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Цикловая комиссия общеобразовательных и естественнонаучных дисциплин

**УЧЕБНО –ПРАКТИЧЕСКОЕ ПОСОБИЕ**

|  |  |
| --- | --- |
| по дисциплине | «Иностранный язык (Английский») |
|  |
| для студентов | 3 | курса |
|  |
| специальности | 080110 «Экономика и бухучет" |
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# Введение

Учебное пособие по английскому языку предназначено для студентов 3 курса специальности СПО 080110 «Экономика и бухгалтерский учет (по отраслям)»

Пособие соответствует рабочей программе и календарно-тематическому плану по дисциплине ОГСЭ.03 «Иностранный язык» (английский).

Каждый раздел содержит несколько текстов, к каждому тексту даются словарь и упражнения. Упражнения построены на базовом лексико-грамматическом материале 1-2 курса обучения.

Представленные задания построены на основе дифференцированного отбора языкового и текстового материалов с учётом особенностей иноязычного общения специалистов в области экономической и финансовой деятельности. Система учебных заданий предусматривает последовательное формирование и контроль базовых коммуникативных умений в устной речи и чтении на материале специальности обучаемых.

Цель учебного пособия – познакомить студентов, изучающих английский язык, с основными понятиями бухгалтерского учета, различными экономическими вопросами, а также с терминологией в сфере экономики и бизнеса на английском языке.

Основная информация – экономика и бизнес Англии и США.

Материалы пособия могут использоваться как в ходе самостоятельной работы студентов над языком, так и на практических занятиях под руководством преподавателя.

# UNIT 1 EONOMY of the USA. ЭКОНОМИКА США

**Text 1 ECONOMY OF THE U.S.A.**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **due to****plenty of** **mine** **fertile****to raise** **skyscraper** **average** **store** **processing** | вследствие, из-замногошахта, рудникплодородныйвыращиватьнебоскрёбсредниймагазинпереработка  | **downtown** **to look alike** **cluster** **to be dotted with** **to advertise** **consumer goods****to deal in …** **to tend** | деловая часть городавыглядеть одинаковоскопление, концентрациябыть усеяннымрекламироватьпотребительские товарыиметь дело c, заниматьсяиметь тенденцию, склонность |

The United States of America is a **highly developed industrialized country**. **Shipbuilding, electronics, automobile industry, aircraft industry, space research** are highly developed in the States.

Each region of the United States has **characteristics** of its own **due to** the differences in **climate, landscape and geographical position**.

Great Lakes, Atlantic Coast, Pennsylvania [ˌpensɪl'veɪnɪə], New Jersey ['ʤɜːzɪ] are biggest industrial regions of the country.

The United States has a lot of **mineral deposits or resources** such as **coal, gold, silver, copper, lead [led] and zinc [zɪŋk]**. The south, especially **Texas** ['teksəs] is rich in oil. The **coalfields** *каменноугольный бассейн* of Pennsylvania are rich in coal. There are **plenty of** coal mines.

Illinois [ˌɪlɪ'nɔɪ], Iowa ['aɪəuə], Nebraska [nɪ'bræskə] is the richest farming region of America and it is known as the Corn Belt. The land is fertile and well watered. They grow mostly corn and wheat there. *Кукурузный пояс.* Much livestock ['laɪvstɔk] *домашний скот* is also raised *разводить* here.

There is a lot of fruit **raising** *выращивать* **area.** For example, California oranges, grapefruit, lemons, as well as other fruits, wines and vegetables are **shipped** all over the States and to other parts of the world. The most important **crops** *зерновые (о культурах)*grown in the States are also tobacco, soy-beans, peanuts *арахис*, grapes and many others. There are a lot of large and modern cities, but a great proportion of the country consists of open land *свободное пространство* **dotted** *застроенное*with farmhouses and small towns. The usual **average town**, in any part of the United States, has its Main Street with the same types of stores selling the same products. Many American residential areas *жилой район* tend to have a similar look. As to big cities their centres or **downtowns** look very much alike. Downtown is the cluster of skyscrapers imitations of New York giants.

New York City is the first biggest city of the States. Its population is more than eight million people. It is a financial and advertising business centre. It is also a biggest seaport of the Hudson ['hʌds(ə)n] River. Industry of **consumer goods** *потребительские товары* is also developed here.

**Chicago** [ʃɪ'kɑːgəu] with a population of more than three and a half million is the second largest city in the U.S.A. It deals in *торговать*wheat and other grains, cattle meat processing *переработка* and manufacturing *производство*. Other big cities are **Huston** ['hjuːst(ə)n], an oil refining *переработка нефти* and NASA space research centre, New Orleans, a cotton industry centre, Los Angeles with Hollywood, Philadelphia [ˌfɪlə'delfɪə], a shipping commercial centre, Detroit, a world's leading motor car producer and many others.

**Exercises:**

**№ 1. Answer the questions using the text:**

1. What industries are highly developed in the U.S.?
2. What mineral deposits are there?
3. What plants are grown in the U.S.? Why?
4. What can you say about the usual average town?

**№ 2. Find the English equivalents in the text:**

1. благодаря различиям в климате;
2. земли плодородны и хорошо орошаемы;
3. выращивают кукурузу и пшеницу;
4. разводят много скота;
5. большие площади заняты фруктовыми садами;
6. вывозятся в другие штаты и страны.

**№ 3. Sum up what the text says about:**

1. the biggest industrial regions of the U.S.A.
2. New York
3. Chicago
4. Huston
5. New Orleans

**TEXT 2 UNITED STATES’ ECONOMY IN THE 21st CENTURY**

**ЭКОНОМИКА США В 21 ВЕКЕ**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **global depression** **sharp inflation** **high unemployment****budget deficits** **agricultural sector****manufacturing sector** **dislocation[dɪsləˈkeɪʃn]** | мировая депрессия острая инфляциявысокая безработица бюджетный дефицит сельскохозяйственный секторпромышленный сектордезорганизация | **ozone depletion****deforestation** **marine pollution** **global warming** **influence** **pain [peɪn]** **restructuring** | *истощение озонового слоя*уничтожение лесов загрязнение морей глобальное потепление.влиятьбольреструктуризация |

The United States entered the 21st century with an economy that was bigger, and by many measures more successful, than ever. It endured a **global depression** in the first half of the 20th century, surmounted challenges of **sharp inflation**, **high unemployment**, and enormous government **budget deficits** in the second half of the century. The nation finally enjoyed a period of economic calm in the 1990s: prices were stable, unemployment dropped to its lowest level in almost 30 years.

The American economic system endured a continuous change. Its dynamism often has been accompanied by some **pain** and dislocation – from the consolidation of **agricultural sector** to the massive **restructuring** of the **manufacturing sector** that saw the number of traditional factory jobs fall sharply in the 1970s and 1890s. As American see it, however, the pain also brings substantial gains. Jobs may be lost, but they can be replaced by new ones in industries with greater potential – high –technology industries: computers and biotechnology, or in rapidly expanding service industries such as health care and computer software.

Because of the huge size of its economy, the United States necessarily will be a major actor in global matters, such as **ozone depletion**, **deforestation**, **marine pollution**, climate change, **global warming**, and will **influence** the global economy. Its affluence also complicated its role. The U.S. has achieved a high standard of a strong economy, which by no means must be a prerequisite to social progress.

**1. Ответьте на вопросы по тексту:**

1. What economy did the USA enter the 21st century?

2. What did the USA endure in the first half of the 20th century?

3. What did the nation enjoy in the 1990s?

4. Why is the American economic system characterized by dynamism?

5. Why will the United States be a major actor in global matters?

**2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:**

Вступить в 21ый век, успешные меры, мировая депрессия, острая инфляция, высокая безработица, бюджетный дефицит, реструктуризация промышленного сектора, истощение озонового слоя, уничтожение лесов, загрязнение морей, глобальное потепление.

**3. Выпишите из текста, что говорится в тексте о:**

- global depression in the first half of the 20th century;

- a period of economic calm in the 1990s;

- changes in American economic system;

- global ecological problems.

**4. Напишите степени сравнения следующих прилагательных:**

sharp, high, big, many, low, great

# UNIT 2 HIGHER EDUCATION IN THE USA. Высшее образование в США

**Текст 1 Высшее образование в США**

**Vocabulary:**

|  |  |
| --- | --- |
| **Higher education****A community college****To have a special subject area****A humanity****A social science****A natural science****An undergraduate****To get an undergraduate degree****in the arts or sciences****Bachelor of Arts/ Science degree****To go on for a graduate or****professional degree****Publicly funded****Privately funded****An exchange student**  | Высшее образованиеМестный колледжСпециализироваться в определённой областиГуманитарный предметОбщественная наукаЕстественная наукаСтудент старших курсовПолучить степень в области гуманитарных или естественных наукСтепень бакалавра гуманитарных/ естественных наукПродолжить обучение для получения степени магистра или профессиональной степениФинансируемый из общественных источниковФинансируемый из частных источниковСтудент, обучающийся по программе культурного обмена |

In the United States, a student who has finished school may want to continue in higher education. There are some ways to do it: universities, colleges, community colleges, technical schools, etc.

A university in the USA usually has several different colleges in it. Each has a special subject area. There may be a college of arts where humanities, social sciences, natural sciences and mathematics arc taught. There may be a college of education and a college of business. A program for undergraduates usually takes four years after which university students get an undergraduate degree in the arts or sciences. If they complete a course of study they get Bachelor of Arts or Science degree. Students may then either leave university or go on for a graduate or professional degree.

The university may get money from several different sources. A publicly funded university gets money from the state government, a privately funded university get money from private sources.

College students usually spend 4 years at school, too. A college does not have graduate or professional programs. If a college student completes a course of study in arts or science, he or she gets Bachelor of Arts or Science degree. If college students want to continue their education they must go to university. The most famous American universities are: University of California, State University of New York, Columbia University and others.

**Exercises:**

**№ 1. Answer the questions using the text**

1. What are the ways to get higher education in the USA?
2. What subjects are taught in the college of arts?
3. What degree do university students get in the USA?
4. Does the US government give financial support to the universities?
5. Imagine you are an exchange student. What American University or college would you like to study at? Why?

**№ 2. Translate from Russian info English using the text:**

Программа для студентов, степень в области гуманитарных наук, степень в области естественных наук, продолжить образование, самые знаменитые американские университеты, профессиональная степень.

**№ 3. Fill in the words used in the text:**

1. A university in the USA has several \_\_\_\_\_\_\_\_\_\_\_\_ colleges in it.
2. Students may then either \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ university or go on for a graduate or professional degree.
3. The university may get money from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ different sources.
4. A college does not have \_\_\_\_\_\_\_\_\_\_\_\_\_\_or professional programs.

# UNIT 3 BUSINESS ACTIVITY. ДЕЛОВАЯ АКТИВНОСТЬ

**Text 1 BUSINESS HOURS**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **to break (broke, broken)****law** **to break the law****criminal proceedings****to take criminal proceedings****to abolish****Easter****to celebrate** **independence****to be independent of** | ломать, нарушатьзаконнарушать законуголовное судебноеразбирательствоначать судебное расследованиеотменять, упразднятьПасхапраздноватьнезависимостьбыть независимым от | **labour** ***syn.* work****thanksgiving****Thanksgiving (Day)****to date back to …****century****act** **to act****supplement** **supplementary** **Supplementary Act** | трудблагодарениеДень Благодарениявосходить (к определённой эпохе)векакт, постановлениедействоватьдополнениедополнительныйдополнение к акту,постановлению, закону |

The standard working day in the United Kingdom and the U.S.A. starts at 9:00 a.m. and lasts till 5:00 p.m. with lunch time from 1:00 p.m. to 2:00 p.m. Many banks are usually open for customers from 9:30 a.m. to 3:30 p.m. Some businesses and industries traditionally work different hours.

Most employees have a five-day working week, Monday through Friday. The working week is between 35 and 40 hours long. Overtime is quite common and is generally paid, often at a premium to the basic rate of pay. The weekend usually starts on Friday night and lasts till Monday.

Thus on Saturdays and Sundays most businesses are closed. But as to shops they are open on Saturdays and some of them are open on Sundays.

In Britain the law does not say what shops can be open on Sundays but it says what goods can be sold on Sundays. They are newspapers, magazines and fresh food. If the law is broken, criminal proceedings may be taken. Many officials and the public demand that the Sunday trading rules should be abolished in the U.K.

Most businesses are closed on public or national holidays.

The main public holidays of the ***U.K.*** are as follows:

|  |  |
| --- | --- |
| *New Year’s Day**Good Friday**Easter* *Easter Monday**May Day**Christmas Day**Boxing Day* | 1 Januaryin Aprilin Aprilin Aprilin May25 December26 December |

**Exercises:**

**I. Answer the questions using the text.**

1. When does the standard working day start and finish in the U.K. and the U.S.A.?
2. What is a weekend?
3. How long is the working week there?
4. What goods can be sold on Sundays in the U.K.?

**II. Fill the words used in the text:**

1. Most businesses are \_\_\_\_\_\_\_\_\_\_\_\_\_\_ on public or national holidays.
2. The weekend usually starts on Friday night and \_\_\_\_\_\_\_\_\_\_\_\_ till Monday.
3. Some businesses and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ traditionally work different hours.

**III. Find the English equivalents in the text.**

1. Большинство предприятий закрыто.
2. Товары могут продаваться.
3. Если нарушается закон.
4. Работают в разное время.

**Text 2 TYPES OF BUSINESSES IN THE U.K.**

**Vocabulary:**

|  |  |
| --- | --- |
| **sole****to trade****partnership****limited liability company****branch** **to own** **estate agent****management****stationery****joint-stock company** **shareholder****stock exchange** **to offer** **law**  | единственныйторговатьтовариществокомпания с ограниченной ответственностьюотделениевладетьагент по купле-продаже недвижимого имуществауправление, менеджментканцелярские бланкиакционерная компанияакционерфондовая биржапредлагатьзакон |

Most businesses in the United Kingdom operate in one of the following ways:

* sole trader
* partnership
* limited liability company
* branch of a foreign company.

The ***sole trader***is the oldest form of business. There are many one-man owners, for example: a fanner, doctor, solicitor, estate agent, garage man, jobber, builder, hairdresser etc. The ***partnership***is a firm where there are a few partners. They are firms of solicitors, architects, auditors, management consultants etc. The names of all the partners of the firm are printed on the stationery of a partnership.

 The most common type of company in the United Kingdom is the***limited liability company****.* At the end of the name of such a company the word *Ltd.* is used. For example: *Wilson and Son Ltd.*

Many of such companies are joint-stock companies owned by shareholders.

Limited liability companies are divided into public and private ones. Only public companies may offer shares to the public at the stock exchange. The names of such companies end in *plc.* which stands for *public limited company.* For instance: *John and Michael plc.*

 Private limited companies may not offer shares to the public. The names of such companies end simply in *Ltd.*

A ***branch of a foreign company***is a part of a company incorporated outside Great Britain but acting under the law of the U.K. Usually these companies act in the U.K. under their normal foreign names.

**Exercises:**

**I. Answer the following questions:**

1. What is the most common type of company in the U.K.?
2. Are all limited liability companies joint-stock companies?
3. What can you say about the types of the following companies?
* Fine Furniture Ltd.
* General Foods plc.

**II. Translate into Russian:**

 Sole trader, farmer, garage man, joint-stock limited liability company, private limited liability company, a company acting under the British law.

**III. Fill in the words used in the text:**

The names of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ of the firm are printed on the stationery of a partnership.

The names of such companies \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ simply in Ltd.

Many of such companies are joint-stock companies \_\_\_\_\_\_\_\_\_\_\_\_ by shareholders.

**Text 3 FORMS OF BUSINESSES IN THE U.S.A.**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **corporation****alien****liable** **liable for …****debt****to share****profit** **to profit****investment****stockholder****to elect**  | корпорацияиностранецответственныйответственный за…долгделить, участвоватьприбыль, доходполучать прибыльинвестиция, вложение капиталаакционервыбирать | **at will****authorities** **state authorities *(Am.)*** **state authorities *(E)*****to state****power** **powers****to prefer****taxation****to require** **requirement****to buy (bought, bought)** **to sell (sold, sold)** | по желаниювластивласти штата *(ам.)*государственные власти *(европ.)*указыватьспособность, возможностьполномочияпредпочитатьналогообложениетребоватьтребование покупатьпродавать |

Businesses in the U.S.A. may be organized as one of the following forms:

* individual business
* general partnership
* limited partnership
* corporation
* alien corporation

An ***individual business***is owned by one person.

A ***general partnership***has got several owners. They all are liable for debts and they share in the profits.

A ***limited partnership***has got at least one general owner and one or more other owners. They have only a limited investment and a limited liability.

A ***corporation***is owned by persons, called stockholders. The stockholders usually have certificates showing the number of shares which they own. The stockholders elect a director or directors to operate the corporation. Most corporations are closed corporations, with only a few stockholders. Other corporations are owned by many stockholders who buy and sell their shares at will. Usually they have little interest in management of the corporations.

***Alien corporations***are corporations of foreign countries.

All the corporations are to receive their charters from the state authorities. The charters state all the powers of the corporation. Many corporations try to receive their charters from the authorities of the State of Delaware, though they operate in other states. They prefer the State of Delaware because the laws are liberal there and the taxation is rather low. Such corporations, which receive their charters from an outside state, are called ***foreign corporations****.*

All the corporations require a certificate to do business in the state where they prefer to operate.

**Exercises:**

**№ 1. Sum up what the text says about:**

1. individual businesses
2. general partnerships
3. limited partnerships
4. corporations
5. alien corporations
6. foreign corporations
7. charters and certificates

**№ 2. Translate into Russian:**

1. general partnership to be liable for debts,
2. to share in profits, limited partnership,
3. to have a limited investment, to have a limited liability corporation,
4. closed corporation, certificates showing the number of shares they own.

**№ 3. Compare the two previous texts on the following types of business in the U.K. and the U.S.A.:**

* sole traders – individual businesses
* partnerships – general and limited partnerships

**Text 4 INCORPORATION**

**Vocabulary:**

|  |  |
| --- | --- |
| **incorporation****to regulate****act of parliament****to register****to deliver****to certify****charter****to issue****file****hereby****fee****deed stamp****stamp duty** | корпорация, регистрация, оформлениерегулироватьакт парламентарегистрироватьпредставитьудостоверятьучредительный документиздавать, выпускатьделонастоящим, этимсборпечать о совершении делагербовый сбор |

All partnership and companies are regulated by the law of the U.K. or by Acts of Parliament, and are to be registered with the Registrar of companies. In order to be registered they are to deliver a few documents, namely:

* a certified copy of the company’s charter
* stature
* memorandum and others.

When a company is registered a certificate of incorporation is issued by the Registrar.

*Here is one of the certificates:*

|  |
| --- |
| **Duplicate for the file No 989855***Certificate of Incorporation**I hereby certify that the Goldfields, Limited is this day incorporated under Companies Acts, 1862 to 1994, and that the Company is Limited.**Given under my hand at London this tenth day of July one thousand nine hundred and ninety four.*Fees and Deed Stamps 15,200. 00Stamp Duty on Capital 13,510. 00Registrar of Joint Stock CompaniesCertificate received by Stephen Low65 London Wall, E.C.,Date 13 the July, 1994 |

**Exercises:**

**I. Find the English equivalents in the text:**

1. Деятельность товариществ и компаний.
2. Зарегистрированы официальным регистратором.
3. Выдаётся свидетельство о регистрации.

**I. Give the Russian equivalents:**

1. a certified copy
2. company’s charter
3. statutes
4. fees
5. deed stamps
6. stamp duty on capital

**III. Fill the sentences from the text:**

1. When a company is registered a certificate \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. In order to be registered they are to deliver \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. All partnerships and companies are regulated by the law of the U.K. or by Acts of Parliament, and are to be registered with \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

# UNIT 4 BUSINSS PEOPLE. ДЕЛОВЫЕ ЛЮДИ

**Text 1 DIRECTORS AND MANAGERS**

**Vocabulary:**

|  |  |
| --- | --- |
| **private****public****upper****to list****to head the board of directors****to elect****to appoint****to be in charge of something****to run the company****assistant****deputy****affairs****restriction****responsible****personnel****business card** | частныйпубличныйверхнийвносить в списоквозглавлять совет директороввыбиратьназначатьзаведовать чем-либо, отвечать за что-либоуправлять компаниейпомощник управляющегозаместительделаограничениеответственныйперсоналвизитная карточка |

As a rule a private company has only one director.

Apublic company must have at least two directors.

Usually there is no upper limit on the number of directors a public company may have. The company's note-paper must list either all or none of the names of its directors.

A limited liability company or a corporation is headed by the board of directors elected by shareholders. The directors appoint one of their numbers to the position of managing director to be in charge of the day-to-day running of the company. In large organizations managing director is often assisted by a general manager. Some companies also have assistant general managers. Many directors have, deputies who are named deputy directors.

Directors need not be shareholders. They are responsible for the management of a company's affairs. They are not subject to any residence or nationality restrictions.

Big companies have many managers heading departments. They are all responsible to the managing director. Among various departmental managers the following can be mentioned:

* sales manager
* personnel manager
* chief manager
* district manager
* sales and marketing manager
* industrial engineering manager, etc.

**Exercises:**

**№ 1. Find the answers to the following questions in the text:**

1. How many directors can a private company have?
2. Who heads a limited liability company?
3. How is managing director appointed? What are his duties?
4. What is the deputy manager?

**№ 2. Fill in the words used in the text:**

1. In large organizations managing director is of ten \_\_\_\_\_\_\_\_\_\_\_\_ by a general manager.
2. A \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ company must have at least two directors.
3. They are not subject to any \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ or nationality restrictions.

**№ 3. Sum up what the text says about:**

* directors of private companies
* directors of public companies
* managers
* assistants and deputies

**Text 2 SECRETARIES**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **executive** **to require****to suit****to qualify****officer****enquiry****accounts****to handle****message** | руководительтребоватьустраиватьквалифицироватьслужащий, должностное лицозапроссчетоводство, отчётностьиметь делосообщение | **to entertain****customer****to supply****associate****to appoint****to arrange****to invite****equipment****to reply** | развлекатьклиент, покупательпоставлятьпартнёр, компаньонназначатьустраиватьприглашатьоборудованиеотвечать |

There are two types of secretaries: company secretaries and private secretaries of executives.

Every company, both in Great Britain and the United States, is required, under the law, to have a company secretary.

In the case of private companies the directors are free to appoint any suitable person for this position. But in the case of public companies the ***company secretary*** must be a properly qualified person, a member of a recognised institute or association. He or she may be one of the directors of the company. But if the company has only one director, the director cannot also be the secretary.

The company secretary is the chief administrative officer of the company. He or she is normally responsible for the company, to comply with company law.

The correspondence of the company secretary is particularly concerned with shareholders' meetings, board meetings and various forms that must be sent outside. The company secretary may also deal with enquiries for information concerning other firms, although the accounts department often handles these matters. Administrative questions come into the sphere of the company secretary, under instructions of the board of directors.

As to ***private secretaries***of executives they are practically personal assistants of executives. A secretary answers telephone calls, receives messages and makes telephone calls on the instruction of her boss.

A secretary also helps in organization of meetings and conferences, entertainments of visiting customers, suppliers and other associates of the firm. She also deals with all the correspondence of her boss.

Secretaries write letters on making appointments or travel arrangements, letters of introduction, congratulation or condolence, invitations and replies to invitations.

Secretaries use various office equipment like microcomputers, fax machines, photocopying machines and others.

**Exercises:**

**№ 1. Answer the questions using the text:**

1. What types of secretaries do you know?
2. What must be a company secretary in the public company?
3. What are the duties of the private secretary?

**№ 2. Complete the following sentences as in the text:**

1. There are two types of secretaries \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .
2. In the case of private companies \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. But if the company has only one director \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. Secretaries write litters \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. As to private secretaries of executive \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**№ 3. Sum up what the text says about:**

* company secretaries
* private secretaries

# UNIT 5 DOMESTIC PRODUCTION. ВНУТРЕННЕЕ ПРОИЗВОДСТВО И ЦЕНА

**Text 1 PRODUCTION**

**Vocabulary:**

|  |  |
| --- | --- |
| **domestic****production****price****report****executive****record****figure****strike****to increase****target****to manage****to reach****to rise (rose, risen)** **reason****major****maintenance****to take turns** | внутреннийпроизводствоценаотчёт, сообщение, докладдолжностное лицо, руководительданныецифразабастовкаувеличиватьцель, заданиесправляться, суметьдостигнутьподниматься, увеличиватьсяпричинакрупнейшийобслуживание, эксплуатацияделать что-либо по очереди |

Very often newspapers, journals and other publications and speeches give information on production of goods.

Here is a report of a big English radio company executive at a conference:

*Well, ladies and gentlemen, it has been a very difficult year for us. We've had difficulties in production and our production record this year is not good. These are the figures:*

*At the start of the year all our factories had been on strike for two months; the strike finished on January 29th, so in January we produced only two hundred radios.*

*Production started slowly because of continued one* - *day strikes; in February we produced twenty eight thousand radios.*

*Then the production figures increased every of the three months. In May we reached target figure of one hundred and forty thousand radios and in June we managed to produce one hundred and forty nine thousand radios. This last figure is the best production figure we have ever reached.*

*Then we had the two-week factory holiday at the beginning of September, which accounts for the figure of eighty thousand radios for that month*

*In October production rose to one hundred and twenty thousand- and then, for reasons beyond our control, we had our second major strike of the year. Some workers continued working, and others, mainly the engineers and maintenance people, took turns in staying away.*

*In November we produced only one hundred thousand radios and in December ninety thousand. So our production figures for last year were, I am afraid, not very good.*

**Exercises:**

**№ 1. Find the answers in the text:**

1. Who made the report?
2. How did he characterize the year in general?
3. How did the year start?
4. What was the result in May?
5. How did the situation change in September?
6. How did the year end?

|  |
| --- |
| In January they produced 200 radios. |

**№ 2. Write down the production figures for every month mentioned in the text, as in the model:**

**Text 2 GROSS DOMESTIC PRODUCT**

**Vovabulary:**

|  |  |
| --- | --- |
| **Gross Domestic Product (GDP)****amount****to calculate****manufacturing****science****leisure****oil****agriculture****to define****trade****to account for****to satisfy****needs****to engage****to earn** | валовой внутренний продуктсуммаподсчитыватьобрабатывающая промышленностьнаукадосугнефтьсельское хозяйствоопределятьторговлясоставлятьудовлетворятьпотребностизаниматьсязарабатывать |

***Gross Domestic Product***or *GDP* is the amount of money a country makes from goods and services inside the country for a certain period of time, usually for a year.

When GDP is calculated different sectors of economy are analysed.

In the United Kingdom the following sectors of economy are usually analysed: manufacturing, services (financial, professional and scientific services, leisure and tourism), energy (oil, natural gas, coal) and agriculture. In the United States the following sectors of economy are usually analysed when the GDP is defined: construction and manufacturing; trade and finance; transport, communication and services; agriculture; and mining.

Speaking, as an example, about one of the recent year's GDP figures, the following can be quoted:

In the U.K. the services sector accounted for roughly 60 per cent of Gross Domestic Product. Manufacturing sector accounted for a small percentage of gross domestic products. Energy production sector accounted for about 8 per cent of GDP. Agriculture — only for 4 per cent of GDP. But the agricultural sector satisfies two-thirds of the country's needs. And only small fractions of the total population, about 2 per cent, are engaged in agriculture.

In the U.S.A. the construction and manufacturing sector accounted for 40 per cent of GDP; trade and finance earned 25 per cent of GDP; transport, communication and services sector earned 20 per cent of GDP; agriculture and mining earned 5 per cent of GDP. By the way 10 per cent of the employed population of the United States is engaged in agriculture.

**Exercises:**

**№ 1. Answer the questions using the text:**

1. What is Gross Domestic product or GDP?
2. What sectors of economy are usually analysed?
3. When GDP is calculated in the United Kingdom?
4. What can you say about GDP in the U.S.A.?

**№ 2. Complete as in the text and translate into Russian:**

Speaking, as an example, about \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Manufacturing sector \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Energy production sector \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Agriculture \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Trade and finance \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Transport, communication and services \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .

**№ 3. Compare the agriculture sector of GDP of the U.K. and U.S.A. that year.**

**Text 3 INFLATION AND DEFLATION**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **deflation****consequence****even****available****to determine****rate****cause****complex****to combat** | дефляцияследствиеравномерныйналичныйопределятьуровеньпричинасложныйбороться | **damage****to decrease****to come to a halt****state****to take measures****to reduce****supply** **to arise (arose, arisen)** | ущерб, вредуменьшатьсяприходить к остановке, останавливатьсягосударствопринимать мерыуменьшать (ся)снабжение, предложениевозникать |

An inflationary development is characterized by rising prices within a certain period of time.

The rising prices is a consequence of an uneven development in the quantity of goods on offer and the quantity of money available, which itself determines the demand and is the inflation rate.

The causes of inflation are generally complex and can arise either from the goods or from the monetary side.

The consequences of inflation are extremely damaging for the economy. Inflation becomes stagflation when economic growth decreases or comes to a halt, but inflation continues to rise. If the state does not take measures to combat ***stagflation****,* this leads to deflation.

***Deflation****,* the opposite development to inflation, represents a reduction in the supply of money in comparison with the supply of goods.

**Exercises:**

**№ 1. Answer the questions using the text:**

1. When does inflation become stagflation?
2. What is deflation?
3. What are the characteristics of inflation?

**№ 2. Write down the sentences or parts of sentences which describe:**

Inflation stagflation deflation

# UNIT 6 FOREIGN TRADE.ВНЕШНЯЯ ТОРГОВЛЯ

**Text 1 BASIC TERMS IN FOREIGN TRADE**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **foreign** **food****invisible****freight****expertise****Gross National Product****to balance****earnings****to spend** | иностранный, внешнийпродовольствиеневидимыйфрахтование, фрахтэкспертиза, знанияваловой национальный продуктбалансировать, уравновешиватьдоходы, поступлениятратить, расходовать | **term****insurance****abroad****visible****total****amount****expenditure****surplus****to earn** | терминстрахованиеза границувидимыйобщий суммарасходыизлишекзарабатывать |

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called ***visible imports****.* Goods sold abroad are called ***visible exports****.*

Services, such as insurance, freight, tourism, technical expertise and others, are called ***invisible imports and invisible exports****.* The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is ***Gross National Product****,* or ***GNP****.*

The difference between a country’s total earnings or GNP, and its total expenditure is called its ***balance of payments****.*

The difference between what a country receives for its visible exports and what it pays for its visible imports is its ***balance of trade****.* If a country sells more goods than it buys, it will have a ***surplus****.* If a country buys more than it sells, it will have а *deficit.*

**Exercises:**

**№ 1. Find the definitions of the following terms in the text and write them down:**

* visible imports
* invisible imports
* GNP
* balance of payment
* balance of trade
* a surplus
* a deficit

**№ 2. Underline the correct word in the brackets:**

1. Goods sold to other countries are (visible, invisible) exports.
2. Services sold to other countries are invisible (imports, exports).
3. The difference between total earnings of a country and its total expenditure is called its balance of (payments, trade).
4. The difference between a country’s GNP and its total expenditure is called its balance of (payments, trade).
5. If a country sells more goods than it buys it will have a (deficit, surplus).

**№ 3. Complete the sentences:**

1. If a country buys more goods than it sells it will have a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. Gross National Product is the total amount \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. Gross Domestic product is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. Invisible exports and import are \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. A country’s trade balance is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Text 2 THE EUROPEAN ECONOMIC COMMUNITY**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **to establish****to be established****to join****to join smb./ smth.****enormous****duty****free of duty****customs****to contribute****to contribute to smth.** | образовывать, создаватьбыть образованным, созданнымприсоединять (ся) присоединиться к кому-либо/ чему-либоогромныйпошлина\*беспошлинатаможенные пошлины\*вносить долювносить долю во что-либо | **regulation****council****court****justice****court of justice****headquarters****to be located in****relative****output** | положение, постановлениесоветсудправосудие, юстициясудцентральный орган, штаб-квартирабыть расположенным в…относительныйвыпуск |

The European Economic Community, or the Common Market, or the EEC was established in 1957. The original six member countries of the Community were France, West Germany, Belgium, Italy, Luxembourg and the Netherlands. Then a few other countries joined the Community. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1st January, 1973.

Now the Community forms an enormous trading area of almost 250 million people, and accounts for two fifths of the world's trade.

The membership allows imports to enter member countries either free of duty or at lower customs duties.

All member countries contribute to a common budget for certain purposes, based on relative total output of goods and services, or gross national product.

Under the Community regulations, people of member countries may freely enter another member state to travel or to work there.

The Community has the following institutions:

* The European Parliament
* The Council of Ministers
* The Court of Justice

The headquarters of the European Economic Community are located in Brussels, Belgium.

**Exercises:**

**№ 1. Find the answers in the text:**

1. When was the E.E.C. established ?
2. What countries established the E.E.C.?
3. How many people live in the E.E.C.?
4. What privileges do E.E.C. citizens have, coming to those countries?
5. Where are the E.E.C. headquarters?

**№ 2. Agree or disagree:**

1. It is a good privileged when imports to any country are free of duty.
2. It is a very positive factor when people can freely enter any other country.
3. It would be a very good thing if our country joined the E.E.C. or the European Union.

**№ 3. Write the words in the sentences:**

1. The headquarters of the European Economic Community are \_\_\_\_\_\_\_in Brussels, Belgium.
2. The \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ was established in 1957.
3. Then a few other countries \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the community.
4. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1 st January, 1973.
5. The court of \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**Text 3 ENGLISH BANKNOTES AND COINS**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **money** **banknote****coin****currency****to authorize****government****cashier** **Chief Cashier****to feature****scientist****discovery****law** **gravitation law****duke** | деньгибанкнотамонетавалютауполномочиватьправительствокассирглавный кассирпоказывать, помещатьучёныйоткрытиезаконзакон тяготениягерцог | **to issue** **issue****to mint****denomination****circulation** **to be in circulation****face** **on the face****figure** **in figure****inscription****to promise****bearer** **to bear****demand** **on demand****signature** | выпускатьвыпускчеканитьдостоинствообращениебыть в обращениилицевая сторонана лицевой сторонецифрацифраминадписьобещатьпредъявительнеститребованиепо требованиюподпись |

Theofficial currency of the Unites Kingdom is the ***pound*** ***sterling*** which is equal to one hundred pence.

***English banknotes***are issued by the Bank of England. As to ***coins*** they are minted also by this state bank.

There are banknotes of the following denominations: **£ 1**, £ **5**, £ **10**, **£ 20**, £ **50** and **£ 100**.

The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words.

Then the inscription on the face of the banknote reads: ***I promise*** ***to pay the bearer on demand the sum of****.* And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England.

The second signature is that of the Chief Cashier.

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

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

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

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

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

**Exercises:**

**№ 1. Find the answer to the following questions in the text:**

1. What is the official currency of the U.K.?
2. What is the smallest unit?
3. How many pence are there in one pound?
4. What banknotes and coins are in circulation in the U.K. now?
5. What famous people are featured on the back of various English banknotes?

**№ 2. Sum up what the text says about:**

* English banknotes
* English coins

**№ 3. Write words in the sentences and translate:**

1. On the face of English banknotes one can read the denomination given both in \_\_\_\_\_\_\_\_\_ and in words.
2. On the back of the ten pound note one can see Florence Nightingale, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ of the nursing profession.

**№ 4. Imagine you are speaking with an Englishman about money. Compare two banknotes (coins) of the two countries. Act out this dialogue.**

**Text 4 GLIMPSES OF HISTORY OF MONEY**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **glimpse** **glimpses of history****commodity****to serve** **to serve as smth./ smb.****to come into existence****to weigh****to weigh out****above-mentioned****goldsmith****to supersed****portable****to underline** | быстрый взгляднемного об историипредмет потребленияслужитьслужить как что-либо/ кто-либовозникнуть, появитьсянагружатьвзвешиватьвышеуказанныйювелирзамещатьпортативный, компактныйподчёркивать, выделять | **to divide****leather****quality****precious****cattle****sheep****fur****fish****shell****piece****receipt****fairly****durable** | делитьсякожакачество, свойстводрагоценныйкрупный рогатый скотовца/ымехрыбаракушкакусокквитанция, распискадовольнонадёжный, длительного пользования |

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money; a commodity should be fairly durable, easily divisible, and portable. None of the above-mentioned commodities possessed all these qualities, and in time they were superseded by precious metals.

First they were superseded by silver and later by gold.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as ***coppers****.* Bigger denomination coins are made from cupronickel and are usually called ***silver***.

**Exercises:**

**№ 1. Find the answer in the text:**

1. What commodities served as money in the past?
2. What are the requirements of a commodity to serve as money?
3. Why did precious metals start to serve as money?
4. What precious metal was used first to serve as money?
5. What precious metal was used then?
6. How did coins come into existence?
7. How did paper banknotes come into existence?
8. What coins are called *silver?*
9. What are *coppers?*

**№ 2. Translate into Russian:**

face value

legal tender

a new issue

cutting of the metal into pieces

paper money

in exchange for deposits

bigger denominations coins

**№ 3. Sum up what the text says about:**

* the money in the past
* the way banknotes appeared
* the metals of which coins were and are made
* the *silver* coins and *coppers*

**№ 4. Fill in the words used in text Underline them:**

1. When a payment was made the metal was fist \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ out.
2. But later token coins of limited value as \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ were issued.
3. Now smaller denomination \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ are made from bronze.
4. In time they were superseded by precious \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ .
5. First they were \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ by silver and later by gold.

**№ 5 . Read the text and discuss it in Russian:**

**What is money?**

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that you will eat candy, and that he never will be able to get it back from you. He also knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note in trade for candy? It is because the coin is money.

At first sight answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties - electronic money -seems to gain in popularity.

**Vocabulary:**

A coin - монета.

A candy bar - коробка конфет.

Tangible properties - материальные ценности

# UNIT 7 COMPANIES AND MONEY. КОМПАНИИ И ДЕНЬГИ

**Text 1 THE PAYROLL OF A COMPANY**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **device****to stamp** **stamp****to collect****timekeeper****to check****to pass****overtime****to calculate****advice****earnings****deduction****health****contribution** | приспособление, механизм штемпелеватьштемпель, печатьсобиратьтабельщикпроверятьпередаватьсверхурочное времяподсчитыватьизвещениезаработокудержание, вычитаниездоровьевклад, взнос | **payroll****to employ****employee****staff****to divide****to pay****salary****wages****bonus****job****card****to insert****literal** | платёжная ведомостьдержать на службе, наниматьслужащийштат, персоналделить(ся), подразделять(ся)платитьжалование, окладзарплатапремияработа, трудкарточкавставлятьбуквальный |

The list of people employed by a company is known by the payroll. The payroll is usually divided up as follows:

* ***monthly-paid staff***
* ***weekly-paid staff***
* ***hourly-paid staff***

Office staff arc either monthly or weekly paid and the money they get is called salaries, which are usually set.

Workers are paid either weekly or hourly and they get set wages. Many companies often operate a bonus system for monthly and weekly-paid staff. The bonus is usually paid against certain work done.

The amount of the bonus payment is worked out from the employee’s job cards.

Hourly-paid staff are usually *on the clack.* Under this system each worker has a clock number and a clock card. He records his hours of work on the clock card by inserting it into what is literally a clock.

A device in the clock stamps the card with the time. At the end of each week the clock cards are collected by the timekeepers. The cards arc checked and then passed on to the Wages Office. In the Wages Office the wages and overtime are calculated.

When monthly or weekly paid staff work overtime they are also paid overtime.

Employee are sometimes paid in cash or by cheque. But direct payments into the employee's bank accounts arc becoming more and more popular.

As a rule employees get pay advices for the paid period.

The advice states the earnings, all the deductions and the total amount payable. The deductions usually include National Wealth Insurance contributions.

**Exercises:**

**№ 1. Answer the following questions:**

1. On what time basis can different employees be paid?
2. What is the money paid to office staff and workers called?
3. On what basis is bonus paid?
4. Do employees sometimes work overtime? How are they paid then?
5. In what ways can wages and salaries be paid?
6. What way of being paid would you prefer?

**№ 2. Translate into using the text:**

1. Персонал оплачиваемый еженедельно.
2. Получают установленную зарплату.
3. Сумма премии.
4. Часовое устройство.
5. Подсчитывается зарплата и сверхурочное время.
6. Оплачивается наличными или чеком.

**№ 3. Complete as in the text:**

1. Workers are either \_\_\_\_\_\_\_\_\_\_\_\_\_ or hourly paid and they get set\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. Hourly-paid \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ are usually on the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. A device in the clock\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the card with the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. The cards are checked and then \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ on to the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Office.
5. Employees are sometimes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ in cash or by cheque.
6. As a \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ employees get pay advices for the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ period.

**№ 4. What would you tell a foreigner about our practice of:**

* bonus payments
* overtime payments
* the ways wages and salaries are paid

**Text 2 BOOKKEEPERS, ACCOUNTANTS AND CONTROLLERS**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **bookkeeper****accountant****chartered accountant****receipts****disbursement****purchase****transaction****appropriate****to post****controller** | бухгалтерревизор отчётности, бухгалтердипломированный бухгалтер,бухгалтер-экспертденежные поступлениявыплата денегзакупкасделкасоответствующийпереносить в главную книгуконтролёр, ревизор | **cash****sale****book****flow****entry****journal****ledger****earnings****executive****expenditure** | наличные деньгипродажабухгалтерская запись,проводкапоток (денег)бухгалтерская книга, журналглавная книгадоход (ы)руководительрасходы |

***Bookkeepers*** deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company. Bookkeepers first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period usually a month- the totals of each book of original entry are posted into the proper page of the ***Ledger***. The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a ***Trial Balance***. Trial balances are usually drawn up every quarter. The ***accountant’s*** responsibility is to analyse and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant. The work of accountants is rather sophisticated. Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called ***chartered accountants***. In the U.S.A. the certified accountants are called ***certified public accountants***. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination. The chief accounting officer of a large company is the ***Controller***, or ***Comptroller***. Controllers are responsible for measuring the company’s performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

**Exercises:**

**№ 1. Complete as in the text:**

1. Bookkeepers deal in \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
2. The Ledger shows \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. The accountant’s responsibility is\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. The accountant is to determine \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. Certified accountants in England are called \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
6. Junior employees \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
7. Controllers are responsible for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**№ 2. Sum up what the text said about:**

* bookkeepers
* accountants
* controllers
* journals
* ledgers

**№ 3. Answer the following question:**

1. Who work in this sphere do you think in the most important in a company?
2. Whose position (of a bookkeeper, of an accountant, of a controller) do you like better? Who would you yourself prefer to be?

**Text 3 TAXES IN THE U.K.**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **trust****income****tax****rate****code****board****revenue** **[ˈrevɪnjuː]****appeal [əˈpiːl]****gain****fiscal****equal****returns****inland** **refund [ˈriːfʌnd]** | трест, концертдоходыналогставка, тарифкодуправление, советдоходапелляция, жалобаувеличение, приростфинансовыйравныйдоход, поступлениевнутреннийвозврат, возмещение | **partnership****Board of Inland Revenue****completion****to lodge [lɔʤ]****independent****emergency [ɪˈmɜːʤənsɪ]****to clarify****reference****income tax****corporation tax****installment [ɪnˈstɔːlmənt]****to charge****taxpayer****assessment [əˈsesmənt]** | товариществодепартамент внутренних налогов и сборовзаполнение (листа)подавать (жалобу)независимыйаварийный, запаснойвносить ясность, уточнятьссылка, указаниеподоходный налогналог с доходов корпорацийчастичный взносвзыскивать, взыматьналогоплательщикобложение (налогом) |

Individuals, partnerships and trusts pay ***income*** tax and ***capital gains tax****.* Companies pay ***corporation taxes****.*

Income tax and capital gains tax are charged for a tax year, sometimes called ***fiscal year* or *year of assessment****.* The tax year runs from 6 April to the following 5 April.

Corporation taxes are charged for a financial year which runs from 1 April to the following 31 March.

Companies generally pay corporation taxes nine months after the end of the accounting period.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment

Tax assessments are normally based on returns issued by the Board of Inland Revenue, often called Inland Revenue or IR, for completion by the taxpayer.

If the company or person believes the assessment is incorrect an appeal may be lodged against it. Appeals are made to either the General Commissioners or the Special Commissioners. The commissioners are completely independent of the Inland Revenue.

Employees pay taxes in a different way. When an employee takes a new job he has to give his new employer his *P.45.* This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

If an employee has no P.45 he is put on an *emergency* coding. This means he has to pay tax at the single rate until his P.45 is found or until the tax office clarifies his tax position. When the position is clarified the employee receives a refund of any tax overpaid.

Employees are taxed under P.A.Y.E. system which means ***Pay as You Earn****.* Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

**Exercises:**

**№ 1. Answer the questions using the text:**

1. What kinds of taxes are there in the U.K.?
2. What is a fiscal year? How long does it long?
3. How many days have taxpayers to pay the taxes?
4. What is P. 45?
5. What does P.A.Y.E mean?

**№ 2. Complete as in the text:**

1. Individuals, partnerships and trusts pay \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. The tax year runs from \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
3. Corporation taxes are charged for \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
4. Individuals usually pay taxes in two \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
5. Employees pay taxes \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
6. When the employee taxes a new job he \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
7. If an employee has no P. 45 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.
8. When the position is clarified \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

**№ 3. Say what new facts you learned from the text.**

**№ 4. Read and translate the text using active vocabulary:**

**Taxation and tax system**

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes have been used and are being used throughout the world. The main taxes can be divide into those paid on income and capital, called “direct” taxes and those paid when money is spent, called “indirect” taxes. Indirect taxes are paid on goods and services. The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices. The advantage of this tax is that it is directly in line with inflation. If the prices rise, so does the tax.

**Text 4 ACCOUNTS AND BALANCE SHEETS**

**Vocabulary:**

|  |  |  |  |
| --- | --- | --- | --- |
| **to create****profit and loss** **statement****balance sheet****to affect****depreciation [dɪpriːʃɪˈeɪʃn]****net worth****book value****petty cash****merchandise [ˈmɜːʧəndaɪz]** | создавать, составлятьсчёт прибылей и убытковбухгалтерский балансвлиять, отражаться, сказываться на амортизациястоимость за вычетом обязательствстоимость по торговым книгаммалая касса, мелкие суммытовары, продавать, торговать; продвигать на рынке (товары)  | **profit****loss****balance****to contain****rent****dividend****to reflect****assets [ˈæsets]****liabilities [laɪəˈbɪlɪtɪs]****note** | доходубытокостатоксодержать (ся)арендная платадивидендыотражатьактив (ы)пассив (ы)вексель |

From the Trial Balance, prepared by the bookkeeper, the accountant creates a ***Profit and Loss Statement*** and ***Balance Sheet****.*

A Profit and Loss Statement or a Profit and Loss Account shows the income or loss of the company for the period. The Profit and Loss Statement is made only on the basis of those accounts of the Ledger which affect the profit and loss of the company. The Profit and Loss Statement may contain the following items:

* Sales
* Trading profit
* Depreciation
* Rent received
* Interest paid
* Profit before tax
* Tax
* Profit after tax
* Dividends
* Profit retained
* Earnings per share

The other accounts of the Ledger which reflect the assets, liabilities and capital of the firm, make up a Balance Sheet. This shows the net worth or book value of the company.

**Exercises:**

**№ 1. Translate into Russian:**

* profit and loss statement
* balance
* balance sheet
* trading profit
* rent received
* interest paid
* profit before tax
* profit retained
* accounts receivable
* merchandise on hand

**№ 2. Sum up what the text said about:**

* profit and loss statements
* balance sheets

**№ 3. Fill in the words using the text:**

1. A profit and Loss Statement \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ the income or loss of the company for the period.
2. The accountant \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ a Profit and Loss Statement and Balance sheet.
3. The Profit and Loss Statement is \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ only on the basis of those accounts of the Ledger which affect the profit and loss of the company.

**Text 5 MARKET RESEARCH**

**Vocabulary:**

|  |  |
| --- | --- |
| **A market****A research****A collection****A collation****Data****A consumer****A consumption of goods and services****A demand for...****Primary****To observe****A questionnaire****A postal survey****To gain an advantage over...** | РынокИзучение, исследованиеСборСопоставление, обработкаДанныеПотребительПотребление товаров и услугСпрос на...ПервичныйНаблюдатьАнкета, опросный листОбзор почтыПолучить преимущество над... |

A market is anywhere that buyers and sellers come together to exchange goods and services. Market research is of great importance for any business. Market research can be defined as a collection, collation and analysis of data relating to the marketing and consumption of goods and services. For example, firms gather information about the likely consumers of a new product and use the data to help in their decision making process. Market research includes the following aspects:

* a demand for a product
* what style, shape color or Form it should take
* the price people can pay for it
* information about themselves - their age, likes, interests and life styles.

Market research can either be carried out by a firm itself or by a market research agency. The research involves collecting primary data. This is information which has to be collected to gain marketing advantages over other firms. Most primary information is gathered by asking consumers questions or by observing their behavior. The most accurate way to do this is to ask or observe all consumers of a particular product. However, this may be either impractical or expensive. That's why there are some other research methods a business can use. Among them are: questionnaires, personal and telephone interviews, postal surveys, observation and many others.

**Exercises:**

**№ 1. Find in the text these words and expressions:**

* покупатели и продавцы
* собирать информацию
* иметь большое значение
* потенциальные потребители
* процесс принятия решения
* самый точный способ,
* дорогой

**№ 2. Answer the following questions using the text:**

1. What is a market?
2. What aspects does it include?
3. What research methods do you know?

**№ 3. Write the words in the sentences:**

1. Market research \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ either be carried out by a firm itself or by a market research agency.
2. This information \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ to be collected to gain marketing advantages over other firms.
3. Market research can be defined \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ relating to the marketing and consumption of goods and services.

# ЗАДАНИЯ ДЛЯ САМОСТОЯТЕЛЬНОЙ РАБОТЫ

1. **Text : BASIC CONCEPTS OF ACCOUNTING**

**Основные положения бухгалтерского учета**

The basic concepts of accounting as we understand them today were first published in Italy in 1494 by Luca Pacioli (1) (1445 - 1517). He described them in a section of his book on applied mathematics. Pacioli was a Franciscan monk whose life and work was dedicated to the glory of God.

Accounting is the process of measuring and recording the financial value of the assets and liabilities of a business and monitoring these values as they change with the passage of time. Accounting records are kept for individual persons ( 2) or legal entities (3) - a company or a non-profit organization (for example, a church, a club, etc.).

The assets (4) of a business are those things that belong to the business and can be sold in exchange for money. Assets may include land, buildings, vehicles, stock, equipment, precious metals, bank accounts with positive balances and money owed to the business by its debtors. Accounting was always an attempt to record a relevant capital assets (5) or production capacity.

The liabilities (6) of a business are things that will require payment of money in the future: unpaid bills, unpaid taxes, unpaid wages, overdrawn bank accounts and money due to creditors.

The equity (7) is defined as the own capital of a business: the assets minus the liabilities. The equity is the amount of money that would be released if the business was wound up.

Assets, liabilities and equity are financial indicators to describe financial condition of a company. They are included in the balance sheet (8). The balance sheet is a financial statement of the assets, liabilities and equity of a business as they exist at a particular point in time.

The income (9) of a business is the sum of those things that increase the value of the assets. Examples include revenue from the sale of goods, supplied equipment or rendered services, rent or investment by the owners.

The expenses (10) of a business are those things that reduce the value of the assets: cost of raw materials, paid rent or interest, electricity and telephone bills, wages, taxes, dividends, depreciation and donations to charity. The financial statement that is used to present this information is known as the Profit and Loss Statement (or income statement)(11).

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

VOCABULARY

1. Luca Pacioli - Лука Пачоли, итальянский математик, в 1494 г. опубликовал трактат "Сумма арифметики, геометрии, учения о пропорциях и отношениях", считающийся первой книгой, в которой была описана система двойной бухгалтерии;

2. **an individual person** – физическое лицо

3. **a legal entity** – юридическое лицо

4. **assets** - имущество, средства, ресурсы, активы (все материальные и нематериальные объекты собственности, которыми владеет то или иное физическое или юридическое лицо)

5. **capital assets** -основные средства [фонды], материальные внеоборотные [долгосрочные] активы);

6. **liabilities** - долги, денежные обязательства, задолженность;

7. **equity** – собственный капитал, собственные средства (разница между активами и обязательствами, активы минус текущие и долгосрочные долговые обязательства);

8. balance sheet - бухгалтерский баланс, балансовый отчет [лист] (финансовый отчет, в котором отражаются активы и пассивы компании по состоянию на определенную дату; обычно представляет собой таблицу, на левой стороне которой указываются активы, на правой — собственный капитал и обязательства);

9. **income** – доходы;

10.**expenses –** расходы;

11. **Profit and Loss Statement**, **income statement** – отчет о прибылях и убытках.

Задание 1. Ответьте на вопросы по тексту.

1. Who invented the basic concepts of modern accounting?

2. Whom are accounting records kept for?

3. What does the assets mean?

4. What are the liabilities of a business?

5. What is the equity?

6. What is a balance sheet?

7. What is the income of a business?

8. What are the expenses of a business?

9. What is the income statement?

Задание 2. Выпишите в тетрадь термины, выделенных жирным шрифтом, и выучите их.

 **2. Accountant’s resume. Business visits**

 **Составление резюме бухгалтера. Деловые визиты**

Задание 1. Ниже представлены названия и определения профессий специалистов-бухгалтеров. Заполнить пропуски приведенными ниже словами:

specializing •a) studying •b) for inspecting its accounts • c)processing the records • d)giving administrative support • i)to inspect its accounts• f)supervises work• g)acts as

*Trainee accountant (бухгалтер-стажер)*

Accountants who are\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(1) for professional examinations

 *Book-keeper (accountant) (бухгалтер)*

Mid-level administrative staff responsible for\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(2) of a business's financial activities.

*Chief Accountant (главный бухгалтер)*

Chief Accountant \_\_\_\_\_\_\_\_\_\_\_\_\_(3)of the Accounting Department, checks and approves financial documents, balance sheets and Profit and Loss Statements.

*Deputy Chief Accountant* *(заместитель главного бухгалтера)*

Deputy Chief Accountant \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(4) the Chief Accountant in his/her absence.

*Tax accountant (бухгалтер по налогообложению)*

A tax accountant\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(5) in a company's tax affairs.

*Back-office manager (менеджер операционного отдела)*

Person in charge of the staff responsible for\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(6) to the Finance department.

*Internal auditors/ controllers (внутренние аудиторы/ревизоры)*

Employees of a company who are responsible\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_(7).

*External auditors/ controllers (внешние аудиторы/ревизоры)*

People employed by an outside firm of accountants and hired by a company.

**3.Text JOBS IN ACCOUNTING**

 **Работа в бухгалтерии**

Accountants (book-keepers) deal in cash flows, sales, purchases and taxes, different business transactions of the company. Accountants first record all the appropriate figures – in the books of original entry, or Journals. At the end of a period - usually a month- the totals of each book of original entry are posted into the proper page of the Ledger (главная книга). The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, every quarter the accountant prepares a Trial Balance (пробный бухгалтерский баланс). The accountant’s responsibility is to analyze and interpret the data in the Ledger and the Trial Balance, to determine the ways in which the business may grow in the future. Accountant is a mid-level position in the accounting department. Accountants report to accounting managers, company controllers or financial directors.

Accountants have a four-year college degree. Officially licensed accountants are called Chartered Accountant (in the UK) or Certified Public Accountant (in the USA). (дипломированный бухгалтер высшей квалификации)

The Chief Accounting Officer of a large company is the Controller. Controllers are responsible for measuring the company’s performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

VOCABULARY

1. the Ledger - главная книга
2. a Trial Balance - пробный бухгалтерский баланс
3. Chartered Accountant (in the UK) or Certified Public Accountant (in the USA). - дипломированный бухгалтер высшей квалификации

*Задание 1.* а) Закончите предложения по содержанию текста:

Accountants (book-keepers) deal in … .

The Ledger shows … .

The accountant’s responsibility is … .

The accountant is to determine … .

Certified accountants in England are called …

Controllers are responsible for … .

*Задание 2.* Ответьте на вопросы по тексту:

1. What do bookkeepers deal in?

2. What is the accountant’s responsibility?

3. What is the Ledger?

4. Who are chartered or certified public accountants?

5. Who is the Chief Accounting Officer of a large company?

*Задание 3*. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Коммерческий инвойс, выставить инвойс, транспортно-сопроводительные документы, дата доставки, условия платежа, аккредитив, судно, дата отгрузки, порт назначения, наименование товара, цена за единицу; цена за тонну; общая сумма к оплате, валюта.

*Задание 4.* Расскажите, используя профессионально-ориентированную лексику о должностных обязанностях различных бухгалтерских специалистов.

**4.RESUME of an ACCOUNTANT**

*Прочтите и переведите резюме бухгалтера.*

MAIN OBJECTIVE: To follow up‚ control and organize of all orders, invoices and payments of Supply Department in coordination with Finance department.

MAIN RESPONSIBILITIES:

• Following up accounts of companies that Supply Department works with‚

• Control of all orders and invoices‚ making objections if required‚ processing them into accounting software system‚

• Following up payments‚ notification of payments to related companies‚

• Supply Department budget preparation

QUALIFICATIONS:

Education: High School Graduate

Experience: 1-3 years

Foreign Language: Very good knowledge of English (writing and speaking)

Computer skills: Good knowledge of computer skills.

Others: To be very organized‚ responsible, closely comply with company policies‚ willing to work long-term with the company

JOB EXPERIENCE

- Deputy Chief Accountant

10.2011 - till present

LLC"..." (Agricultural enterprise in Krasnodar Region)

- from 50 to 100 employees;

My job responsibilities include accounting of production cost, fixed assets, goods and material values, services, sales, settlement of disputes with suppliers and buyers, all kinds of accounting and tax, statistical statements, communication with tax inspectors and other auditors.

- Deputy Chief Accountant

12.2007 - 05.2009

"Holding Krasnodar LLC" (Industry and Manufacturing)

- Manufacturing firm with 100% foreign investments

- From 20 to 50 employees; Industry and Manufacturing

My responsibilities included daily accounting, invoices, composition, preparation and the delivery of accounting and tax statements on Russian standards, partially - for a foreign investor (according to IFRS (International Financial Reporting Standards (МСФО), payroll and salary accounting, fixed assets lists, bank transactions and periodic performing of the duties of Chief Accountant.

Задание 1. Составьте вопросы для интервью с претендентом по каждому пункту резюме.

Задание 2 . Какими качествами должен обладать бухгалтер.

***5.Прочитайте и переведите диалог***

Secretary : Mr Martens will be with you in a moment. He's just finishing a phone call.

Michael: Thank you.

Secretary: Would you like some coffee?

Michael: Yes, that would be great. With milk, no sugar, please.

Secretary: Here you are.

Michael: Thank you.

Michael: Is this Accounting Department?

Secretary: Yes, on this floor we have the trainee accountants and bookkeepers.

Michael: And does everyone work in the open-plan area?

Secretary: No, some of the managers have individual offices. The two big offices on the left are for the company treasurer and for our Senior Tax Accountant. The offices on the right are for our Deputy Chief Accountant and Budget Manager.

Michael: And the office in the corner of the open-plan area?

Secretary: That's used by our back-office manager.

Michael And you have offices downstairs as well?

Secretary: Yes, that's correct. Downstairs are the internal auditors and at the moment we have a team of external auditors. They're in one of the conference rooms at the end of the corridor.

Michael: I see.

Secretary: Ah, Mr Martens. This is Michael Rogers.

Paul : Ah, yes. Hello, Michael. I'm Paul. It's nice to meet you. Sorry to keep you waiting. Please come in and take a seat. Did you have a nice flight?

Michael: Yes, thanks, Paul. Finding the office was a little more difficult, though. I'm glad so many people here in Brussels can speak English.

Paul: Oh yes, we're very international here now. Would you like to start by telling me a little about your experience, Michael? Your resume is very impressive.. Michael Yes, that's fine. I guess you know from my resume that I studied economics in New York,...

**6.** **Составьте диалог о деловом визите в компанию, используя приведенные ниже фразы и переведенный выше диалог.**

Hello, Mr/Ms .... I'm ....

It's nice to meet you. - (It's) Nice to meet you, too.

May I introduce you to ... ?

I'd like to introduce you to ....

Have you met... ?

Offering hospitality

Can I take your coat?

Please come in and take a seat.

Can I get you a cup of coffee/tea?

Would you like something to drink? -Yes, please. /Yes, that would be great.

- No, thank you. / No, thanks.

*Задание 1.* Расположите слова в правильном порядке, чтобы получились предложения. Составьте из предложений диалог.

1 in Mr moment Martens you with will be a.

2 have Did you a flight nice?

3 coffee Would some you like?

4 keep Sorry you to waiting.

5 come Please in seat take and a.

6 call finishing He's just phone a.

7 to nice you meet It's.

**7.Прочтите текст о деньгах и выполните задания после текста**.

WHAT IS MONEY?

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note instead of candy? It is because the coin is money.

At first sight, answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties - electronic money -seems to gain in popularity.

Задание 1. Дайте русские эквиваленты терминам:

Coin, paper note, checks, inflation-prone currencies, monetary transactions

Задание 2. Перечислите, какие типы денег упомянуты в тексте.

**8.** **GLIMPSES OF HISTORY OF MONEY**

 **Происхождение денег**

There are numerous myths about the origins of money. The concept of money is often confused with coinage. Coins are a relatively modern form of money. Their first appearance was probably in Asia in the 7th century BC.

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable.

Early Stone Age man began the use of precious metals as money. Until the invention of coins, metals were weighed to determine their value. First they were superseded by silver and later by gold ingots.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

The first printed money appeared in China, around 800 AD. Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

The first severe inflation was in the 11th century AD. The Mongols adapted the bank note system in the 13th century.

Задание 1. Ответьте на вопросы по тексту:

1. What commodities served as money in the past?

2. What are the requirements of a commodity to serve as money?

3. What precious metal was used first to serve as money?

4. How did coins come into existence?

5. How did paper banknotes come into existence?

Задание 2. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:

Происхождение денег, монеты, различные товары, скот, меха, кожа, износостойкий, драгоценные металлы, заменить серебром, золотые слитки, отвесить металл, разрубить металл на части, печатные деньги, златокузнец (ювелир), номинальная стоимость, деноминация, медяки, сильная инфляция.

Задание 3. Расскажите, используя профессионально-орентированную лексику, что говорится в тексте о:

- the money in the past

- the way banknotes appeared

- the metals of which coins were and are made

- the silver coins and coppers

1. **ENGLISH BANKNOTES AND COINS**

**Английские банкноты и монеты.**

The official currency of the Unites Kingdom is the pound sterling that is equal to one hundred pence.

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

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

The back of English banknotes, like many other banknotes, feature portraits of different famous people: William Shakespeare, Isaac Newton (1642 - 1727) a well-known English scientist who made a few very important discoveries including gravitation law, the Duke of Wellington, a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815, Florence Nightingale, founder of the nursing profession. She volunteered as a nurse to Turkey to take care of he wounded soldiers from Crimean War, war of England and France versus Russia.

Дополнительная информация о британский фунтах

A British pound is subdivided into 100 pence. The word "A British Pound” or "Pound of Sterling” dates back to Anglo-Saxon times (12 century) when coins called sterlings were minted from silver; 240 of these sterlings weighed one pound. Before 1971 1 pound was equal to 240 pence.

Задание 1. Ответьте на вопросы по тексту:

1. What is the official currency of the U.K.?

2. What is the smallest unit?

3. How many pence are there in one pound?

4. What banknotes and coins are in circulation in the U.K. now?

5. What famous people are featured on the back of various English banknotes?

1. **AMERICAN MONEY**

**Американские деньги.**

The American dollar is subdivided into one hundred cents.

The dollars are issued by the Federal Reserve System, established by Congress in 1913.

Here is the text on the face of an American dollar banknote:

- dollars

- Federal Reserve Note

- The United States of America

- this note is legal tender (платежное средство) for all debts public and private

- Washington, D.C.

- Treasurer of the United States

- Secretary of the Treasury.

On the face of American dollars one can also see the portraits of the following famous persons:

- George Washington (1732-1799), the first President of the United States of America, who gave his name to the capital of the country. George Washington became the first President after the successful was of 13 British colonies for independence. After they won the war, they formed 13 states and united to make the United States of America. Thus, Independence was proclaimed on July 4, 1776. Abraham Lincoln (1809 – 1865) who was President from 1861 to 1865 after the war between the northern and southern states. It was he who proclaimed freedom of slaves of the south.

- There are also portraits of Alexander Hamilton (1755 – 1804), a famous American statesman, who fought in the Independence War together with George Washington. Later he became the first Secretary of the Treasury;

- Andrew Jackson (1767 -1845) who was President of the USA from 1829 to 1837, when Texas won independence from Mexico.

- Ulysses Grant (1822 – 1885) who was President of the USA from 1869 to 1877 when the Centennial Exposition was held in Philadelphia.

- Benjamin Franklin (1706 – 1790) a very popular public figure, writer, diplomat and scientist. It was he who invented bifocal spectacles among many other things.

On the back of banknotes various buildings are features, such as:

- Lincoln Monument, one of the monuments in Washington

- US Treasury Building, in Washington

- White House, house of every President, except George Washington, who only planned the capital of the USA

- US Capitol, which houses the Senate and the House of Representatives

- Independence Hall, in Philadelphia, where Independence of the 13 British colonies was proclaimed.

All the banknotes bear the words: In God We Trust

Задание 1. Заполните пропуски по содержанию текстов 9 и 10.

The official \_\_\_\_\_\_\_\_\_\_\_\_\_\_of the United Kingdom is the \_\_\_\_\_\_\_\_\_\_\_\_which is \_\_\_\_\_\_\_\_\_\_\_\_\_\_to one hundred pence.

Bank of England \_\_\_\_\_\_\_\_\_\_\_banknotes and \_\_\_\_\_\_\_\_\_\_\_\_coins.

On the face of English banknotes one can read the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

The \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_is given both in figures and in \_\_\_\_\_\_\_\_\_\_\_\_\_

The \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_on the face of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_reads: I promise to pay the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_on demand fifty Pounds.

The first \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_is that of the person authorized by the Government and the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

The second signature is that of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Isaac Newton is a well-known English \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_.

Florence Nightingale is the founder of the \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_profession. She \_\_\_\_\_\_\_\_\_\_\_ as a nurse to Turkey to take care of the wounded soldiers.

Alexander Hamilton was a famous American \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_who fought in the Independence War.

The \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_issues dollars.

**11. WHAT IS GLOBALIZATION?**

**Что такое глобализация?**

1. Many critics of globalization say that it is a major cause of poverty, that it opens developing countries to exploitation by big foreign corporations, and that it results in people in wealthy countries losing jobs when cheaper foreign imports put their companies out of business. The world is regulated by multinational corporations not accountable to any government.

2. However, globalization helps economies grow – which means improving standards of living for billions of people around the world. Economic growth becomes an anti-poverty weapon. It means access to clean water, a safe house to live in, and a chance to educate their children to prepare for better future. Countries also enjoy greater political freedom.

3. The U.S. economic boom of the 1990s was motivated by globalization. Open borders allowed new ideals and technology to flow in freely from around the globe. Living standards went up when consumers and businesses were able to buy from countries producing better made products at better prices. In addition, export-oriented jobs generally pay more than those that are dependent on the local economy.

4. Globalization does benefit to some people. Access to technology and capital has created many new jobs for workers in developing countries. For example, millions of information technology jobs have been created in Ireland and India – not just in the U.S. Silicon Valley.

5. On the other hand, the high-salary workers in developed countries with little or no education watched millions of jobs taken away by newly productive Third World workers. This means they need additional training and education to find new jobs.

*Задание 1*. Какие абзацы текста наиболее точно соответствуют смыслу утверждений (A-G)?

A. Globalization benefits many people around the world by creating new jobs.

B. Economic growth of developing countries is the antipoverty weapon.

C. Globalization forces countries to open their economies to the world.

D. Globalization improver standards of living for billions of people around the world.

E. Globalization gives access to new ideas and technology.

F. Globalization leads to exploitation of developing countries by big foreign corporations.

G. In developed countries employees have to get additional training and education to find new jobs.

**12. GROSS DOMESTIC PRODUCT**

**Валовой внутренний продукт.**

Gross Domestic Product or GDP is the amount of money a country makes from goods and services inside the country for a certain period of time, usually for a year.

When GDP is calculated different sectors of economy are analyzed.

In the United Kingdom the following sectors of economy are usually analyzed: manufacturing, services (financial, professional and scientific services, leisure and tourism), energy (oil, natural gas, coal) and agriculture. In the United States the following sectors of economy are usually analyzed when the GDP is defined: construction and manufacturing; trade and finance; transport, communication and services; agricul¬ture; and mining.

Speaking, as an example, about one of the recent year's GDP figures, the following can be quoted:

In the United Kingdom the services sector accounted for roughly 60 per cent of Gross Domestic Product. Manufacturing sector accounted for a small percentage of gross domestic product. Energy production sector accounted for about 8 per cent of GDP. Agriculture - only for 4 per cent of GDP. But the agricultural sector satisfies two-thirds of the country's needs. And only small fractions of the total population, about 2 per cent, are engaged in agriculture.

In the U.S.A. the construction and manufacturing sector accounted for 40 per cent of GDP; trade and finance earned 25 per cent of GDP; transport, communication and services sector earned 20 per cent of GDP; agriculture and mining earned 5 per cent of GDP. By the way 10 per cent of the employed population of the United States is engaged in agriculture.

*Задание 1. Ответьте на вопросы по тексту:*

1. What is Gross Domestic product or GDP?

2. What sectors of economy are usually analyzed?

3. When GDP is calculated in the United Kingdom?

4. What can you say about GDP in the USA?

5. How many employed population of the United States is engaged in agriculture?

*Задание* 2*. Найдите в тексте эквиваленты слов и выражений профессионально-ориентированной лексики:*

Валовой внутренний продукт, сумма денег, товары, производства, сельское хозяйство, торговля, горнодобывающая промышленность, цифры, энергетический сектор, процентная доля, удовлетворяет две трети потребности страны, строительство, занятое (=работающее) население.

*Задание* 3. *Расскажите, используя профессионально-орентированную лексику, что говорится в тексте о:*

Gross Domestic Product, UK economy, USA economy.

**13. TYPES OF BUSINESSES IN THE UNITED KINGDOM**

**Виды бизнеса в Соединенном Королевстве.**

Most businesses in the United Kingdom operate in one of the following ways: sole trader, partnership, limited liability company, branch of a foreign company.

The sole trader is the oldest form of business. There are many one-man owners, for example: a doctor, a lawyer, a real estate agent, builder, hairdresser etc.

The partnership is a company where there are a few partners. They are firms of lawyers, architects, auditors, management consultants etc. The names of all the partners of the firm are printed on the stationery of a partnership.

The most common type of company in the United Kingdom is the limited liability company. At the end of the name of such a company the word Ltd. is used. For example: Wilson and Son Ltd.

Many of such companies are joint-stock companies owned by shareholders.

Limited liability companies are divided into public and private ones. Only public companies may offer shares to the public at the stock exchange. The names of such companies end in p.l.c. which stands for public limited company. For instance: John and Michael p.l.c.

Private limited companies may not offer shares to the public. The names of such companies end simply in Ltd.

A branch of a foreign company is a part of a company incorporated outside Great Britain but acting under the law of the U.K. Usually these companies act in the U.K. under their normal foreign names.

*Задание 1. Ответьте на вопросы по тексту:*

1. What is the most common type of company in the U.K.?

2. Are all limited liability companies joint-stock companie ?

3. What can you say about the types of the following companies: Fine Furniture Ltd., General Foods p.l.c.

*Задание 2. Найдите в тексте экви*валенты слов и выражений профессионально-ориентированной лексики:

Sole trader, farmer, garage man, joint-stock limited liability company,

private limited liability company, a company acting under the British law.

*Задание* *3. Заполните пропуски словами из текста*

1. The names of … …of the firm are printed on the stationery of a partnership.

2. The names of such companies … simply in Ltd.

3. Many of such companies are joint-stock companies … by shareholders.

**14. FORMS OF BUSINESSES IN THE USA.**

**Виды бизнеса в США.**

Businesses in the U.S.A. may be organized in one of the following forms: individual business, general partnership, limited partnership, corporation, alien corporation.

An individual business is owned by one person.

A general partnership has got several owners. They all are liable for debts and they share in the profits.

A limited partnership has got at least one general owner and one or more other owners. They have only a limited investment and a limited liability.

A corporation is owned by persons, called stockholders. The stockholders usually have certificates showing the number of shares which they own. The stockholders elect a director or directors to operate the corporation. Most corporations are closed corporations, with only a few stockholders. Other corporations are owned by many stockholders who buy and sell their shares at will. Usually they have little interest in management of the corporations.

Alien corporations are corporations of foreign countries.

All the corporations are to receive their charters from the state authorities. The charters state all the powers of the corporation. Many corporations try to receive their charters from the authorities of the State of Delaware, though they operate in other states. They prefer the State of Delaware because the laws are liberal there and the taxation is rather low. Such corporations, which receive their charters from an outside state, are called foreign corporations.

All the corporations require a certificate to do business in the state where they prefer to operate.

Задание 1. Скажите, что говорится в тексте о:

individual businesses

general partnerships

limited partnerships

corporations

alien corporations

foreign corporations

charters and certificates

# SPEAKING EXERCISES

**Задание 1.**

1. Представьте, что Вы встречаете представителя английской компании. В аэропорту Вы увидели мужчину, внешний вид которого соответствует описанию того человека, которого Вы должны встретить. Выполните следующие действия:

а) обратитесь к нему на английском языке и узнайте, тот ли это человек, который Вам нужен;

б) представьте себя (назовите свое имя и фамилию, а также компанию, которую Вы представляете);

в) извинитесь за свое опоздание;

г) спросите, как он долетел;

д) предложите ему пройти к Вашей машине;

е) спросите его, не помочь ли ему донести его чемодан;

ж) представьте себе, что этот человек оказался не тем человеком, который Вам нужен. Попросите у этого человека прощение за беспокойство.

2. Представьте, что к Вам в компанию приехал представитель иностранной фирмы. Выполните следующие действия:

а) представьтесь сами и представьте ему сотрудников Вашей компании с использованием следующих выражений:

Let me introduce myself. I am ....

Let me introduce my staff to you. This is .... He (she) is ....

I'd like you to meet.... He (she) is ....

May I introduce ... to you. He (she) is ....

б) спросите у него, какую компанию он представляет, какая у него должность, из какого города он приехал;

в) спросите у него, не хотел бы он чего-нибудь выпить; предложите ему сигарету, чашку кофе, чая, сока и т. п.; спросите у него, не будет ли он возражать, если Вы закурите.

г) назначьте ему встречу на завтра и попрощайтесь с ним.

**Задание 2.**

1. Вы являетесь начальником отдела кадров фирмы. Вам нужно заполнить вакансии секретаря, бухгалтера, торгового агента и начальника отдела сбыта. Познакомьтесь с кандидатами.

Скажите свои реплики и ответы на них по-английски:

- Здравствуйте. Ваше имя?

- Где Вы раньше работали?

- На какой должности?

- Есть ли у Вас отзывы с предыдущего места работы?

- На каких языках Вы говорите, пишите?

- Заполните, пожалуйста, анкету.

- Приходите послезавтра.

2. Ниже перечислены имена сотрудников, названия их должностей и виды деятельности. Соответствуют ли служебные обязанности каждого сотрудника его должности?

Names & Job Titles

a) Mr. Black (Clerk)

b) Miss. Quest and Mr. Sikorski (Computer operators)

c) Mrs. Lyons and Mrs. Gibbs (Typists)

d) Ms. Frost (Receptionist)

e) Mr. Sommer (Accountant)

f) Mrs. Bee and Miss Shriver (Secretaries)

g) Mr. Luckins (Manager)

Activities

prepare invoices, write reports

write computer programs

operate the computer

write reports

type letters

answer inquiries, welcome visitors

write computer programs, use calculators

operate the computer, write telexes

welcome visitors

welcome visitors, write telexes

answer inquiries, write reports

**Задание 3.**

1. Представьте, что Вам звонит Ваш деловой партнер из Англии. Выполните следующие действия:

— спросите по-английски, какую компанию он представляет;

— попросите у него прощения, скажите, что Вы в данный момент очень заняты, и попросите его перезвонить Вам попозже;

— спросите, из какого города он звонит;

— узнайте его телефонный номер и код города, из которого он звонит.

3. Представьте, что Вам звонит из Англии Ваш деловой партнер, который собирается приехать к Вам в командировку. Выполните следующие действия:

— спросите по-английски, какого числа он собирается к Вам приехать;

— спросите, когда прибывает его рейс, и пообещайте встретить его в аэропорту;

— спросите, не заказать ли ему номер в гостинице, и пожелайте ему приятного пути;

**Задание 4.**

1. Вы - руководитель фирмы. Расскажите о своей фирме, ответив на вопросы:

*-* How many departments are there at the company?

- How many managers work at the company?

- What is in your opinion the most important department?

- Are there any overseas branches?

2. Следующие пять функций являются основными в работе любого менеджера:

a) Planning

b) Organizing

c) Staffing

d) Directing

e) Controlling

Опишите эти функции.

**Задание 5.**

1. Представьте себе телефонную беседу с фирмой-партнером. Ответьте на поставленные вопросы:

a) Have you received our shipment of tyres?

b) When did it arrive'?

c) Are ail the things you order included?

d) Did you get the invoice too?

e) Have you paid the invoice for the last shipment yet?

f) But why haven't I got the record of the payment?

g) Does the amount of the invoice correspond to what you ordered?

h) Is it necessary for us to give you a credit note to cover the difference?

i) Will you be paying the new invoice immediately?

j) Can you send the cheque before the end of the month? Otherwise our accounts department is considering changing the conditions of payment.

#  GRAMMAR EXERCISES

**Вариант 1.**

*1. Перевести предложение, обратите внимание на спряжение глагола to be.* Я ученик. Она доктор. Он сейчас дома. Вы были в порядке вчера? Джейн была учительницей. Я не буду врачом. Я буду инженером.

*2. Поставьте данные предложения в отрицательную форму, переведите их.*

You have many books. Her parents have free time. I have much work now. Your brother has a family. Your friend has a new book.

*3. Вставьте артикль, где необходимо.*

1. There is ... thick red ... carpet in my ... room. ... carpet is on ... floor in ... front of... sofa. 2. Where is ... table in your brother's room? - His table is near ... window. 3.1 can see ... fine ... vase on shelf. Is it your ... vase? 4. We have no ... piano in your living-room. 5. My ... uncle is ... married. He has... beautiful wife. They have ... son, but they have no ... daughter. 6.1 can see ... nice ... coffee-table in ... middle of... room to ... right of... door. It is ... black and ... red. I like ... coffee-table. 7. Our ... TV-set is on ... little ... table in ... comer of... room.

*4. Переведите предложения в Indefinite Tense.*

Мой брат не учится. Он работает? Мой дядя пишет книги. Когда вы встаете? Что ты видел вчера в зоопарке? Я видел зебру. Прошлым летом мы жили в Сочи. Завтра я не пойду в школу.

**Вариант 2.**

*1. Перевести предложения, обратите внимание на спряжение глагола to be.*

Вчера мы были в кино. Сейчас они дома. Он был рабочим. Твой брат будет завтра дома? Моя сестра будет дома вечером. Мой друг не в парке. Он в школе.

*2. Поставьте данные предложения в отрицательную форму, переведите.*

Helen has a new white hat. Mike has many friends. We had a good library. You have much work.

*3. Вставьте артикль, где необходимо.*

1.1 have ... coloured TV-set. ... TV-set is on ... little table in ... comer of... room. 2. There is ... pen, and ... paper on my ... writing-desk. 3. My ... brother is ... teacher. He works at... school. He has ... very good books. His ... books are in ... big ... bookcase. 4. There is ... tea in my ... glass. There is no ... tea in my ... friend's ... glass. His ... glass in empty. 5. Where is ... coffee-table in your ... room? ... coffee-table is in ... front of... sofa. There is .„ cup on ... coffee-table and ... newspapers. There is ... coffee in ... cup.

*4. Переведите предложения в Indefinite Tense.*

Твой дядя ходит на работу каждый день? Я люблю кофе, я не люблю молоко. Маленькая девочка не играет на улице. Что ты делал вчера? Вчера я ходил в кино. Следующим летом я поеду на юг. Завтра мы пойдем в театр. В прошлом году я играл в теннис.

**Вариант 3.**

*1. Перевести предложения, обратите внимание на спряжение глагола to be.*

Он был на работе вчера?Вы больны? Дженни не юрист, она врач. Завтра мой дедушка будет в деревне. Ты будешь летчиком? Где ты был вчера?

*2. Поставьте данные предложения в отрицательную форму, переведите их.*

My sister has two children. That old woman has a black cat. Your friend has a new book. My parents have a house. You have much work.

*3. Вставьте артикль, где необходимо.*

1.... Moscow is situated on ... Moscow River. ... Moscow is a river that moves very slowly. There is a canal called ... Moscow-Volga Canal which joins ... Moscow to ... Volga. ... Volga runs into ... Caspian Sea. 2. Several rivers run into ... sea at ... New York. ... most important is ... Hudson River which runs into ... Atlantic Ocean. Besides ... Hudson River there is ... East River and ... little Harlem River. 3. In ... Siberia there are many long rivers: ... Ob, … Irtysh,… Yenissei,... Lena and ... Amur. 4. ... Altai Mountains are higher thаn ... Urals. 5. Which are ... highest mountains in ... Russia?

*4. Переведите предложения в Indefinite Tense.*

Где он живет? Ты любишь читать книги. Она живет в Лондоне, она не живет в Москве. Я приду домой в 6 часов. Они переводили трудный текст вчера? Он ходил в кино вчера? Вчера мы были заняты и не смотрели телевизор.

**Вариант 4.**

*1. Перевести предложения, обратите внимание на спряжение глагола to be.*

Где твой брат? Он в школе. Карандаш на столе.

Когда твоя сестра будет дома? Мы не были на юге прошлым летом.

Вчера она была дома. Он был учеником 20 лет назад.

*2. Поставьте данные предложения в отрицательную форму, переведите их.*

My friends have a good library. He has a good family.

She has many books. They have much time. She has two children.

*3. Вставьте артикль, где необходимо.*

When we want to write ... letter, we take ... piece of... paper and ... pen. We first write our ... address and ... date in ... right-hand comer. Then on ... left-hand side we write ... greeting. We may write, for instance, «My dear brother,» «Dear Henry,» etc., end then on ... next line we begin ... real letter.

*4. Переведите предложения в Indefinite Tense.*

Мой рабочий день начинается рано утром. Я встаю в семь часов.

Он вчера хорошо говорил по-английски и не делал ошибок.

Что ты видел вчера в зоопарке? Твоя сестра говорит по-французски?

Завтра я поеду навестить моих друзей. Что ты будешь делать после уроков?

**Вариант 5.**

1. *Перевести предложение, обратите внимание на спряжение глагола to be*.

Я был болен вчера. Кто отсутствует? Все присутствуют.

Мы всегда рады встрече со старыми друзьями. Где ты был вчера?

Мои родители - интересные люди. Завтра твой дедушка будет в деревне?

*2. Поставьте данные предложения в отрицательную форму, переведите их.*

We have a big house in the village. Jane has a black cat. He has many friends.

I had an interesting book. She has two sisters.

*3. Вставьте артикль, где необходимо.*

l.What ... colour in your new ... hat? - It's ... same colour. 2. Is there ... refrigerator in your ... kitchen? 3. Where is ... refrigerator in your ... kitchen? - Its in ... comer of ... kitchen. 4. There are ... flowers in your ... living-room. ... flowers are in ... beautiful vase. 5. I have ... tea in my ... cup. 6. He has no ... coffee in his ... cup. 7. I have ... books, ... exercise-books and ... pens in my ... bag. 8.1 am ... engineer. I work at... office. I go to ... office in ... morning. As „. office is far room ... house I leave in, I take ... bus to get there.

*4. Переведите предложения в Indefinite Tense.*

Завтра мы пойдем в кино.

Она любит кофе, она не любит молоко.

Ты любишь рисовать?

Петя хорошо играть в футбол.

Какую оценку ты получил вчера?

Вчера я встретил своего друга. Вчера у них не было урока английского языка.

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