

1. Приставки re-, - over, -under.
2. Времена группы Perfect Continuous
3. Заказ билета. В аэропорту. Таможенный контроль
4. Принципы ведения делового телефонного разговора

Цель занятия: ознакомиться с лексическими единицами и выражениями по теме «Заказ билета. В аэропорту. Таможенный контроль». Изучить слова и выражения, необходимые для ведения делового разговора по телефону.

Задание 1: Study the following useful phrases with time

The doctor says you should stay in bed **for the time being**. (not specific)
He can get a bit bad-tempered **at times**.

By the time we get home this pizza will be cold.
 One **at a time**, please! I can't serve you all together.
 We got there **just in time** for dinner.
 I expected you to be late, the trains are never **on time**.
 I've told you **time and time again** not to ring me at the office!
 The doctor said I needed a **period** of rest and relaxation, so I'm taking three months' unpaid leave (very general word).
 There was a **spell** of hot weather last summer and we swam a lot in the river.(indefinite but short)
 During the 1950s I lived in Cork **for a time** (vague, indefinite).
 Do you want to borrow this book **for a while**? (indefinite but not too long)

***Задание 2.** Which phrase from above could you use in the following situations? Write exactly what you might say, as in the example.*

1. To a child who repeatedly leaves the fridge open despite being told off often. "I've told you time and time again not to leave that fridge door open!"
2. To someone you're happy to see who arrives just as you are serving tea/coffee.
3. On a postcard you expect will arrive at someone's house after you do.
4. A large group of people want to talk to you but you'd prefer to see them individually.
5. Ask someone to use an old photocopier while the new one is being repaired.
6. Explain to someone that the weather occasionally gets very cold in your country.
7. Tell someone you'll do your best to arrive punctually at a meeting.

***Задание 3.** Learn the verbs associated with time passing*

Ten years have **passed** / **elapsed** since I last heard from her.
 Don't worry the time will **pass** quickly. Time **passes** slowly when you are lonely.
 It **takes** 12 hours to fly to Singapore.
 The batteries in this radio usually **last** about three or four months.
 This videotape **lasts** / **runs** for three hours.
 The meeting **went on** for two hours (suggests longer than expected or desired).
Take your time, you don't need to hurry.

***Задание 4.** Complete the sentences using the verbs associated with time passing*

1. The ferry crossing ...
2. Use the cassette to record, it will ...
3. These shoes have been great, they've ...
4. Everyone got bored because the speeches ...

5. The disaster occurred in 1932. Many years ...
6. I'll miss you terribly. I only hope the weeks ...
7. There's no hurry at all, just ...

Here is some useful language for when you are staying in a hotel.
 I'd like to book a single/double room with a cot.
 I'd like a room with a shower, a colour TV, and a view of the sea.
 What time do you serve breakfast?
 Am I too late for dinner/to get something to eat?
 Is service included?
 Could I have a call at 7.30, please?
 Could we have dinner in our room, please?
 The teasmade [tea-making machine] in my room isn't working.
 I'd like an extra pillow, please.
 I'd like to make a call to New Zealand, please.
 What time do you like rooms to be vacated by?
 Sorry to bother you, but...
 I'm afraid there's something wrong with the..., could you have a look at it?

Задание 5. *List ten activities according to your personal preferences. Which of the holiday places have you or any of your friends stayed at? What are the advantages and disadvantages of each?*

Задание 6. *Note the way you can say either "We camped in Spain this year" or "We went camping in Spain this year". Write the sentences below in an alternative form, either with or without go or be.*

1. They went canoeing in the Dordogne last year.
2. Have you ever been windsurfing?
3. I love going sailing.
4. He spends too much time fishing.
5. It's quite expensive to shop in Rome.
6. I enjoy cycling at weekends.

Задание 7. *What would you say in a hotel when ...*

1. you want to reserve a room for a couple with a small baby?
2. you have to wake up early for an important meeting?
3. your TV screen suddenly goes blank?
4. it's midnight, you've just arrived and you are very hungry?
5. You'd rather not go to the dining-room for breakfast?
6. You are not sure whether to leave a tip or not?

Задание 8. *There are six typical language mistakes in the paragraph below. Underline them and then write the corrections.*

The Smiths stayed at a camping last summer because all other kinds of holiday accommodations are too expensive for them. Every day Mrs. Smith had a sunbath, Mr. Smith made a sight-seeing and the children made a travel around the island. One day they made an excursion to a local castle.

Задание 9. *Read and play out the dialogue:*

A TELEPHONE CALL

Jack Sullivan, a manager of a firm selling computer software, is calling a manufacturing company

Jack: Hello, can I talk to the senior manager, please?

Secretary: Yes, and may I ask who's speaking? J

Jack: It's Jack Sullivan, from the software company.

Secretary: Could you hold on for a while, please, Mr. Sullivan?

A minute later...

Secretary: Mr. Sullivan, are you still there? I'm putting you through now.

Sr. Manager: Mr. Sullivan, I'm George Brown. What can I do for you?

Jack: I was wondering if you could possibly buy some of our accounts receivable. We sold a large amount of software to some of our clients last month but they didn't pay in due time and we need cash badly now.

Sr. Manager: O.K. Will 70 percent do?

Jack: In Fact, I'd rather have it at 80 percent, but, if you pay immediately, that'll do.

Sr. Manager: Of course, we are paying right off! Cash on the nail! And mail those receivables to us as soon as possible.

Jack: Good, settled, bye!

Sr. Manager: Bye, and good luck.

Задание 10: *выучите следующие слова и выражения:*

to hold on - подождать

for a while - некоторое время

software - программное обеспечение

senior - старший

to wonder - интересоваться

I wonder - интересно...

in due time - в должное время

to need badly - страшно нуждаться в чем-либо

will 70 percent do? - 70% подойдет?

I'd rather - я бы скорее (хотел)

that'll do - это подойдет
right off - прямо сейчас
cash on the nail - деньги на бочку!
receivables • неоплаченные счета

Задание 11. Answer the following questions:

Who is Jack Sullivan?

Whom is he calling?

What's the purpose of his call?

Why does he want to sell some of their accounts receivable?

What price have they settled on?

What terms of payment has Jack Sullivan suggested?

Has the manager agreed?

Задание 12. Make up dialogues of your own:

You need a short term loan from a commercial bank but you don't have anything to back up the loan. Arrange trade credit for a period of two months.

Тема 3: Неформальное общение в формальных ситуациях

План занятия:

1. Страдательный залог
2. Неформальное общение в формальных ситуациях
3. Офисная техника.

Цель занятия: Повторение и речевая тренировка конструкций в страдательном залоге. Изучение речевых клише, используемых при неформальном деловом общении.

Задание 1. Put the following words in the right order to ask about holidays.

a. weather/is/like/in/what/the/January?

b. take/clothes/what/I/should?

c. can/things/sort/of/what/do/I?

d. cash/cheques/I/should/or/travellers'/take?

e. food/you/recommend/do/what?

f. special/any/there/places/are/should/go/to/I?

Задание 2. *If possible, work with a student who comes from a different country. What advice can you give about visiting your country in the month of January?*

Задание 3. *The following sentences describe what you do when you go to an airport to catch a plane, but in the wrong order. Read them carefully and put them in the right order.*

- _____ You go to the departure lounge.
- _____ You get a trolley.
- _____ You arrive at the airport.
- _____ You go to your gate.
- _____ You go to the check-in desk.
- _____ You go to the duty-free shop.
- _____ You get a boarding card.
- _____ You board the plane.
- _____ You check in your luggage.
- _____ You look at the departure board to see if your flight is boarding yet.
- _____ The board tells you which gate to go.
- _____ You go through passport control.

Задание 4. *What is the order of events when you fly into the airport? Begin like this:*

The plane lands.

You unfasten your seat-belt.

Задание 5. *Which of the following would be considered acceptable behaviour in public in your country?*

- riding a bicycle along a pedestrian path
- leaving a tip in a restaurant
- cleaning your plate with a piece of bread
- two men kissing each other in greeting
- wearing a hat/shoes in a religious building
- arriving 20 minutes late for a dinner party
- picking your teeth after a meal
- keeping your overcoat on in a public building
- removing your shoes when you enter someone's home
- taking someone's photo without their permission
- giving up your bus/train seat to an older person

Задание 6. *Discuss the habits and customs you have written down with your partner. Are they acceptable in your country?*

Задание 7. Read the passage about weather. Learn the way to discuss it

Cold weather

In Scandinavia, the **chilly** (1) days of autumn soon change to the cold days of winter. The first **frosts** (2) arrive and the roads become icy. Rain becomes **sleet** (3) and then snow, at first turning to **slush** (4) in the streets, but soon **settling** (5), with severe **blizzards** (6) and **snowdrifts** (7) in the far north. Freezing weather often continues in the far north until May or even June, when the ground starts to **thaw** (8) and the ice **melts** (9) again.

cold, but not very, (2) thin white coat of ice on everything, (3) rain and snow mixed, (4) dirty, brownish, half-snow, half-water, (5) staying as a white covering, (6) snow blown by high winds, (7) deep banks of snow against walls, etc., (8) change from hard, frozen state to normal, (9) change from solid to liquid under heat.

Задание 8. Fill the gaps with words from extract describing weather.

My first experience of real winter weather was when I went to Northern Canada. I was used to the sort of snow that falls in London, which quickly turns into brown(1) with all the people walking on it. In fact, most of the time I was in London, it didn't really snow properly, it was mostly(2). Apart from that, British winters meant a bit of white(3) on my garden and occasionally having to drive very carefully on icy roads early in the morning. I had never experienced the (4) and (5) that can paralyse a whole city in less than an hour and close roads completely. However, when the earth finally(6) and all the snow(7) away in spring, everything comes to life again and looks more beautiful than ever.

Задание 9. Ознакомьтесь со словами и выражениями о погоде.

Warm / hot weather

Close – warm and uncomfortable

Stifling – hot, uncomfortable, you can hardly breathe

Humid – hot and damp, makes you sweat a lot

Scorching – very hot often used in positive contexts

Boiling – very hot, often used in negative contexts

Mild – warm at a time when it is normally cold.

Heat-wave – very hot, dry period.

Wet weather

This wet weather scale gets stronger from left to right

Damp – drizzle – pour down / downpour – torrential rain – flood

e. g. Autumn in London is usually **chilly** and **damp** with **rain** and **drizzle**.
In the Tropics there is usually **torrential rain** most days and the roads often get **flooded**. or There are **floods** on the roads.

Hailstones were battering the roof of our car.

The sky is a bit **overcast**, I think it's going to rain.

We had a **drought** last summer. It didn't rain for six weeks.

Mist and fog

Haze / hazy – slight mist, usually caused by heat

Mist / misty – light mist often on the sea, or caused by drizzle

Fog / foggy – quite thick, associated with cold weather

Smog- smoke + fog (mixture of fog and pollution).

Wind

There was a gentle **breeze** on the beach, just enough to cool us.

There's a good **wind** today; fancy going sailing?

There's been a **gale** warning; it would be crazy to go sailing.

People boarded up their windows when they heard there was a **hurricane** on the way.

***Задание 10.** Talking about weather. British people love talking about the weather! Complete the following conversations using one of the tags.*

Has it?	Is it?	Isn't it?	Didn't it?	Haven't we?	Doesn't it?
Was it?					

Good weather:

- Good morning! It's another lovely day, _____ ?
- It certainly is. It wasn't as warm as it was yesterday, _____ ?
- No, it wasn't. It rained yesterday evening, _____ ?
- Yes. The sunshine makes you feel good, _____ ?
- You are absolutely right.

Bad weather:

- Good morning, it isn't very warm today, _____ ?
- It certainly isn't. It hasn't been as cold as this for ages, _____ ?
- That's true. We haven't had sunny, lovely weather recently, _____ ?
- Mm. Ah, we mustn't complain.

Модуль 4: Рынок и реклама.

Тема 1: Реклама

План занятия:

1. Суффиксы глагола
2. Модальные глаголы.
3. Тренировка конструкции *there is, there are*
4. Что такое реклама?
5. Проведение презентации.

Цель занятия: Повторение и речевая тренировка конструкций *there is, there are*. Изучение речевых клише, используемых при составлении рекламы.

Задание 1. Прочтите и переведите следующую информацию о рекламе. Выучите выделенные слова и выражения по теме.

Advertisements are often aimed to promote a particular lifestyle, to persuade people that if they buy this or that thing they are sure to be a success. Here are some sentences with words and expressions associated with **success**:

I **managed** to contact him just before he left his office.

I don't think I can **manage** the whole walk. I think I'll turn back. (**manage**, but not **succeed**, may have a direct object in this meaning)

We **succeeded** in persuading a lot of people to join our project. (**-in + ing**)

We've **achieved** / **accomplished** a great deal in the last three years. (both are used with quantity phrases such as "a lot", "a little")

The company has **achieved** all its **goals/ aims/ targets** for this year.

Do you think his plan will **come off**.

Задание 2. Using the collocation matrix, choose a suitable verb to fill the gap. If the exact word in the sentence is not in the vertical column of the matrix, look for something that is close in meaning.

Matrix with some typical collocations with "succeeding" verbs

	reach	attain	secure	realise	fulfil	achieve
an ambition		+		+	+	+
a dream				+		+
an agreement	+		+			
an obligation					+	
a target	+	+				+
a compromise	+					+

1. The management have an agreement with the union which will guarantee no strikes for the next three years.
2. Now that I've all my responsibilities to my family I feel I can retire and go round the world.
3. The church-building fund has failed to its target of 250,000 \$.
4. I never thought I would my ambition, but now I have.
5. Very few people all their hopes and dreams in life, very few indeed, I can tell you.
6. We hope the two sides a compromise and avoid war.
7. I'm afraid that little scheme of mine didn't off.

Задание 3. Advertisers try to reach a target of selling something, that's why the language of advertisements can't do without words **expressing liking or desiring**. Study the following text containing expressions related to **liking**.

I **quite liked** Tom when we first met. However, although lots of my friends said they found him attractive, I didn't **fancy** him at all. He invited me out and I must admit that I was more **tempted** by his sports cars than by him at first. However I really **enjoyed** spending time with him. He fascinated me with his stories of his travels around the world, and something mysterious of his past also **attracted** me. Moreover, we were both very **keen on** sailing. Soon I realised I had **fallen in love with** him. His sense of humour really **appealed to** me and I was also **captivated by** his gift for poetry. Now, three years later I absolutely **adore** him and I cannot understand why I didn't **fall for** him the moment we first set eyes on each other. He is a very **caring** person, **fond of** animals and small children. He is always **affectionate** and **loving** towards me and **passionate about** the causes he believes in and the people he **cares for**. I hope we shall always **worship** each other as much and be as **devoted to** our life together as we are now.

Задание 4. Here are some words and expressions relating to **desiring**.

I have a **strong desire** to see the Himalayas before I die.

I am **looking forward to** going to Fiji but I am dreading the fight.

As soon as I get back from one holiday, I am **longing for** the next.

He will never stop **yearning for** (poetic) his country although he knows he can never return.

Though, if advertising distorts the truth, a consumer is not satisfied with an advertised product. Here are some words and expressions relating to **disliking**.

Loathe, detest, hate, cannot stand, can't bear are all followed by a noun or an –ing form.

e. g. I **loathe / detest / hate / cannot stand / cannot bear** bad-mannered people.

Repel, revolt and **disgust** are used to describe how something detested affects a person.

e. g. His paintings **disgust** me. I was **revolted** by the way he spoke. His behaviour **repels** me.

1. Reword the sentences without changing the meaning. Use the word in brackets.

Example: I strongly dislike jazz. (stand) I can't stand jazz.

1. I enjoy reading his novels. (love)
2. Beer makes me feel sick. (revolt)
3. I don't really care for tea. (keen)
4. His art attracts me. (appeal)
5. She has totally charmed him. (captivate)
6. Do you fancy a pizza tonight? (like)
7. She likes rowing and golf. (keen)
8. I am dreading the exam. (look)

Задание 5. Complete the sentences or answer the questions in any way that is true for you.

1. What kind of food do you like? I like and I adore but I can't stand
2. I'm longing for
3. I'm fascinated by
4. What attracts you most in a person of the opposite sex?
5. What do you enjoy most about your job?
6. If you were on a diet, what food or drink would tempt you most to break the diet?
7. What characteristics in people do you most detest?
8. What do you dread most about getting old?
9. What do you fancy doing this evening?

1. Задание 6. Four sentences have been taken out of the text below. Read through the text and then choose the best sentence (A-G) to fill each gap. To help you choose the correct sentence, look carefully at the text before and after each gap.

Advertising and persuasion

- A. This means that they also have values.
- B. Its primary function is, of course, to sell goods and services.
- C. The purchase of the product becomes the key to entering this mythical world.
- D. But they do offer a highly selective form of truth-telling.
- E. Some agencies have come up with what is called lifestyle advertising.
- F. These images and lifestyles are created mainly by telling stories with a human interest.
- G. But they can also create dissatisfaction with the way things are.

Whatever its measurable effects, advertising clearly matters to advertisers, since huge sums are spent on advertising budgets and spending has trebled over the last decade. (1)..... . But since advertising uses powerful images to promote its products, it's also incidentally promotes "lifestyles". Some advertisements, like those for public utilities and environmentally sensitive industries, are solely devoted to promoting public images of themselves.

(2)

Advertising stories are not just series of events in time. They involve structures of cause and effect. (3) Advertisements for items like cars or computers speak of status, style and success more than the actual features of the products. The kind of values portrayed and the way they are presented are important factors in creating the ideologies which envelope the products.

Advertisements do not lie. At least, not in an obvious way. (4) There are clear differences between the frontal "hard sell" approach which makes direct claims about products and urges audiences to behave in specific ways and the more "soft sell" which leaves audiences to do more imaginative work themselves. Stories usually demand this kind of imaginative work from audiences, so we need to focus our attention on how they work.

	My view	Writer's view
1. Advertising often promotes a particular life-style.		
2. Advertising usually distorts the truth.		
3. Advertising is incompatible with an environmentally sensitive way of life		
4. Advertisements often project an imaginary world.		
5. Advertising can't sell anything to anyone unless they really want to buy it.		
6. Advertisements can create dissatisfaction with life a it really is.		
7. Advertisements often portray a product as a solution to your problem.		
8. Advertising often changes people's behaviour.		

Задание 7. For each statement 1-8, put a tick in the “My view” column if you agree and a cross if you disagree.

Задание 8. Read the rest of the text “Advertising and Persuasion” and put a tick/cross in the Writer’s view column according to whether the writer seems to agree or disagree with statements 1-8. Leave the box blank if you think the writer expresses no opinion. Discuss your answers with a partner.

Find words in the text that carry a positive, negative or neutral connotation in relation to advertising.

1. In many cases, advertisements offer their products as solution to problems. But they can also create dissatisfaction with the way things are. What if you cannot afford what is on offer and what if it fails to fulfil its promise? By offering products to aspire to in a mythical future, advertising may create discontent with the here and now.

2. Advertisements often promote feelings of dissatisfaction or desire amongst audiences which the products claim to remove. This is most often done by creation of a mythical (“Martini”) world which is offered as a superior form of existence. The purchase of the products becomes the key to entering this mythical world. So advertising has effects beyond stimulating the need to buy.

3. Some agencies have come up with what is called “lifestyle” advertising. In order to create such lifestyle images they need to find out what we as audiences are thinking and feeling. So when market research uncovers new social trends advertisers are feeding back to us versions of ourselves.

4. In the 1980s, images of thrusting, self-satisfied, high-consuming “yuppies” were rife in advertising. For the 1990s, agencies suggest the dominant images will be more socially and environmentally sensitive.

5. “Greed”, they say, will be superseded by “Green”. But how can advertising be used for sociably desirable ends like promoting green issues? Is there a danger that concern for the environment is being translated into another “lifestyle” label? Some advertising agencies have predicted a number of new labels for the 1990s which are a strange concoction of “Greed” and “Green”. They include people who are “careers” but not “sharers” and “money-grabbing ecologists”.

6. The Volkswagen Passat advertisement (1989) is a good example of this paradoxical formulations. It reiterates Volkswagen’s long-standing claim for the reliability of its cars, but in a novel way. At the center of its story is a young Shirley Temple look-alike who is rescued by her father from an inner-city

nightmare. The urban jungle is polluted by danger, crime and exhaust fumes. He leads her away to his powerful car where the mother is waiting to whisk her away. It offers a fairy-tale solution of private security against public squalor. A form of escape is being recommended which only some people can afford and which works to the detriment of others. Ironically, the motor car (which is arguably a major factor in urban migration and inter-city decay) is seen as providing a kind of privileged escape. It presents a contradictory and very private kind of ecology.

Задание 9. *Give your ideas concerning the topic.*

- What do you feel are positive and negative aspects of advertising today?
- Are there certain styles of advertisement which are unacceptable?
- Are there any products for which you think advertising should be restricted, e. g. tobacco products?

Задание 10. *Look back over the first two sections of this unit and write down ten items of vocabulary on a piece of paper. Then divide into pairs and decide who will be A and B. Student A should then define the first word on his own list as quickly and clearly as possible so that student B can say what the word is, e. g.*

Student A: It's a product that's very popular and that a lot of people buy.

Student B: Best-seller.

Student B then defines the first word on her list so that Student A has to guess. The game continues until each person has defined all their words.

Тема 2: Проведение презентации

План занятия:

1. Составные существительные
2. Проведение презентации.
3. Модальные глаголы.
4. Множественное число существительных.

Цель занятия: Повторение и актуализация в речи конструкций с модальными глаголами. Изучение речевых клише, используемых при рассказе о предприятии и производимой продукции.

Задание 1. *Прочитайте приведенный ниже отрывок из статьи и ответьте на вопросы.*

For most people COMDEX (the big technology show held in Las Vegas) has become so huge that it is the most unimaginable show you can imagine. CeBIT is three times larger than that. It is almost unfathomable.

In CeBIT you can get an instant snapshot of the industry both from a business and a technological perspective. That is why top executives and IT managers at nearly every major corporation doing business in Europe can be found in Hanover this week.

1. What two fairs is this article about?
2. Have you ever heard of these fairs?
3. Has your company ever participated in these fairs?
4. What does the abbreviation IT stand for?
5. Which fair is larger?

Задание 2. *Представьте, что Ваша компания принимает участие в выставке и представляет на стенде свои изделия. К Вам с вопросом подошел представитель американской компании. Выполните следующие действия:*

- Представьте сами и спросите, какую компанию он представляет.
- Узнайте, что именно заинтересовало его в вашей экспозиции.
- Опишите основные технические характеристики изделий.
- Отметьте те особенности изделий, которые, по Вашему мнению, выгодно отличают их от аналогичных товаров конкурентов.
- Укажите, на какой срок службы рассчитаны ваши изделия, какова продолжительность гарантийного срока, какую поддержку Ваша компания покупателям этих изделий, сколько изделий и в какие сроки Ваша компания готова поставить покупателю.

Задание 3. *Прочтите и переведите следующий текст.*

REGULATION AND CONTROL OF FINANCIAL INSTITUTIONS

There is a central bank for all states in the USA called the Federal Reserve System («the Fed») which controls various financial institutions. The government and member banks jointly own the Fed. All national banks are members of the Fed. Most of the state banks do not join the system. Member banks have a right to obtain funds by borrowing from their district reserve banks, to use various services which the system provides, to obtain financial advice and assistance and to receive a dividend on stock that the district bank owns.

The Fed controls the money supply and prevents the economy from crisis. Its most powerful tool in controlling the money supply is the reserve requirement. It is the percentage of all deposits that a bank must keep on hand at the bank or on deposit with the Fed. If the Fed requires bank to keep 20 percent of all funds on deposit, then they can loan out the other 80 percent to individuals and companies.

The Fed also sells and buys governmental securities (bonds). When it buys government securities, it increases the money supply by putting more money in circulation. When the Fed sells government securities, it decreases the money supply.

The Fed is «the banker's bank» because it lends money to member banks. The interest that the Fed charges is called the discount rate. The discount rate is an effective monetary tool. The Fed uses it to «fine tune» the economy and to influence the rate at which banks lend to their customers. The Fed also uses a set of credit controls. It establishes the margin requirements on credit purchases of stocks and bonds. The margin is the percentage that credit customers must pay in advance.

Besides its monetary functions, the Fed also clears cheques by moving them from the bank where they were deposited to the bank on which they are drawn. The cheque travels electronically from one bank to another through the Federal Reserve Bank.

The government also insures deposits in case of bank failure. The Federal Deposit Insurance Corporation (FDIC) requires the banks to give customers information about their asset quality, capital and earning. This prevents customers from doing business with banks that are in trouble.

Words and Expressions

reserve - резерв

member bank - банк-участник

to join - вступать, присоединяться

jointly - сообща

to own - владеть

to borrow - брать в долг

assistance - помощь, поддержка

dividend - дивиденд

stock - основной капитал

powerful tool - мощное орудие

requirements - требования

percentage - процент

to keep on hand - иметь на руках

to sell - продавать

to buy - покупать

bond - облигация

to increase - увеличивать, повышать

to decrease - уменьшать, понижать

to lend - давать займы

discount - скидка

to «fine tune» - тонко настраивать

to influence - влиять

credit - кредит

to establish - учреждать, устанавливать, основывать
margin - край, полоса, предел; маржа
marginal - предельный
in advance - заранее, в задаток
to clear - расчищать, здесь: оплачивать
to draw - здесь: выписывать
failure - крах, неудача
asset - наличность, наличный капитал
to earn - зарабатывать
earning - заработок, доход
cash – наличность

Задание 4. Answer the following questions:

What is the central bank for all states in the USA?
What role does the Fed play in the USA?
Who is the owner of the Federal Reserve System?
What rights do the member banks have?
What is the Fed's most powerful tool in controlling the money supply?
What is the reserve requirement?
How does the Fed put more money in circulation?
Does the Fed charge any interest?
What is the margin?
Why does the Fed insure deposits?

Задание 5. Fill in the blanks with the prepositions *through, on, in, of, under, out, at, to, by, from*.

Member banks obtain funds borrowing their district reserve banks.

Customers deposit cash banks.

The Fed requires banks to keep 20 percent all funds hand.

Many state banks do not join the Federal Reserve System.

The bank loans 80 percent of the funds and keeps 20 percent all funds deposit.

All federal banks work regulations worked out by the Federal Reserve System.

The credit customers pay the margin advance.

The Fed influences the rate which banks lend funds their customers.

Member banks borrow money their district reserve banks.

Putting more money circulation the Fed increases the money supply.

The check travels electronically one bank another the Fed.

Задание 6. Translate into English:

Федеральная резервная система контролирует разнообразные финансовые учреждения и является «банком банкиров». 2. Все национальные банки являются членами Федеральной резервной системы владеют ею совместно с правительством. 3. Банки - члены Федеральной резервной системы время от времени берут ссуды в местных резервных банках. 4. Федеральная резервная система предоставляет финансовую поддержку и консультирует своих членов. 5. Банки-члены Федеральной резервной системы получают дивиденды на капитал, которым владеют резервные банки. 6. Федеральная резервная система контролирует поступление денежных средств. 7. Самое сильное оружие системы -дополнительные резервные обязательства 8. Если банк держит на руках 30 процентов фондов, он может давать ссуду из остальных 70 процентов. °. Когда Федеральная резервная система покупает правительственные ценные бумаги, поступление денег увеличивается. 10. Система использует эти методы для «тонкой настройки» экономики. 11. Федеральная резервная система также устанавливает предельные уровни кредитования, покупок капитала и ценных бумаг. 12. Она также передает чеки из банка, где они были учтены, в банк, где они были выписаны. 13. Система страхует вклады на случай банкротства банка. 14. Она дает клиентам сведения о состоянии банка и его наличного капитала.

Задание 7. Form the plural of the following nouns:

Company, firm, computer, envelope, money, debt, loan, creditor, administration, country, discount, telex, investment, manufacturer, strategy, shelf, passer-by, box, salesman, roof, datum, looker-on, half, woman doctor, key, glass, leaf, advice.

Задание 8. All the actions in these sentences started in the past and are still continuing. Rewrite the sentences in the correct tenses.

1.He/ wait/ since 2 o'clock.

He's been waiting since two o'clock

They/ handle/ containers/ for ten years.

How/ long/ you/ know/ about it?

Prices/ rise/ steadily/ since 1978.

I/ stay/ in a hotel/ until now.

I/ work/ for Transworld/ for three years.

She/ type/ all morning.

Transworld/ own/ that office/ for a long time.

Модуль 5. Деловая корреспонденция

Тема 1: Составление письма-запроса и письма-предложения

План занятия:

1. Отрицательные приставки и суффиксы
2. Артикль
3. Написание письма-запроса и письма-предложения
4. Способы выражения согласия и несогласия в процессе ведения переговоров.

Цель занятия:

Ознакомить студентов с правилами и клише, используемыми в деловой корреспонденции. Научиться применять их на практике при составлении писем-запросов и писем-предложений.

Задание 1. Внимательно изучите структуру делового письма. Прочтите информацию о письме-запросе.

Структура делового письма

Адреса в Англии и Америке имеют следующий вид:

Ms J. Simpson Foreign Rights Manager Chapman & Hall Ltd. 11 New Fetter Lane London EC4P 4EE England
--

Ms A. Arafel Product Information Manager McCraw-Hill Book Co 1221 Avenue of the Americas New York, N.Y. 10020 USA

Обратите внимание на почтовый индекс и сокращение названий штатов.

Различия между британским и американским стилями представлены на следующей схеме:

British**American****Дата**

(Date)

12th December, 19—December 12, 19—

12 December 19— 12 Dec. 19—

Приветствие

(Salutation)

Dear Sir,

Dear Sir:

Dear Madam,

Dear Madam:

Dear Mrs. Smith,

Dear Mrs. Smith:

For the attention of Mr. E.C. Wilson

Mr. E. Wilson

Dear Sirs,

Gentlemen

Комплементарная концовка

(Complimentary Close)

Yours faithfully,

Sincerely yours,

Yours sincerely,

Yours truly.

В письмах не допускается никаких грамматических сокращений типа **I'm, don't, we've**, и т.п. Все эти слова нужно писать полностью.

Формат

1. Шапка письма
2. Внутренний адрес
3. Строка: Внимание (не обязательно)
4. Дата
5. Приветствие
6. Ссылка
7. Комплементарная концовка
8. Подпись, должность, отдел
9. Посылочные инициалы
10. Вложения
11. Копии

Задание 2. Прочитайте и переведите образец письма-запроса.

Письмо-запрос*(Inquiry)*

Письмо-запрос *{inquiry, или enquiry}* компания посылает, когда хочет:
—получить подробную информацию о товарах (*goods*);
—узнать, имеются ли они в наличии (*availability of goods*);
—уточнить время и сроки поставки (*delivery dates*);

—получить информацию об условиях поставки и скидках (*terms and discounts*), способе транспортировки (*method of transportation*), страховании (*insurance*);

—получить информацию о ценах на товары (*prices of goods*);

—получить каталоги (*catalogues*) и образцы товара (*samples of goods*), и т. п.

При написании писем-запросов следует как можно более подробно изложить суть вопроса [*to give full details*], что позволит Вашему деловому партнеру сократить время на составление ответа.

В случае, если Вы обращаетесь с запросом в данную компанию первый раз, в письмо желательно включить следующие пункты:

1. Указание на источник информации о данной компании и ее товаре.

2. Суть вопроса.

3. Краткие сведения о Вашей компании.

4. Выражение надежды на сотрудничество.

Причем совсем не обязательно строго придерживаться данной последовательности. При повторном запросе в письмо обычно включается только второй пункт. Как и большинство других деловых писем, письмо-запрос, как правило, печатается на фирменном бланке, на котором указаны название компании-отправителя запроса, ее почтовый адрес, номера телефонов и факса.

Задание 3. *Опираясь на образец письма-запроса и нижеследующие клише, придумайте собственное деловое письмо по заданной тематике.*

Образец письма-запроса

(Sample of Inquiry)

Pel Products Ltd.
180 London Road Exeter EX4 4JY England
25th February, 1997

Dear Sirs,

We read your advertisement in the 'Pet Magazine' of 25th December. We are interested in buying your equipment for producing pet food. Would you kindly send us more information about this equipment:

—price (please quote CIF Odessa price)

—dates of delivery

—terms of payment

—guarantees

—if the price includes the cost of equipment installation and our staff training.

Our company specializes in distributing pet products in Ukraine. We have more than 50 dealers and representatives in different regions and would like

to start producing pet food in Ukraine. If your equipment meets our requirements, and we receive a favourable offer, we will be able to place a large order for your equipment.

Your early reply would be appreciated.

Yours faithfully,

V.Smurov Export-Import Manager

Задание 4. Внимательно изучите клише, используемые при составлении писем-запросов.

Клише и выражения писем-запросов:

Кп.1:

— *We read your advertisement in ...* — Мы прочитали вашу рекламу в ...

— *With regard to your advertisement in ... of... , we would ask you ...*

— В связи с публикацией вашей рекламы в ... от ... мы хотели бы попросить вас ...

— *We have heard of your products from ...* — Мы узнали о продукции вашей компании из ...

— *We have seen your current catalogue showing ...* — Мы обратили внимание на ваш последний каталог, в котором описаны ...

К п.2:

— *We are interested in buying (importing, etc.) ...* — Мы хотели бы купить (импортировать и т. п.)...

— *Please inform us (let us know) as soon as possible ...* — Просим сообщить нам как можно скорее ...

— *Would you please inform us if it is possible to deliver ...* — Просим сообщить нам, сможете ли вы поставить ...

— *Please let us know what quantities you are able to deliver till...* — Пожалуйста, сообщите нам, какое количество вы - сможете поставить до ...

— *We would ask you to let us have a quotation for ...* — Сообщите нам, пожалуйста, расценки на ...

— *Would you kindly quote your prices and terms of delivery (terms of payment, etc.) for ...* — Не могли бы вы установить нам цены и условия поставки (условия оплаты и т. п.) на ...

We would like to have further details about ... —■ Мы бы хотели получить более подробную информацию о ...

— *We would like to represent your products in the Ukrainian market.* — Мы бы хотели представлять вашу продукцию на украинском рынке.

Please send us samples of... (your catalogues, leaflets, etc.) Пожалуйста, вышлите нам образцы ... (свои каталоги, брошюры)

-- *As distributors we have a large network of...* — Как дистрибьюторы мы имеет обширную сеть ..

Задание 5. *Опираясь на образец письма-предложения и нижеследующие клише, придумайте собственное деловое письмо по заданной тематике.*

Письмо-предложение (*Offer*)

Письмом-предложением поставщик (*the Supplier*) обычно отвечает на письмо-запрос. Отвечая на общий запрос, он благодарит за проявленный интерес и обычно прилагает прейскуранты (*price-lists*), каталоги (*catalogues*) или условия типового договора (*Typical Contract*). Ответ на специальный запрос предусматривает ответы на все вопросы потенциального клиента.

Структура письма-предложения:

1. Повод написания.
2. Ответы на вопросы потенциального заказчика.
3. Дополнительные предложения.
4. Выражение надежды на заказ.

Отвечая на вопросы, следует дать точное описание товара, по возможности сопроводить его фотоматериалами и/или рисунками и/или образцами (*samples*). При определении цены (*price*) учитываются возможные скидки (*discounts*). Отдельно решаются вопросы расходов на упаковку (*packing*), транспортных расходов (*transportation costs*), условий поставки (*terms of delivery*) и оплаты (*terms of payment*). Подробнее об этом см. уроки 9, 10.

Письма-предложения посылают также без предшествующего запроса, если поставщик желает привлечь внимание потенциальных клиентов или найти новых заказчиков на конкретные продукты (*special products*) или их ассортимент (*range*). Твердое предложение (*firm offer*) предусматривает особые условия, например, конечный срок (*deadline*) получения заказа и систему скидок в зависимости от количества товара и других условий.

Задание 6. *Прочитайте и переведите образец письма-предложения.*

Образец письма-предложения (*Sample of Offer*)

Mr. Fred North
Purchasing Manager Broadway Autos
November 11, 19—

Dear Mr. North,

Thank you very much for your enquiry. We are of course very familiar with your range of vehicles and are pleased to inform you that we have a new line in batteries that fit your specifications exactly.

The most suitable of our products for your requirements is the Artemis 66A Plus. This product combines economy, high power output and quick charging time and is available now from stock.

I enclose a detailed quotation with prices, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr. Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product and, in some respects, outperforms them.

If you would like further information, please telephone or telex me: my extension number is 776. Or you may prefer to contact Mr. John

Martin of Fillmore S.A. in M: his telephone number is
01 77 99 02.

I look forward to hearing from you.

Yours sincerely,

Fred Stock

Задание 7. Внимательно изучите клише, используемые при составлении письма-предложения.

Клише и выражения письма-предложения:

— *We were pleased to learn your interest in...* — Нам было приятно узнать о Вашей заинтересованности в ...

— *We are most pleased that you want to buy...* — Мы очень довольны, что Вы пожелали купить ...

— *We are glad to say that we can reserve you ...* — Мы рады сообщить, что можем оставить за Вами ...

— *It is generous of you to take so much interest in our work...* — Было очень любезно с Вашей стороны проявить такой интерес к нашей работе ...

— *We take pleasure to send you the desired samples and offer ...* — С удовольствием посылаем выбранные Вами образцы и предлагаем ...

— *As to your inquiry of... we are informing you that...* — На Ваш запрос от ... мы сообщаем Вам, что ...

— *We enclose our catalogue with the latest price-list.* — Мы прилагаем наш каталог с новейшим прейскурантом.

— *Our detailed price-list will convince you in diversity of our assortment.*
— Наш подробный прейскурант убедит вас в разнообразии нашего ассортимента.

— *Our proposal is valid till...* — Наше предложение действительно до ...

— *We deliver our goods on CIF terms.* — Мы поставляем на условиях СИФ.

- *The price covers packing and transportation expenses.* — Цена включает упаковку и транспортные расходы.

— *We can give you a 5 per cent discount.* — Мы можем предоставить вам 5 % скидку.

— *As you can see from our price-list, our prices are at least by 3 % lower than market ones.* — Как видно из нашего прейскуранта, наши цены по крайней мере на 3% ниже рыночных.

— */ call your attention especially on item ...* — Я особенно обращаю ваше внимание на позицию ... I — *Besides above mentioned goods our company produces also*

— */ enclose the description of...* — Прилагаю описание ...

— *I am enclosing a folder with information on our new ...* — Прилагаю подшивку с информацией о наших новых ...

— *Our new trade list will be available in a week and we are making a note to send you one as soon as it comes off the press.* — Наш новый перечень товаров будет готов через неделю, и мы вышлем Вам экземпляр, как только он выйдет из печати.

— *We would like to draw your attention to the attached press release announcing our launch of... products and services.* — Хотелось бы обратить Ваше внимание на прилагаемый пресс-релиз, которым мы извещаем о нашей продукции и услугах в области ...

— *Our new catalogue will be published soon, and I shall send you a copy when it appears.* — Наш новый каталог вскоре будет издан, и я вышлю Вам экземпляр, как только он появится.

— *As you requested, we are enclosing a copy of our latest catalogue.* — По Вашей просьбе прилагаем экземпляр нашего последнего каталога.

— */ am enclosing our price-list which gives you some idea of the range of areas we promote information on so that you can see whether or not we could be of service to you.* — Я прилагаю наш прейскурант, чтобы Вы смогли получить полное представление о том, в каких областях мы распространяем информацию и можем ли мы быть полезными для Вас.

— */ have just sent you, by separate mail, our recent catalogue for this year.* — Я только что выслал Вам отдельным пакетом наш свежий каталог на этот год.

—/ *would be happy to send you both our monthly descriptive brochures on new production and our complete catalogue.* — С удовольствием вышлю Вам наши ежемесячные обзорные брошюры по новой продукции и полный каталог.

—*Enclosed you will find the latest listing of our production.* — Прилагается самый последний перечень нашей новой продукции.

—*Enclosed is a backlist of... that we are promoting.* — Прилагается перечень ... выпуск (продажу) которых мы возобновляем.

—/ *will send you our catalogues on a regular basis.* — Я буду высылать Вам наши каталоги регулярно.

Концовка с благодарностью. Различают *общие* и *конкретные* выражения благодарности. Например, общие:

—*We appreciate your cooperation.* — Мы бы высоко оценили наше сотрудничество.

—*Thank you for continued support.* — Спасибо за постоянную поддержку.

—*Thank you for your cooperation.* — Благодарим Вас за сотрудничество.

—*Thank you for your interest in ...* — Благодарим Вас за интерес к ...

—*May I take this opportunity to thank you for ...* — Пользуясь случаем, благодарю Вас за...

—*May I thank you, once again, for giving me the opportunity to ...* — Позвольте еще раз поблагодарить Вас за предоставленную возможность...

—/ *wish to thank you for...* — Я хотел бы поблагодарить Вас за ...

Приглашение ответить на письмо является обычной концовкой.

—*Would you please let me have your comments at your earliest convenience.* — Хотелось бы при первой возможности услышать от Вас комментарии.

Предложение помощи в дальнейшем:

—*Should you have any questions, feel free to contact me at ...* — Если у Вас появятся какие-то вопросы, сразу же свяжитесь со мной...

—*Please do not hesitate to write if you require additional information.* — Пожалуйста, пишите без колебаний, если потребуется дополнительная информация.

—*If you have any other questions, please get in touch with ...* — Если у Вас появятся какие-либо другие вопросы, свяжитесь, пожалуйста, с ...

—*If you require further assistance, please do not hesitate to write ...* — Если Вам понадобится от нас помощь, сразу же сообщите без колебаний ...

—If you require further information, we would be most pleased to supply it. — Если Вам понадобится дополнительная информация, мы будем счастливы ее предоставить.

We consider this activity as one of extreme importance, not only to provide technology transfer, but to further understanding and cooperation between our countries. — Мы рассматриваем эту деятельность как чрезвычайно важную не только в плане передачи технологий, но и в деле дальнейшего развития взаимопонимания и сотрудничества между нашими странами.

Тема 2. Офисное оборудование и его использование

План занятия:

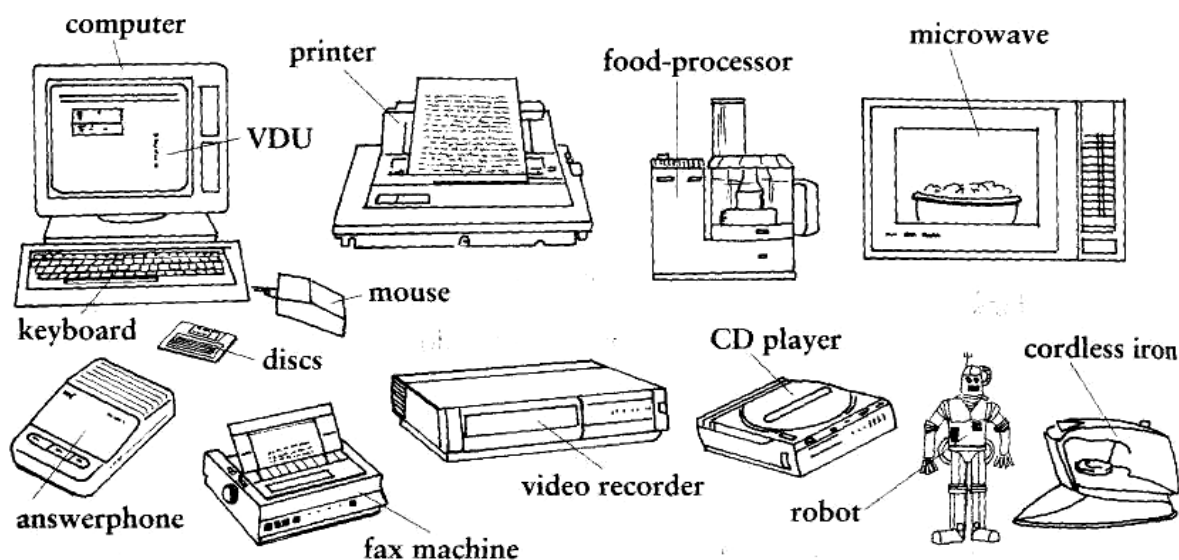
1. Существительное - левое определение
2. Притяжательный падеж существительных
3. Офисное оборудование и его использование
4. Разговорные формулы: как назначить, перенести или отменить деловую встречу.

Цель занятия:

Ознакомить студентов с лексикой по теме «Офисное оборудование». Изучить и применить в речевой практике слова и выражения, используемые при назначении, переносе или отмене деловой встречи.

Задание 1. Рассмотрите картинки и выучите следующие лексические единицы, описывающие офисную технику.

Here are some of the modern inventions which we are now becoming quite used to.



Задание 2. Прочитайте и переведите следующие предложения.

He **experimented** with a number of different materials before **finding** the right one.

The technician **pressed** a button and lights started **flashing**.

When she **pulled** a lever, the wheel began to **rotate**.

The zoologist **dissected** the animal.

When they were **combined**, the two chemicals **reacted** violently with each other.

After **analysing** the problem, the physicist **concluded** that there was a flaw in his initial hypothesis. James Watt **invented** the steam engine and Alexander Fleming, another Scot, **discovered** penicillin.

After **switching** on the computer, **insert** a floppy disc into the disc drive.

You must **patent** your invention as quickly as possible.

Задание 3. Below you have some of the amazing achievements of modern technology. Match the names on the left with the definitions on the right.

video recorder	a kind of sophisticated typewriter using a computer
photocopier	a machine which records and plays back sound
fax machine	a machine which records and plays back sound and pictures
tape recorder	a camera which records moving pictures and sound
modem	a machine for chopping up, slicing, mashing, blending etc.
camcorder	a machine which makes copies of documents
robot	a machine which makes copies of documents and sends them down telephone lines to another place
word-processor	a machine which acts like a person
food-processor	a piece of equipment allowing you to send information from one computer down telephone lines to another computer

Задание 4. Прочитайте и переведите следующий диалог.

Dialogue A BUSINESS TALK

Jack Williams, a financial manager, is talking to the president of the corporation about the results of the financial year:

President: Now, Jack, and how about the inflow of funds this year?

Jack: Well in March we made 35% of this year's income. Due to the advertising campaign in winter we made rapid progress in March and April, and it still continues now.

President: And now briefly about our expenses, please, Jack.

Jack: Ads took 2% of the total income, a little more than usual, but it proved to be worth while, as you know. We spent more on salaries and wages but the results were also worth the expenses. Rent and taxes as usual, and we spent less on transportation and the inventory. Eventually, cash inflow exceeded cash outflow.

President: And what shall we do with the new money?

Jack: Now I am looking for a reliable investment that will pay a satisfactory rate of interest. And I'm also thinking of expanding our advertising program.

President: That's good. As far as I can see, your role in the company is rapidly changing. You're very good at strategic planning. They say, you're a financial miracle worker, and I hope you will very soon rise to the top of the corporate ladder.

Jack: It's very kind of you. I'm just trying to do my best.

Задание 5. Используя слова и выражения, разыграйте диалог по ролям.

Words and Expressions:

how about...? - как насчет...?

actually - фактически, по сути дела

to make a good start - хорошо начать

anyway - во всяком случае

to pass on to - перейти к (другому предмету)

to advertise - рекламировать

advertisement, ad - реклама

campaign - кампания

rapid - быстрый

whole - целый, весь

to prove - доказывать

worth while - достойный, оправдавший расходы

salary-оклад

wages - зарплата

be worth doing something - стоит что-либо сделать

item - образец товара, модель

to rent - нанимать, брать в аренду

tax-налог

inventory - инвентарь, материалы

eventually - в конечном счете

reliable - надежный

to satisfy - удовлетворять

miracle"-чудо

top - вершина

ladder - лестница

it's very kind of you - вы очень любезны

to do one's best - делать все от себя зависящее

Задание 6. Answer the following questions:

Who is speaking to who?

What are they talking about?

What are Jack Williams's responsibilities in the company?
How did the company start in January?
What results did the company achieve in March?
Due to the advertising campaign they made rapid progress in March and April, didn't they?
How much did they spend on the advertising campaign?
Were the expenses worth while?
What are their plans for the future?
Is the president of the company satisfied with the results?

Задание 7. Make up dialogues of your own:

Your company is running out of cash.
You employ a new financial officer.
You negotiate the terms of funding with the bank.

Transform the following sentences according to the model.

Model: - We can do it.

- It can be done.

1. They must make a good start.
2. We can't advertise your equipment.
3. You should buy stocks and bonds by phone.
4. They ought to close trading at the Tokyo exchange.
5. We must watch the foreign exchange closely.
6. They had to increase the salaries and wages.
7. The work of the employees satisfies their manager.
8. The government reduced some taxes.
9. The staff has rented an office.
10. Ann will borrow the money from Tom.

Модуль 6: Экономика Великобритании и США

Тема 1: По странам изучаемого языка: Великобритания.

План занятия:

1. Разговорные конструкции:
 - there is a document to study,
 - had better,
 - would rather.
2. Великобритания.
3. Согласование времен.

Цель занятия:

Ознакомиться с информацией об экономике страны изучаемого языка.

Научиться использовать полученную информацию в речевой практике при обсуждении данной темы.

Задание 1. Прочитайте и переведите следующий текст:

Great Britain

Great Britain (official name –the United Kingdom of Great Britain and Northern Ireland) is situated on two large islands, the larger of which is Great Britain includes over five hundred small islands. The total area of Great Britain is 240,000 sq. kms, its population is 56,000,000 people.

In the north-west and west the country is washed by the Atlantic Ocean and the Irish Sea, in the east — by the North Sea. The island of Great Britain is separated from France by the English Channel. Northern Ireland, which is a part of Great Britain and which is situated on the island of Ireland, is separated from Great Britain by the North Channel.

The island of Great Britain is divided into two parts: mountainous (in the north and west of the island) and lowland (in the south and east). There are not very long rivers in Great Britain. The most important rivers are the Thames (the deepest) and the Severn (the longest). The rivers seldom freeze in winter. Due to moderating influence of the sea Great Britain has an insular climate, rather humid and mild, without striking discrepancy between seasons.

Great Britain consists of four main parts: England, Scotland, Wales, and Northern Ireland. Administratively Great Britain is divided into 55 counties. The biggest cities of Great Britain are London, Birmingham Glasgow, Liverpool, Manchester, Edinburgh, and Cardiff.

England is the largest part of Great Britain (it occupies over 50% of the territory and its population amounts to 83 % of the total population of Great Britain). Wales is a peninsula in the south-west of the island of Great Britain. It occupies about 9 % of its territory with the population of 4.8 % of the total population. The Welsh speak their own language. Scotland is the most northern part of Great Britain with the territory of 32 % of the total territory and with the population of 9 % of the total population of Great Britain. Northern Ireland occupies the north-east part of the island of Ireland. Its territory amounts to 5.2 % of the total territory of Great Britain. The main cities of Northern Ireland are Belfast and Londonderry.

Great Britain is a parliamentary monarchy. Officially the head of the state is the Queen (or the King). However, the power of the Queen in Great Britain is not absolute. She acts only on the advice of the ministers and Parliament. There is no written constitution in Great Britain. The main principles of British legislation are expressed in other documents, like "Magna Charta", "Habeas Corpus Act", "Bill of Rights", the Parliamentary Act which decided the position of the House of Lords, the Judicature Act, etc. The British legislation does not provide written guarantees of individual political rights.

Parliament in Great Britain exists since 1265 and is the eldest Parliament in the world. It consists of two Houses — the House of Lords and the House of Commons. The House of Lords consists of 1000 peers who are not elected by the people. The House of Commons is a nation-wide representative body which is elected by the people at a general election not less frequently than once in 5 years. After the general election the Queen appoints the head of the government — the Prime Minister. As a rule the Prime Minister is the leader of the party that has won the election. The Prime Minister appoints the ministers to compose the government.

There are two main political parties in Great Britain: the Conservative party and the Labour party. The Conservative party came into being in the 19th century as a result of the evolution of the Tory party. The Labour party was founded in 1900. Since 1906 it has borne the name of the Labour Party. For the first time the Labour Party won the election in 1945.

Great Britain is a highly-developed industrial country. The main fields of British industry are machine-building, ship-building, metallurgy, electronics, etc.

Задание 2. Answer the questions and retell the text:

1. What are the main parts of Great Britain?
2. How many islands does Great Britain consist of?
3. When was the British constitution adopted?
4. Who is the head of the state in Great Britain?
5. What is the official name of Great Britain?

Тема 2: Экономика США

План занятия:

1. Инфинитив и инфинитивные конструкции. - Complex Object.
2. По странам изучаемого языка: США
3. Активы и пассивы предприятия.

Задание 1. Прочитайте и переведите следующий текст.

The United States of America

After its 200th birthday the United States of America still holds the leading position in the western world. A country that inspired many appellations — "Land of Opportunity," "Melting Pot," "God's Country," is still referred to us as a land of superlatives — "the richest," "the greatest," "the most." What makes the USA the leader of the western world is its economic, political and military dominance over other countries.

The United States lies in the central part of the North American Continent between the two oceans: the Atlantic Ocean to the East and the Pacific Ocean to the West. Friendly Canada to the north and friendly Mexico to the south are the only countries bordering it.

The USA consists of three separate parts. They are the Hawaiian Islands, situated in the central part of the Pacific Ocean, Alaska separated by the Canadian territory and the rest major part of the USA. The states differ very much in size, population and economic development. There are many big cities and towns in the USA: New York, San Francisco, Washington, Chicago, Los Angeles are the biggest of them.

The United States of America is a parliamentary republic. The government is divided into three branches: legislative (the US Congress), executive (the President and his Administration) and judicial (the US Supreme Court).

There are two main political parties in the USA: the Democratic (symbolized by a "donkey") and the Republican (its symbol is an "elephant"). The US President is both head of state and government. He is elected for a four-year term. Presidential elections are held every leap year on first Tuesday after first Monday in November. The President is assisted by Secretaries who are the heads of the executive departments.

The Supreme Court consists of Chief Justice and eight Associate Justices who are appointed for life. It is supposed to decide whether a law of the Congress or an executive order of the President is constitutional or not. The form of US government is based on the Constitution of September 17, 1787, adopted after the War of Independence. In December 1791, the Congress adopted ten amendments to the Constitution, known as the Bill of Rights. The latter enumerated what the government controlled by the oligarchy was not going to be allowed to do, which was, of course, an important democratic gain for people.

The Congress of the United-States is composed of two houses, the Senate and the House of Representatives. The Senate represents the states and the House represents the population according to its distribution among the states. All states have electoral requirements of the same nature. First of all they are residence requirements.

Through its power over the purse, the US Congress can control much that relates to foreign policy, also it is a governmental body that determines taxation. Each of the fifty states of the USA has a constitution patterned after the federal Constitution, with its divisions of power: legislative, executive, and judicial. The Presidency means not only a man: means an institution — the "executive branch" of the government.

The Supreme Court is the highest court in the country and the head of the judicial branch of US government. The federal and state courts have the power of "judicial review." Also there are about ninety district courts in different parts

of the United States. American judicial practice is firmly committed to the idea of jury trials. The Constitution guarantees them for both criminal and civil cases. According to the US judicial doctrine, “justice is a relationship in which each citizen or group receives due respect and return”.

Задание 2. *Answer the questions and retell the text*

1. What are the main political parties in the USA?
2. When are presidential elections held?
3. What does the Supreme Court consist of?
4. When was the US Constitution adopted?
5. Is the USA the biggest country in the world?

Тема 3: Процесс глобализации в мировой экономике.

План занятия:

1. Инфинитивные конструкции.
2. Центральный банк Европы: функции и принципы работы.

Цель занятия: Изучение лексики по теме.

Актуализация изученных слов и выражений в речевых ситуациях в ходе обсуждения темы «Процесс глобализации в мировой экономике».

Задание 1. *Прочтите и переведите Text A*

Text A

ORGANISATION OF THE EUROPEAN SYSTEM OF CENTRAL BANKS (ESCB)

The ESCB is composed of the European Central Bank (ECB) and the national central banks (NCBs) of the European Union member states. In accordance with the ESCB Statute, the primary of the ESCB is to maintain the price stability.

The basic tasks to be carried out by the ESCB are:

- to define and implement the monetary policy;
- to conduct foreign exchange operations;
- to hold and manage the official foreign reserves of the Member States; and
- to promote the smooth operation of payment systems.

In addition, the ESCB contributes to the smooth conduct of policies relating to supervision of credit institutions and the stability of the financial system. It also has an advisory role on matters which fall within its field of competence. Finally, in order to undertake the tasks the ESCB, the ECB shall collect the necessary statistical information.

Задание 2. Прочтите и переведите Text B

Text B

SUCCESS OF ECB CRITICAL FOR BANKING INDUSTRY

The ECB is run by a six-member executive board headed by the ECB President and Vice-president. The four other members are in charge of payment systems, banking supervision, international relations, organization, statistics, banknotes and information systems.

The ECB took over from National Central Banks in setting interest rates from January 1999. Interest rates are now set by ECB's governing council which consists of the six-member executive board and the presidents of the national central banks of the participant countries.

The all-powerful council will ensure the continued influence of national central banks in the decision-making process. The majority of the presidents of the NCBs versus the six ECB 'insiders' will ensure that national interests will not be ignored under European Monetary Union (EMU).

Some critics have argued that this could give rise to a potentially destabilizing situation. The ECB's legal mandate is to pursue monetary policy with a view to the whole of the EMU area and without favouring one country over another. Yet if several national central bank presidents were to form voting packs, they could in theory outmanoeuvre the six executives.

Compared to the national central banks, the ECB will be relatively small. While the Bank of France and the Bundesbank each employ more than 10,000 staff, the ECB will have to do with only 500 employees. The comparison is not entirely fair because the ECB's staff will be primarily engaged in research, security and payments systems, while most of the staff at NCBs are involved in areas such as logistics and administration.

Because the national central banks will remain large and important, the transition to the new regime will not mark a sudden shift. The Bundesbank will continue to exist and fulfil all its current functions except setting interest rates.

Задание 3. Discuss these questions:

1. What are the different functions of a nation's central bank? If you are not sure look at the list below. Make sure you know what all the words mean.

- Act as banker to the government
- Act as banker to the commercial banks
- Supervise the banking system
- Print and issue banknotes
- Maintain financial stability
- Conduct foreign exchange operations
- Hold and manage foreign exchange reserves.

2. Does your country's central bank set interest rates?

Задание 3. Complete the information below:

The ESCB is composed of the and the..... .

The ECB is run by the

The ECB executive board includes

The members of the executive board are in charge of

The main objective of the ESCB is to

The NCBs fulfil all functions except

Interest rates are set by the

Задание 4. Mark the statements as true or false:

1. The NCBs have no influence on the stability of the euro.
2. The ECB must consider the needs of all EMU countries equally.
3. The NCB presidents could overrule ECB decisions if they wanted to.
4. The staff of the Bundesbank is 20 times larger than that of the ECB.
5. ECB staff carry out the same tasks as NCB staff.
6. The creation of the ECB forced rapid changes to be made in Europe's central banking system.

Задание 5. Match these terms with their definitions:

1. in accordance with
 2. versus
 3. legal mandate
 4. voting pact
 5. outmanoeuvre
-
- a) an obligation conferred by law
 - b) to get an advantage by being more skilful than your opponents
 - c) in opposition to
 - d) conforming to a law or regulation
 - e) an agreement between several parties to vote in the same way for their own advantage.

Задание 6. Match the verbs and nouns as they occur in the text:

1. set
2. fulfil
3. conduct
4. hold/manage
5. define / implement / pursue
6. collect
7. maintain

- a) monetary policy
- b) foreign exchange operations
- c) foreign reserves
- d) interest rates
- e) statistical information
- f) price stability
- g) all functions

Модуль7. Банки и компании

Тема1: Финансовое состояние компании

План занятия:

1. Разговорные конструкции:
 - to be interested in smth. /doing smth.
 - So do I / Neither do I.
 - managing director;
 - to increase ... to/ by.
2. Финансовое состояние компании.
3. Герундий.
4. Планирование и составление финансовых проектов

Цель занятия: Научиться обсуждать на иностранном языке финансовое положение компании.

Задание 1. Обсудите в группе следующие вопросы:

- What services does a company expect from its bank?
- What are some of the differences between a loan and an overdraft? Compare your ideas with the definitions in the Key.
- When offering a loan or an overdraft, a bank usually demands security. What can a customer offer as security?

Задание 2. Прочтите и переведите следующее деловое письмо, отправленное банком частному лицу по Интернет

Dear Mrs Phipps

Re: Retail Banking

On the attached you will find the Bank's proposed Schedule of Charges which will take effect as from 1st January, and will be reviewed annually.

We very much regret that we are unable to continue offering free banking to our customers. This recent change of policy is due to increasing costs, and we feel that if we are to continue to maintain the professional level of personal service that we have always provided to our customers, we must now obtain a contribution to our expenses.

You will note that our charges are below the average levied by other UK banks, as we wish to remain competitive in this market.

The charges will be debited to your account monthly in arrears.

The minimum balance requirement for those accounts, which are interest bearing, has been reduced from USD 100,000.00 to USD 50,000.00 or currency equivalent. This reduction in the minimum balance requirement will therefore compensate for some of the charges which will have to be paid by yourselves.

If you have any questions concerning the new charges, would you please telephone either myself or my colleague, James Samuel.

Yours sincerely,

Wendy Bracewell, Accountant Manager.

Задание 2. *Mark the statements as true or false.*

The new charges will remain the same for 12 months.

The company didn't have to pay bank charges before.

The bank's policy has changed because the bank wants to be more competitive.

Other banks make lower charges.

The company will have to pay the charges in advance.

If the company's account balance is 55,000\$, they will be able to earn interest on this.

The company will be better off than before because of the extra interest they will earn.

Задание 3. *Find a word or phrase from the letter that has a similar meaning.*

Each year or every year – a..... (para 1)

Keep something at the same level – m..... (para 2)

Amount that partly meets costs but does not cover them completely – c..... (para 2)

Having the same value – e..... (para 5).

Задание 4. *Прочтите и переведите деловое письмо, отправленное по Интернет банком деловому партнеру.*

Letter B

Re: Banking Facilities

Dear Sirs

The Bank is pleased to offer John Best Ltd (The Company) banking facilities on the terms referred to below but otherwise subject to normal banking terms and conditions.

Facilities

Withdrawals may be made under the following facilities provided that the total amount of withdrawals at any time shall not exceed the limit.

Overdraft limit: 35.000\$

Availability

The Bank may at any time discontinue all or any of the facilities and/or may demand repayment of all sums owing. The facilities are due for the review in four months' time.

Interest Rate

Interest on the overdraft facility is to be charged at 2.25% per annum over the Bank's Base Rate as published from time to time.

Fees

An arrangement fee of 120 \$ will be payable.

Security

The repayment of all monies owed in respect of the facilities will be secured by: Business Premises at 44 Park Road, Bristol.

All costs and expenses, as mentioned in the General Terms and Conditions attached to this letter, shall be payable by the company.

To accept this offer, please arrange for the enclosed copy of this letter to be signed and returned.

Yours faithfully,
Graham Collins
BranchManager.

Задание 5. Mark the statements as true or false

According to the letter, the company can overdraw up to a maximum of 35.000 \$.

The period for which the terms of this letter are valid is three years.

The bank has the right to stop the overdraft facility and ask for the money to be paid back before the end of this period.

Other than interest, there will be no charges to pay.

The overdraft facility will be secured by a property.

The contract which the company should sign will be sent at a later date.

Задание 6. Find a word or phrase from the letter that has a similar meaning

Go above a specified maximum level – e l..... (para 2).

By the year – p..... a..... (para 4)

Fixed amount that has to be paid for a service – f..... (para5)

Place where a company carries out its business activities – p..... (para 6).

Тема 2: Интернет технологии в современной экономике

План занятия:

1. Виды финансовой отчетности.
2. Ознакомление и актуализация конструкции Complex Subject.
3. Обсуждение темы «Интернет технологии в современной экономике»

Цель занятия: Ознакомить студентов с основной терминологией, используемой банками при работе по Интернет.

Задание 1. Прочтите и переведите следующий текст.

THE INTERNET BANK

Open an account today

[click here to open an account]

a) Next time you are in a High Street Bank, look around you and think how much it must cost to run – a prestige address, a nice office for the manager, lots of staff and glossy leaflets. You might as well enjoy it. With first-e, overheads and bank charges just don't apply. This means better interest rates for you.

b) First-e offers high interest on every pound you put in. We accrue interest daily and put it monthly, without deducting tax, as long as you fill in the form we give you.

c) We use the most advanced and secure systems available to protect your assets – so your money is just as safe as it is in a High Street Bank. A number of sophisticated security layers including advanced encryption technology are used to protect all first-e customers.

d) All you have to do is:

1. Complete and submit the on-line application form.

You will then receive a confirmatory e-mail. As soon as you receive this e-mail, you will be able to access your account and transfer your money from your current bank account.

2. Print, sign and post the relevant documents to us.

Once we have received these documents, we'll confirm without delay that your account is fully active.

e) You can transfer funds on-line from one first-e account to another – easily, instantaneously and without charge. Similarly, you can use the o-line transfer facility to transfer funds to and from another bank account in the UK, free of charge. Transfers to another bank normally take three working days to complete. Note that we do not currently accept cheques for the first-e savings account. Handling cheques is a slow and expensive practice. By not processing cheques, we can pass the savings straight on to our customers.

f) We've all stood in bank queues, trying to find a deposit and fill it in while we are standing up with a biro on a chain that doesn't work. We've all tried in vain to get an appointment with some junior manager for an overdraft. First-e aims to change all of that, and make banking easy and convenient. We've done everything we can to make services as friendly and simple as possible.

Задание 2. Match the sub-headings (1-6) with the extracts (a-f).

1. transfer cash out conveniently and easily

2. designed for the Internet, not the high street
3. opening an account is simple – it only takes an instant
4. manage your finances the easy way
5. high street rates
6. your money is safe with us

Задание 3. *Mark the statements as true or false:*

First-e ...

1. has a prestige high street address in every town.
2. offers high interest rates on savings.
3. lets you open an account without the need for paper documents.
4. allows you to transfer funds on-line.
5. doesn't make any bank charges to its customers.
6. takes three days to transfer funds from one first-e account to another.
7. offers customers a cheque book.
8. protects customer security using encryption technology.

Задание 4. *Match these terms with their definitions:*

1. overheads
2. bank charges
3. interest rate
4. assets
5. savings
6. overdraft

- a) money kept in the bank to earn interest
- b) money spent on the general running of a business, not related to producing goods or selling services
- c) what customers pay the bank in return for its services
- d) amount the bank will pay customers on their deposits
- e) arrangements that allows customers to take out more money from their account than they have put in
- f) funds belonging to an individual

Задание 5. *Find a word or a phrase that has a similar meaning in the text:*

1. put money into your account
2. fill in a form
3. present
4. as soon as possible
5. money in your account
6. free

Задание 6. Find a word or a phrase that has the opposite meaning in the text:

1. old-fashioned
2. risky
3. difficult
4. cheap
5. complicated
6. impersonal

Задание 7. Match the verbs and nouns as they occur in the text

1. offer a) funds
2. deduct b) interest
3. fill in c) an account
4. protect d) a form
5. open e) assets
6. submit f) cheques
7. transfer g) tax
8. accept h) an application

Задание 8. Discuss the following matters:

1. Make a list of the advantages and disadvantages of internet banking. Discuss it with a partner.
2. Visit the first-e web-site at www.first-e.com and see what other information you can get about the bank.
3. Make a comparison between first-e and any bank that offers internet banking services in your country.

Модуль 8. Чтение, перевод и обсуждение аутентичных текстов по специальности:

Тема 1: Чтение и обсуждение сообщений об изменениях курса валют на международном рынке.

План занятия:

1. Тренировка разговорных конструкций:
 - have smth. done;
 - to ask smb. to do smth;
 - to make smb. do smth
2. Сослагательное наклонение.
3. Обсуждение текстов «Market Reports: Dollar's Boost»; «Yen Drops on Reports of US Pressure».
4. Закрепление лексики по теме.

Цель занятия: научиться обсуждать и понимать аутентичные тексты по специальности.

Задание 1. Прочтите и переведите следующие сообщения о курсе валют на международном рынке:

**Financial Times
Markets Report**

DOLLAR'S BOOST

Market report

The dollar shot up against the euro on the back of employment data showing the US economy continuing to surge ahead.

Traders struggled to recall the last time that a piece of data rather than rumours of capital flowed had moved the dollar, a tentative sign some degree of normality was returning to the market. After rising nearly a cent in a few minutes after the data were released in the middle of the European session, the dollar consolidated its new position. At the end of dollar trading it closed at \$ 1.155 against the euro, up from \$ 1.167 the previous day.

But against the yen, the dollar remained unmoved by the data, evidence that many traders expect the dollar's next move to further down against the Japanese currency. In late afternoon in New York the dollar was trading at 1.1605 to the euro and 110.90 to the yen.

YEN DROPS ON REPORT OF US PRESSURE

Rumours that the US administration was actively pushing Japan to loosen monetary policy knocked the yen sharply lower against the dollar yesterday.

Reports in the US press claimed that Washington was pressing the Bank of Japan to ease monetary policy, weakening the yen. Despite a denial of this by Thomas Foley, the US ambassador to Japan, the yen dropped sharply lower against the dollar during the Asian trading session. It regained some of those losses in London trading hours, closing at Y 114.5, slightly lower than its close of Y 114.4 on Tuesday.

The yen also fell against the euro, closing down at Y129.7.

Tietmeyer sparks euro profit taking

The euro gained against the dollar yesterday after Hans Tietmeyer, president of the Bundesbank, said he didn't want to see the euro continue its present slide.

Mr. Tietmeyer's comments gave the currency a rare boost, with traders looking to take profits on long dollar positions. The euro gained nearly a cent yesterday from its low point of \$1.08 on March the 5th, closing in London at \$ 1.088. But analysts said that the relief for the currency might be short-lived. Jane

Foley, currency analyst at Barclays Capital in London, said the euro's gains were a natural response to recent lows, and in her view it would remain weak in the medium term.

She expected the euro-dollar rate to react to key German unemployment data to be released today, and to the US retail sales figures due on Thursday.

"I don't think the place of decline at the moment is significant. And I don't think the ECB is worried about the euro's downside yet, although if it moves sharply lower the ECB will probably move in to calm things down", she said.

Задание 2. Mark the statements as true or false

1. The dollar rose against both the euro and the yen on January the 8th.
2. Figures that showed the strength of the US economy were published on January the 8th.
3. During trading on January the 8th, the dollar increased rapidly but then fell slightly.
4. The yen has been at a high level because of Japanese monetary policy.
5. The US ambassador to Japan said it was true that he had pressed Japan to change its policy.
6. The yen fall against the dollar on February the 10th, but it rose again later.
7. The dollar fell against the euro on March 8th.
8. Before March 8th, the euro had increased against the dollar.
9. Currency analysts gave the opinion that that the euro would continue to get stronger.
10. Jane Foley thinks that the ECB will intervene to prevent the euro from falling any further.

Задание 3. Which of the following are given as causes of currency fluctuations in the three texts?

6. unemployment figures
7. stock market increases
8. trade deficit
9. rumours of capital flows
10. trade surplus
11. retail sales figures
12. forecasts of economic growth
13. changes in government policy
14. intervention by the central bank

Задание 4. Discuss the questions:

What kinds of events can cause currencies to fluctuate?

What words do you know that describe *a rise or increase* in currency value?
Make another list of words that describe *a fall or decrease*.

Задание 5. Find a word or phrase from the letter that has a similar meaning.

1. unofficial talk or opinion not always based on facts (Text A, para 2)
r.....
2. movement of large amounts of money (Text A, para 2)
c.....f.....
3. dollar rate agreed in advance for deals in six months' or one year's time (Text C, para 2)
l.....d.....p.....
4. minimum level recorded during a specified period (Text C, para 3)
l.....p.....
5. statistics showing consumer spending in the country as a whole (Text C, para 5)
r.....s.....f.....

Тема 2: Чтение аутентичного текста по специальности «Electronic Cash» и обсуждение преимуществ и недостатков использования smart cards.

План занятия:

1. Некоторые особенности употребления предлогов в английском языке.
2. Чтение и обсуждение текста “Electronic Cash”.
3. Актуализация тематической лексики.

Цель занятия: Закрепить тематическую лексику в ходе обсуждения текста по специальности.

Задание 1. Прочтите и переведите следующий текст.

ELECTRONIC CASH

Mondex is electronic cash, stored securely in a smart card. For customers Mondex offers all convenience, control and flexibility of cash in the familiar form of a card.

Retailers will receive funds immediately without the need for authorization or settlement when consumers pay for goods and services with a Mondex prepayment card. The receipt of value in a Mondex transaction is as immediate and certain as ordinary cash – but Mondex value can be banked easily at any time of the day and night. Mondex complements credit and debit cards, delivering new levels of efficiency, cost savings and marketing opportunities for all retailers and service providers.

a) In the new Mondex payment system, monetary value is stored in an Inte-

grated Circuit (IC) Chip known as the electronic purse. Purses are held by all participants in the system – personal cardholders, retailers, service providers and banks. For personal card holders the purse will be a standard, plastic IC card. This can be loaded with electronic value via a Mondex telephone – bringing a new dimension in money management and electronic cash transactions – or in much the same way as cash is currently obtained, for example from a cash machine or a bank branch.

b) To check how much money remains on their card, all cardholders will receive a Mondex balance reader – a small lightweight device in the form of a key ring.

c) When paying for goods or services, the exact amount is simply transferred from the card to the retailer's purse in a Mondex point-of-sale device (POS). No PIN, authorization or signature is required – just like cash.

d) Telephones will be especially adapted to enable cardholders to access their bank account at any time; to withdraw or pay in value down the telephone line; order and pay immediately for goods and services from a retailer; send and receive money to or from friends and family. For a retailer, a Mondex telephone means that value can be deposited directly into their account at any time of the day and night.

e) The Modex wallet will make person to person payments possible. Electronic cash can be transferred between any Mondex card and a separate purse held in the wallet. The wallet will also read the balance on the card and/or the wallet as well as maintain a log of the last ten transactions.

f) Mondex electronic purses contain a 4-digit “lock code”. By pressing the lock key on devices such as a wallet or a telephone, the cardholder's money is kept secure and their transactions private.

Задание 2. Match the sub-headings (1-6) with the extracts (a-f).

1. Mondex purse
2. Mondex point-of-sale device
3. lock
4. Mondex balance reader
5. Mondex wallet
6. Mondex telephone

Задание 3. Mark the statements as true or false:

1. Mondex can be used to pay for goods and services.
2. Shopkeepers can be paid without delay.
3. You need to sign to authorize payment.
4. To check how much money is stored on your card you have to telephone your bank.
5. You can load money onto your card using a special telephone.

6. Money can be transferred in or out of your bank account 24 hours a day.
7. Mondex can only be used to pay money to businesses such as shops or service providers.
8. A disadvantage is that you cannot record the transactions you have made.
9. You can protect your money from thieves by using a “lock code”.

Задание 4. *Discuss these questions:*

1. When you go shopping in your country, how do you pay for goods?
2. List all the payment options you can think of.
3. Which of these ways to pay is most secure from the point of view of avoiding loss or theft of your money?

Задание 5. *Find a word or a phrase that has a similar meaning in the text*

1. amount of money (para 2) f.....
2. adds to (para 3) c.....
3. ATM (para 5) c.....m.....
4. not heavy (para 6) l.....
5. record (para 9) l.....

Задание 6. *Match these verbs and nouns as they occur in the text:*

	money	goods or services	your bank ac- count	the balance of your account
pay for access withdraw read deposit transfer check				

Задание 7. *Discuss the following matters:*

1. *Imagine you are a banking officer talking to a bank customer. Explain how Mondex works.*
2. *Either orally or in writing, describe the benefits of the Mondex system for*
 - a) *retailers*
 - b) *consumers*
3. *Describe a similar payment system which you are familiar with.*

Тема 3: Чтение и обсуждение аутентичного текста делового письма

План занятия:

1. Виды придаточных предложений.
2. Чтение и обсуждение аутентичного текста делового письма.
3. Составление ответа на письмо-рекламацию.

Цель занятия: Изучить основные клише и выражения, используемые при составлении письма-рекламации и ответа на него. Закрепить изученную лексику в речевой практике.

Задание 1. Прочтите и переведите образцы письма рекламации и ответа на письмо-рекламацию.

Письмо-рекламация Ответ на письмо-рекламацию

Образец письма-рекламации (Sample of Letter of Complaint)

Men's Clothes Dealers Ltd.
142 South Road Sheffield S20 4HL
England

18th April, 1997

Ref: Our Order #142 of 21th March, 1997

Dear Sirs,

Thank you for your delivery of men's silk shirts, which we ordered on 21th March, 1997. At the same time we would like to draw your attention to the following.

After examination of the shirts we discovered some manufacturing defects:
—there are oil stains on 12 shirts;
—the colour of buttons of 5 shirts does not match the colour of these shirts;
—one shirt is in a different style.

We are returning defective shirts by separate mail carriage forward, and would ask you to replace them by shirts in the required colours and sizes.

We would appreciate a prompt reply.

Yours faithfully,

Vladimir Smurov
Export-Import Manager

Образец ответа
(*Sample of Answer*)

Visteria Ltd.
P.O.Box 82
Kiev 253206
Ukraine

21th April, 1997

Ref: Order #142 of 21th March, 1997

Dear Sirs,

Your letter of 18th April, 1997, was duly noted. The shirts you returned us are indeed defective. We have to admit that these defects were overlooked by our controller and offer apologies for the oversight.

We are sending you new shirts as a replacement this week by air, carriage paid, and would ask you to confirm their receipt by fax.

If any other problems arise, please do not hesitate to contact us in the shortest possible time.

Yours faithfully,

Jack Brown

Claims Department

Задание 2. *Детально изучите клише и выражения писем-рекламаций.*

Клише и выражения писем-рекламаций:

—*We would like (have) to remind you that ...* — Мы хотели бы (вынуждены) напомнить Вам, что ...

—*We wish to draw your attention to the fact that ...* — Мы хотим обратить Ваше внимание на тот факт, что ...

—*We are disappointed to find that the quality of the equipment (goods) you supplied does not meet (comply with, satisfy, match) the requirements of...* — К сожалению мы обнаружили, что оборудование (товары), которые вы поставили нам, не удовлетворяют требованиям ...

—*To prove our statement we enclose (are enclosing) ...* — В подтверждение нашего заявления мы прилагаем ...

—*The delay in delivery is causing us great inconvenience, as...* — Задержка в поставке приводит к большим неудобствам, поскольку ...

—*We find it necessary to note...* — Считаю необходимым отметить ...

—*We are returning... and would ask you to replace...* — Возвращаем вам ... и просим заменить ...

—*So far we have received no reply...* — До сих пор мы не получили ответа ...

—*Four containers in the consignment were found to be damaged.* — Четыре контейнера в партии оказались поврежденными.

—*We duly informed you about the breakdown of the equipment.* — Мы должным образом проинформировали Вас о выходе из строя оборудования.

—*At present your failure to deliver the goods greatly worries us.* — В настоящее время мы крайне обеспокоены тем, что вы не можете поставить товар.

—*When we installed the equipment, we found that it was faulty.* — Когда мы установили оборудование, то обнаружили, что оно не работает.

—*When we examined the goods, it turned out that ...* — После осмотра товара оказалось, что ...

Задание 3. Детально изучите клише и выражения ответов на письма-рекламации. Составьте свое письмо по заданной тематике.

Клише и выражения ответов на жалобы и претензии:

—*We have carefully studied your claims ...* — Мы внимательно изучили Ваши претензии ...

—*You were right to let us know about...* — Правильно сделали, что сообщили нам о ...

—*You are perfectly correct in saying that...* — Вы совершенно правы в том, что ...

—*After investigating your complaint, we have to admit that...* — После изучения Вашей жалобы мы вынуждены признать, что ...

—*We can assure you that...* — Можем заверить Вас в том, что ...

—*Steps are being taken immediately to avoid such mistakes infuture.* — Мы немедленно примем меры для того, чтобы избежать подобных ошибок в будущем.

—*Please accept our apologies for...* — Примите наши извинения за

—*We apologize for ...* — Просим прощения за ...

—*A replacement for the substandard goods will be delivered next week.* — Замена недоброкачественному товару будет поставлена на следующей неделе.

—*We would ask you to return the faulty equipment at your convenience, carriage forward.* — Просим вас вернуть нам бракованное оборудование в удобное для вас время, без оплаты перевозки.

—*May we remind you, however, that...* — В тоже время, мы хотели бы напомнить Вам, что ...

—*However we hope you will also try to see our point of view.* — Однако нам хотелось бы изложить также свою точку зрения.

—*We regret that we cannot exchange... since ...* — К сожалению мы не можем заменить ... , поскольку ...

—*We regret to inform you that we cannot accept your claim because of...* — К сожалению вынуждены сообщить, что мы не можем принять Вашу претензию, поскольку ...

—*We would like to inform you that the delay in delivery occurred through no fault of ours.* — Мы бы хотели сообщить Вам, что задержка в поставке произошла не по нашей вине.

—*It is not our fault that...* — Это не наша вина, что ...

—*Needless to say that both our companies suffered unnecessary losses that hopefully will be avoided in the future.* — Нет необходимости говорить о том, что обе наши компании понесли напрасные убытки, которых мы надеемся избежать в будущем.

Тесты для самоконтроля студентов

Check Test 1

A Complete each sentence with the correct word. The first letter of each word is given.

- 1 If you want to borrow money to buy a house, you should ask the bank for a mortgage
- 2 The bank has raised its interest r..... to 6%.
- 3 If you haven't enough money in your account to pay your bills, you'll have to ask for an o.....
- 4 The general running costs of a company, such as electricity and rent, are known as o.....
- 5 The amount stored on a smart card or in your bank account, is called the b.....
- 6 With the Mondex smart card, you can funds from one card to another.
- 7 Whereas you pay interest on a mortgage, you e..... interest on a savings account.
- 8 He has settled some of his debts, but he still o..... \$4,000.
- 9 Some banks c..... their customers for services, in order to cover their costs.
- 10 The total sales during a trading period is called t.....
- 11 A company which owns one or more subsidiaries is called a p.....company.
- 12 The strategy formulated by a government or central bank for maintaining the stability of the currency and reducing inflation is called monetary p
- 13 A fall in business activity which affects the national economy is called a r.....
- 14 When two companies combine to form one new company it is called am
- 15 Banks have maximised profits because new technology has made them moe e

Check Test 2

Choose the best answer: a, b, c or d.

- 1 Bank customers who are not business customers are called . . . customers.
a) single b) personal c) individual d) general
- 2 If you pay by credit card, you have to.....the transaction by signing a payslip.
a) authorise b) withdraw c) deposit d) transfer
- 3 A device which the retailer uses to receive electronic payments is called
a) an ATM b) a cash machine c) a POS device d) an electronic purse
- 4 At the age of 60 or 65, people generallyfrom work.
a) withdraw b) resign c) retire d) retreat
- 5 The bank granted a loan for a two-year.....
a) repayment b) rate c) time d) term
- 6 The bank withdrew the facility after the company.....their overdraft limit too often.
a) exceeded b) reached c) touched d) stayed within
- 7 The customer signed the contract to show that hethe terms and conditions.
a) applied b) admitted c) accepted d) received
- 8 Interest is charged at the current rate, which is 2.5% above therate.
a) lowest b) base c) average d) minimum
- 9 These rates are fixed until 1 January when they will be..... .
a) revalued b) reviewed c) retained d) reinstated
- 10 Possessions acquired by a company for long-term use (e.g. buildings) are called
a) long-term assets b) fixed assets c) current assets d) tangible assets
- 11 The part of a company's after-tax profits distributed to shareholders is called
a) dividends b) reserves c) earnings per share d) retained profit
- 12 Money which a company sets aside to cover bad debts is listed in the balance sheet as
a) deductions b) retained profit c) reserves d) provisions
- 13 People who are owed money are called
- 14 Current liabilities arefrom current assets to give net current assets.
a) added b) divided c) reduced d) deducted
- 15 The costs of salaries, heating, lighting and rent....to 2.4 million.
a) amounted b) added c) totalled d) summed up
- 16 Measuring the profitability of a company by dividing the profit attributable to shareholders by the number of shares in issue is called.....
a) earnings growth b) earnings per share c) dividend d) total shareholder return

- 17 Stocks, shares and bonds can collectively be called....
- a) equities b) securities c) gilts d) share capital
- 18 To sell its shares to the general public, a company must beon the stock exchange.
- a) put b) taken c) listed d) drawn
- 19 One of the functions of a central bank is tothe activities of banks operating in the country and to make sure that their customers are protected.
- a) supervise b) control c) review d) check
- 20 When a central bank tries to prevent inflation, it is said to be maintaining price
- a) standards b) stability c) rigidity d) uniformity
- 21 Banks make profit on thebetween the interest received on loans and the interest paid on deposits.
- a) margin b) volume c) net d) value
- 22 The principle that the larger the company is, the lower its average costs is called
- a) unit cost b) capital adequacy c) economy of scale d) consolidation
- 23 Banks which provide basic services to individuals and businesses through their branch network are called
- a) investment banks b) high street banks c) merchant banks d) commercial banks
- 24 Profits reached a..... last year, when bad debts were at their lowest, and the customer base expanded.
- a) peak b) low point c) decline d) top
- 25 Lloyds TSB is one of the banks in the UK.
- a) chief b) highest c) leading d) medium-sized

Check Test 3

Complete each sentence with the correct word or words. The first letter of the word is given.

- 1 Governments control economic conditions according to their monetary policy.
- 2 As a result of the recession, the country was forced to d its currency.
- 3 A group of companies formed a c..... to make a joint bid for the large project.
- 4 As a result of the government's successful job strategy, u fell rapidly.
- 5 The work of an equity a..... is to research and assess stocks and shares.
- 6 The dollar gained yesterday, following the publication of new employment d
- 7 SWIFT is a system used for sending money o
- 8 A document stating details of the goods sold and the amount owed is an i.....
- 9 D is the reduction of economic activity and the amount of money in circulation.

10 People who act as agents in the buying or selling of shares are called b.

B Choose the best answer: a, b, c or d.

1 The yen.....yesterday, falling from ¥114 to ¥115 against the dollar.

a) narrowed b) gained c) loosened d) weakened

2 New unemployment data the dollar yesterday, causing it to rise against the euro.

a) boosted b) gained c) slid d) dropped

3 The person who will receive a payment is called the...

a) drawer b) receiver c) beneficiary d) debtor

4 The..... date is the date on which a payment is received by the collecting bank.

a) value b) pay c) mature d) invoice

5 Once an international payment has been transmitted, it may be difficult to get a

a) repayment b) refund c) recovery d) remittance

6 The bank's charges are quoted in the booklet: 'International for personal customers'.

a) costs b) prices c) tariffs d) expenses

7 After dispatching the goods, the exporter..... the documents to his bank.

a) demands b) collects c) issues d) presents

8 The exporter's bank then..... the documents to the importer's bank.

a) signs b) forwards c) remits d) defers

9 The exporter didn't receive payment for his goods because the buyer

a) defaulted b) deferred c) declined d) denied

10 The document which shows details of goods being transported and which entitles the receiver to collect the goods is called a.....

a) bill of exchange b) document of title c) bill of lading d) declaration

Check Test 4

A bill of exchange becomes payable upon

1. a) remittance b) acceptance c) dispatch d) maturity

2. After the war, the country's tourist industry..... badly.

a) suffered b) bottomed out c) held up d) regained

3. The World Bank refused to grant the loan until an environmental was carried out.

a) estimate b) test c) assessment d) report

4. Short-term loans to cover the period until long-term financing can be arranged are

a) syndicated loans b) bridging finance c) subsidies d) concessions

5.means allowing a currency to find its true level against other currencies.

a) Floating b) Holding up c) Bouncing d) Picking up

6. People or organisations thinking of investing in a project are investors.

a) predicted b) doubtful c) potential d) positive

7. Economists may have to take into account the performance of the manufacturing, service and retail.....in order to comment on the economy as a whole.
 a) segments b) components c) sectors d) groups
8. The government was.....for its corrupt practices.
 a) criticised b) dishonoured c) defaulted d) devalued
9. The person ultimately responsible for the financial health of a company is
 a) the finance director b) the treasurer c) the accountant d) the economist
10. Investors are looking for a high on their investment.
 a) earning b) return c) growth d) performance
11. When the total value of a country's imports is greater than its exports, it is a trade
 a) balance b) loss c) debit d) deficit
12. The value of a company, calculated by multiplying the current market price of its shares by the number of shares issued, is known as.....
 a) equity b) share capital c) shareholder return d) market capitalisation
13. The shares recommended by analysts usually the average stock.
 a) generate b) exceed c) underperform d) outperform
- 14.....gives customers information about a transaction carried out on their behalf.
 a) An advice note b) A letter of credit c) A treasury bill d) A statement
15. It is essential that stock traders..... to the guidelines set by their employers.
 a) follow b) adhere c) comply d) respect
16. The World Bank uses its.....in selecting projects which it will support.
 a) concession b) evaluation c) estimate d) discretion
- 17.....of goods was dispatched three months ago, but it never arrived.
 a) A component b) A contingent c) A consignment d) An output
18. The bank's to risk was too great, and eventually led to a collapse.
 a) exposure b) access c) readiness d) potential
19. By issuing a letter of credit, the bank made... to pay the exporter for the goods, provided that the correct documentation was presented.
 a) a willingness b) a readiness c) a debit advice d) an undertaking
20. The FTSE 100 is an example of a share.....
 a) list b) index c) exchange d) average

Примерные варианты экзаменационных тестов

Test 1

I. Choose the best alternative.

1..... a party next Sunday.

- A. We have B. We are having C. We'll have
2. Do you know about Sally? her job. She told me last week.
A. She leaves B. She is going to leave C. She'll leave
3. There's a programme on TV I want to watch. in five minutes.
A. It starts B. It's starting C. It will start
4. The weather is nice now but I think later.
A. It rains B. it's raining C. it will rain
5. "What next weekend?" – "Nothing special. Why?"
A. do you do B. are you doing C. will you do
6. When you see Ann can you ask her to phone me? – OK, her.
A. I ask B. I'm going to ask C. I'll ask
7. "What would you like to drink, tea or coffee? – ".....tea, please."
A. I have B. I'm going to have C. I'll have
8. Don't take the newspaper away.it.
A. I read B. I'm going to read. C. I'll read
9. Rachel is ill, so to the party tomorrow night.
A. she doesn't come B. she isn't coming C. she won't come
- 10 I want to meet Sarah at the station. What time?
A. does her train arrive? B. is her train going to arrive C. is her train arriving
11. Will you be at home tomorrow evening? No,
A. I go out. B. I'm going out C. I'll go out
12. you tomorrow? – Yes, OK.
A. Do I phone B. Am I going to phone C. Shall I phone
13. Don't phone me tomorrow at two o'clock. I dinner.
A. will have B. won't have C. will be having

II. Translate from Russian into English. Use Past Perfect or Past Simple.

1. Когда Сара пришла на вечеринку, Полл уже ушел домой.
2. Карен не захотела пойти с нами в кино, так как она уже смотрела этот фильм.
3. Мужчина, который сидел рядом со мной в самолете очень нервничал. Он никогда не летал до этого.
4. Мы были не голодны, так как пообедали до этого.
5. Дом был очень грязный. Его не убирали неделями.
6. Когда мы пришли домой вчера вечером, мы обнаружили, что кто-то ворвался к нам.
7. Я думала, что сделала все правильно, но вскоре я поняла, что сделала серьезную ошибку.

III. Put the verb into the correct form. Use will be (do)ing or will have (done).

1. Phone me after 8 o'clock.(we/finish) dinner by then.
2. Tomorrow afternoon we are going to play tennis from 3 o'clock until 4.30. So at 4 o'clock (we/play) tennis.
3. Can we meet tomorrow afternoon? – Not in the afternoon.(I/work).
4. Tom is on holidays and he is spending his money very quickly. If he continues like this, (he/spend) all his money before the end of his holiday.
5. Chuck came to Britain from the USA nearly three years ago. Next Monday it will be exactly three years. So on Monday,(he/be) in Britain for exactly three years.
6. Do you think(you/still/do) the same job in ten years' time.
7. Jane is from New Zealand. She is traveling around Europe at the moment. So far she has traveled about 1,000 miles. By the end of the trip,(she/travel) more than 3,000 miles.
8. If you need to contact me,(I /stay) at the Lion Hotel until Friday.

Test 2

1. Переведите на русский язык следующие слова и выражения:

account	staff	to complete the application form
savings	high interest rate	to sign the documents
current account	customer	to pay extra money

2. Замените, где возможно, существительное с предлогом of существительным в форме притяжательного падежа:

The bag of my brother, the father of Nancy and Ann, the book of my younger sister, the hand of the clock, the leg of the table, the hand of the friend, the clothes of the boys, the watch of my friend Peter, the parents of the boys.

3. Заполните пропуски личными местоимениями в объектном падеже:

1. I like the picture, I like ...
2. I know the girl, I know ...
3. Give me these books, give ... to me.
4. Nobody except ... knows where the key is kept, and I won't tell you.
5. Ask your teacher about it, ask ...

4. Переведите с русского на английский:

1. Это моя книга. Эта книга моя. 2. Это его сумка. Эта сумка его. 3. Это наш учитель. Этот учитель наш. 4. Это их школа. Это школа их. 5. Это ножка стола. – Это его ножка.

5. Напишите следующие прилагательные в сравнительной и превосходной форме:

Tall, large, long, big, dity, easy, good, bad, interesting, difficult, narrow, thin, little.

6. Напишите следующие существительные во множественном числе:

College, wife, child, mouse, leaf, son-in-law, fish, woman, day, city, potato, piano, man, roof.

7. Напишите 4 типа вопросов к следующим предложениям:

1. On Saturday Mr. Sandford is at home after four.
2. My brother is still in the office.
3. I never drink coffee.
4. My parents live in a very small flat.
5. The earth goes round the sun.

Test 3

I. Переведите на русский язык следующие слова и выражения:

to graduate from a university
to be in touch with somebody
to suit smb.
to get through to smb.
to hold on
available
appointment
to arrive at a firm
to reserve a ticket
departure

II. Подберите предложение, соответствующее ситуации: бортпроводник самолета просит следовать установленным правилам в полете.

1. Someone is smoking a cigar.
2. Someone is using a portable telephone.

3. Someone is asking about using a walkman.
4. A child is playing an electronic game.

- a). I'm sorry. You'll have to turn it off.
- b). I'm sorry. You'll have to put it out.
- c). I'm afraid you can't use that here.
- d). Yes, that's all right.

III. Дайте краткие ответы на следующие вопросы:

1. Ann borrowed 100 \$ from Tom. How much was the debt?
2. Who had a debt?
3. Who lent the money?
4. Who was the creditor?
5. Who was the debtor?
6. Ann repaid the total amount of 110 \$ after 6 months. What was the rate of interest?
7. How much money did Ann repay?
8. How much was the loan?

IV. Переведите на английский язык.

1. Вы можете использовать эту дисконтную карту, если будете делать покупки в магазинах отеля.
2. Я должен сегодня обязательно зарезервировать гостиницу.
3. Мне необходимо заполнить эту форму, не так ли?
4. Он часто ездит за границу по делам фирмы.
5. Пожалуйста, продиктуйте Вашу фамилию по буквам.
6. Этого номера нет в справочнике. Я не могу дозвониться до г-на Брауна.
7. Вы хотите оставить сообщение?

V. Подберите синонимичные слова и выражения:

- | | |
|----------------------------|-------------------------|
| 1) to pick up the receiver | 6) baggage |
| 2) to call back | 7) a return ticket |
| 3) to finish | 8) sure |
| 4) to hold on | 9) Here you are. |
| 5) to put smb. through to | 10) That would be fine. |
-
- a) to lift
 - b) to be over
 - c) to call back
 - d) to wait

- e) luggage
- f) a round trip ticket
- g) to connect smb. with smb.
- h) a round trip ticket
- i) certainly
- j) That would be great.
- k) There you go.

Test 4

I. Make questions to the following sentences.

I had to go to hospital last week.

I have to get up early rather often.

Ann has to go somewhere now.

George had to wait a long time for the bus.

Paul has to leave soon.

II. Fill in the appropriate modal verb or its equivalent.

1). I ... to contact her at her office and we settled all the problems over the telephone.

2). I couldn't see him on Tuesday, though I ... meet him on Friday, but he was busy.

3) Tell Catherine about your problem. She might ... to help you.

4). I can't understand Martin. I've never to understand him.

5) They ... to ship the goods in May but they ... not ... to do so.

III. Use *to do* or *to make* in the right form and translate the sentences.

1). I think I ought to ... an appointment.

2). We ... progress but it's a very long job.

3). I think they ... a special weekend price. It's worth asking.

4). It looks as if someone ... a silly mistake in the invoice.

5). We'll have ... something about it. We ought ... a complaint.

6). I'll enquire for you and get back to you later today.

7). The storm ... damage to the ship.

IV. Translate from Russian into English.

1. Спасибо, что вы позвонили мне вчера.

2. Я думаю, мы решим эти вопросы.

3. Может быть сначала кофе или чай?

4. Как вам понравился наш город?

5. Всю неделю стоит прекрасная погода, не так ли?

6. Ваше сообщение будет отправлено по электронной почте позже.

7. Менеджеры этой фирмы могут посетить завод на следующей неделе.
8. Нельзя допускать такой серьезной ошибки.
9. Компания тратит много денег на рекламу.
10. Сколько филиалов имеет ваша фирма по всей стране?

V. Translate the following words into Russian.

enterprise	charity
liability	etc.
subsidiary	concession
share	society

Учебное издание

«АНГЛИЙСКИЙ ЯЗЫК»

УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС

Технический редактор – М.Е. Кабанова
Отпечатано в издательско-полиграфическом центре МичГАУ
Подписано в печать 7.02.08 г. Формат 60x84 ¹/₁₆,
Бумага офсетная № 1. Усл.печ.л. 4,99 Тираж 30 экз. Ризограф
Заказ №

Издательско-полиграфический центр
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