

# **ВСЕУКРАЇНСЬКА ЦЕНТРАЛЬНА СПІЛКА СПОЖИВЧИХ ТОВАРИСТВ**

## **ІНОЗЕМНА МОВА (за професійним спрямуванням)**

### **Завдання для практичних занять**

**Спеціальності:** 071 Облік і оподаткування  
072 Фінанси, банківська справа, страхування та фондовий ринок

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## ПОЯСНЮВАЛЬНА ЗАПИСКА

Методичні рекомендації для практичних занять студентів складено відповідно до програми навчальної дисципліни «Іноземна мова (за професійним спрямуванням)», затвердженої НМЦ «Укоопосвіта» 03.05.2022 р.

Під час складання завдань для практичних занять використовувалися головні методичні принципи інтенсивного навчання – принципи наступності навчання, рольової організації освітнього процесу, сконцентрованості та колективної співпраці.

Основною метою завдань є надання допомоги студентам під час підготовки до занять у їх роботі над опрацюванням лексичного матеріалу англійської мови, забезпечення розвитку аналітичного читання, розуміння та перекладу іншомовних джерел та збагачення лексичного запасу через розширення ситуацій спілкування у діловій сфері.

У результаті виконання практичних завдань студенти повинні вміти:

- застосовувати лексико-граматичний мінімум у певній галузі під час усних ділових контактів, проводити обговорення проблем загальнонаукового та професійно-орієнтованого характеру, усний обмін інформацією в процесі повсякденних і ділових контактів з метою отримання тієї, яка є необхідною для вирішення певних завдань діяльності, застосовувати компоненти соціолінгвістичної компетенції для досягнення взаємного порозуміння;

- розуміти монологічне повідомлення в межах ситуації спілкування, будувати діалог за змістом тексту; використовуючи лексико-граматичний мінімум у певній галузі та іншомовні джерела в умовах письмових ділових контактів;

- застосовуючи відповідні методи оформлення ділової документації, реалізувати комунікативні наміри на письмі: робити записи, повідомлення, складати план тексту, що відображає певний комунікативний намір, вести ділове листування, використовуючи фонові культурологічні та країнознавчі знання, заповнювати анкети, проводити анотування, фіксувати інформацію, отриману під час читання тексту;

- використовуючи комп'ютерні системи автоматизованого перекладу та електронні словники, здійснювати ознайомче, пошукове, вивчаюче читання;

- реалізувати аналітичне опрацювання іншомовних джерел з метою отримання інформації, працювати з контрактами, релізами про партнерство, результатами патентного пошуку, рекламою з метою врегулювання виробничих питань.

# ІНФОРМАЦІЙНИЙ ОБСЯГ НАВЧАЛЬНОЇ ДИСЦИПЛІНИ

## Освітньо-професійні програми: Облік і оподаткування, Фінанси, банківська справа та страхування

№ теми	Назва розділу, теми	Кількість годин					
		усього	аудиторні заняття			самостійна робота	
			разом	лекції	практичні	з дисципліни	підготовка до екзамену
<b>Розділ 1. Підготовчий етап</b>							
1.1	Робота і професії	36	16	–	16	12	8
1.2	Україна в світі	15	8	–	8	5	2
1.3	Ділова подорож за кордон	17	10	–	10	4	3
1.4	Іноземна мова в діловому спілкуванні	12	8	–	8	2	2
<b>Розділ 2. Професійно-орієнтований етап</b>							
2.1	Вступ до спеціальності	16	8	6	2	4	4
2.2	Основи перекладу джерел інформації за фахом	27	10	–	10	11	6
2.3	Читання іншомовних джерел з метою пошуку та аналізу інформації	19	8	–	8	8	3
2.4	Практика перекладу за освітньо-професійними програмами: Облік і оподаткування, Фінанси, банківська справа та страхування	8	2	–	2	4	2
<b>Разом</b>		<b>150</b>	<b>70</b>	<b>6</b>	<b>64</b>	<b>50</b>	<b>30</b>

### Практичні заняття

№ з/п	Назва теми	Кількість годин
1	<p><b>Розділ 1. Підготовчий етап</b>  <b>Тема 1.1. Робота і професії</b>                      Робота і професії. Планування майбутнього. Актуальні професії. Престижні професії в Україні та за кордоном. Професійні якості спеціаліста та вимоги до нього. Правила прийому на роботу. Написання резюме. Конкуренція. Трудові мігранти.</p> <p><i>Робота і професії</i></p> <p><i>Планування майбутнього</i></p> <p><i>Актуальні та престижні професії в Україні та за кордоном</i></p> <p><i>Професійні якості спеціаліста та вимоги до нього</i></p> <p><i>Правила прийому на роботу</i></p> <p><i>Написання резюме</i></p> <p><i>Конкуренція</i></p> <p><i>Трудові мігранти</i></p>	<p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p>
2	<p><b>Розділ 1. Підготовчий етап</b>  <b>Тема 1.2. Україна в світі</b>                      Україна на географічній та політичній карті світу. Участь України в роботі міжнародних організацій. Англomовні країни та економічні відносини з Україною. Валюта країни, мова якої вивчається.</p> <p><i>Україна на географічній та політичній карті світу</i></p> <p><i>Участь України в роботі міжнародних організацій</i></p> <p><i>Англomовні країни та економічні відносини з Україною</i></p> <p><i>Валюта країни, мова якої вивчається</i></p>	<p>2</p> <p>2</p> <p>2</p> <p>2</p>
3	<p><b>Розділ 1. Підготовчий етап</b>  <b>Тема 1.3. Ділова подорож за кордон</b>                      Ділова подорож за кордон. У місті. У готелі. У ресторані. У банку.</p> <p><i>Ділова подорож за кордон</i></p> <p><i>У місті</i></p> <p><i>У готелі</i></p> <p><i>У ресторані</i></p> <p><i>У банку</i></p>	<p>2</p> <p>2</p> <p>2</p> <p>2</p> <p>2</p>
4	<p><b>Розділ 1. Підготовчий етап</b>  <b>Тема 1.4. Іноземна мова в діловому спілкуванні</b>                      Ділове листування. Діловий етикет. Ділові переговори. Діловий дзвінок за кордон.</p> <p><i>Ділове листування</i></p> <p><i>Діловий етикет</i></p>	<p>2</p> <p>2</p>

	<i>Ділові переговори</i>	2
	<i>Діловий дзвінок за кордон</i>	2
5	<b>Розділ 2. Професійно-орієнтований етап</b> <b>Тема 2.1. Вступ до спеціальності</b> Вступ. Майбутня спеціальність. Лексичний мінімум, професійна термінологія галузі. Розповідь про майбутню професію. Інновації у спеціальності. <i>Моя майбутня спеціальність</i>	2
6	<b>Розділ 2. Професійно-орієнтований етап</b> <b>Тема 2.2. Основи перекладу джерел інформації за фахом</b> Основи перекладу та редагування іншомовної професійно-орієнтованої інформації. Комп'ютерний переклад інформації. Посткомп'ютерне редагування. Методика пошуку інформації в електронних іншомовних джерелах. Анотування та реферування іншомовних джерел. <i>Банки: історія створення</i> <i>Гроші. Функції грошей</i> <i>Фінанси</i> <i>Торгівля</i> <i>Оподаткування</i>	2 2 2 2 2
7	<b>Розділ 2. Професійно-орієнтований етап</b> <b>Тема 2.3. Читання іншомовних джерел з метою пошуку та аналізу інформації</b> Пошукове читання. Вивчаюче читання. Ознайомче читання. Інформативне читання. <i>Банківська система України</i> <i>Банківська система Великобританії та США</i> <i>Глобалізація</i> <i>Статистика</i>	2 2 2 2
8	<b>Розділ 2. Професійно-орієнтований етап</b> <b>Тема 2.4. Практика перекладу за освітньо-професійними програмами:</b> <b>Облік і оподаткування , Фінанси, банківська справа та страхування</b> <b>Читання джерел інформації з метою пошуку, аналізу та обробки даних. Анотування та реферування іншомовних джерел</b> <i>Страхова система України</i>	2

## РОЗДІЛ 1. ПІДГОТОВЧИЙ ЕТАП

### Тема 1.1. Робота і професії

**Обсяг матеріалу.** Робота і професії. Планування майбутнього. Актуальні професії. Престижні професії в Україні та за кордоном. Професійні якості спеціаліста та вимоги до нього. Правила прийому на роботу. Написання резюме. Конкуренція. Трудові мігранти.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ. Ведення словника, ознайомче та вивчаюче читання, переклад зі словником, створення презентацій. Складання та презентація мікродіалогів.

#### Студенти повинні:

*знати* лексичний мінімум, характерний для сфери професійного спілкування, перелік актуальних та престижних професій;

*уміти* вести бесіду за темою, робити усне та письмове повідомлення з теми, складати резюме, заповнювати анкети.

#### Практичне заняття 1

##### Тема: Робота і професії

##### Зміст роботи

### JOBS AND OCCUPATIONS

**Exercise 1. It is necessary to encode the key word “PROFESSIONS”. To do this you should name as many jobs for each letter as you can.**

E.g.

P – postman

R - receptionist

O - operator

F - firefighter

E - economist, engineer

S - seller

I - interpreter

O - official

N - nurse

S - scientist

**Exercise 2. Read and translate the poem “What do you want to be?”**

“What do you want to be?”

There are a lot of professions,

In which we can find much satisfactions.  
All of them we greatly need  
Because of their importance indeed.  
Somebody wants a captain to be  
To sail every ocean and sea.  
Somebody wants a traveller to be,  
A lot of cities and towns to see.  
Someone wants to be a doctor,  
Someone may become a prompter.  
What do you want to be?  
Perhaps, you want to be an engineer  
To design new projects there and here.  
When I think of what I will be,  
It is something that puzzles me.

**Exercise 3. Answer the questions:**

1. Where does a working person spend a day?
2. What kind of job can people have?
3. What can the work be like?
4. What do some jobs require?

**Exercise 4. Guess the professions by their definitions:**

1. A person who plans designs and builds machines, roads, bridges, harbours, etc.
2. A person who owns or plans the work on a farm.
3. A person who cuts men's hair and shaves them.
4. A person who prepares food.
5. A person who is in charge of or helps to run a library.
6. A person whose job is to keep and examine the money accountants of business or people.
7. A person who is trained to take care of sick, hurt or old people especially as directed by a doctor in a hospital.
8. A person whose profession is to treat people who are ill.
9. A person whose job is to show a place to tourists.
10. A person who flies an aircraft.
11. A person who travels in a spacecraft.

**Exercise 5. Guess what jobs these people have if they say:**

1. I work at the office. I answer letters and answer the telephone.
2. Open your books and start reading, please.
3. I go to court and defend people's rights.
4. I work in the hospital and take care of sick animals.

5. Black or white coffee, sir?
6. You pay me when you buy something at the store.
7. I've got a parcel for Mr. Brown. Does he live here?
8. I help to keep your teeth healthy.
9. When are you going to publish my book at last?
10. I'd better go and put my make-up on. The show starts in five minutes.

### Exercise 6. Definitions

T: Look at the pictures and give definitions of these jobs. Follow the example.  
(E.g. A cook is someone who prepares food.)



## Практичне заняття 2

Тема: Планування майбутнього

Зміст роботи

### PLANNING MY FUTURE

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

to work	працювати
to be unemployed	бути безробітним
to retire	піти на пенсію
a skilled worker	кваліфікований працівник
an odd job	випадковий заробіток
a part-time job	робота на пів ставки
to look for a job	шукати роботу
an application	заява
to fill in a form	заповнити бланк
a curriculum vitae (CV)	автобіографія, резюме
a salary	зарплата
to be promoted	отримати підвищення
to run business	займатись бізнесом

to have high skill	мати високу кваліфікацію
to hold a post	займати посаду
a profession	професія
to choose a profession	вибирати професію
to have a possibility	мати можливість
to make one's living	заробляти на життя
to earn money	заробляти гроші
a vacant job	вільне робоче місце
a staff	штат працівників
a skill	вміння

**Exercise 2. Fill in the blanks with the words given below:**

1. I want to work for this firm, because I need a high...
2. This company ... for qualified workers now. Have you already filled in...?
3. What... does your father hold?
4. After the college he can work at....
5. Two years ago my grandfather...
6. In summer the students of our college often look for....
7. The workers are very at this joint venture.
8. Her mother counts for salary at the factory. She is....
9. He is out of work at the moment. He is...
10. To get a job you need to write your... .

*unemployed*

*salary*

*curriculum vitae*

*an economist*

*is looking*

*an application form*

*skilled*

*post*

*a joint venture*

*retired*

*an odd job*

**Exercise 3. Ask questions of different types:**

1. The first year students study school subjects.
2. They are reading scientific literature now.
3. She has already filled in an application form.
4. He studies at the department of finance.
5. They will get the degree of bachelors.
6. He did his military service two years ago.
7. A skilled staff of teachers works there.
8. Her future specialty is economics.

**Exercise 4. Open the brackets:**

1. Teachers (to use) the computer in their work.
2. Look! They (to translate) the text now.

3. Two years ago he (to study) at school.
4. You (to write) a dictation now.
5. You (to count) all the mistakes in your dictation already?
6. He (to do) his military service next year.
7. The usual computer (to perform) many operations per second.
8. You (to study) special subjects next year?
9. He (to finish) school last year.

**Exercise 5. Read and translate the text:**

**MY FUTURE SPECIALITY (FINANCE, BANKING AND INSURANCE)**

You may become a financier after graduation from the technological college and work at the industrial enterprises, banks, churches, political parties, retail stores, and a wide variety of other organizations. The students of the department “Finance and Credit” study the following subjects: bookkeeping, computer studies, finance, marketing, foreign languages, statistics, management and others. The financier has to know organization of industrial management, cost-accounting and audit. A highly-qualified financier must work quickly and accurately with figures and data and to concentrate on detail.

Beginners handle routine transactions. After gaining more experience, they are given responsibilities involving payrolls and other records. Good financiers have opportunities to advance to jobs on a higher level and, with additional training, to move into different departments at the banks. Many skilled, experienced financiers hold positions in management.

More and more organizations depend on computers and other machines in the operation of their finance systems. Therefore, beginning financiers should have a basic knowledge of data processing and know how to operate various office machines. People in this field must continually keep their skills up to date as employers use increasingly complex equipment to handle all aspects of banking.

The students are taught by a highly-qualified staff of teachers. Theoretical and practical training on enterprises is combined with scientific work. They operate modern equipment, read scientific literature which deals with their specialty. All these help to turn a student into a highly-skilled financier ready for independent work.

**Exercise 6. Open the brackets:**

1. Teachers (to use) the computer in their work.
2. Look! They (to translate) the text now.
3. Two years ago he (to study) at school.
4. You (to write) a dictation now.
5. You (to count) all the mistakes in your dictation already?
6. He (to do) his military service next year.
7. The usual computer (to perform) many operations per second.
8. You (to study) special subjects next year?

9. He (to finish) school last year.

### Практичне заняття 3

**Тема: Актуальні та престижні професії в Україні та за кордоном  
Зміст роботи**

#### TOPICAL PROFESSINS IN UKRAINE AND ABROAD

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

actor	актор
tutor	репетитор
astronaut	астронавт, космонавт
baker	пекар, булочник
barber	перукар, цирульник
bus driver	водій автобуса
caretaker	особа, наймана для того, щоб стежити, піклуватися про кого-небудь або чим-небудь
construction worker	робітник будівельник
cook	кухарка, кухар
dentist	зубний лікар, дантист
doctor	лікар
economist	економіст
electrician	електрик, електротехнік, електромонтер
engineer	інженер
explorer	дослідник
farmer	фермер
hairdresser	перукар
judge	суддя
lawyer	адвокат
miner	шахтар
nurse	медсестра, медбрат / доглядальниця
pharmacist / chemist	аптекарь, фармацевт
pilot	пілот, льотчик
plumber	водопровідник
police officer / policeman / policewoman	поліцейський
psychologist	психолог
surgeon	хірург
taxi driver / cab driver	водій таксі

teacher	вчитель, викладач
truck driver	далекобійник
vet / veterinary surgeon / veterinarian	ветеринар, ветеринарний лікар
waiter	офіціант

## Exercise 2. Read the text and write your own Top-3 actual professions:

### TOP-10 PROFESSIONS

Recent years the lives of millions of people have changed forever. And labour market is one of those aspects that is still transforming. The war in Ukraine has caused changes in many sectors and industries. International Labour Organization (ILO) has reported the whole situation in the space of workers in Ukraine

#### How does the war affect labour markets abroad?

The Ukrainian labour market is alive. People are significantly motivated to work for their motherland to force victory. Every day, Ukrainian people donate voluntary funds to provide every needed item to the soldiers' right in the fire line. While Ukrainian military forces protect the citizens, regular people keep protecting the economic front by earning and spending money inside the country. So let's review the most-paid jobs in Ukraine in such a rough time

#### IT Engineer

IT technology sector has been growing worldwide and Ukraine is not an exception.

Analysing the whole IT industry, some of the tendencies become more obvious, among which are AI technologies, machine learning, cloud computing, and automation of robotic processes.

#### Software Developer

In a massive digitalized world, software developers are highly-rated in the labour market around the globe. Everything is telling that this sector will be constantly growing for the next several years.

#### Information security specialist

Cybersecurity is one of the top trends for businesses of all sizes worldwide. Such industries as finance, telecommunication, and IT industry take cybersecurity as one of the most important factors for a successful business.

The main task of the information security specialist is to provide a strong and reliable security system to minimize the risk of fraud and hacking attacks. To provide this kind of protection, information security specialists provide new systems and operate the cyber networks.

#### Digital marketer

The next of the most demanded professions in 2023 worldwide is marketing specialist. As the most important part of the sales increase is a digital marketing and online promotion, companies in various niches are always in search of good specialists. LinkedIn has reported the current state of the sector, according to which, there will be around 65 million new working places in this sector by 2025.

#### Logistic specialist

Logistics is an essentially important part of the business selling process. Since the e-commerce sector has also been constantly growing, logistics became even more important these days. Right after the global pandemic hit the world, people started doing purchases online way more often and here is where qualified logistics comes. Talking about Ukraine, logistics specialists have become extremely important on February 24. When there was a really high need for quick supplies of weapons, humanitarian assistance, food, and other important things for both the military and refugees in difficult conditions logistic specialists were the only ones who could provide it.

### **Sales Manager**

Sales managers are the drivers of business revenue. High-qualified specialists in this area have such skills as leadership, communication, and time management. One of the main causes for such a rapid growth of this specialty on the market is technologies and e-commerce.

### **Financier, accountant**

Finances are an irreplaceable factor for any company worldwide. So the job of an accountant is considered to be one of the highest-paid professions in Ukraine and worldwide because of the constant need for their service and skills. The financial sector requires high-qualified knowledge and a high level of reliability.

Moreover, for the latest decades, the banking system has actively transformed into an online format, which increases the demand for financiers.

### **Work specialties**

Thanks to the qualified worker, the destruction that caused the attacks of the Russian troops is even now being restored in a couple of days. After the victory of Ukraine, such specialists as civil engineers, architects, painters, tilers, and many others will be in high demand throughout the country.

**Exercise 3. Write your own Top-3 actual professions.**

**Exercise 4. You've read a piece of information about the most popular jobs in Ukraine. Work in groups. Make a list of 3-4 questions to do a survey. You can ask about:**

- Jobs that are popular in Ukraine today;
- Jobs which will be popular in the future;
- Professions that are out-of-date.

**Exercise 5. Interview a few people in English:**

You can talk to the teachers in your school, or members of your family who can speak English, your elder brother or sister. (You can look through the advertisements in the newspapers or magazines about the vacancies in the place where you live and then exchange the facts you've found out with your classmates).

**Exercise 6. Prepare a leaflet or write a short report on your survey.**

### **Практичне заняття 4**

**Тема: Професійні якості спеціаліста та вимоги до нього  
Зміст роботи**

### **PROFESSIONS: QUALITIES AND SKILLS NEEDED**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

adaptable	легко адаптуюся
flexible	гнучкий
creative	креативний
communicative	товариський
scrupulous	уважний до деталей
persistent	завзятий
team player	командний гравець
responsible	відповідальний
open minded	відкритий до всього нового

**Exercise 2. Choose the correct answer:**

1. A hotel receptionist needs to be
  - a) brave
  - b) caring
  - c) polite
2. A florist needs to be
  - a) accurate
  - b) imaginative
  - c) entertaining
3. A cameraman needs to be
  - a) creative
  - b) persuasive
  - c) understanding
4. A fitness instructor needs to know a lot about
  - a) floral arrangements
  - b) the human body
  - c) the latest news

**Exercise 3. Use the table below to make sentences, as in the example:**

<b>JOBS</b>	<b>QUALITIES</b>	<b>REASONS</b>
politicians	brave	give people information
teachers	confident	make people believe in them

counsellors	patient	help children to learn things
firefighters	persuasive	listen to people's problems
telephone operators	understanding	perform in front of people
actors	polite	face dangerous situations

*E.g. Teachers need to be patient because they have to help children to learn things.*

**Exercise 4. Try to match two halves of the proverbs about work:**

- |                                 |                           |
|---------------------------------|---------------------------|
| 1. No bees, no honey;           | a) neither shall he eat.  |
| 2. Slow at meat,                | b) so is the work.        |
| 3. He who does not work,        | c) no work, no money.     |
| 4. As is the workman,           | d) what you can do today. |
| 5. Never put off till tomorrow, | e) and master of none.    |
| 6. Jack of all trades           | f) slow at work.          |

**Exercise 5. Give Ukrainian equivalents of the following proverbs:**

1. Actions speak louder than words.
2. Doing is better than saying.
3. No sweet without sweat.
4. Business before pleasure.
5. Through hardships to the stars.
6. The end crowns the work.

**Exercise 6. Read and translate the text:**

**GOOD ADVICE**

Once a farmer went to the nearest town to sell some butter and eggs there. It didn't take him long to sell his goods. After he sold all the butter and eggs, he decided to go to the inn to have his dinner there.

On coming to the inn, he sat down at the table, called a waiter and ordered his dinner. Then he looked around and saw a group of people who were speaking about the local lawyer.

"The lawyer is very clever and always gives good advice to his clients," said one of the men. After dinner the farmer went to the lawyer and asked to give him some advice. The lawyer asked the farmer what advice he needed. "You can give me any advice you like," answered the farmer. The lawyer smiled, took a piece of paper, wrote a few words and gave it to the farmer. The farmer took the paper and without reading it left the lawyer's office.

Late in the evening the farmer returned home. His wife asked him to gather in the hay. But the farmer was very tired and was about to go to bed. He didn't know what to do. Then he remembered that he had the lawyer's advice in his pocket. He took the paper out and read the following words: "Never put off till tomorrow what you can do today".

Then the farmer left the house to gather in the hay. He worked for some hours and at last the hay was gathered in. At night there was a storm and the farmer was very glad that he has followed the lawyer's advice and that his hay was not ruined.

**Exercise 7. Are the statements True or False?**

1. Once a farmer went to a faraway town to sell fruit and vegetables.
2. It took him much time to sell his goods.
3. The lawyer was very clever.
4. The farmer wanted the lawyer to give him any advice.
5. His wife asked him to milk the cow.
6. The farmer obeyed his wife at once.
7. The lawyer's advice was: "Never put off till tomorrow what you can do today".
8. At night the weather was fine.
9. The farmer was glad he had followed the lawyer's advice.

**Exercise 8. Answer the questions:**

1. Why did the farmer go to the town?
2. Where did he go to have his dinner?
3. What did the lawyer give to his clients?
4. When did the farmer return home?
5. Why didn't the farmer want to work?
6. What did the farmer's wife ask him to do?
7. What kind of advice did the lawyer give him?
8. How long did the farmer work?
9. Why was the farmer very glad?

**Exercise 9. Match the words from column A to those from column B:**

**A**

to go to  
to sell  
to call  
to order  
to give  
to gather in  
to be  
to work  
to follow

**B**

for some hours  
good advice  
the nearest town  
the hay  
dinner  
somebody's advice  
goods  
tired  
a waiter

## Практичне заняття 5

Тема: Правила прийому на роботу

Зміст роботи

### LOOKING FOR A JOB INTERVIEW

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

get an interview	мати інтерв'ю (співбесіду)
reference	відгук, рекомендація
present a list of references	надати список відгуків
tense	напружений
polite	ввічливий
be confident	бути впевненим
persuade	переконувати
regular duties	звичайні обов'язки
colleague	колега
be an asset for the company	бути придбанням для компанії
give a good representation	добре представити
demand	вимагати
appoint the date	призначити дату

**Exercise 1. Read and translate the following text:**

An interview is an important event in the life of every job applicant. It can be the last test on the way to a new position. That's why it's very important to be well prepared for an interview.

Come in time to the appointed place for an interview. Don't forget to take all the necessary documents for your better presentation (references, characteristics, diplomas).

Don't be nervous and tense with the interviewer, be polite and listen attentively to all the questions you are asked. If you are confident in what you talking about it will make a good impression on the interviewer. Try to give full and clear answers to the questions. Be ready to discuss the details of your future work. Try to persuade the interviewer that you are the best candidate for the chosen position and an asset for the company. Don't talk about personal questions if they are not connected with the future work.

Don't hesitate to describe fully your responsibilities and regular duties at the previous job if you are asked. Show that you are thinking ahead in your career development. Be ready to explain the reasons of your desire to change the work. Tell



about your educational history and obtained degree. Don't forget to mention your computer skills, language fluency if it's required by the company.

At the end of the interview thank the interviewer for his/ her attention. Don't demand the immediate answer about his/ her decision, appoint the certain date for it.

**Exercise 3. Translate the following sentences into Ukrainian:**

1. My friend has got an interview for tomorrow-that's why he is so nervous.
2. Did you present a list of references to the interviewer?
3. He was confident and they didn't hesitate to take him for this position.
4. The interviewer was impressed by my experience in this field.
5. Did you understand all the questions during the interview?
6. What date was appointed for your interview?
7. The interviewer told me that Mr. Green was an asset for any company.

**Exercise 4. Compound the sentences with the following words and word combinations:**

to get an interview, to interview smb, an interviewer;

to refer, reference, list of references;

to be tense, tension;

to be confident, confidence;

regular duties, duty free, to be on duty.

**Exercise 5. What would you say if you took part in these dialogues? Dramatize them:**

A.: Well, Mrs. Bradley, I see you've already had quite a lot of experience in the food industry. Could you dwell on your regular, duties at your recent job?

B: Yes, I can tell you that .....

A: You mentioned earlier that you liked the people you had worked with. What features do you appreciate in your colleagues?

B: I think that .....

A: It seems to me you had a pleasant place to work. I'm surprised you are going to leave.

B: You are quite right, but .....

A: You mentioned that you had attended special language courses. How do you think it will help you in the future work?

B: I suppose that.....

**Exercise 6. The employer wants to know if you are the person he wants, so you'll be asked about yourself. Think about it now.**

What do I do well?

School activities?

What are my good points?      School subjects?  
Why would I like this job?      Previous work?  
Spare - time interests?      Saturday job?  
What is my family like?  
What do I like doing and why?  
What do I not like doing and why?

**Exercise 7. You will want to ask questions too.**

The job itself?      Can I see where I would be working?  
Training?      Hours?  
Prospects?  
Further Education?  
Conditions?  
Write your questions down and take them with you.

**Exercise 8. How to make a good impression at the interview? Learn these rules:**

1. Do arrive early.
2. Phone if you're held up.
3. Do try to smile.
4. Do show interest in the job and ask questions.
5. Do be polite.
6. Don't panic, even if faced by more than one person.
7. Don't slouch and look bored.
8. Don't smoke or chew.
9. Don't give one-word answer or say you don't care what you do.

**Exercise 9. Topics for further discussion:**

1. You are seeking a job for the first time. Is it necessary to prepare for an interview? Why do you think so? How will you do it?
2. Is it easy for you to present yourself fully in a short interview with an unknown person? If it is difficult, explain how you will overcome it. What or who will help you in this situation?
3. How do you imagine your future interview? What are the main rules of your behaviour?
4. How should you behave at the interview to achieve your goal? Demonstrate it as an interviewer and as an applicant.

**Exercise 10. Read and translate the dialogue:**

*(Anna is having lunch with her sister Barbara. Anna has just accepted a position as an Administrative Assistant. Her boss is an executive with a firm that manufactures heavy machinery used in construction.)*

*Barbara:* You've got a new job, Anna. My congratulations.

*Anna:* Thanks, Barbara.

*Barbara:* Tell me a few words about your boss. What does he do?

*Anna:* Well, he is one of the vice-presidents of the company, so he's rather important. He is an executive.

*Barbara:* Do you know the difference between an executive, a manager and an administrator?

*Anna:* I am afraid, I can hardly tell you the difference, I think these words are interchangeable and they really aren't different in many companies.

*Barbara:* What about your company?

*Anna:* In our company the top officers are called administrators. The next highest group – the vice-presidents, the heads of major departments and branch plant managers – are executives like my boss.

*Barbara:* Is that all?

*Anna:* The group below consists of managers; they are general managers and foremen.

*Barbara:* So I see that a organization has a number of positions and some people have more authority than others.

*Anna:* You are right.

*Barbara:* But it would be interesting to know more about the functions of an executive like your boss.

*Anna:* I'd say he makes a lot of important decisions. He sets objectives, coordinates work, delegates authority, makes hiring, firing, evaluating and just general leading.

*Barbara:* It seems to be important.

*Anna:* It is important. It's evident that making careful decisions is the basis of good management.

*Barbara:* But do you work under much pressure?

*Anna:* Barbara, you know I am quite used to working under pressure from my last job. I am also accustomed to lots of paper work and red tape.

*Barbara:* Good for you.

*Anna:* And what's more important I feel that I can team a lot because my boss is very competent.

*Barbara:* Good, I think we'd better hurry not to get late for work.

## **Практичне заняття 6**

**Тема: Написання резюме**

**Зміст роботи**

### **HOW TO ACE THE CV**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

candidate	кандидат
applicant	кандидат, претендент
application	заява, заявка
resume	резюме
c/v (Curriculum Vitae)	автобіографія
to go after a position	претендувати на посаду
recent position	остання посада
career objective	мета кар'єри
Personnel Manager	менеджер по роботі з персоналом, кадрами
Human Resource Manager	менеджер по кадрах
agency	бюро з працевлаштування
prove sth	довести що-небудь
be qualified	бути кваліфікованим
experienced	досвідчений
provide applicable experience	забезпечити необхідний досвід
have experience in some field	мати досвід в якійсь сфері
be hired by sb	бути найнятим кимось
employ	наймати
employee	працівник, службовець
employer	наймач
recruiter	наймач
employment	зайнятість, працевлаштування
job jumper (changes positions every 6-10 months)	той, хто змінює роботу кожні 6-10 місяців
present oneself in a resume	представити відомості про себе у резюме
type	друкувати
handwritten	написаний від руки
objective	об'єктивний; мета
concise	короткий, стислий, скорочений, виразний, чіткий
tailor to a particular position	розраховувати (претендувати) на конкретну посаду
post, appointment, position	посада
present job	теперішня робота
previous job	попередня робота
job description	опис роботи
demonstrate abilities	продемонструвати здібності
state clearly	заявити чітко
challenging	сприятливий
environment	оточення
focus on	зосередитися на чомусь
accomplishments	позитивні якості, досконалість, довершеність
achievement	досягнення
involve	включати

solve a problem  
 problem-solving skills  
 management skills  
 critical thinking  
 initiative  
 list chronologically  
 seek a position  
 first-time job seekers  
 offer  
 relevant  
 education  
 educational history  
 work background

вирішувати проблему  
 здібності до вирішення проблем  
 здібності до управління  
 критичне мислення  
 ініціативний  
 перелічити у хронологічному порядку  
 шукати місце, влаштуватися на роботу  
 той, хто вперше влаштовується на роботу  
 запропонувати  
 відповідний  
 освіта  
 відомості про освіту  
 професійна кваліфікація

## Exercise 2. Read and translate the following text:

### WHAT IS IT A RIGHT RESUME?

A resume is an introduction, one page, one short chance at proving you are a qualified and experienced candidate who should be hired by a company. It wraps up all your life experiences, needs to be professional, to the point and perfect. A resume must present a clear picture of the candidate. For this you should know what a potential employer expects.

They look at a person's experience with a company, how long the person has worked for a company or to see if he is a «job jumper». The person should be able to present himself in a resume. Your resume must be right, standard format, typed. To offer details about spouses and children is not necessary and not professional.

So what should be in a resume?

Begin with the basics. Your name, address and phone (fax) number should always go at the top of your resume. There is no need to include the words «resume» or «c/v» — they take up precious space.

State a resume objective. It should be below the name, address and phone number and be a clear and concise job objective. Using it forces you to tailor your resume to a particular position or company, as well as provides an immediately clear sense of direction to those people who will be reviewing your 4 resume. The main objective of your writing a resume — to demonstrate your abilities for a particular position — so state it clearly at the top. Focus on the position and career path you are going after, and state exactly what you want. It should be more than «Objective: To work in a challenging environment.)) Talk about your accomplishments in your «Experience» section. Focus on achievements at your present and previous jobs, especially those that



involve problem-solving, management skills, critical thinking and initiative. These should be listed chronologically, beginning with your most recent position and then moving through previous jobs, as long as they provide applicable experience to the position you are seeking. Always use action verbs in your job description: words like «administered», «analysed», «coordinated», «evaluated», «negotiated», «reviewed» and «supervised» offer a stronger presentation of your abilities. But keep the description short and to the point, and also make sure everything listed is relevant.

Include a section about your education, list it before your experience only if your educational history is stronger than your work background. This is often best for first-time job seekers who don't have much work experience. Make sure to list any additional courses you have taken that might be relevant to the job you are seeking, including specific company training programs or language courses.

Personal data should be included in a short section at the end of your resume. Including information about your marital status, number of children, health and physical characteristics is always unnecessary. Include such categories as language fluency, extensive travel history or specific computer skills. Don't include references on your resume.

### **Exercise 3. Translate the sentences into Ukrainian:**

1. The candidates have arrived in time for the interview.
2. You should send your application form by fax.
3. Have you written the new resume yet?
4. What career objective have you got?
5. Do you go after the position of a bookkeeper?
6. Our Personnel Manager will see you tomorrow.
7. How can you prove being a qualified engineer?
8. This job provided him applicable experience in the sphere of computers.
9. The secretary was hired by Human Resources Manager.
10. This company is the biggest employer at the food market.
11. Are you a job-jumper?
12. He'll review your resume the day after tomorrow.

### **Exercise 4. Compound the sentences with the following words and word combinations:**

to type (a document, a letter, a resume), a typist;  
job (previous, present), job description, job-jumper;  
to focus on (accomplishments, achievements, lacks);  
to solve (a problem), solution, problem-solving skills;  
to seek (a position, assistance), job-seeker;  
to take (language courses, specific company training program);  
to support smb (candidacy for a particular position);  
to refer, good references.

**Exercise 5. What would you say if you took part in these dialogues? Dramatize them.**

- A. Is it necessary to type my resume?  
B. I consider that  
A. I think you'd better write about your spouse and children in the resume.  
Do you agree with me?  
B. I don't think so because .....  
A. Is it obligatory to mention my educational history? Why?  
B. I suppose that .....  
A. I started with my personal data then passed to my experience. Is that right?  
B. It's not right, you'd better .  
A. Did you list chronologically all your previous positions?  
B. No, because .....  
A. I think you should mention.

**Exercise 6. Mr. Green found separate parts of a good resume's scheme. Help him to put the parts in a right order.**

- |   |                  |
|---|------------------|
| Position, company   | Experience       |
| Job objective   | Address          |
| Name  | Phone/fax number |
| Education   | Personal data    |
| Additional courses, specific company training programs, language course |                  |

**Exercise 7. Look at the plan and draft-resume Mr. Green has written recently. Use it as an example to write your own resume.**

PLAN

- Name, address, phone/fax number  
Particular, position, company (job objective)  
Experience (achievements, skills)  
Education + additional courses, specific company training programs,  
language courses  
Personal data

Resume

Mr. Paul Green

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**Job objective:** Finance and Administration Manager

**Company:** Jaar International Inc.

**Experience:**

recent position: 1997-1995 Finance and Administration Manager. Supervised Development of Management Information systems. Coordinated development of Logistics. Proved to have management skills. International Trade Company “MARS”, Great Britain.

Previous jobs: 1995-1990 Finance Manager. IBM computers Inc. Analysed budgeting and forecasts programs. Evaluated as having problem-solving skills. French Branch, IBM computers Inc., France. 1990-1986 Bookkeeper. Glaxo International Co. Coordinated costing, budgeting programs, branch department. Ukrainian office, Ukraine.

**Education:** 1986 Degree with Honours in Finance and Economy, Oxford University, Finance and Administration.

1985-1986 Special training program (Glaxo International Co.)

1984-1986 special language courses (French: Finance and Economy in France — Ukrainian: Ukrainian Tax Policy)

1982-1984 Computer systems for Finance and Economy

**Personal Data:** age 32, fluent in French, Ukrainian.

Travel history: France, Ukraine.

Profound computer skills: WinWord, Excel, Finance programs.

**Exercise 8. Topics for further discussion:**

1. Imagine that your friend has decided to write down a resume because he is seeking a new job. Give him/her advice how to write it clearly.
2. You are working at the Human Resources Office and you deal with applicants' resumes. You know well how to write a good resume. Explain how to do it to an applicant for a position “Sales Manager” at a famous Food Company.

**Exercise 9. Using the information provided by this chapter try to write down your own resume. Make up the plan.**

**Практичне заняття 7**

**Тема: Конкуренція**

**Зміст роботи**

**COMPETITION**

**Exercise 1. Read and memorize the following words, word-combinations and**

## word-group:

market conditions	ринкові умови
deal	угода
to compete	конкурувати, змагатися
profit	прибуток
to charge	призначати (ціну)
losses	втрати, збитки
competitive market	конкурентоспроможний ринок
acquisition	придбання
challenger	претендент
competition	конкуренція, змагання
monopolistic	монополістична конкуренція
nonprice	нецінова конкуренція
pure	чиста конкуренція
perfect	ідеальна конкуренція
facilities	кошти, обладнання
follower	послідовник, прихильник
household	будинок, домашнє господарство
increase	збільшувати, рости
limited	обмежений
monopoly	монополія
oligopoly	олігополія
premium price	додаткова ціна
pricing	ціноутворення
competitive	конкурентне ціноутворення
cost-plus	ціноутворення за принципом «витрати плюс прибуток»
differentiated	диференційований продукт
standardized	стандартний продукт
production	виробництво
reduce	зменшувати, знижувати
reduction	спад
restriction	обмеження
artificial	штучне обмеження
standardized	стандартний
stipulate	обумовлювати
substantial	значний, істотний
substitute	замінник
close	близький
sufficient	достатній

## Exercise 2. Read the following text:

Market structure is determined primarily by (1) the number of firms selling in the market; (2) the extent to which the products of different firms in the market are the same or different; (3) the ease with which firms can enter into or exit from the market. Based on these three criteria, economists usually group market structures into four basic categories: (1) pure competition; (2) monopoly; (3) oligopoly; and (4) monopolistic competition. Let us examine each of these market structures.

### **Pure Competition**

The main characteristics of the pure competition are:

- Many sellers: There are many sellers, and each firm is so small relative to the entire market that its actions will have no effect on the price of its product. Instead, it must accept the going market price, established by the forces of supply and demand.

- Standardized product: The products of the various firms in the market are so nearly identical that buyers do not prefer the product of any one firm over that of any other firm.

- Easy entry and exit: There are no significant financial, legal, technological, or other barriers to prevent new firms from entering the market or to prevent existing firms from leaving the market. Firms are free to enter and leave the market at will.

- No artificial restrictions: There are no wage and price controls, minimum wage laws, labour unions, or other artificial restrictions on the free movement of prices and wages up and down.

Pure competition has its limitations. Although it works well in an industry such as agriculture, it is not practical for all markets and all industries. Nevertheless, since competition is the controlling mechanism of a market economy, a high degree of competition is usually desirable in most markets.

### **Monopoly**

Monopoly is the extreme opposite of pure competition and has the following characteristics: (1) the market consists of a single seller; (2) the seller sells a product for which there are no close substitutes; (3) there are barriers to entry that prevent competitors from entering the market; and (4) the seller can control the price of his or her product.

Monopoly disadvantages include the following: (1) a monopolist charges a higher price and produces less output than a perfectly competitive firm, (2) resource

allocation is inefficient because the monopolist produces less than if competition existed, (3) monopoly produces higher long-run profits than if competition existed, and (4) monopoly transfers income from consumers to producers to a greater degree than under competition.

### **Oligopoly**

Although few industries are controlled by a single firm, main industries in the United States are dominated by a few giant firms. Such a market structure is known as oligopoly, and it is the market structure under which most large corporations operate. Oligopoly has the following characteristics: (1) a few sellers; (2) substantial barriers to entry; (3) standardized or differentiated products; and (4) substantial nonprice

competition.

Nonprice competition includes advertising, packaging, product development, better quality, and better service. Under imperfect competition, firms may compete using nonprice competition, rather than price competition.

### **Monopolistic Competition**

Monopolistic competition is a market structure that is characterized by (1) many sellers; (2) differentiated products; (3) nonprice competition; (4) relatively easy entry and exit. It has similarities to both pure competition and oligopoly.

Monopolistic competition is similar to pure competition in the sense that there are many sellers and no strong barriers to entry. Firms can enter and leave markets on a regular basis and, indeed, do so. The amount of money required to go into business is relatively small, and there are few government regulations restricting those wishing to enter a market. In addition, each seller controls such a small share of the market that each believes that his or her actions will bring no reactions from competitors.

Unlike pure competition, however, monopolistic competition is characterized by product differentiation and nonprice competition. The latter involves efforts to persuade consumers to buy a particular product for reasons other than price. In fact, product differentiation and nonprice competition are the most important characteristics that distinguish monopolistic competition from pure competition. Firms operating in markets characterized by monopolistic competition do extensive advertising in an effort to convince consumers that their products are better than those of their competitors. Often there is little or no actual difference in the products, but advertising campaigns lead at least some consumers to believe otherwise.

Most retail stores in medium-to-large-sized cities fall into the category of monopolistic competition. They advertise heavily and try to convince consumers that their products and services are superior to those of their competitors. A store may emphasize such things as convenient location, ample parking space, courteous service, and a large selection of merchandise.

Government also limits competition at times. *First*, the government limits competition when a single supplier can meet the needs of a group of people most cheaply. These situations are called natural monopolies. Public utilities, such as electric and water companies, are natural monopolies. Two or more companies competing to provide a community with electricity, for example, would be wasteful. Each company would have to duplicate the expenses of the others in producing and distributing the electricity. To prevent wasteful duplication, the government has granted a monopoly on selling electricity in each area of the country. To keep electrical power companies from taking advantage of their monopolies, the government regulates the companies' prices and policies.

*Second*, the government limits competition through licensing. For example, the government has set strict requirements for people who want to become doctors. The purpose of the requirements is to prevent unqualified people from practicing medicine. Without these requirements, more people probably would become doctors, increasing competition in providing health care. Society, through government, has decided to limit competition in order to protect itself from unqualified doctors.

*Third*, government limits competition by granting patents and copyrights. A patent is an official document that gives an inventor the exclusive right to make, use, or sell an invention for a specified number of years. A copyright is the exclusive right to publish or perform literary, artistic, or musical works for a certain number of years. Patents and copyrights protect the works of inventors and artists from use by competitors for a limited time period. Consequently, inventors and artists can benefit more from their products than they could in perfect competition. In effect, patents and copyrights are temporary monopolies. They are designed to encourage and reward inventors and artists.

In other aspects of life, such as school, competition also plays an important role. Like business owners, students often compete with one another for success. Yet, competition is rarely perfect competition.

**Exercise 3. Answer the following questions:**

1. What are the four characteristics of pure competition? Does pure competition exist?
2. What problems would exist in a purely competitive economy?
3. What is monopoly characterized by?
4. Identify four characteristics of oligopoly. What is meant by “mutual interdependence”? Describe nonprice competition.
5. What is monopolistic competition characterized by?
6. How might firms in monopolistic competition compete with each other?
7. Why might oligopolists use promotion rather than price changes as the main form of competition?
8. How can the government limit competition?

**Exercise 4. Match the words with their definitions:**

1. Oligopoly	A. A market structure characterized by a few sellers, standardized or differentiated products and substantial nonprice competition.
2. Pure competition	B. A market structure characterized by a single seller, a product for which there are no close substitutes, and strong barriers to entry that prevent potential competitors from entering into the market.
3. Monopoly	C. A market structure characterized by many sellers, standardized products, easy entry and exit, and no artificial restrictions on the free movement of prices and wages up and down.
4. Monopolistic competition	D. A market structure characterized by many sellers, differentiated products, nonprice competition, and relatively easy entry and exit

**Exercise 4. Give Ukrainian equivalents of the following phrases:**

monopolistic competition

no artificial restrictions

pure competition  
market structure  
substantial barriers to entry  
a standardized product  
a potential competitor

nonprice competition  
no close substitutes  
relatively easy entry and exit  
a free movement of prices  
a differentiated product

**Exercise 5. From two columns choose the words with similar meaning and arrange them in pairs:**

**A**

- 1) to produce
- 2) wage
- 3) limitation
- 4) to persuade
- 5) pure
- 6) competition
- 7) substantial
- 8) advertising
- 9) share
- 10) premium
- 11) to consume
- 12) buyer
- 13) artificial

**B**

- a) customer
- b) to manufacture
- c) salary
- d) to convince
- e) clean
- f) restriction
- g) rivalry
- h) considerable
- i) publicity
- j) portion
- l) reward
- m) to use up
- n) fake

**Exercise 6. From two columns choose the words with opposite meaning and arrange them in pairs:**

**A**

standardized  
insignificant  
exit  
vigorous  
to expand  
combined

**B**

entry  
substantial  
differentiated  
weak  
to narrow  
pure

**Exercise 7. Choose the correct statement:**

1. It's difficult to meet *monopoly/perfect competition* in the real world.
2. Perfect competition is the situation that exists when *a business/ market* is completely competitive.
3. Every good or service (such as shoes, cars, or medical care) would have many buyers and *sellers/producers* and distributors.
4. All *providers/suppliers* in the market would make identical products.
5. Buyers would make their decisions about what to buy based only on market

*conditions/prices.*

6. *Consumers/producers* would know where the cheapest recourses could be found.
7. Everyone would be free to move in search of the highest *income/profits* or the best deal.
8. Not all the producers in *a market/industry* make the same product.
9. Perfect knowledge of market *traits/conditions* is hard to achieve in any economy.
10. People try to *increase/reduce* competition so that they can make more money.

**Exercise 8. Fill in the missing words from the text:**

1. Although few ..... are controlled by a single firm, main ..... in the United States are dominated by a few giant firms.
2. Such a ..... is known as oligopoly, and it is ..... under which most large corporations operate.
3. .... usually define oligopoly as few enough firms so that there is mutual interdependence among the firms.
4. Nonprice ..... involves efforts to persuade consumers to buy a particular product for reasons other than price.
5. Monopolistic competition is similar to pure competition in the sense that there are ... and no strong barriers to entry.
6. Unlike ..., however, monopolistic competition is characterized by product differentiation and nonprice competition.

**Exercise 9. Expand the sentences:**

1. Market structure is determined primarily by... .
2. Economists usually group market structures into four basic categories: ... .
3. The main characteristics of the pure competition are ... .
4. Monopoly is the extreme opposite of pure competition and has the following characteristics: ..... .
5. Oligopoly has the following characteristics: .... .
6. Monopolistic competition is a market structure that is characterized by ... .

**Exercise 10. Choose the correct statement:**

1. Every good or service would have a lot of .....
  - a) consumers
  - b) buyers and sellers
  - c) buyers
  - d) promoters
2. It's difficult to meet in the real world.
  - a) perfect competition
  - b) monopoly
  - c) imperfect competition

- d) oligopoly
3. Competition is based on price.
- a) often
  - b) rarely
  - c) never
  - d) only
4. Government tries to competition in some situations.
- a) widen
  - b) reduce
  - c) limit
  - d) increase
5. Patents and copyrights protect the works of inventors and artists from use by .....
- a) managers
  - b) government
  - c) sellers and buyers
  - d) competitors

## **Практичне заняття 8**

**Тема: Трудові мігранти**

**Зміст роботи**

### **LABOUR MIGRANTS**

**Exercise 1. Match the following English words with their Ukrainian equivalents.**

the employment structure	структура працевлаштування
labour migrants	трудові мігранти
refugees	біженці
service sector	сфера послуг
highly qualified specialists	високкокваліфіковані спеціалісти
employee	працюючий
trade	торгівля
education	освіта
public catering	сфера громадського харчування
industrial production	промислове виробництво
logistics sector	логістична галузь
construction	будівництво
logistics warehouses	логістичні склади
transport sector	транспортна сфера
full-scale invasion	повномасштабне вторгнення
the first wave of refugees	перша хвиля біженців
weak knowledge	слабке знання

**Exercise 2. Read and translate the text:**

## LABOUR MIGRANTS

In the early 21st century many young Ukrainians, particularly residents of the country's rural west, sought employment opportunities abroad. Although such migration sometimes led to localized labour shortages within Ukraine, remittances from the Ukrainian diaspora amounted to some 4 percent of the country's gross domestic product (GDP).

The economy contracted sharply in 2014 as a result of the political crisis that toppled the government of Pres. Viktor Yanukovich. Russia responded to Yanukovich's ouster by illegally annexing Crimea and fomenting an insurgency in south eastern Ukraine. A cease-fire between the Ukrainian government and Russian-backed forces in February 2015 created a state of frozen conflict, and the ongoing violence shattered daily life in what had been Ukraine's most productive industrial region.

By February 2022 Western defense analysts estimated that as many as 190,000 Russian troops were encircling Ukraine and warned that a Russian incursion was imminent. On February 21, 2022, Putin responded by recognizing the independence of the self-proclaimed people's republics of Donetsk and Luhansk. Putin ordered Russian troops into Ukrainian territory as "peacekeepers," and Russian military activity in the Donbas—ongoing since 2014 but consistently disavowed by the Kremlin—at last became overt. Western leaders pledging solidarity with Ukraine responded by levying a raft of sanctions against Russian financial institutions.

**Exercise 3. Make up 7 questions to the text.**

**Exercise 4. Make up a story about the United States of America completing the sentences with the necessary information:**

The United States of America is situated in \_\_\_\_\_. The territory of the USA is \_\_\_\_\_. The population of the country is \_\_\_\_\_. People of different \_\_\_\_\_ live in the country. It consists of \_\_\_\_\_. It is washed by \_\_\_\_\_. There are many rivers in the USA. The largest rivers are \_\_\_\_\_. The USA is famous for its Great \_\_\_\_\_. The highest mountains are \_\_\_\_\_. The USA borders on \_\_\_\_\_. The climate of the USA is \_\_\_\_\_. The USA is rich in \_\_\_\_\_ and it is a highly \_\_\_\_\_. There are many industrial \_\_\_\_\_ in the USA, such as \_\_\_\_\_. The largest city of the USA is \_\_\_\_\_. \_\_\_\_\_ is the capital of the country. The USA is a parliamentary republic and the head of the state is \_\_\_\_\_. The main political parties are \_\_\_\_\_.

**Exercise 5. Watch the video and write an essay about labour migration:**

[https://www.youtube.com/watch?v=cvWA\\_bnuLtY](https://www.youtube.com/watch?v=cvWA_bnuLtY)

**Exercise 6. Translate into English:**

Напад Росії 24 лютого 2022 року суттєво змінив структуру працевлаштування мігрантів з України в Польщі. Після 24 лютого найбільшою професійною групою

людей у Польщі стали біженці, які працювали в Україні у сфері послуг та висококваліфіковані спеціалісти. Кожен десятий працюючий (або той, хто збирається працювати) біженець в Україні був працівником торгівлі, сфери освіти або виконував фізичну роботу.

Найбільше біженців працевлаштовувалися в сфері послуг, готелях, торгівлі та сфері громадського харчування, на промисловому виробництві, а також у логістичній галузі. До 24 лютого у Польщі найбільше українців працювало на будівництві, промисловому виробництві, логістичних складах і у транспортній сфері.

Мігранти з України, які працювали в Польщі до повномасштабного вторгнення, краще знали польську мову, ніж біженці. Натомість схожість польської та української мов дозволила за кілька місяців 2022 року біженцям суттєво покращити рівень знання польської. Під час першої хвилі біженців дві третини (66%) заявляли про відсутність або слабе знання польської мови, тоді як у другій половині 2022 року цей відсоток знизився на 19 процентних пунктів і становив 47%.

Кожен третій економічний мігрант, який працював у Польщі до 24 лютого 2022 року (31%), і кожен третій біженець (33%), володіє англійською як мінімум на комунікативному рівні. За 2022 рік значення цього показника не змінилося.

## РОЗДІЛ 1. ПІДГОТОВЧИЙ ЕТАП

### Тема 1.2. Україна в світі

**Обсяг матеріалу.** Україна на географічній та політичній карті світу. Участь України в роботі міжнародних організацій. Англійські країни та економічні відносини з Україною. Валюта країни, мова якої вивчається.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ. Ведення словника, ознайомче та вивчаюче читання, переклад зі словником, створення презентацій. Складання та презентація мікродіалогів.

#### Студенти повинні:

*знати* лексичний мінімум, культурні та країнознавчі особливості різних країн, перелік найвідоміших міжнародних організацій;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми.

### Практичне заняття 9

**Тема:** Україна на географічній та політичній карті світу

**Зміст роботи**

## UKRAINE ON THE MAP OF THE WORLD

**Exercise 1. Match the following English words with their Ukrainian equivalents.**

- |                   |                             |
|-------------------|-----------------------------|
| 1) urban          | a) прикордонна лінія        |
| 2) boundary       | b) споживчі товари          |
| 3) outskirts      | c) озера                    |
| 4) consumer goods | d) країна                   |
| 5) borderland     | e) ґрунти                   |
| 6) steppes        | f) сільський                |
| 7) plains         | g) густина населення        |
| 8) reach          | h) гирло річки              |
| 9) lakes          | i) кордон                   |
| 10) rural         | j) міський                  |
| 11) tributary     | k) поклади корисних копалин |
| 12) soils         | l) степи                    |
| 13) deposits      | m) рівнини                  |
| 14) mouth         | n) притока                  |
| 15) density       | o) межі досяжності          |

**Exercise 2. Read and translate the following text:**

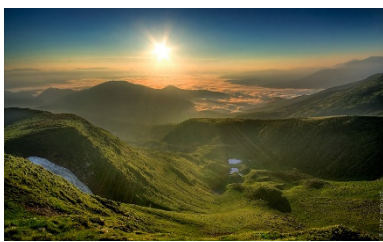
**Geographical position of Ukraine**

The name Ukraine is of Slavic origin and is connected genetically with the word “Ukraine” which originally meant “borderland”. It is really a borderland of Europe, the gateway to Asia and its desolate steppe region, on the outskirts of the Mediterranean Sea and the border between the forests and the steppe.

Ukraine is situated in the south-eastern part of Central Europe, and borders on other European countries: Russia, Byelorussia, Poland, Slovakia, Hungary, Moldova and Romania. The territory of our country is about 600,000 square kilometres. The population of our country is about 47 million people. 68% of the population is urban, and 32% is rural. Not only Ukrainians live in our country. There are also Russians, Jews, Byelorussians, Moldovans, Rumanians, Greeks, Tatars, Poles, Hungarians, Armenians, Germans, Gypsies and some other ethnic minorities.



The territory of Ukraine is mostly a level treeless plain, called steppe. Ukraine is not a mountainous country, though there are Crimean Mountains in the Crimean Peninsula and the Carpathian Mountains in the west of the country; both not very high. The Carpathians are the only mountainous natural boundary of Ukraine. Mountains cover only 5 % of the whole area of Ukraine. They are covered with mixed forests of pine, fir, beech and oak trees. There are many picturesque mountain resorts there and winter sports are very popular. The Crimean Mountains are an all year round tourists' and mountain-climbers' attraction. They are close to the second natural boundary of Ukraine – the Black Sea and the Azov Sea, which are famous for their holiday centres and children's summer camps.



The Ukrainian landscapes can't be called monotonous; it has some diversity as its plains are broken by highlands – running in a continuous belt from northwest to southwest – as well as by lowlands. The largest highland area is the Dnieper Upland, which lies between the middle reaches of the Dnieper and Southern Buh (Pivdennyi Buh), rivers in the west-central Ukraine. It is broken by many rivers, valleys, ravines and gorges, some of them more than 1, 000 deep.

The main river in the country is the Dnieper which is the third longest in Europe. One of the oldest Ukrainian cities, its capital Kyiv is situated on both sides of this wide and powerful river. The Dnieper has many tributaries, which unify central Ukraine economically, connecting the Baltic coast countries with the Black Sea and the Mediterranean Sea. The mouth of another Ukrainian river, the Danube provides an outlet for our country's trade to the Balkans, Austria and Germany. The Danube River connects Ukraine with 7 European countries. Other less important rivers of Ukraine are the Dniester, the Southern Buh, the Desna, the Prypiat, the Siverskyi Donets and about 70 thousand small rivers.



Ukraine is not very rich in mineral resources but there are deposits of coal in the greater Donbas (Donetsk Basin) and deposits of iron ore, gas, non-ferrous metals, oil, mineral salts and clay in other regions of Ukraine.

The biggest cities of Ukraine are Kyiv, Kharkiv, Lviv, Dnipropetrovsk, Zaporizhiya, Donetsk, Odessa, Mykolaiv and some others. Main industrial enterprises are concentrated in and around them. They produce planes, turbines, different kinds of machines and equipment, and various consumer goods.

### **Exercise 3. Decide which of these statements are true and which are false:**

1. Ukraine is situated in the south-east of Europe.

2. It has only two natural borders.
3. Ukraine borders on 8 countries.
4. The territory of Ukraine is smaller than that of France but larger than Great Britain.
5. Fewer people live in Ukraine than in Great Britain.
6. More people live in the country than in the city.
7. The Crimean Peninsula with its mountains is in the west of the country.
8. You will not find beech trees in the Crimean Mountains.
9. There are deposits of iron ore in Donetsk Basin.
10. The main rivers of Ukraine are important trade routes.

**Exercise 4. Fill in the following table:**

Country	Capital	Territory	Population	Location	Washed by	Borders on	Main rivers	Main mountains	Natural resources

**Exercise 5. Translate the following words and word-combinations into English:**

вхід, ворота	альпіністи	вихід	безперервний
спустошений	різноманітність	підприємство	курорт
вужка ущелина	меншини	степ	забезпечувати
Цигани	зона, пояс	глина	комерційна діяльність
півострів	сосна	узбережжя	

**Exercise 6. Use the proper tense-form of the verbs. Translate the sentences:**

1. Ukraine (to have) many rivers.
2. The Dnipro (to divide) Ukraine into two parts: Left-bank and Right-bank territories.
3. The top soils (to be) mainly black.
4. Steppes and plains (to compose) the most part of the territory of Ukraine.
5. Twenty-seven thousand kilometres of railroads (to intertwine) throughout the territory of Ukraine.

### Практичне заняття 10

**Тема: Участь України в роботі міжнародних організацій**  
**Зміст роботи**

## UKRAINE TAKES PART IN THE WORK OF INTERNATIONAL ORGANISATIONS

**Exercise 1. Match the following English words and expressions with their Ukrainian equivalents:**

- |                            |                               |
|----------------------------|-------------------------------|
| 1) policy guideline        | a) перший «стовп»             |
| 2) the first «pillar»      | b) політичний напрямок        |
| 3) non-profit organization | c) подати позов               |
| 4) to combat terrorism     | d) боротися з тероризмом      |
| 5) to be appointed         | e) заможні регіони            |
| 6) to bring proceedings    | f) некомерційна організація   |
| 7) development aid policy  | g) призначатися               |
| 8) well off regions        | h) політика сприяння розвитку |

**Exercise 2. Read and translate the following text:**

**INTERNATIONAL ORGANISATIOIS AND UKRAINE**

Ukraine actively participates in the work of various international organizations, fostering collaboration and contributing to global initiatives. This involvement highlights Ukraine's commitment to international cooperation and its role in addressing global challenges. One key organization Ukraine is a member of is the United Nations (UN). As a member state, Ukraine collaborates with other nations to address issues like peacekeeping, humanitarian aid, and environmental sustainability. This demonstrates Ukraine's dedication to upholding international law and engaging diplomatically on the world stage.

Moreover, Ukraine actively contributes to the Organization for Security and Co-operation in Europe (OSCE). Through its participation, Ukraine works to enhance regional stability, resolve conflicts, and strengthen democratic institutions. The OSCE provides a platform for dialogue, enabling Ukraine to address security challenges and promote human rights both domestically and internationally.

On the economic front, Ukraine is a member of the World Trade Organization (WTO). This membership facilitates international trade, encourages economic growth, and ensures adherence to fair trade practices. The WTO serves as a forum for Ukraine to negotiate trade agreements and address global trade related issues.

Additionally, Ukraine has an associate membership with the European Union (EU). This partnership extends beyond economic ties, aiming to deepen political cooperation, foster democratic reforms, and strengthen people-to-people connections. Ukraine's pursuit of closer integration with the EU reflects a commitment to shared values and a vision of a prosperous future.

In conclusion, Ukraine's active participation in international organizations at the B1 level showcases its dedication to global cooperation and its role in shaping a more inclusive and secure world. Through collaboration and engagement, Ukraine contributes to international efforts aimed at addressing complex issues and building a better future for all.

**Exercise 3. Answer the following questions:**

1. How does Ukraine contribute to global initiatives through its active participation in international organizations?
2. How does Ukraine demonstrate its commitment to international cooperation within the United Nations (UN)?
3. What specific issues related to peacekeeping, humanitarian aid and environmental sustainability does Ukraine address as a member state of the UN?
4. How does Ukraine contribute to the Organization for Security and Co-operation in Europe (OSCE) to enhance regional stability and resolve conflicts?
5. How does the OSCE provide a platform for Ukraine to engage in dialogue and address security challenges and human rights concerns?
6. What role does Ukraine play within the World Trade Organization (WTO), and how does its membership benefit the country's economic growth?
7. Can you give the examples of how the WTO serves as a forum for Ukraine to negotiate trade agreements and address global trade-related issues?

**Exercise 4. Choose the right preposition in brackets according to the contents of the sentences (on, of, for, with, by, Ø):**

1. In 2004 ten new countries joined ... the European Union.
2. The decisions ... all matters of joint interest are always made at European level.
3. Initially the EU consisted ... 6 countries.
4. The European Union dealt ... trade and economy in early years.
5. The Court of Auditors is responsible ... controlling lawful management of the EU budget.
6. The specific role of the Court of Justice is ensuring compliance ... the law.
7. The five EU institutions are flanked ... the European Economic and Social Committee, the Committee of the Regions, the European Central Bank, the European Ombudsman, the European Investment Bank

**Exercise 5. Read the text and fill in the gaps with the words from the box below:**

The European Parliament is one of the EU .... Members of the European Parliament (MEPs) are drawn from member states of the EU but group themselves ... rather than .... The European Parliament holds its ... in Strasbourg, but its ... is in Luxembourg and its committees meet in Brussels. The elected Parliament serves a ... of five years, after which elections are held. The European Parliament's power and influence derive from its power to ..., and subsequently to ... or reject, the EU's budget.

to amend	nationally	Secretariat General
to adopt	sessions	term
institutions	politically	

**Exercise 6. Prepare for the discussion: find necessary information, present your own opinion on the following:**

1. The perspective of Ukraine's joining the European Union.
2. The new 10 countries that have joined the EU in 2004, the celebration in Dublin.
3. The countries that are in line to join the European Union.
4. Eastern countries such as Ukraine, Moldova etc. strive to join the EU.

### **Практичне заняття 11**

**Тема: Англomовні країни та економічні відносини з Україною**

**Зміст роботи**

## **ENGLISH SPEAKING COUNTRIES AND UKRAINE**

**Exercise 1. Read and memorize the following words, word-combinations and word-groups:**

to set contacts	встановлювати контакти
an agreement	угода
a treaty	договір
joint venture	спільне підприємство
to provide	забезпечувати
to enable	дозволяти
to implant	застосовувати
to be run	проводитися
embassy	посольство

**Exercise 2. Read and translate the following text:**

### **Ukrainian-British Relations**

Ukraine has wide relations with English-speaking countries. First there are Great Britain, the United States of America and Canada. Our relations with these countries are in policy, economics, science, culture, education and sport. Ukraine has diplomatic relations with all of these countries. It means that they have ambassadors in Ukraine and we have Ukrainian diplomatic missions in these countries.

We have some joint political projects. In economics Ukraine collaborates with these countries too. There are many joint ventures where the partners are from different countries but not from one. Besides, the goods from these countries are sold in Ukraine and some products are sold in these countries.

Strengthening Relations  
Between the  
United Kingdom  
& Ukraine



Scientific co-operation is also very important because Ukrainian science is very good but it has not enough money for experiments. We have joint projects for space exploration with the USA and Canada. In future Ukraine will launch some space rockets from Canada territory.

Cultural exchanges are very intensive too. In education we have wide relations with these countries. We exchange students and teachers. Besides, tourism is very popular. I must say, that in the USA and Canada there are many people who are Ukrainian by origin. So we have special relations with them. There is a Ministry of Diaspora in Ukraine. As we have wide and intensive relations with English-speaking countries English is one of the most popular foreign languages in Ukraine. It is taught in very many educational establishments.

Since Ukraine became an independent state, it has become to establish new relations with the countries throughout the world. It sets direct contacts with many foreign countries, signing agreements and treaties. A lot of joint ventures in the leading industries have appeared recently in our cities and towns. Many delegations, businessmen, specialists and tourists from other countries keep coming to Ukraine. Scientific contacts are also very important.

In 1992 Ukraine and Great Britain established diplomatic relations and since then Ukraine has got its Embassy which is situated in the centre of London.

It is not secret that Ukraine passes through a difficult period of time. In Great Britain there are organizations which support the development of Ukrainian sciences, economy, and project cultural contacts. One of such organizations is Know-How fund of the British government. The fund offers different programmes for managers, providing them with management training courses in Great Britain. The main objectives of these programmes are: to introduce managers to the market economy and to enable them to get practical experience of management in market conditions, so that they can implant reforms of their own enterprises.

British Council offices have been opened in main cities of Ukraine to support English language training in Ukraine. British Council Centre offers a wide choice of English books, textbooks, cassettes and video films for teaching of English. Computer Literacy Courses and Seminars on teaching English are regularly run in the Centre, besides each year the British Council sends 30-40 Ukrainian teachers of English to the UK to participate in British Council summer schools. There are many other programmes for students, young scientists and specialists in different fields, which are implemented by the British Council. The cultural and scientific exchange is going on.

**Exercise 3. Look through the text “Ukrainian-British relations”. Be ready to answer the following questions:**

1. What countries does Ukraine have relations with?
2. We exchange students and teachers with Canada and the USA, don't we?
3. Which big plants sell their products at international market?
4. What can you say about scientific cooperation?
5. What was the first western state that recognized the independence of Ukraine?

6. How does Ukraine set new contacts with foreign countries?
7. When did Ukraine and Great Britain establish diplomatic relations?
8. What does Know-how fund offer?
9. What are the aims of fund programmes?
10. Which possibilities does the British Council provide?

**Exercise 4. Give the Ukrainian equivalents to the following:**

direct contacts	practical experience
management training courses	to sign an agreement
main objectives	to offer a wide choice
market conditions	to establish new relations
to implant reforms	to participate

**Exercise 5. Say it in English:**

1. Україна започатковує економічні стосунки з країнами всього світу.
2. У містах нашої країни з'явилося багато спільних підприємств.
3. Наші туристи, бізнесмени, студенти виїжджають за кордон в різних справах.
4. Посольство України в Великобританії знаходиться в центрі Лондона.
5. Фонд британського уряду пропонує різноманітні програми для фахівців всіх сфер діяльності.

**Exercise 6. Read and translate the text:**

**Ukrainian Americans**

The United States received three waves of emigrants from Ukraine. The first wave began in the 1870s and ended in 1914. About 500,000 Ukrainian immigrants, primarily from western Ukraine, arrived in America during this period. Most found work in the coal mines of eastern Pennsylvania and on farms in North Dakota. The first wave of Ukrainian immigrants established parishes and built churches. They also created fraternal orders, associations which provided mutual financial assistance and opportunities to socialize. Burial societies, originally established to provide funeral expenses for those who died in the mines, evolved into fraternal insurance companies dedicated to preserving the Ukrainian heritage. One fraternal society, the Ukrainian National Association, publishes Svoboda (Liberty), the world's oldest, continuously-published Ukrainian-language periodical, and the Ukrainian Weekly, an English-language newspaper.

The second wave of Ukrainian immigrants arrived in the United States between 1920 and 1939. During this period, Ukraine was divided among the Union of Soviet Socialist Republics (USSR), Poland, Czechoslovakia, and Romania. These countries ruthlessly suppressed Ukrainian nationalist movements, forcing many Ukrainians to seek political asylum abroad. However, due to the enactment of U.S. laws establishing

strict immigration quotas, no more than 40,000 Ukrainians immigrated to the United States. Most of these immigrants settled in large urban areas, such as New York City, Philadelphia, Pittsburgh, Cleveland, Chicago, and Detroit. This wave of immigrants helped shift the centre of Ukrainian American community life away from the rural areas—settled by the first wave of immigrants—to major cities.

The third wave of emigration from Ukraine began after the Congress of the United States passed Act in 1948. This legislation permitted hundreds of thousands of refugees from eastern Europe to immigrate to the United States. From 1948 through the late 1950s, about 85,000 Ukrainians fleeing religious and political persecution in the USSR arrived in the United States. Most of these immigrants settled in major cities on the Atlantic seaboard and in the Midwest. In 1994, three years after Ukraine declared its independence, 21,000 Ukrainians immigrated to the United States, but this number dropped to 7,000 in 1998.

### **Exercise 7. Give English equivalents for the following:**

вугільна шахта  
заснувати парафії  
будувати церкви  
створити братерську верству  
надавати взаємну фінансову підтримку  
підготуватися до життя в суспільстві  
похоронні товариства  
берег моря  
забезпечувати похоронними витратами  
розвинутися у братерське страхове товариство  
рятуватися втечею  
зберегти українську спадщину  
безжально  
придушувати націоналістичний рух  
примушувати  
шукати політичного притулку  
закордоном  
згідно із ухвалою  
встановити мінімальне число іммігрантів, яким дозволений в'їзд до країни  
законопроект  
дозволяти  
біженці  
переслідування

### **Практичне заняття 12**

**Тема: Валюта країни, мова якої вивчається**

**Зміст роботи**

## POUND STERLING, BRITISH POUND

**Exercise 1. Read and memorize the following words, word-combinations and word-groups:**

paper money	паперові гроші
metal money	металеві гроші
monetary reform	грошова реформа
denomination	вартість
flip-sides	зворотна сторона
lion	лев
thistle	чортополох (емблема Шотландії)
leek	зображення цибулі-порейю (емблема Уельсу)
on the edge	на краю
to stand for	означати, символізувати

**Exercise 2. Read and translate the following text:**

Paper money is called banknotes in Great Britain. Metal money is called a coin. Great Britain switched over the decimal monetary system in 1971. The duodecimal system, which had been in use for about 1.200 years, receded into the past. The purpose of the monetary reform was to simplify calculations.



The Bank of England has been issuing banknotes for 300 years. During that time, both the notes themselves and their role in society have undergone continual change. From today's perspective, it is easy to accept unquestioningly that a piece of paper that costs less than three pence to produce is worth five, ten, twenty or fifty pounds. Gaining and maintaining public confidence in the currency or, to put it another way, preserving its value and integrity, is a key role of the Bank of England and one which is essential to the proper functioning of the economy.

The first recorded use of paper money was in the 7<sup>th</sup> century in China. However, the practice did not become widespread in Europe for nearly a thousand years. In the 16<sup>th</sup> century the goldsmith bankers began to accept deposits, make loans and transfer funds. They also gave receipts for cash, that is to say gold coin, deposited with them. These receipts, known as 'running cash notes', were made out in the name of the depositor and promised to pay him on demand. Many also carried the words 'or bearer' after the name of the depositor, which allowed them to circulate in a limited way.

Banknotes are issued to the value of 50, 20, 10, 5. Coins are issued to the value of 50p, 20p, 10p, 5p, 2p, 1p and there is also a half-penny (1\2p).

**Coins**

**Notes**

1p and 2p (copper)  
5p, 10p, 20p and 50p (silver)  
£1 (gold)  
£2 (gold and silver)



£5 (five pounds)  
£10 (ten pounds)  
£20 (twenty pounds)  
£50 (fifty pounds)

Each denomination has its own size and colour.

All coins bear HM The Queen's head on one side, but the £1 coins have different flip-sides to reflect the different countries of Britain: lions for England, a thistle for Scotland and a leek for Wales.

On the edge of coins, the letters D.G.REG. F.D. always appear after the Queen's name. The letters stand for the Latin words *Dei Gratia Regina Fidei Defensor*, which means 'By the Grace of God, Queen, Defender of the Faith'.



The slang term for a British Pound is Quid. One Pound Sterling is referred to as "A QUID", Five Pound Sterling as "Five Quid" and Ten Pound Sterling as "Ten Quid". Another way of referring to Banknotes is a "Fiver" or a "Tenner". For example, "It only cost me a tenner".

British can also use Euro dollars but only in the major shops.

As a unit of currency, the term pound originates from the value of a Troy pound weight of high purity silver known as sterling silver.

Sterling (with a basic currency unit of the *Tealby Penny*, rather than the pound) was introduced as the English currency by King Henry II in 1158, though the name *Sterling* wasn't acquired until later.

### Exercise 3. Answer the following questions:

1. What is paper money called in Great Britain?
2. How is metal money called?
3. When did Great Britain switch over the decimal monetary system?
4. What was the purpose of the monetary reform?
5. Has each denomination its own size and colour?
6. What do all coins bear?
7. What does the £1-coin bear for England, for Scotland and for Wales?
8. What is there on the edge of coins?
9. What do the letters D.G.REG. F.D. stand for?
10. What is the slang term for a British Pound?
11. What is another way of referring to Banknotes?
12. Can British use Euro dollars?

#### **Exercise 4. Translate the following word-combinations into Ukrainian:**

the decimal monetary system	each denomination	the letter stands for
the duodecimal system	different flip-sides	the slang term
the purpose of the monetary reform	on the edge of coins	

#### **Exercise 5. Complete the following sentences:**

1. ... is called banknotes in Great Britain.
2. ... is called a coin.
3. Great Britain switched over the ... in 1971.
4. The purpose of the ... was to simplify calculations.
5. The Bank of England has been issuing banknotes for ... .
6. Each denomination has its own ... .
7. All coins bear HM ... on the side.
8. The £1 coins have different ... .
9. On the edge of coins the letters D.G.REG. F.D. always appear after ... .
10. The letters D.G.REG. F.D. means ... .
11. The ... term for a British Pound is Quid.
12. Another way of referring to Banknotes is a ... or a ... .

#### **Exercise 6. Demonstrate the meaning of each of the following words in sentences of your own:**

banknotes  
coin  
quid  
fiver

### **РОЗДІЛ 1. ПІДГОТОВЧИЙ ЕТАП**

#### **Тема 1.3. Ділова подорож за кордон**

**Обсяг матеріалу.** Ділова подорож за кордон. У місті. У готелі. У ресторані. У банку.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ. Ведення словника, ознайомче та вивчаюче читання, переклад зі словником, створення презентацій. Складання та презентація мікродіалогів.

#### **Студенти повинні:**

*знати* лексичний мінімум, правила перетину державного кордону України;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми.

## Практичне заняття 13

Тема: Ділова подорож за кордон

Зміст роботи

### BUSINESS TRIP ABROAD

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

an employee	працівник
itinerary	маршрут
an executive	начальник відділу
mandatory vaccination	обов'язкове щеплення
an embassy	посольство
to book accommodation	забронювати житло
in advance	заздалегідь
payment methods	способи оплати
to be crucial to	мати вирішальне значення

**Exercise. 2 Read and translate the following text:**

#### Business Trip

Employees of different countries usually go on business trips. Any firm chooses only the best representatives for it. Companies can arrange such trips both in and outside the country. There are many reasons of going on business: to make a contract, to discuss different terms of delivery, payment or shipment, to have tests, to do consultancy, to improve once professional skills, to work etc.

Usually itinerary of the trip is carefully planned by the head of the department or an executive. A business trip can be a long term or a short term one. Often an employee must give a financial report to the chief.

As a rule businessman has a chance to go sightseeing or to visit theatres, or just have some rest after the working day. They also try to buy gifts or presents to relatives, friends and colleagues.

Business today is international, so business people often have to travel. On a trip people may meet colleagues and business partners for the first time. It is usual for colleagues from different countries to experience cultural difficulties. In other words, they may be surprised by foreign a social condition that is the different ways that other nationalities or different cultures do things. Management styles are also differed from country to country. In some cases it is useful to get a piece of advice from a special agency, consulting on the questions of international business.

Business trip requires proper planning. Here are steps you can take to become organized and well prepared for a business trip.

1) Review your company's travel policies. Each company has different rules and policies in place for business trips. It is important to be familiar with your company's

travelling policies, as your actions on the business trip will reflect on you and your ability to follow and demonstrate company policy.

2) Prepare travel documents for international travel. Depending on which country you are travelling to, you may need mandatory vaccinations or documents such as passports or visas. Find out if your home country has an embassy or consulate at the place you are travelling to in the case of emergencies or dangerous situations.

3) Make reservations and travel arrangements. If your company makes you responsible for booking and reserving your travel accommodations, make sure you do so in advance. Reserve a hotel room, rental car, train tickets, or airline tickets. If you are travelling to a country that celebrates different holidays, check to make sure businesses are still open for the accommodations you need.

4) Develop an itinerary and document contact information. To stay organized as best as possible, keep records of all your travelling arrangements and accommodations such as flight times, the hours of operation for the hotel lobby or rental car company and business meetings.

5) Obtain the proper currency or make sure your bank or credit card functions properly where you travel. Depending on the payment method your company wants you to use, you may need to verify branches of your bank exist at your destination as well as payment methods accepted by the hotel, airline or other locations. Learn how to obtain proper currency if you are travelling internationally.

6) Learn cultural information and etiquette when travelling to a different country. Some countries practice certain etiquette methods, which may be crucial to making the proper business impressions. For professional reason, learn about the culture and their native language ahead of time by reading books and travel guides or by attending cross-cultural training classes or seminars.

7) Pack everything you need for the business trip. Start a packing list a few weeks ahead of time with items you will need, adding to it gradually up to the time you actually pack to make sure you don't forget anything important. Begin with business items such as your laptop computer, reports and contracts, and list personal items such as clothing, cosmetics, prescriptions and more.

**Exercise 3. Find in the text English equivalents to Ukrainian word and word combinations. Write down the sentences with them:**

рідна мова	організувати	покращувати професійні навички
заздальгідь	посольство	обговорювати різні терміни постачання
платежі	консульство	небезпечна ситуація
причини	квитки на потяг	начальник відділу
щеплення	визначні місця	укласти контракт
доставка	особисті речі	

**Exercise 4. According to the text, are the following statements true or false? If they are false, give the correct statement:**

1. Employees of different countries usually go on business trips.

2. Any firm can choose any representatives for it.
3. Companies can arrange such trips only outside the country.
4. A business trip can be a long term one.
5. Often an employee must give a financial report to the chief.
6. As a rule businessman has a chance to go sightseeing or to visit theatres, or just have some rest after the working day.
7. Business today is not international, so business people seldom have to travel.
8. Each company has the same rules and policies in place for business trips.
9. If your company makes you responsible for booking and reserving your travel accommodations, make sure you do so in advance.
10. Reserve a hotel room, rental car, train tickets, or airline tickets.

**Exercise 5. Use the words from the box below to complete the sentences:**

trip	company	business	passports
planning	vaccinations	destinations	hotel
tickets	information	important	emergency
reasons	language	ahead	visas

1. Business \_\_\_\_\_ requires proper \_\_\_\_\_.
2. Each \_\_\_\_\_ has different rules and policies in place for \_\_\_\_\_ trips.
3. Depending on which country you are travelling to, you may need mandatory \_\_\_\_\_ or documents such as \_\_\_\_\_ or visas.
4. Reserve a \_\_\_\_\_ room, rental car, train tickets, or airline \_\_\_\_\_.
5. Depending on the payment \_\_\_\_\_ your company wants you to use, you may need to verify branches of your bank exist at your \_\_\_\_\_ as well as payment methods accepted by the hotel, airline or other locations.
6. Document the contact \_\_\_\_\_ of people you are meeting on your business trip should any delays or \_\_\_\_\_ situations occur.
7. For professional \_\_\_\_\_, learn about the culture and their native \_\_\_\_\_ ahead of time by reading books and travel guides or by attending cross-cultural training classes or seminars.
8. Start a packing list a few weeks \_\_\_\_\_ of time with items you will need, adding to it gradually up to the time you actually pack to make sure you don't forget anything \_\_\_\_\_.

**Exercise 6. Read and translate the conversation:**

to book a flight	забронювати квиток
a non- stop flight	переліт без посадок
a direct flight	прямий рейс
a morning (evening) flight	ранковий (вечірній) рейс
a non-smoking (smoking) seat	місце для пасажирів, які не палять (палять)

an aisle seat	місце біля проходу
a window seat	місце біля вікна
a business class (coach, first class) ticket	квиток бізнес-класу (першого, другого)
one-way fare	плата за квиток в один кінець
a round-trip fare	плата за квиток в обидва кінці
refundable (non-refundable) ticket	квиток, який підлягає (не підлягає) поверненню
carry-on baggage/ hand luggage	ручна поклажа
to check-in (for flight)	реєструватися на рейс
at the check-in counter/desk	біля стійки реєстрації
to weigh smb's luggage	зважити багаж
excess luggage	надмірна вага
boarding pass	посадковий талон
departure lounge	зала очікування
duty-free zone	безмитна зона
to take off	злітати
overhead locker	багажні полиці
a runway	злітно-посадкова смуга
get off	зійти з літака
luggage reclaim area / baggage claim	зона повернення багажу
pass through customs	пройти митний контроль

### BUYING AIRLINE TICKETS

*Airline:* Rapid Air, may I help you?

*You:* Yes, please. I'd like a non-stop flight from Kyiv to London leaving April 15". Can you tell me what's available?

*Airline:* Would this be for one person?

*You:* Yes, myself- and I would prefer a morning flight.

*Airline:* On April 15\* we have a flight that leaves from Boryspil Airport at 8:00 in the morning. Will you be flying coach?

*You:* I'd prefer business class, an aisle seat and non-smoking. What type of aircraft is that?

*Airline:* Hmm... let me check. That flight is a Boeing 747.

*You:* How much is that round-trip?

*Airline:* That depends on how long you're staying, and the day you fly back. Do you have your return date yet?

*You:* I'm afraid not. I'd better call back tomorrow when I have all the information.

*Airline:* Okay. Thank you for calling and choosing Rapid Air. Good-bye.

### Exercise 7. Write down the translation of the following word-combinations:

забронювати квиток на рейс  
квиток, який підлягає поверненню  
місце для пасажирів, які не палять  
місце для пасажирів, які палять  
місце біля проходу  
квиток в обидва кінці  
ранковий рейс

переліт без посадок  
квиток бізнес-класу  
вечірній рейс  
квиток першого класу  
місце біля вікна  
квиток в один кінець

## Exercise 8. Read and translate the text:

### AT THE AIRPORT

#### Departures

This is the usual sequence of activities when you get to the airport.

First you go to the check-in desk where they weigh your luggage. Usually you are permitted 20 kilos, but if your bags weigh more, you may have to pay excess baggage (=you pay extra). The airline representative checks your ticket and gives you boarding pass for the plane with your seat number on it. Then you go through passport control where an official checks your passport, and go into departure lounge. Here, you can also buy things in the duty-free. About half an hour or forty minutes before take-off, you are told to go to a gate number, e.g. gate 14, where you wait before you get on the plane. When you board (=get on) the plane, you find your seat. If you have hand luggage, you can put it under your seat or in the overhead locker above your seat.

The plane then taxis (=moves slowly) towards the runway, and when it has permission to take off, it accelerates along the runway and takes off.

*Note:* The verb to taxi is generally only used in this context.

#### The Flight

You may want or need to understand certain announcements; these come from the captain (= the pilot) or from an air steward or stewardess / cabin crew / flight attendants (= people who look after the passengers):

⇒ Please **fasten your seat belt** and put your seat in the **upright position**.

⇒ We are now **cruising** (= flying comfortably) at an **altitude** (= height) of 10,000 meters.

⇒ May we remind passengers that there is no smoking until you are inside the **terminal building** (where the passengers arrive and depart).

#### Arrival

When the plane lands, you have to wait for it to stop / come to a halt. When the doors are open, you get off and walk through the terminal building and go to the baggage reclaim where you collect your luggage. You then pass through customs (**green** = nothing to declare; **red** = goods to declare; **blue** = European Union citizens). If you are lucky, you can then get a bus, taxi or train to the city centre of town without waiting too long. You can also hire a car (= rent a car) at some airports.

**Exercise 9. What do you do at the airport? Read the sentences and put them in the correct order:**

1. You wait in the departure lounge.
2. You board the plane.
3. You get a cart for your luggage.
4. You arrive at the airport.
5. You check in your luggage and get a boarding pass.
6. You go through passport control.
7. You check the departures board for your number gate.

**Exercise 10. Translate the sentences into Ukrainian:**

1. You should check in two hours before a flight.
2. Passengers must show their boarding passes before they can get on the plane.
3. The plane will take off at 10:50.
4. Would all passengers please fasten their seatbelts as the airplane is about to land.
5. Passengers seated in rows 29 and 39 are now kindly requested to board a plane.
6. We will miss a train if you don't hurry up!
7. You need to get in the queue to go through the passport control.
8. We will arrive in Barcelona at 7 o'clock in the morning.
9. Our ferry will depart from Stand 47.
10. Ton bought a one-way ticket to London because he didn't know when he would return.
11. Our departure was delayed because of a snowstorm.
12. We missed our flight and had to stay overnight in an airport hotel.
13. The airport was filled with anxious people hoping to get on home flights.
14. At the airport it was difficult to distinguish the departing travellers from the arriving ones.

**Практичне заняття 14**

**Тема: У місті**

**Зміст роботи**

**IN TOWN/CITY**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

road	дорога; бруківка
way	шлях
vehicles	транспортні засоби
traffic	рух; транспорт
traffic-light	світлофор
fare	плата за проїзд

crossroad	перехрестя
subway	підземний перехід; (США) метро
pedestrian	пішохід
route	маршрут
terminus	кінцева зупинка
passer-by	перехожий
stranger	незнайомець
main street	головна вулиця
back street	глуха вулиця
next to	поруч з
municipal/urban bus	міський автобус
crowded bus	переповнений автобус
to get on a bus	сідати в автобус
to get off a bus	виходити з автобуса
to go by bus	їхати автобусом
Can/could you direct me to...?	Чи можете ви сказати мені, як пройти до...?
Can/could you tell me the way to...?	Чи можете ви сказати мені, як пройти до...?
How can I get to...?	Як мені дістатися до...?
I'm looking for... .	Я шукаю... .
Where is the nearest ...?	Де розташований найближчий...?
Go/walk	Ідіть
down/up/along/across/past/straight (on).	униз/угору/уздовж/через/повз/прямо.
Take the first/second turning.	Перший/другий поворот.

## Exercise 2. Read and translate the following text:

In the streets, roads and squares of the town we see people walking and vehicles driving. The vehicles are: trams, buses, trolley-buses, taxis and motor-cars, motor-cycles, motor-scooters and bicycles.

Along the streets there are street lamps, at the corners of the streets there are traffic lights. The street lights are switched on when it gets dark; they are switched off when it gets light. When the red traffic light is switched on, the traffic stops; when the green light is switched on, the vehicles drive on.

Along the streets we also see bus, trolley-bus and tram stops. People get on and off public transport there. In the streets there are also Tube stations where people get on and off the underground electric railway.

At big crossroads in large towns and cities there are subways for pedestrians and fly-overs for vehicles. At nearly all street corners there are pedestrian crossings for people to cross the road.

In England vehicles drive on the left. In Ukraine the traffic drives on the right.

Outside the towns we travel from one place to another by train, plane or boat.

**Exercise 3. Ask questions on the text from the exercise 2.**

**Exercise 4. Fill in the blanks with *road* or *way*:**

1. It's the only short... to the square.
2. Where does this ... lead?
3. I know the .... it's a good fast one.
4. It's a long ... from here.
5. The car skidded on the wet....
6. Which is the right ... to the station?
7. Follow this ....
8. Shall I see your part of the ...?
9. Go right to the end of the ... and turn to the left.
10. You've mistaken the ....
11. The boy lost his ... coming down the mountain.
12. Is this the ... to the post-office?

**Exercise 5. Translate into English:**

1. Вибачте, будь ласка, де мені пересісти на автобус № 49?
2. Ти взяв квиток?
3. Цей автобус доведе вас прямо до музею.
4. Я їду до станції метро «Дарниця».
5. Ми виходимо на наступній зупинці.
6. Автобус був переповнений, і ми не змогли ввійти.
7. Подивися, чи у тебе є дрібні гроші.
8. Ви виходите на наступній зупинці?
9. Мені здається, що ми сіли не в той тролейбус.
10. Якщо ви поїдете туди на метро, то будете на місці за 5 хвилин.

**Exercise 6. Answer the following questions:**

1. Do you often take a bus/trolley-bus taxi/the metro/tram?
2. How do you go to your plant / office/ institute?
3. Is there much traffic in your town?
4. How can you get from your home to the nearest railway station?
5. How long does it take you to get there?
6. What are the things the pedestrians must remember to be safe and sound?
7. In what countries does one keep to the left when driving?
8. Which is the busiest street in your town/city?
9. What kind of vehicles do you see there?
10. What's the bus fare in your town?

**Exercise 7. Ask your groupmate:**

- 1) what means of transport he prefers;
- 2) where one should cross the street;
- 3) what he thinks about the underground in Kyiv;
- 4) if he has ever used the underground in London or other towns abroad;
- 5) if he is fond of sightseeing in new towns/ ports.

**Exercise 8. Give the Ukrainian equivalents for the following:**

No Left Turn"	"Admittance Free"
"Cross here"	"Look Out When Crossing"
"Parking"	"Bus Stop Request"
"No Parking"	"No Admittance"
"Slow Down"	"One Way Only"
"No passage"	"Private"
"Used Ticket"	"Taxi-stand"
"No Stopping"	"Keep Our Town Clean"
"Wet paint."	"Horns Forbidden"
"Station Full" (at the parking lot)	"Keep Off the Grass"
"Tickets and Trains" (in the London Tube)	"Two Line Traffic"
"Obey Park Regulations"	"Keep Left"
"Look Out When Crossing"	"Filling Station"
	"Beware of Cars"
	"For Litter"

**Exercise 9. Read and act out the dialogues:**

\* \* \*

A: Excuse me, sir, could you tell me the shortest way to the underground?

B: Certainly. Go straight ahead and then take the second turn.

A: I shall find it all right. Thank you very much.

B: You are welcome.

\*\*\*

A: I'm sorry to trouble you, madam. Can you tell me - is there a bus from here to Kensington High Street?

B: No trouble at all. It's quite a distance from here. You see the bus-stop across the street. Bus number 73 will take you right there.

A: Thanks a lot.

B: You're welcome.

\*\*\*

A: Excuse me, can you tell me the way to Trafalgar Square?

B: Certainly. Go down Regent Street to Piccadilly Circus and in a few minutes you'll be at Trafalgar Square.

A: Thank you very much. How far is it from here?

B: If you walk, it'll take you ten minutes.

A: Is there a bus?

B: There's sure to be. But you'd better ask the policeman over there. He will give you all the information you want.

A: Thank you.

\*\*\*

A: Excuse me, madam! I want to go to Columbia University. Am I on the right train?

B: I'm going right up that way myself. You just watch me and get off one station after I do.

### **Exercise 10. Complete the following dialogues:**

\*\*\*

A: Pardon me, where is the taxi stand?

B:

A: Oh, yes. Thank you.

B:

\*\*\*

A: Excuse me, is this Brest-Lytovsky Prospect?

B:

A: Thank you.

B:

\*\*\*

A:

B: No, take the street on the left, go straight and the theatre is in front of you across the river.

A:

B: You're welcome.

### **Exercise 11. Read the conversation and translate it:**

**Man:** Excuse me. Are there any banks near here?

**Woman:** Banks? No, there aren't. There are three or four banks in the town centre, but there isn't a bank near here.

**Man:** Oh dear. I need a cash machine.

**Woman:** Oh, well, there's a cash machine at the petrol station over there.

**Man:** Thank you very much.

**Woman:** That's OK.

**Man:** Oh, there's just one more thing.

**Woman:** Yes?

**Man:** Is there a pedestrian crossing near here?

### **Exercise 12. Ask and answer about the area around your college. Use the cues:**

1) a cash machine

2) a post office

- 3) any good restaurants
- 4) a cinema
- 5) any hotels
- 6) a sport centre
- 7) any car parks
- 8) a petrol station

**Exercise 13. Make up your own dialogue “Asking the way to...”**

**Практичне заняття 15**

**Тема: У готелі**

**Зміст роботи**

**AT THE HOTEL**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

guesthouse	готель, гостинний дім
youth hostel	гуртожиток
inn	постоялий двір
resort	курорт
single room	одномісний номер
double room	двомісний номер
twin room	двомісний номер( з двома одномісними ліжками)
superior room	покращений номер
junior suite room	спрощений люкс
suite room	номер люкс
B&B bed and breakfast	ночівля і сніданок
complimentary breakfast	безкоштовний сніданок
reservation/ booking	резервування
confirmation	підтвердження
discount	знижка
check-in time	час заселення
check-out time	час виселення
local currency	місцева валюта
way of payment	спосіб оплати
doorman	порт'є, швейцар
chief receptionist	головний адміністратор
bellboy, porter	коридорний, швейцар
room maid	покоївка
money exchange	обмін валют
sitting area in lobby	місце для відпочинку в холі
service bell panel	панель виклику

hotel bill	рахунок за проживання і послуги
tip	чайові гроші
to pay in advance or on departure	платити наперед чи від'їжджаючи

## Exercise 2. Read and translate the following texts:

### HOTEL SERVICE

A hotel is an establishment that provides paid lodging, usually on a short-term basis. In big cities there are a lot of good hotels. Accommodations as well as rates vary from hotel to hotel.

Rooms in most hotels have all modern conveniences: central heating, air conditioning, bathroom, hairdryer, trouser press, telephone, satellite TV and others. You can take a single room, a double room or a suite one.

At the hotel you can get various services. If you want to have your suit pressed or dry cleaned, your shirt ironed, or your laundry done, you should ring for the maid and she will see to it that everything is done.

In the lobby of a hotel there are a lot of offices: a booking office, post and telegraph offices, an information desk supervised by the concierge. At the information desk you can enquire about the departures and arrivals of trains and flights, about telephone numbers and addresses of offices and private individuals and about a lot of other things. Concierges are always ready to help the guests and provide them with all kinds of useful information. Besides, there is a newsstand, a bookstall, a kiosk selling picture postcards and souvenirs. Cosmetics and liquor are sold too, but with a sales tax. At the airport you can buy them tax-free. At the booking office they can book for you seats at the theatre or on the plane, or hotel accommodation in another town.

In the same building there are also restaurants, bars, cafeterias, beauty parlours, saunas, steam rooms and massage rooms, along with fully equipped supervised gyms and swimming pools.

### ONLINE HOTEL RESERVATIONS

Online hotel reservations are a popular method for booking hotel rooms. Travelers can book rooms on a computer by using online security to protect their privacy and financial information and by using several online travel agents to compare prices and facilities at different hotels.

Prior to the Internet, travellers could write, telephone the hotel directly, or use a travel agent to make a reservation. Nowadays, online travel agents have pictures of hotels and rooms, information on prices and deals, and even information on local resorts. Many also allow reviews of the traveller to be recorded with the online travel agent.

Online hotel reservations are also helpful for making last minute travel arrangements. Hotels may drop the price of a room if some rooms are still available.

There are several websites that specialize in searches for deals on rooms.

### ARRIVAL AND DEPARTURE

Your accommodation will be available to you from 1 p.m. on the day of arrival, unless otherwise arranged. We may not be able to accommodate you if you arrive

earlier than the agreed time as we will be busy preparing your rooms. Please ensure you contact us no later than 6 p.m. to let us know if you will be arriving late.

Please be ready to leave the accommodation by 10.30 a.m. on the day of departure, unless otherwise arranged. We will provide you with an invoice, payable on departure for any additional services you may have used during your stay.

### **DAMAGES AND BREAKAGES**

Please take care when staying in our property. You are responsible and liable for any breakages or damages which you cause to the accommodation or its contents.

All we ask is that you report any incidents as they occur. We do not normally charge for minor breakages, but we may send you an invoice for repair if the damage or breakage is significant, and we may make an additional charge of 150 if you did not report this.

### **Exercise 3. Answer the following questions:**

1. What is a hotel?
2. What can vary from hotel to hotel?
3. What do the rooms in most hotels have?
4. What kind of rooms can you book in a hotel?
5. What kind of services can you have in a hotel?
6. What are there in the lobby of a hotel?
7. What information can you find at the information desk?
8. Who are always ready to provide visitors with all useful information?
9. What can be booked at the booking office?
10. What other facilities are there in hotels?

### **Exercise 4. Match the words in the left column with their definitions in the right one:**

1) accommodation	a) to register guests arriving at a hotel
2) booking	b) a small hotel, usually in the countryside
3) check in	c) clothing, bed sheets, etc., that have been or need to be washed
4) check out	d) the place in a hotel where people go when they first arrive
5) concierge	e) a place where meals are prepared and served to paying customers
6) double room	f) an artificial area of water for swimming
7) hotel	g) a room in a hotel for two people with one double bed
8) inn	h) the large room into which the main entrance door opens in a hotel
9) laundry	i) an arrangement you make to have a hotel room at a particular time
10) lobby	j) a room in a hotel for two people with two single beds
11) reception	k) a building where you pay to have a room to sleep in, and

	where you can sometimes eat meals
12) resort	l) to leave a hotel after paying and returning your room key
13) restaurant	m) a room in a hotel for one person
14) room maid	n) a small room containing steam that you can sit in to relax and to clean your skin
15) single room	o) someone who is employed in a hotel to help guests with everything
16) steam room	p) a person who cleans and prepares rooms for use by guests
17) suite room	q) a person who arranges hotel rooms for people going on holiday
18) swimming pool	r) a place to live, work, stay, etc. in
19) travel agent	s) a set of rooms in a hotel that has been designed for a particular purpose
20) twin room	t) a place where people can go on vacations to relax or for an activity they enjoy

**Exercise 5. Agree or disagree with the following statements:**

1. Hotels always provide paid lodging on a short-term basis.
2. Prices for hotel rooms are always the same.
3. You can book a single room, a double room or a suite in a hotel.
4. All hotels have such modern conveniences as central heating and air conditioning.
5. If you want to have your laundry done, you should ring for receptionist.
6. Services in all hotels are always acceptable.
7. In the lobby of a hotel you can find a booking office.
8. An information desk is usually supervised by doorman.
9. At the information desk you can enquire information about trains and flights timetable.
10. Cosmetics and liquor can be sold in the hotels without a sales tax.
11. At the booking office you can reserve seats at the theatre.
12. Hotels can have fully equipped supervised gyms and swimming pools.
13. Online hotel booking isn't often used the travellers.
14. Online travel agents have photos of hotels and rooms.
15. You must be ready to leave the hotel room by check-out time.
16. You shouldn't pay for any additional services you may have used during your stay.
17. Guests are responsible for any breakages or damages in the accommodation.
18. Hotels administration does not normally charge for minor breakages.
19. You must pay for significant damage or breakage.
20. You must pay 300 euros if you didn't report about damage or breakage in your room.

**Exercise 6. Complete the following text with the words and phrases from the box**

**below:**

suite	pictures	departures	room maid
telephone	establishment	repair	agents
steam	guests	liquor	accommodation
vary	last minute	property	

1. A hotel is an .... that provides paid lodging.
2. Accommodations as well as rates .... from hotel to hotel.
3. You can take a single room, a double room or a .... .
4. If you want to have your suit pressed you should ring for the .... .
5. Concierges are always ready to provide .... with needed information.
6. At the information desk you can enquire about the ..... and arrivals of trains and flights.
7. The hotel can have beauty parlours, saunas, .... rooms and massage rooms.
8. Cosmetics and ..... can be sold in hotels too, but with a sales tax.
9. Travelers can book rooms by using several online travel .... to compare prices.
10. Travelers could write or .... the hotel to make a reservation.
11. Online travel agents have .... of hotels and rooms, information on prices and deals.
12. Online hotel reservations are also helpful for making .... travel arrangements.
13. Your ..... will be available to you from 1 p.m. on the day of arrival.
14. You should care about hotel ..... when staying in.
15. Hotel may send you an invoice for .... if the damage or breakage is significant.

**Exercise 7. Translate into English:**

1. Це готель, де ми зупинимось?
2. Я піду подбаю про номери.
3. Мені потрібні два одномісні номери.
4. Ми майже не маємо вільних номерів.
5. Ми будемо тут близько тижня.
6. Ви можете отримати один номер на дві особи.
7. Усе правильно?
8. Хлопчик проведе Вас до Вашої кімнати і занесе Ваш багаж.

**Exercise 8. Act as an interpreter:**

*C:* What can I do for you, sir?

*J:* Моє прізвище Джонсон. Для мене заброньовано номер.

*C:* Just a moment, I'll have a look. Yes, sir, you want a single room for three nights, don't you?

*C:* We reserved room 65 on the seventh floor.

*J:* Чи можу я подивитись її?

*C:* Yes, certainly. The porter will take you there. You'd better fill in this form first.

**J:** Так, звичайно.

## Exercise 9. Study the following conversations

### Conversation 1.

(You can listen to the conversations by using the following link:

[https://www.examenglish.com/A2/A2\\_listening\\_accommodation.htm](https://www.examenglish.com/A2/A2_listening_accommodation.htm) )

**Sue:** Hello, Sue Davies speaking.

**Robert:** Hello Sue, it's Robert here. Robert Carter.

**Sue:** Robert! How are you?

**Robert:** Fine! Listen, I'm coming to Liverpool for a conference next month. I'm looking for a place to stay. Can I stay at your house? I don't need a bed. The sofa in the living room is fine.

**Sue:** Sure! No problem. When is it exactly?

**Robert:** From the 19th to the 23rd of May.

**Sue:** Fine - I'll just write it on the calendar... oh!

**Robert:** What's up?

**Sue:** I forgot! My parents are staying with us that week. There won't be room for you... oh, I'm sorry!

**Robert:** That's okay. I'll find another place.

**Sue:** Come and see me when you're here!

**Robert:** I will. Bye for now.

**Sue:** See you!

### Conversation 2. BOOKING A HOTEL

**Receptionist:** Hello, Plaza Hotel, Liverpool?

**Robert:** Hello, I'd like to book a room, please, from the 19th to the 23rd of May.

**Receptionist:** Single or double?

**Robert:** Single, thanks.

**Receptionist:** I'll just check ... Hmm, I'm afraid we're fully booked on the 19th and 20th. I can give you a twin room for the other nights.

**Robert:** Hmm, well I don't really want to change rooms in the middle of the conference. How much is it a night?

**Receptionist:** £95, and that includes breakfast.

**Robert:** Hmm, it's a bit expensive, but that's okay. My company is paying! Okay, well, I'll leave it for now, thanks. I will call back if I can't find anything else.

**Receptionist:** Okay, thanks for calling.

### Conversation 3. BOOKING A GUEST HOUSE

**Woman:** Hello, Belleview?  
**Robert:** Sorry, is that Belleview Guest House?  
**Woman:** Yes, it is.  
**Robert:** Do you have any vacancies for the 19th to the 23rd of May, please?  
**Woman:** Four nights?  
**Robert:** Yes please.  
**Woman:** Single or double?

**Robert:** Just a single.  
**Woman:** Well, I've got a double room, but no singles. You can have it for the price of a single room.  
**Robert:** That sounds fine.  
**Woman:** It's on the top floor. Three sets of stairs. Is that okay? We don't have a lift here.  
**Robert:** That's fine. I can manage that.  
**Woman:** And it doesn't have its own bathroom. You'll have to share with the people in the triple room. And the bathroom's on the floor below.  
**Robert:** That's fine. I'm happy with anything. All the hotels in the area are fully booked.  
**Woman:** Well, as long as you know. I don't like guests complaining when they get here.  
**Robert:** No problem.  
**Woman:** There's a washbasin in the room. There's also a television, and a kettle for tea and coffee.  
**Robert:** Lovely.  
**Woman:** Do you want breakfast? We do a full English, included in the price.  
**Robert:** Definitely. How much is the room?  
**Woman:** It's £40 a night.  
**Robert:** Great! I'll take it.  
**Woman:** Okay. I'll need your credit card number, to reserve it.  
**Robert:** Sure.

## Практичне заняття 16

Тема: У ресторані

Зміст роботи

### AT THE RESTAURANT

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

to eat out

харчуватися не вдома (в ресторані)

eatery	забігайлівка, їдальня
canteen	їдальня
coffee house	кав'ярня
catering establishments	заклади громадського харчування
to book a table	замовляти столики
to order	замовляти
to pass	передавати
a waiter	офіціант
a waitress	офіціантка
a bill	рахунок
receipt	квитанція, чек
main course	основна страва
starter	закуска
side dish	гарнір
dish	страва
dessert	десерт
broth	бульйон
beefsteak	біфштекс
scone	ячмінна або вівсяна випічка
medium	середньої прожарки
well-done	добре просмажений
help yourself to...	пригощайтесь
May I treat you to...?	Можна вас пригостити...?
I'd like to have... .	Мені б хотілося узяти... .
Keep the change.	Тримайте решту.

**Exercise 2. Read the text below. For each of the empty spaces (1—7) choose the correct answers (A—I). There are two answers you do not need to use.**

### Catering Establishments

While eating out we can 1) \_\_\_\_\_ eating places. The busiest tend to be fast-food restaurants: bistros, cafés, coffee bars, coffee shops, coffee houses, cafeterias, steakhouses which are popular with young people and families. Many people eat out in Italian restaurants; takeaway from Chinese, Mexican, Japanese and Indian restaurants are also popular. We often order and have a meal delivered to our home by a restaurant.

But the most popular ones are considered to be fast-food restaurants. Fast-food restaurants and cafés offer cheap dishes, good service and save a lot of time. Moreover, people like such a kind of food. They find it tasty and filling. In addition, fast-food restaurants 2) \_\_\_\_\_ which make people buy more and spend less. Nevertheless, people love eating out also during their leisure time. They get together with family or friends, go on dates and choose a place to their liking where they can eat their favourite food or try something exotic and spend time with their loved ones.

On the one hand, eating out 3) \_\_\_\_\_. We have an opportunity to eat

differently and feel closer to faraway countries and cultures trying their typical food. On the other hand, it is not always (4) \_\_\_\_\_, especially in those with fast food. Eating on the run can affect negatively our health and general state.

However, fast-food restaurants are not the only source of unhealthy food. The modern-day families have both parents working and this means parents don't often have time to prepare healthy nutritious meals for their family. Supermarkets are filled with prepackaged, instant foods, tinned soups, frozen ready-made dishes, fizzy drinks, and crunchy crisps. All of them can (5) \_\_\_\_\_ — get calcium out of bones and teeth, cause behaviour problems, clog up arteries, because they are full of fat, sugar, chemical additives, colourings, phosphates.

You're likely familiar with the most popular fast-food restaurants, like McDonald's and Burger King. The characteristics shared by most fast-food places are the following: focus is primarily on (6) \_\_\_\_\_; usually a chain which serves standardised meals made of processed food; food is served in disposable items, like plastic containers, paper food trays, and to-go bowls.

Whether you need a quick cup of coffee (7) \_\_\_\_\_ or are catching up with an old friend, cafés provide a versatile space for different purposes. Most cafés have the following attributes: usually serve coffee, tea, pastries, and small items for breakfast and lunch; casual, relaxed atmosphere; many people might work or socialise for periods of time at a café.

Pop-up restaurants, bars, and stands are a new trend that allows owners, chefs, and guests to try new food and restaurant concepts and creations. Pop-up restaurants can be anything from a beer garden only open for the summer to a sit-down restaurant in an unconventional location that's briefly open for a month or two. There are some of the qualities of a pop-up food concept: operates temporarily from a few hours to a few months; the location varies from shipping containers and old unused buildings to outdoor spaces and rooftop gardens; creative, contemporary concept.

- A) on your way to work
- B) may be useful and pleasant
- C) choose from a wide range of
- D) healthy to eat in restaurants
- E) affect our health in a different way
- F) attract clients making special offers
- G) make desserts with chocolate
- H) include vegetables and a lot of different sauces
- I) quick service, counter service or drive-through

### **Exercise 3. Agree or disagree with the following statements:**

1. Nowadays most of catering establishments give the preference to cuisine of different countries.
2. Fast-food restaurants are not in trend now.
3. People visit fast-food restaurants to save their money and time.

4. Eating on the run is a very good habit that helps you to be in healthy general state.
5. Supermarkets often offer much of junk food.
6. Fat, sugar, chemical additives, colourings, phosphates are substances that cause many health problems.
7. Fast-food places mostly share a casual, relaxed atmosphere.
8. Cafés are places for having a quick break only.
9. Pop-up restaurants are open for visitors all-round the year.
10. McDonald's and Burger King are famous pop-up restaurants.

**Exercise 4. Read the text “Catering Establishments” again and fill in the table:**

Catering Establishment	Main characteristics
<i>Fast-food restaurant</i>	<i>Fast service;</i> <i>People eat from disposal container;</i> .....
.....	.....

**Exercise 5. Fill in the blanks with the necessary words in brackets:**

1. Help yourself to ... (plate, cup, cherries)
2. Thank you, just .... (some, a little, small)
3. Usually I have ... for breakfast. (a cup of tea, gin, soup)
4. Pass me ..., please. (salt, table cloth, dinner)
5. Would you like a glass of ...? (wine, whisky, beer).

**Exercise 6. Complete the following sentences:**

1. May I treat you to some ....
2. Could you pass me ....
3. Help yourself to ....
4. I'll have my dinner at ....
5. I'd like to have ....

**Exercise 7. Translate into English:**

1. Де Ви обідатимете?
2. Я обідатиму в ресторані.
3. Мені хотілося б узяти бульйон, біфштекс з овочами, салат і каву.
4. Передайте мені, будь ласка, сіль.
5. Чи можна Вам запропонувати пива?

**Exercise 8. Give synonyms to the words in bold type:**

1. What is your favourite vegetable **dish**?

2. **Help** yourself to some soup.
3. May I **offer** you a cup of coffee?
4. I'll **have** some champagne.
5. I don't like **fried potatoes**.

**Exercise 9. Read the conversations in pairs:**

**Conversation 1. Ordering a meal in the restaurant**

- Waiter:* Hello. Can I help you?  
*Customer:* Yes. I'd like to have lunch.  
*Waiter:* Would you like to have a starter?  
*Customer:* Yes, I'd like to have a bowl of chicken soup, please.  
*Waiter:* And what would you like to have for the main course?  
*Customer:* I'd like to have a cheese burger.  
*Waiter:* Would you like anything to drink?  
*Customer:* Yes, I'd like to have a glass of Coke.  
*Waiter:* Can I bring you anything else?  
*Customer:* No thank you. But I'd like to have the bill, please.  
*Waiter:* Certainly. (After a moment) *Waiter:* That's \$34.  
*Customer:* Here you are. Thank you very much.  
*Waiter:* You're welcome. Have a nice day.  
*Customer:* Thank you, same to you.

**Conversation 2. Ordering a dessert in the tea room**

- Waiter:* Hello, welcome to The Coffee House. How are you today?  
*Customer:* Hello, I'm pretty good, how are you?  
*Waiter:* I'm great, thanks for asking. What can I get for you today?  
*Customer:* Can I get a large coffee, please? With cream and sugar.  
*Waiter:* Yes, is that all for you today?  
*Customer:* No, I would like to have a piece of chocolate mousse cake.  
*Waiter:* OK. Would you like to try our new scone?  
*Customer:* No, thank you.  
*Waiter:* Alright, one large coffee and a chocolate mousse cake. Your total is \$7. Would you like to buy by cash or card?  
*Customer:* By card, please.  
*Waiter:* Please sign...here's your receipt.  
*Customer:* Thank you.  
*Waiter:* Please wait at the counter over there for your coffee and cake. Thank you, have a nice day!  
*Customer:* Thank you, same to you.

**Exercise 9. Make your own dialogues in pairs and act them out: *ordering a meal in the restaurant, ordering a pizza over the phone, ordering a dessert in a tea room and complaining about the quality of the meal.***

**Exercise 10. Match the number of the conversation with the correct title.  
Dramatize dialogues:**

- \_\_\_ At the fast-food restaurant
- \_\_\_ At the restaurant
- \_\_\_ At the coffee shop

**Conversation 1**

- Waitress:* Good evening sir, welcome to Stanley House, can I help you?  
*Jason:* Can we have a table for two please.  
*Waitress:* Come this way please.  
*Waitress:* Are you both ready to order now?  
Jas on: Yes, we are. Can we have the Sunday roast with vegetables and Chicken salad please?  
*Waitress:* Would you like anything to drink with your meal?  
*Jason:* 2 glasses of white wine please.  
*Waitress:* Would you like to see the dessert menu?  
*Jason:* No thanks, can we have the bill please.

**Conversation 2**

- A:* What can I get for you?  
*B:* Hello, may I have a double cheeseburger?  
*A:* With everything on it?  
*B:* That sounds great.  
*A:* Did you want fries with your order?  
*B:* May I get a large order of curly fries?  
*A:* Did you want something to drink?  
*B:* Get me a medium Pepsi.  
*A:* Would you like anything else?  
*B:* No, thank you. That's it.  
*A:* No problem, that'll be \$21.45.  
*B:* Thanks a lot. Keep the change.

**Conversation 3**

- A:* Good morning! Can I take your order?  
*B:* Yes, please. Could I have espresso to go.  
*A:* Sure. What size would you like?  
*B:* Umm... double. No sugar.  
*A:* Milk?  
*B:* No, thanks.

- A:** Would you like to have chocolate muffin to your coffee?  
**B:** That would be nice. One chocolate muffin, please.  
**A:** That would be 2.40. Here you are. Enjoy your coffee!  
**B:** Thanks a lot. Keep the change

## Практичне заняття 17

Тема: У банку

### Зміст роботи

#### BANK

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

bank branch	відділення банку
cashier	касир
cash desk	каса
bank account	банківський рахунок
current account	поточний рахунок
savings account	ощадний рахунок
checking account	рахунок, що працює за чеками
bank charges	банківська комісія
balance	стан рахунку
deposit	внесок
interest	відсоток
interest rate	відсоткова ставка
loan	позика
borrow	позика, кредит
cash	готівка
currency	валюта
coin	монета
digital money	цифрові гроші
earn money	заробляти гроші
to lend	давати в борг
to transfer money	переказувати гроші
saving	заощадження
tax	податок
withdraw	знімати гроші
Automatic Teller Machine	банкомат

**Exercise 2. Read and translate the following text:**

#### BANK

A bank is a financial institution which acts as a payment agent for customers to borrow and lend. It provides many other financial activities. For example banks are

important players in financial markets and offer financial services such as investment funds. In some countries such as Germany, banks are the primary owners of industrial corporations while in other countries such as the United States banks are prohibited from owning non- financial companies.

Banks act as payment agents by conducting checking or current accounts for customers, paying cheques drawn by customers on the bank, and collecting cheques deposited to customers' current accounts. Banks also enable customer payments via other payment methods such as telegraphic transfer and **ATM**.

Banks borrow money by accepting funds deposited on current account, accepting term deposits and by issuing debt securities such as banknotes and bonds. Banks lend money by making advances to customers on current account, by making instalment loans, and by investing in marketable debt securities and other forms of lending.

### **BANK ACCOUNT**

A bank account is a financial account with a banking institution recording the financial transactions between the customer and the bank and the resulting financial position of the customer with the bank. Bank accounts may have a positive or debit balance where the bank owes money to the customer; a credit or negative balance where the customer owes the bank money.

Bank accounts designed to process large numbers of transactions may offer credit and debit facilities. A transactional account is held at a bank for the purpose of securely and quickly providing frequent access to funds on demand, through a variety of different channels. Transactional accounts are meant neither for the purpose of earning interest nor for the purpose of savings, but for convenience of the business or personal client. These transactional accounts are called by different names in different countries: in the U.S. and Canada, they are checking accounts, in the UK current accounts or cheque accounts.

### **AUTOMATED TELLER MACHINE (ATM)**

An automated teller machine (ATM) is a computerized telecommunications device that provides the customers of a financial institution with access to financial transactions in a public space without the need for a human clerk. On most modern ATMs, the customer is identified by inserting a plastic ATM card with a magnetic stripe or a plastic smartcard with a chip that contains a unique card number and some security information. Security is provided by the customer entering a personal identification number (PIN). Using an ATM, customers can access their bank accounts in order to make cash withdrawals and check their account balances as well as purchasing Mobile Cell Phone Prepaid credit. ATMs are known by various casual terms including automated banking machine, money machine, bank machine, cash machine, and cashpoint, bancomat (in Ukraine).

### **DIGITAL CURRENCY**

Digital currency (digital money, electronic money or electronic currency) is any currency, money, or money-like asset that is primarily managed, stored or exchanged on digital computer systems, especially over the internet. Types of digital currencies include cryptocurrency, virtual currency and central bank digital currency. Digital currency may be recorded on a distributed database on the internet, a centralized

electronic computer database owned by a company or bank, within digital files or even on a stored-value card.

This type of currency may be used to buy physical goods and services, but may also be restricted to certain communities such as for use inside an online game.

In our digital age, e-money has greatly diminished the role of cash – in some countries, it might even replace it entirely, at some point in the future.

### **Exercise 3. Answer the following questions:**

1. What is a bank?
2. Where are banks important players?
3. What countries are banks the primary owners of industrial corporations in?
4. What countries are banks prohibited from owning non- financial companies?
5. What do the banks act as?
6. What do the bank enable?
7. What is a bank account?
8. What may bank accounts designed to process large numbers of transactions offer?
9. Why is a transactional account held at a bank?
10. What is ATM?

### **Exercise 4. Agree or disagree with the following statements:**

1. A bank is a financial institution which can borrow and lend money.
2. Banks can offer such financial services as investment funds.
3. Banks are major players in financial markets.
4. In Germany banks are prohibited from owning non- financial companies.
5. In the United States banks could own non- financial companies.
6. Banks borrow money by accepting funds deposited on checking account.
7. Banks enable customer payments via telegraphic transfer.
8. Bank accounts may have only a positive balance.
9. A positive balance means that bank owes money to the customer.
10. Bank accounts designed to process a lot of transactions may offer credit and debit facilities.
11. Transactional accounts are for convenience of the business or personal client.
12. A transactional account provides fast access to funds on demand.
13. Transactional accounts are called checking accounts in UK.
14. ATM is a device providing access to financial transactions in a public space.
15. ATM provides access to financial transactions with help of human clerk.
16. A plastic smartcard chip contains a unique card number and some security information.
17. ATM security is provided by entering a personal identification number.
18. Digital currency is managed, stored or exchanged on digital computer systems
19. Digital currency may not be recorded on a stored-value card.
20. All types of digital currency may be used to buy physical goods and services.

**Exercise 5. Match the words in the left column with their definitions in the right one:**

1) account	a) the money that is used in a particular country at a particular time
2) ATM	b) a machine from which you can take money out using a special card
3) balance	c) money that you keep, usually in a bank account, instead of spending it
4) bank	d) to take money from a bank pay it back over a period of time
5) banknote	e) to receive money as payment for work that you do
6) borrow	f) to put money into something to make a profit
7) card	g) a small, round piece of metal, usually silver or copper coloured, that is used as money
8) cash	h) give someone money for a period of time which they then pay back with interest
9) cheque	i) a small, rectangular piece plastic that allows you to make a payment or get money from a bank
10) coin	j) to lend something, esp. money
11) currency	k) an organization where people and businesses can invest or borrow money
12) digital money	l) a piece of printed paper that has a particular value as money
13) earn	m) money that is charged by a bank or other financial organization for borrowing money
14) interest	n) an arrangement with a bank to keep your money there and to allow you to take it out when you need to
15) invest	o) any means of payment that exists purely in electronic form
16) lend	p) money in the form of notes and coins
17) loan	q) the amount of money you have in a bank account
18) saving	r) money paid to the government, usually a percentage of personal income or of the cost of goods or services bought
19) tax	s) to take money out of an account
20) withdraw	t) a printed form, used instead of money, to make payments from your bank account

**Exercise 6. Complete the following text with the words and phrases from the box:**

on demand	identification	withdrawals	owes	stored
borrow	cheque	negative	be restricted	telegraphic
stripe	current	provides	cryptocurrency	advances

1. Banks .....many financial activities.
2. Banks act as payment agents by conducting checking or .... accounts.
3. Banks enable customer payments via ..... transfer.
4. Banks ..... money by accepting funds deposited on current account.
5. Banks lend money by making ..... to customers on current account.
6. Bank accounts may have a positive or ..... balance.
7. Credit balance means that the customer .... the bank money.
8. A transactional account is held at a bank for secure and quick access to funds
9. Transactional accounts are called .... accounts in UK.
10. On modern ATMs, the customer is identified by inserting a plastic card with a magnetic .....
11. Security is provided by the customer entering a personal ..... number.
12. ATM helps customers to access their bank accounts in order to make cash ....
13. Digital currency is any currency that is primarily managed, .... or exchanged on digital computer systems.
14. Digital currencies include ....., virtual currency and central bank digital currency.
15. Digital currency can .... to certain communities such as for use inside an online game.

### Exercise 7. Read the following conversations and act them out:

#### Conversation 1

SETTING UP A BANK ACCOUNT ( You can listen to the conversations by using the following link: <https://www.eslfast.com/robot/topics/bank/bank01.htm>)

- A:* How are you doing today?  
*B:* Great. Thanks.  
*A:* What can I help you with?  
*B:* I would like to open a bank account.  
*A:* What kind would you like to open?  
*B:* I need a checking account.  
*A:* Would you also like to open a savings account?  
*B:* That's fine.  
*A:* In order to open these accounts, you need to deposit a minimum of \$50.  
*B:* I want to deposit \$300.  
*A:* I'll set up your accounts for you right now.  
*B:* Make sure to put \$150 in each account.

#### Conversation 2

MAKING A DEPOSIT (You can listen to the conversations by using the following link: <https://www.eslfast.com/robot/topics/bank/bank03.htm>)

- A:* How are you doing?  
*B:* Great. Thanks for asking.  
*A:* What can I do for you today?  
*B:* I would like to deposit some money.  
*A:* Are you depositing cash or a check?  
*B:* I want to deposit cash.  
*A:* How much are you depositing?  
*B:* I would like to deposit \$300.  
*A:* What account do you want your money in?  
*B:* I want to deposit it into my checking account.  
*A:* Do you need anything else?  
*B:* No. That's all. Thank you.

**Exercise 8. Make up your own dialogues using information from the exercise 7.**

## РОЗДІЛ 1. ПІДГОТОВЧИЙ ЕТАП

### Тема 1.4. Іноземна мова в діловому спілкуванні

**Обсяг матеріалу.** Ділове листування. Діловий етикет. Ділові переговори. Діловий дзвінок за кордон.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ.

Ведення словника, ознайомче та вивчаюче читання, переклад зі словником, створення презентацій. Вивчення лексики до теми. Складання та презентація мікродіалогів. Написання ділових листів.

#### **Студенти повинні:**

*знати* лексичний мінімум, правила й типи написання ділових листів;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми, складати ділові листи різних типів.

### **Практичне заняття 18**

**Тема: Ділове листування**

**Зміст роботи**

**BUSINESS LETTERS**

**Exercise 1. Read and memorize the following words, word-combinations and**

## word-group:

correspondence	кореспонденція, листування
letterhead	шапка (ділового листа)
reference	посилання
salutation	звертання
the body of the letter	зміст листа
complimentary close	ввічлива заключна частина листа
signature	підпис
enclosure	додаток
courtesy title	ввічливе звернення
job \ title	посада
per pro/ p/pro/p.p. (from the Lat. – per procurationem)	за дорученням

## Exercise 2. Read and translate the following text:

### Components of a business letter

Business letters are usually written on printed company forms (letter paper). They comprise the following components:

**1. The letterhead.** It includes the name of a company, its post address, telephone, telex number, e-mail address as well as some other information, name of directors, the particular official to whom all correspondence to be addressed, spaces for letter indexes (references).

**2. Address.** In correspondence that does not have a printed letterhead, the sender's address is written on the top right-hand side of the page:

	<i>British</i>	<i>USA</i>
№ of the house, name of the street	10 Spring Garden	145 Chinaville Rd
City, state (county), post/zip code,	London SW1A 2BN	Lake Forest, IL 60045
Country	United Kingdom	USA

**3. Date.** The date is written below the sender's address, sometimes separated from it by a space. It is also usually written on the right-hand side of the page.

<i>British</i>	<i>USA</i>
7 th April 2010	April 7 th , 2010
7 April 2010 (7 Apr. 2010)	April 7, 2010

**4. Inside address.** This is written on the opposite side of the page. The inside address is your reader's address. This includes the reader's: name; position; organization (as the company calls itself); complete mailing address.

If the surname of the person is known, it should be preceded by a courtesy title and either the person's initial(s) or his/her first name (e.g.: Mr P. E. Brown or Mr Peter Brown, not Mr Brown).

Courtesy titles used in addresses are as follows: Mr is the usual courtesy title for a man. Mrs is used for a married woman. Miss is used for an unmarried woman. Ms is used for both married and unmarried women. Many women now prefer to be addressed

by this title, and it is a useful form of address when you are not sure whether the women you are written married or not. Messrs are used occasionally for two or more men (Messrs P.E.Brown and B.L.Parker) but more commonly forms part of the name of a firm (Messrs Collier & Clerke & Co.). If your reader has special titles, such as Professor (Prof.), Doctor (Dr.), Capitan (Capt.) then use it.

**5. Attention line.** When you cannot address a business letter to a particular person, use an attention line (for the attention of): e.g. Attention: Product Manager.

**6. The references.** References are noted to indicate what a piece of correspondence refers to (“Your ref.”) and the correspondence to refer to when replying (“Our ref.”). References are written below the heading at the left margin of the letter.

**7. Salutation.** A business letter should always include a salutation. This is to whom the letter is addressed. Salutations add a person touch to your letter (e.g. Dear Mr/Mrs/Miss/Ms Brown). “Dear Sir/Madam” opens a letter written to a man/woman whose name is not known. “Dear Sirs” is used to address a company. In the USA a letter to a company may open with “Gentlemen”, followed by a colon.

If you have no attention line, put the salutation two lines below the inside address.

**8. The subject title.** “Re:” is an abbreviation of the Latin “in re” which means “the subject title” and is used after salutation. This provides a further reference, saves introducing the subject in the first paragraph, and allows the writer to refer to it throughout the letter.

**9. The body of the letter.** The body of a business letter has three paragraphs: introductory paragraph; one or more main paragraphs; concluding paragraph. It is usual to leave a line space between paragraphs.

**First paragraph.** The first sentence or paragraph of a letter is an important one since it sets the tone of the letter and gives your reader his impression of you and your company. Generally speaking, in the first paragraph you will thank your correspondent for his letter (if replying to an enquiry), introduce yourself and your company if necessary, state the subject of the letter, and set out the purpose of the letter.

**Middle paragraph.** This is the main part of your letter and will concern the points that need to be made, answers you wish to give, or questions you want to ask. As this can vary widely with the type of letter that you are writing, it will be dealt with in the relevant units. It is in the middle paragraph of a letter that planning is more important, to make sure that your points are made clearly, fully and in a logical sequence.

**Final paragraph.** When closing the letter, you should thank the person for writing, if your letter is a reply and if you have not done so at the beginning. Encourage further enquiries or correspondence, and mention that you look forward to hearing from your correspondent soon. You may also wish to restate, very briefly, one or two of the most important of the points you have made in the main part of your letter.

**10. Complimentary close.** Complimentary close depends on the form of salutation:

- “Yours sincerely” is used if the letter begins with “Dear Mr/Mrs/Miss/Ms”;
- “Yours faithfully” if the letter begins with “Dear Sir/Madam”;
- “Yours truly” or “Very truly yours” if the letter begins with “Gentlemen” and follow all phases with a comma.

The position of the complimentary close – on the left, right or in the centre of the page – is matter of choice. It depends on the style of the letter (blocked letters tend to put the close on the left, indented letters tend to put them in the centre) and on your firm’s preference.

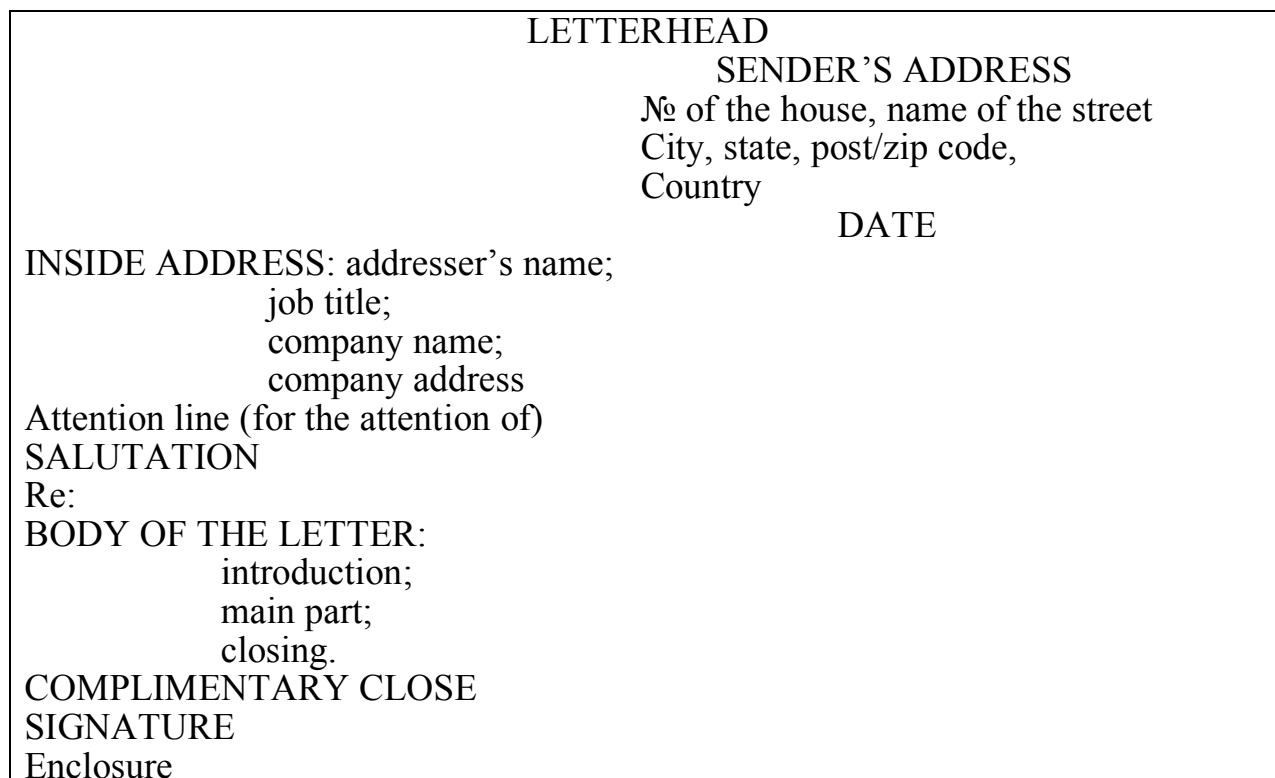
**11. Signature.** Always type your name after your handwritten signature and your position in the firm after your typed signature. This is known as signature block.

Even though you may think your signature is easy to read, letters such as ‘a’, ‘e’, ‘o’, ‘r’, ‘v’ can easily be confused. It is, to some extent, a matter of choice whether you sign with your initial(s) (D. Jenkins) or your given name (David Jenkins), and whether you include a courtesy title (Mr, Mrs, Miss, Ms) in your signature block. But if you give neither your given name nor your title, your correspondent will not be able to identify your sex and may give you the wrong title when he/she replies.

If the sender signs the letter on behalf of a company or another person, **per pro/p/pro/p.p.** (from the Lat. – per procuracionem) means “for and behalf of” is used before the name. It means that letter is “by warrant”. The person signs letters and other documents.

**12. The enclosure.** If there are enclosures, e.g. leaflets, brochures, etc. with the letter they are mentioned at the bottom. “c.c.” originally meant “carbon copy”; today it tells who else received a copy of a letter.

### Business Letter Layout



**Exercise 3. Answer the following questions:**

1. What is the purpose of a business letter today?
2. What does the letterhead of a business letter consist of?
3. What salutation is the most frequent in business letter at present?

4. What is the purpose of using “Re” in business letter?
5. What information is enclosed in the body of a business letter?

**Exercise 4. Read carefully the English expressions and their Ukrainian equivalents:**

<b>Opening Phrases</b>	<b>Для початку листа</b>
Dear Sirs. We have received your letter of...	Шановне панство. Ми отримали ваш лист від...
We thank you for your letter of...	Дякуємо Вам за лист від...
Your letter enclosing (stating that..., asking us to do..., requesting us to do...) has been considered (given proper attention)	Ваш лист із додатком (із вказівками..., проханням про) розглянуто
In reply (in response) to your letter of...	У відповідь на Ваш лист від...
In confirmation of our telephone conversation (talks, held in...) we wish to inform you that...	На підтвердження нашої телефонної розмови (переговорів, що відбулись) повідомляємо, що
With reference to (Referring to) your letter of... we wish to inform you that...	Посилаючись на Ваш лист від... повідомляємо, що
We are pleased (We are glad) to inform you that ...	Раді повідомити Вам, що
We are sorry (regret) to have to remind you that ...	На жаль, ми вимушені нагадати Вам, що...
We learn from your letter that...	Із Вашого листа ми дізнались, що
In connection with your letter of... and in confirmation of your cable of...	У зв'язку із Вашим листом від... та підтвердження Вашої телеграми від...
We offer apologies for the delay in answering your letter	Перепрошуємо за затримку з відповіддю на Ваш лист
Please accept our apologies for...	Будь ласка, прийміть наші вибачення за..
We regret to learn from your letter of... that...	Нам прикро було дізнатись з Вашого листа від..., що ...
We are sorry we are unable to meet your request	На жаль, ми не можемо задовольнити Ваше прохання
Further to your letter of...	На додаток до нашого листа
We enclose (are closing) a copy of a letter from ... about... (in connection with...)	Додаємо копію листа фірми... з приводу... (у зв'язку з...)
Please note that ...	Просимо взяти до уваги ...
<b>Binding Phrases</b>	<b>Зв'язуючі елементи листа</b>

<p>We express confidence that...</p> <p>At the same time we would like to remind you that...</p> <p>We would welcome the opportunity...</p> <p>We wish to draw your attention to the fact that... (We would like you to note that...)</p> <p>In connection with the above said...</p> <p>Otherwise we shall have...</p> <p>As to your request (your claim) ...</p> <p>The matter is... (The point is);</p> <p>We have to admit that...</p> <p>We cannot accept this point of view for the following reasons</p> <p>Moreover ...</p> <p>Nevertheless...</p>	<p>Ми виражаємо впевненість в тому, що...</p> <p>У той же час ми хотіли б нагадати вам, що ...</p> <p>Ми були б раді мати можливість...</p> <p>Звертаємо Вашу увагу на той факт, що...</p> <p>У зв'язку із вищезазначеним...</p> <p>В іншому випадку...</p> <p>Що стосується Вашого прохання (скарги)</p> <p>Справа у тому, що...</p> <p>Необхідно визнати, що...</p> <p>Ми не згодні з Вашою точкою зору з наступних причин...</p> <p>Більш того...</p> <p>Тим не менш...</p>
<p style="text-align: center;"><b>Closing Phrases</b></p> <p>Your early reply will be appreciated.</p> <p>If we can be of any assistance, please do not hesitate to contact us</p> <p>We expect to hear from you in the near future. We are looking forward to hearing from you (to receiving your concept (approval, confirmation).</p> <p>We would like to assure you...</p> <p>We wish to maintain cooperation with you</p> <p>Your prompt execution of our order will be appreciated</p> <p>We assure you that we shall get in touch with organizations concerned without delay</p> <p>We assure you that we shall take prompt action to correct (remedy) the situation</p> <p>We are expecting your representatives to arrive for the talks</p>	<p style="text-align: center;"><b>Заключні вирази листа</b></p> <p>Ми будемо вдячні за швидку відповідь</p> <p>Просимо звертатись до нас, якщо Вам потрібна буде допомога</p> <p>Сподіваємось отримати Вашу відповідь якнайшвидше (Чекаємо на Вашу згоду (схвалення, підтвердження)</p> <p>Ми б хотіли запевнити Вас...</p> <p>Сподіваємось на співпрацю з Вами</p> <p>Будемо вдячні за швидке виконання нашого замовлення</p> <p>Запевняємо Вас, що без затримок зв'яжемося із відповідними організаціями</p> <p>Запевняємо Вас, що ми зробимо все належне для виправлення ситуації</p> <p>Чекаємо на Ваших представників для подальших переговорів</p>

**Exercise 5. Put the following phrases into three groups:**

Opening Phrases	Binding Phrases	Closing Phrases
3,		

1. We confirm your fax message received this morning and we...
2. We have to admit that...
3. We are pleased to inform you that...
4. Looking forward to hearing from you...
5. Otherwise we shall have...
6. With reference to our letter of...
7. Please do not hesitate to contact me if you need further information.
8. In connection with your letter of...
9. We wish to draw your attention to the fact that...
10. We are looking forward to seeing you next month.
11. We assure you that we are doing all we can to...
12. We thank you for your attention.

**Exercise 6. Complete the table of synonyms with the words in the box:**

a purchase	the corporation required	to obtain
our idea	to inform	to owe
to send	to improve	wrong
to give	the correspondence received	to thank
to show	correspondence	big

Formal Style	Informal Style
	Letter
to be obliged to smb	
	to get better
to forward	
	to tell
to supply	
Incorrect	
	a buy
to be grateful	
	to get
to indicate	
	we wanted
the company's proposal	
Substantial	
	Your letter to us

**Exercise 7. Rewrite the sentences in formal business style.**

1. We want you to give us your answer immediately.

2. We've got none of the items in stock.
3. Please don't change the supply.
4. We can't tell you about delivery because we don't know.
5. Your cheque is wrong.
6. You still owe us \$ 1000.
7. Our idea is very interesting.
8. We wanted new equipment.

**Exercise 8. Tick the correct sentence appropriate for a business letter.**

1. a) Could you send it quickly?  
b) Thank you in advance for sending the brochures.
2. a) We appreciate your cooperation in filling our order.  
b) You're not the only supplier, so do a good job for us.
3. a) Would you please send me a copy of your latest price list?  
b) Send me something, please.
4. a) I am applying for the position of the manager's assistant.  
b) I need a job.
5. a) We need the information.  
b) Our company is the leading distributor of equipment.
6. a) If you would like to discuss terms of payment, please call us.  
b) Your financial difficulty is not our problem.
7. a) I'll call you if we want to give you legal advice.  
b) If I can answer any other questions, please call me on my direct line.
8. a) Ask your office representative to call me.  
b) I would appreciate if your office representative calls me

**Практичне заняття 19**

**Тема: Діловий етикет**

**Зміст роботи**

**BUSINESS ETIQUETTE**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

acceptable	прийнятний
advance	просуватися
advisable	бажаний
bare	оголений
be a success	мати успіх
be aware (of)	знати; усвідомлювати
bow	кланятися
chopsticks	палички для їжі
communication	спілкування

deal (with)	мати справу (з)
delay	затримка
engaging	привабливий
global village	світ як спільнота, в якій відстані значно скоротилися за рахунок використання електронних засобів комунікації
greet	вітатися
helping	порція
improvement	удосконалення; поліпшення
in public	публічно
lasting	тривалий
maintain	підтримувати
make a fool of oneself	ставити себе в незручне становище
mosque	мечеть
noble	шляхетний
peace of mind	душевний спокій
prosperity	процвітання
rules of behaviour	правила поведінки
set of rules	набір правил
shared culture	спільна культура
temple	храм
trend setter	еталон нового напрямку; законодавець моди

## Exercise 2. Read and translate the following text:

### Opening Remarks

There is no need to say that there are great differences in people behaviour and communication in different countries. As each of them has its own traditions, customs, and culture of behaviour this can make a serious barrier for business and professional relations. It is highly advisable for a businessman to be informed exactly about the rules of behaviour in this certain country, in the country they deal with in order to establish their relations in a proper way.

Knowing the rules of etiquette may keep you from making a fool of yourself in many occasions. It also will save you a lot of trouble and not a few embarrassing moments. Since we are dealing with the English language, we are going to speak on the rules, which are common in the English speaking countries, basically in the USA as they are the main trend setter in the economic and business life of the world.

### International Etiquette

Travelling to all corners of the world is getting easier and easier. We live in a global village, but how well do we know and understand each other? Knowledge of international etiquette means being aware of the appropriate way to behave socially, in public. I am sure a lot of you already know about visiting churches, mosques, and other

religious buildings. It is important to wear appropriate clothes and cover up bare skin. Men should always wear shirts. Shorts are not a good idea for women – women should in general avoid showing bare shoulders, arms, or legs, and in mosques and temples you will need to cover your head too.

In fact, when we are in Egypt, the Middle East, and Asia you will also need to take off your shoes before you enter any religious building – outdoor shoes are seen as carrying all the impurities of the world. I wonder if any of you know about some other customs. For example, when we get to the Far East, from Singapore onwards, you should be particularly careful about your posture.

The soles of your feet, for example, are considered to be the dirtiest part of your body, and you should never point your foot at someone – so crossing your legs in public is not a good idea when we are in Singapore and Thailand. Also, avoid pointing, certainly at people, but also at objects. In Japan and other Far Eastern countries, blowing your nose in public is also not really acceptable.

When it comes to greeting people in different countries there are a lot of differences. You will find Egyptian and Middle Eastern men kissing each other. The Spanish and many southern Europeans also kiss each other on the cheeks – though not normally the men. In Japan they will bow – and the extent of the bow depends on the respect due to that person. Asia is just with a firm handshake. Although you must make sure it is your right hand: in a lot of countries, particularly African and Middle Eastern countries, the left hand is regarded as unclean, so you should not give things to people, pass food, and so on, with your left hand.

Food and eating habits is probably the most interesting area of international etiquette, but you will be eating in international restaurants most of the time – although I hope you can all handle chopsticks! You probably will not be invited to anyone's home on this trip but if you ever do, make sure you check out the way to behave first. There is lots of potential for unintentionally cuisine offence. For example, in Singapore you should always say no to a second helping of food (you will probably get some anyway!), and it is polite to leave some food on your plate at the end. Whereas in somewhere like Russia that would probably offend your host.

Etiquette helps maintain good relations with people. When dealing with people from a shared culture, everyone knows the rules and there is not much to think about. Those that lack etiquette are branded as uncouth and rude. However, this is not the same when working on the international stage. Someone may very well come across as being rude through a lack of etiquette but this may be because in their culture that behaviour is normal. As a result, international business etiquette is a key skill for those wanting to be successful when working abroad. Through a great appreciation and understanding of others' cultures, you build stronger and longer lasting business relationships.

### **Exercise 3. Answer the following questions:**

1. Explain the difference between general and business etiquettes.
2. Give some examples of bad manners in different countries.

3. Is it important for a businessman to know the rules of etiquette in different countries?
4. Which country is the main trend setter in the economic and business life of the world?
5. Which advice is it necessary to follow in order to be a success as a businessman?
6. What does knowledge of international etiquette mean?
7. Name different types of greeting people.
8. What habits are useful to remember?
9. Where is it customary to shake hands?
10. What can make business relationships stronger and longer lasting?

**Exercise 4. Give the English equivalents of the following phrases:**

ставити себе в незручне становище	правила поведінки	належним чином
цілувати один одного в щоки	критикувати інших	дуже бажано
працювати за кордоном	публічно виступати	мати успіх
довготривалі відносини	міжнародний етикет	схрещувати ноги
особливо обережний	покривати голову	

**Exercise 5. Discuss if these statements are true about customs in your country:**

	Yes	No	It depends
Students use teachers' names class.			
Colleagues generally use family names at work.			
People prefer to keep their work and private life separate.			
Businesspeople usually exchange business cards at a first meeting.			
It is important to be punctual.			

**Exercise 6. Phrasal verbs.**

<b>set about</b>	to start doing or dealing with something, especially something that needs a lot of time and effort
<b>set back</b>	to delay the progress or development of something, or delay someone from finishing something
<b>set down</b>	to state how something should be done in an official document or set of rules
<b>set forth</b>	to explain ideas, facts, or opinions in a clearly organised way in writing or in a speech
<b>set off</b>	to start to go somewhere
<b>set out</b>	to start a journey, especially a long journey
<b>set to</b>	to start doing something eagerly and with determination
<b>set up</b>	to start a company, organization, committee etc.

### Fill in the correct preposition:

1. They want to set \_\_\_\_\_ their own import-export business.
2. Clear guidelines have been set \_\_\_\_\_ for teachers.
3. How do senior managers set \_\_\_\_\_ making these decisions?
4. He set \_\_\_\_\_ an idealistic view of society.
5. I will set \_\_\_\_\_ early to avoid the traffic.
6. Environmental experts said the move would set \_\_\_\_\_ further research.
7. If we all set \_\_\_\_\_, we will finish the job in half an hour.
8. The band are setting \_\_\_\_\_ on a European tour in March.

**Exercise 7. Watch a video "Business etiquette basics" clicking the link <https://youtu.be/qWbWL0l3ySk> .**

**You have as well the script of the video below.**

#### **Business etiquette basics**

Business etiquette is the manners and behaviors expected within the workplace and it's a vital part of a productive work environment. Although workplace, cultures and expectations can vary between companies, the basics of the business etiquette can be used in almost every kind of workplace. Business etiquette is all about treating co-workers and customers with respect and honesty. That means things like offering a firm handshake when initially meeting someone, showing up on time or simply using "please" and "thank you" gestures like these can make the other person feel appreciated.

When having a conversation, always give people your full attention. Using good eye contact and being an active listener shows you're engaged and that you value the other person's time and thoughts.

Write and speak in a friendly and professional tone. Staying polite and positive can prevent someone from misunderstanding you. If your tone is bossy or annoyed on the other hand it could irritate the other person and make them uncooperative.

In a business setting, it's best to use your smartphones sparingly. Put it away when you are in a conversation or meeting and focus on the people around you. Otherwise if you'll keep your eyes on the phone they'll probably feel disrespected.

How you carry yourself in a workplace can make a big difference in your career. Follow the basics of business etiquette wherever you work and you'll likely make a strong impression.

**Exercise 8. Match the adjectives below (1 - 6) with their definition (a - f):**

- |                  |  |
|------------------|--|
| 1) bossy         | a) feeling involved or interested in something       |
| 2) uncooperative | b) refusing to help, participate, or collaborate     |
| 3) disrespected  | c) feeling recognized for your value, worth, or work |
| 4) appreciated   | d) feeling that someone didn't treat you well        |

- 5) engaged                      e) always telling people what to do  
6) polite                         f) respectful, kind, or showing good manners

**Exercise 9. Write short answers according to the information from the video:**

1. What is business etiquette?
2. Where can the basics of business etiquette be used?
3. How should we treat co-workers and customers?

**Exercise 10. What examples of *business etiquette* does the speaker give? Take some notes for each category below and then explain what you heard:**

1. When meeting someone
2. In conversations
3. Tone when speaking and writing
4. Using smartphones

**Exercise 11. Choose the right words according to the information from the video:**

How you **carry / vary** yourself in a workplace can make a big difference in your career. Follow the basics of business etiquette whenever / **wherever** you work and you'll likely make a **strong / wrong** impression.

**Exercise 12. Discuss the questions below:**

1. How do you think business etiquette affects productivity in the workplace?
2. How can showing respect and honesty in the workplace improve business relationships?
3. Have you ever been in a situation in which the rules of business etiquette were broken? If so, what happened? If not, what would you do?

**Практичне заняття 20**

**Тема: Ділові переговори**

**Зміст роботи**

**NEGOTIATION**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

negotiations  
to negotiate a contract  
negotiator

перемовини  
укласти контракт  
учасник перемовин

chief negotiator	керівник делегації
to settle	вирішувати, домовлятися
to carry on (to conduct, to hold) negotiations	вести перемовини
business meeting	ділова зустріч
to bargain	домовлятися
agenda	порядок денний
outcome	наслідок, результат
solution	рішення, вирішення
disputes	суперечки
to become apparent	стати явним

**Exercise 2. Read and translate the following text:**

**Negotiation**

Negotiation is an interaction of influences. Such interaction, for example, include the process of resolving disputes, agreeing upon courses of action, bargaining for individual or collective advantage, or crafting outcomes to satisfy various interests. Negotiations is thus a form of alternative dispute resolution.

Negotiation involves two basic elements: the process and the substance. The process refers to how the parties negotiate: the context of the negotiations, the parties to the negotiations, the relationships among these parties, the communication between these parties, the tactics used by the parties, and the sequence and stages in which all of these play out. The Substance, however, refers to what the parties negotiate over: the agenda, the issues, the options, and the agreement(s) reached at the end.

A negotiation process can be divided into six steps in three phases:

Phase 1: Before the Negotiation

Step 1: Preparing and Planning: In this step, first you should determine what you must have and what you are willing to give (bargaining chips). Gather facts about the other party, learn about the other party's negotiating style and anticipate other side's position and prioritize issues.

Phase 2: During the Negotiation

Step 2: Setting the Tone: You should never speak first because the other party might offer you more than you would have asked for.

Step 3: Exploring Underlying Needs: It is also important to listen for facts and reasons behind other party's position attentively and explore underlying needs of the other party. If conflict exists, try to develop creative alternatives. If you are in a difficult situation, don't say anything. Take time out. Remember, you will not give anything away if you don't say anything.

Step 4: Selecting, Refining, and Crafting an Agreement: It is a step in which both parties present the starting proposal. They should listen for new ideas, think creatively to handle conflict and gain power and create cooperative environment.

Step 5: Reviewing and Recapping the Agreement: This is the step in which both parties formalize agreement in a written contract or letter of intent.

Phase 3: After Negotiation

Step 6: Reviewing the Negotiation: Reviewing the negotiation helps one to learn the lessons on how to achieve a better outcome. Therefore, one should take the time to review each element and ask oneself, “what was going well?” and “what could be improved next time”.

Briefly, negotiation is a process in which two or more parties try to reach a satisfactory solution to a shared problem. To be more specific, it is a process where the actors define their own obligations, costs, and benefits to achieve a common result. Negotiation is a process of exchange (information, threats, favours, etc.) that goes on until compromises beneficial for all parties involved start to become apparent.

### Exercise 3. Answer the following questions:

1. What does the term “negotiations” mean?
2. Name two basic elements of negotiations.
3. What is the objective of any negotiations?
4. What steps does a negotiation process include?
5. What step in a negotiation process is the most important one?

### Exercise 4. Give the Ukrainian versions for:

resolving disputes	options	agreement
negotiating style	needs	starting proposal
process of exchange the information	issues	better outcome
bargaining for advantage	agenda	satisfactory solution

### Exercise 5. Give the English versions for:

досягнути домовленостей	перемовини	суперечки
залагоджувати конфлікт	лист про наміри	пропозиції
письмовий контракт	досягнути результату	стати явним
обмін інформацією	стиль перемовин	взаємодія

### Exercise 6. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):

negotiations -  
disputes -  
agreements -  
solution -  
proposal -  
bargaining -  
party (in negotiations) -  
business meeting -  
contract -

objective -  
benefits -

**Exercise 7. Put the following words in the correct order to make complete sentences and remember some basic ideas about Ukrainians business dealings.**

1. When / of / Americans / Ukrainians, / making business decisions, / tend / contracts and prices / to focus on / personal relationships. / comparing, / on the other hand, / compare / the depth /

2. Most Ukrainians / are / with / friends. / prefer / people / to do business / who / close /

3. For Americans, / is / the centre / sessions. / the contract / usually / piece of / negotiating /

For the Ukrainian, / often / the relationship / is / and / are / merely thought of / as polite ceremonies, / and starting points / contracts and protocols / for further negotiation. / the focal point, /

4. Because Ukrainians / have trouble / (or do not want to) / often / consider / to be friends, / saying no, / their business partners / and will promise things / they cannot / deliver. / Ukrainians business leaders /

**Exercise 8. Complete the text with the words and phrases from the box, using them in the appropriate form:**

reasons, recommendations, specific, best, accurate, essential, discussion, awkward, reaction, brief
---

Meeting is an \_\_\_\_\_ part of your work in business. They are held for three main \_\_\_\_\_: 1) to carry out training, 2) to transmit information, 3) to solve a problem. Read the following \_\_\_\_\_ and try to follow them in your life.

*Before you call the meeting:*

- decide if the meeting is the \_\_\_\_\_ method of achieving the objective;
- put the objective in writing;
- collect all the information necessity;
- select \_\_\_\_\_ items for discussion;
- anticipate difficulties, \_\_\_\_\_ members and prepare documents and courses of notion to overcome the difficulties expected;
- prepare the agendas with no more than 5 objectives.

*During the meeting:*

- state the purpose of the meeting;
- outline the objectives it is hoped to achieve;
- do not impose your views on the group;

- direct \_\_\_\_\_ toward the objectives;
- develop participation by contrasting different viewpoints;
- watch the clock and note \_\_\_\_\_ of members who appear to be losing interest;
- where opinion is divided a vote is to be taken.

*After the meeting:*

- the secretary of the meeting prepares “minutes”;
- minutes must be an \_\_\_\_\_ account of the substance of the meeting. No opinions, no discussions, no irrelevant talk. They should be \_\_\_\_\_;
- minutes should follow the agenda of the meeting.

**Exercise 9. Comment on the following:**

“Necessity never made a good bargain”. (B. Franklin)

**Exercise 10. Agree or disagree with the following statements:**

**Tips for better meeting:**

1. Hold meetings early in the day and don't allow phone calls to interrupt the proceedings.
2. Pay particular attention to meeting; chairs should not be plastic-covered but fabric-covered and firm.
3. If you know you are going to have a difficult person at the meeting, sit that person on your right or left. If this person is allowed to sit opposite you, the meeting will often be split into two.
4. Get everyone to contribute to the discussion but don't put people on the spot by asking: “What do you think, Jane?”.
5. Place your watch on the table in front of you so that people can see you are going to run to time; start on time; finish when you say you will.
6. Avoid letting people know what you think before they have made their views known.

**Exercise 11. Say what you have learned about:**

- 1) a negotiation as an interaction of influences;
- 2) three phases of negotiations;
- 3) a negotiation as a process of six steps;
- 4) rules of successful meetings;
- 5) Ukrainians business dealings.

**Практичне заняття 21**

**Тема: Діловий дзвінок за кордон**

**Зміст роботи**

**TELEPHONE CONVERSATIONS**

**Exercise 1. Read and memorize the following words, word-combinations and**

## word-group:

master a skill	оволодіти навиком
dial the number	набирати номер
long-distance call	міжнародний телефонний дзвінок
the line is engaged	лінія зайнята
hold on/ hang on	не вішати слухавку; очікувати біля телефону
hang up	покласти телефонну слухавку; припинити розмову
pick up the phone	відповісти на дзвінок
put through	з'єднати (по телефону)
call back	передзвонити
request	запит, прохання
clarify	висвітлювати, уточнювати
observe rules	дотримуватися правил
postpone	відкладати, переносити
distinct	чіткий, ясний
courteous	чемний, люб'язний

## Exercise 2. Read and translate the following text:

### Telephone conversations

Standard formulas in language invade many aspects of our life, including the telephone, which seems to be the most challenging skills for a foreign speaker to master. A lot of people find it difficult to make phone calls in a foreign language — and that is understandable. You can't see the person you are talking to, their voice might be unclear, and it might be difficult for you to find the right words.

When you make a telephone call, you lift the receiver. Then you dial the number. If you don't know the number, you can look it up in the telephone directory. If you can't find it there, you can call directory inquiries. Making a call to a place far away is called a long-distance call. For most countries you can phone direct; first dial the international code-number. If the person you want to call is already speaking to someone, the number is engaged. When you call a person you want to speak to and somebody else answers the phone, you can leave a message, or it may mean that you have dialled a wrong number.

One thing you can do to improve your telephone skills is to learn some of the multi-word verbs that are commonly used in telephone conversations. Most of them are featured in this text. *Hold on* and *hang on* mean "wait". Be careful not to confuse *hang on* with *hang up*. *Hang up* means "put the phone down". Another phrasal verb with the same meaning is *ring off*. The opposite of *hang up/ring off* is *ring up* — if you ring somebody up, you make a phone call. And if you pick up the phone, you *answer a call* when the phone rings

If you are talking to a receptionist, secretary or switchboard operator, they may ask

you to hang on while *they put you through* — connect your call to another telephone. But if you can't get through to the person you want to talk to, you might be able to leave a message asking him/her *to call you back* — to return a call.

Another thing to think about when talking on the telephone is formality. It is important to use the right level of formality. On the one hand, if you are too formal, people might find it difficult to feel comfortable when they talk to you. On the other hand, if you are too informal, people might think you are rude. Generally speaking, if you are talking to someone in a business context, you should use *could*, *can*, *may* or *would* when you make a request: "Could I speak to John Smith, please?", "Can I take a message?", or "Would next Tuesday be okay?" You should also *use please* and *thank you* or *thank very much* whenever you ask for, or receive any information or help. It is important to show politeness by using words like *would*, *could*, *please*, *thank you*, etc. But it is also okay to use some of the features of informal English — short forms, phrasal verbs and words like *okay* and *bye* — in other words — everyday English. So phrases like *I'm off to a conference*, *No problem*, *bye!* and *Hang on a moment and I'll put you through* are perfectly acceptable, as long as the overall tone of the conversation is polite.

It is better to ask for help or clarification when you are having a telephone conversation than to pretend you understand something that you didn't. It is perfectly acceptable to use phrases like *Could you repeat that, please?*, *Could you speak a little more slowly, please?* and *Would you mind spelling that for me please?* Using phrases like these will help make sure that you have a successful phone call, and may save you from lots of problems later on. You could always say that *the line's very bad today* if you can't hear very well.

One last tip is observing the telephone etiquette, especially if it is an official call that you are making or receiving. Read on to know what basic rules you should observe, while on a call.

1. Allow time to answer: give the person you are calling enough time to reach his telephone; a little patience may save you a second call.

2. Speak distinctly and in a normal tone of voice: your lips should be about an inch away from the mouthpiece.

Answer promptly: try to answer your telephone on the first ring, otherwise the caller may hang up and you might miss an important message.

Identify yourself when you answer the telephone: do not merely say *Hello*; give your name, your telephone number, or the name of your firm.

Take messages for people who are not there: write down the name and telephone number of the person calling; place the message where it can be seen.

Hang up gently: slamming the receiver down is discourteous; be sure the receiver is always replaced properly, otherwise no calls can come through to you.

### **Exercise 3. Answer the following questions:**

1. Do you think foreign speakers find it difficult to speak on the phone?
2. What is required to make a telephone call?

3. What multi-word verbs to be used in telephone conversations do you know?
4. Do you have to be formal or informal while on a call?
5. What phrases are usually used in case you don't understand a person speaking to you on the telephone?
6. What rules should be observed when speaking on the phone?

**Exercise 4. Speaking on the phone requires its own special set of words and phrases. Here is a helpful reference chart that will help you to speak on the phone with confidence in business and personal situations. Learn these expressions:**

#### *Answering the phone*

- Thank you for calling Johnson and Company. Mary speaking. How can I help you? / May I help you?
- Johnson and Company. Can I Help you?
- Hello? (*informal*)

#### *Introducing yourself*

- Hello, this is John Smith calling.
- This is Paul Jackson speaking.
- Hello, this is John Cote from Bent and Co.
- This is she/he.
- Speaking.
- Hey, Mike. It's Jane calling, (*informal*)

#### *Asking for someone*

- Can/May I speak to Mr. White, please?
- I'd like to speak to John Smith, please.
- Could you put me through to Mr. White?
- Could I speak to someone who ...?
- Is Robert in? (*informal*)
- Is Smith there, please? (*informal*)
- Can I talk to your brother? (*informal*)

#### *Connecting someone*

- One moment, please. I'll see if Mr. Smith is available.
- Please hold on and I'll put you through to his office.
- One minute, I'll transfer you now.
- I'll connect you.
- I'm connecting you now.
- Just a sec. I'll get him. (*informal*)
- Hang on one second/a minute, (*informal*)

#### *Making special requests*

- I'm sorry, I don't understand. Could you repeat that, please?
- Would you mind spelling your name/that?
- I'm sorry, I can't hear you very well. Could you speak up a little, please?
- Can you speak a little slower, please? My English isn't very strong/good.
- Can you call me back? I think we have a bad connection.

- I'm sorry, Mr. Smith isn't here at the moment. Can I ask who's calling?

***Taking a message***

- He's busy right now. Can you call again later?
- Can I take a message?
- Would you like to leave a message?
- I'll tell Mr. Smith that you called.
- Sam's not in. Who's this? (*informal*)

***Leaving a message***

- Please tell him that Daniel Morris called and ask him to call me back. My number is 313-434-5648.
- Please ask him to call Daniel Morris when he gets in.
- Can you tell him his son called, please?
- No, that's okay, I'll call back later.
- When do you expect him back in the office?
- Hello, this is Robert calling for John. Could you return my call as soon as possible, please? My number is 223-6781. Thank you.
- Hey, Nick. It's Mike. Call me back when you get a minute (*informal*)

***Confirming information***

- Okay, I've written it all down.
- Let me repeat that just to make sure.
- Did you say 341 William Street?
- You said your name was Samuel, right?
- I'll make sure he gets the message.

***Finishing a conversation***

- Thanks for calling. I'll speak to you again soon.
- Thanks for calling. Bye for now.
- Good talking to you.
- It's been great talking to you. I've got a meeting now so I'd better run. Bye.

**Exercise 5. Read and translate the following telephone conversations. Act it out.**

**A.:** Good morning. Finesse Group. James Fielding speaking. How can I help?

**B.:** Hello, this is Taras Kovalenko. I'm calling from Ukraine. I work for a furniture manufacturer. I understand you organize trade fairs and exhibitions. Could you give me some information, please?

**A.:** Certainly. What would you like to know?

**B.:** Do you have an exhibition for the furniture business?

**A.:** Yes, we do. It's called Decoreks.

**B.:** Sorry. Could you say that again, please?

**A.:** Decoreks. We hold it in the summer every year. This year it's June 11th — 15th.

**B.:** Mmm. Do you get many visitors?

**A.:** Last year we had nearly 120,000 visitors.

**B.:** British visitors I presume.

- A.:** Mainly, but we did have about 17,000 foreign visitors.  
**B.:** Sorry, did you say seventy thousand?  
**A.:** No, seventeen. One seven.  
**B.:** That's very interesting. What were the dates again?  
**A.:** The 11th June to 15th June.  
**B.:** Could you send me some information?

**Exercise 6. What expressions are useful for:**

- 1) putting someone on hold?
- 2) putting someone through?
- 3) asking for someone?
- 4) explaining absence?
- 5) asking for and checking spelling?
- 6) problems?
- 7) introducing yourself?
- 8) taking messages?
- 9) ending a conversation?
- 10) asking for the caller's name?
- 11) answering the phone?
- 12) giving messages?

**Exercise 7. Match the telephone expressions in A with the responses in B. They are from different telephone conversations.**

**A**

1. Hello, this is Robert Parker.
2. I'm afraid the line's busy.
3. Could you spell that, please?
4. My telephone number is 027 6634.
5. Could I speak to Mr. Adams, please?
6. I'd like some information, please.
7. Thank you for your help.
8. Hold the line, please.

**B**

- A. Sorry. What that double six?
- B. Yes, speaking.
- C. You're welcome. Thanks for calling.
- D. OK. I'll call back in an hour.
- E. OK. I'll hold.
- F. Hello. How can I help you?
- G. Certainly. What would you like to know?
- G. Certainly. It's J-a-c-k-s-o-n.

**Exercise 8. Put the conversation in order 1-11. See the example.**

A.: Can I ask who's calling, please?

A.: One moment please. Sorry his line's engaged. Would you like to leave a message?

A.: Friday the tenth.

A.: 1449 41255...?

A.: ABC Company, good morning, Jane speaking. Can I help you?

B.: Yes. Could you tell him that Bradley Gough called that's b- r- a- d- l- e- y new word g- o- u- g- h, and the meeting's been rescheduled for next Friday, that's Friday the tenth.

B.: Yes, and if there are any problems he can get me on my cell phone. The number is 1449 4125578.

B.: Could I speak to James Smith, please?

B.: 5578.

B.: Bradley Gough.

A.: 5578, OK. I'll make sure he gets your message.

### **Exercise 9. Complete the dialogue with statements or questions:**

A.: Could I speak to Pete Brown, please? This is Stephen Hicks from Fielding and Co. I was given your name by Donald Grant, who told me you were responsible for marketing computers.

B.: Actually I'm no longer in the computer department. I'll just put you through to Mary Brooks who's taken over from me. Could you hold on a moment, please?

A.: \_\_\_\_\_

B.: *(pause)* Sorry, Mary's in a meeting at the moment.

A.: \_\_\_\_\_?

B.: Yes, of course.

A.: \_\_\_\_\_.

B.: 0317 8788 976 and could I have your name again please?

A.: \_\_\_\_\_.

B.: \_\_\_\_\_?

A.: S-t-e-p-h-e-n new word H-i-c-k-s.

B.: \_\_\_\_\_.

A.: Thanks a lot. Bye.

## **РОЗДІЛ 2. ПРОФЕСІЙНО-ОРІЄНТОВАНИЙ ЕТАП**

### **Тема 2.1. Вступ до спеціальності**

**Обсяг матеріалу.** Вступ. Майбутня спеціальність. Лексичний мінімум, професійна термінологія галузі. Розповідь про майбутню професію. Інновації у спеціальності.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та

післятекстових вправ.

Текст для роботи з темою:

1. Моя майбутня спеціальність: Фінанси, банківська справа та страхування.

### Студенти повинні:

*знати* особливості спеціальності, лексичний мінімум, професійну термінологію галузі, перелік інновацій у галузі;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми, працювати з фіксованою інформацією, з довідковою літературою; анотувати й реферувати джерела інформації.

## Практичне заняття 22

**Тема: Моя майбутня спеціальність**

**Зміст роботи**

### MY FUTURE PROFESSION

#### Exercise 1. Read and learn new words and word-combinations by heart:

income tax	податок на прибуток
compile	складати, компіювати
balance sheet	балансовий рахунок, таблиця балансу
deposit slips	депозитні квитанції, карточки по вкладам
choose	вибирати
seem	здаватися
useful	корисний
responsible	відповідальний
entity	стан
enterprise	підприємство

#### Exercise 2. Read and translate the text:

### MY FUTURE PROFESSION

There are hundreds different very important professions without which people cannot live. So I also chose my future profession some time ago. There were different ways in front of me from which I could choose only one way - the most important one. It's because all my life depended on my choice. To tell the truth it wasn't very easy, because all professions seemed to me very important and very useful. To weigh all "for" and "against" I decided that the profession of a bookkeeper is very important, useful and prestigious one in our time.

When I entered college I understood that I didn't mistake. There are many financial enterprises in Ukraine now. A book-keeper answers for the economic entity of the

enterprise. It is very responsible job, but at the same time it's very interesting one. I want to be a very good specialist and for that first of all I must be a good student.

If you were a bookkeeper, the first task you would perform would be to divide all of the firm's paperwork into meaningful categories. Those categories would probably include the following:

- Sales documents (sales slips, cash register receipts, and invoices).
- Purchasing documents.
- Shipping documents.
- Payroll records.
- Bank documents (checks, deposit slips).
- Various expense documents.

If you collected all this information, you would have several piles of papers, much like the piles that are generated in the preparation of income tax forms. If this information is not compressed somehow, it will become too unmanageable. Therefore, the bookkeeper must begin to record the data from the original transaction documents (the sales slips and so forth) into record books called journals. Journals are the books where accounting data are first entered. The term journal comes from the French word *jour*, which means day. A journal, therefore, is where the day's transactions are kept.

So a bookkeeper is busy keeping the books of account of a business, recording a profit and loss account and compiling the balance sheet.

### **Exercise 3. Answer the following questions:**

1. When did you choose your profession?
2. What did your life depend on from?
3. Was it very easy to choose your profession?
4. Why did you decide to be a book-keeper?
5. What did you understand when you had entered the technical school?
6. What does a book-keeper answer for?
7. Is it very interesting job?
8. If you were a bookkeeper, what the first task would you perform?
9. What do meaningful categories include?
10. What are sales documents?
11. What is journal?
12. What word does the term journal come from?
13. Why did you choose the profession of book-keeper?
14. Do you think that your profession very useful and prestigious?
15. Write some advantages of your profession.

#### Exercise 4. Translate the following word-combinations into English:

найперші завдання	канцелярська робота	банківські документи
збирати інформацію	бухгалтер	робота
казати правду	різні професії	“за” і “проти”
спеціаліст	відповідальна професія	відповідати за щось

#### Exercise 5. Choose the correct words. Translate the sentences into Ukrainian:

1. So I also ... my future profession some time ago.	easy
2. All my life ... my choice.	specialist
3. It wasn't very ... to choose your profession.	answers for
4. A book-keeper ... economic entity of the enterprise.	chose
5. I want to be a good ....	depended on
6. If you were a ... , the first task you would perform would be to divide all of the firm's paperwork into meaningful categories.	bookkeeper
7. The bookkeeper must begin to record the data from the ... .	journal
8. ... are the books where accounting data are first entered.	origin transaction documents
9. The term journal comes from the French word jour, which means ...	day

#### Exercise 6. Find the mistakes:

1. All my life depend on my choice.
2. A person who answer for the economic entity of the enterprise is a book-keeper.
3. There is many financial enterprises in Ukraine.
4. It is very responsible job, but at the same time it's very interesting ones.
5. I want to be a very good specialist and for that first of all I must to be a good student.
6. Those categories would probably include the following.
7. If this information is not compressed somehow, it will become too unmanageable.
8. The bookkeeper must to begin to record the data from the original transaction documents.
9. The term journal come from the word jour, which means day.

## РОЗДІЛ 2. ПРОФЕСІЙНО-ОРІЄНТОВАНИЙ ЕТАП

### Тема 2.2. Основи перекладу джерел інформації за фахом

**Обсяг матеріалу.** Основи перекладу та редагування іншомовної професійно-

орієнтованої інформації.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ. Комп'ютерний переклад інформації. Посткомп'ютерне редагування. Пошук інформації в електронних іншомовних джерелах. Анотування та реферування іншомовних джерел.

Тексти для роботи з темою:

1. Банки: історія створення.
2. Гроші. Функції грошей.
3. Фінанси.
4. Торгівля.
5. Оподаткування.

### **Студенти повинні:**

*знати* особливості перекладу та редагування іншомовної професійно-орієнтованої інформації;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми, здійснювати пошук інформації в електронних іншомовних джерелах, працювати з фіксованою інформацією, з довідковою літературою; анотувати й реферувати джерела інформації.

## **Практичне заняття 23**

**Тема: Банки: історія створення**

**Зміст роботи**

### **HISTORY OF BANKING**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

struggle	боротьба
establish	встановити
manufacturing	виробництво
undeveloped	нерозвинений
headed by	на чолі з
Treasury	казначейство
industrial economy	промислова економіка
authority	повноваження
securities	цінні папери
safeguarded	охороняється
issued currency	емітована валюта (валюта, яку випустили)
loan	кредит

purchased securities	придбані цінні папери
safeguarded deposits	гарантовані депозити
issue	випускати
issuing bank	банк-емітент (банк, який випускає банкноти)
expense	витрати
exchange notes	обмін банкнот
financial disaster	фінансова катастрофа
continual shrinking	постійне скорочення
widespread recklessness	поширена безрозсудність
circulation	тираж
imposing a tax	введення податку

## Exercise 2. Read and translate the text:

### **HISTORY OF BANKING**

After winning the war for independence in 1783, the United States struggled to establish its own economic and financial system. Most of the people in the new nation lived on farms, and the only cities were small compared to those in Europe. Manufacturing and trade were undeveloped. Americans had little experience with banks, and they disagreed about what kind of banking system should be established. One group, headed by Secretary of the Treasury Alexander Hamilton, wanted to develop an industrial economy and believed large banks were essential. Another group, led by Secretary of State Thomas Jefferson, thought the nation should remain mostly agricultural. They opposed the establishment of large banks.



Hamilton and his followers also wanted a strong federal government that had the exclusive authority to charter and supervise banks. Jefferson and his supporters favoured states' rights and a limited central government. They insisted that only the states should create and oversee banks. The dispute over state versus federal control of banks has still not been settled.



The First Bank of the United States was established by the federal government in 1791. The First Bank, which had a 20-year charter expiring in 1811, functioned as both a commercial bank and a central bank. It made loans and purchased securities, safeguarded deposits, issued currency, and performed a variety of services for the government. The First Bank also regulated the lending practices of state banks and the issuing of bank notes. At that time, most of the paper money consisted of bank notes, which were issued by banks rather than governments. The issuing bank promised to exchange its notes for gold or silver coins on demand.

The First Bank was not only the largest bank of its day but also the largest corporation in the country. The federal government provided a fifth of the bank's capital, and private investors supplied the rest.

Many state banks, business companies, and individuals believed that the First Bank gave too much power to the federal government at the expense of the states. As a result, even though the bank functioned well, the U.S Congress refused to renew its charter in 1811.



After the First Bank went out of existence, the number of state banks grew rapidly. Most of them issued bank notes, and people used bills from hundreds of different banks as money. Many banks did not keep enough gold and silver coins to give people who wanted to exchange their notes, and much currency was not worth the value printed on it. Because of this problem, Congress established the Second Bank of the United States in 1816, also with a 20-year charter.

The Second Bank of the United States began in 1816 with a capital of \$35 million. The government again owned one-fifth of the capital, \$7 million. The bank established branches throughout the country, and its powers were in general like those of the First Bank of the United States. Early in its career, the bank made some unwise loans to speculators. Even so, it proved useful to the Treasury, and it aided state banks in redeeming their notes in coin.

An intelligent and vigorous new president, Langdon Cheves, rescued the bank from near financial disaster in 1819. Cheves stopped loans to speculators and improved the organisation of the bank. In 1823, Nicholas Biddle became president. Under his management, the bank prevented the fluctuations in receipts and payments by the United States from seriously disturbing the money markets of the country. By the sale of branch drafts, business people could send money inexpensively from one part of the United States to another. The bank efficiently handled foreign payments that arose from increasing American trade in the international market. For many years, the bank prevented state banks from issuing excessive amounts of notes.

In 1832, Biddle's supporters in Congress introduced a bill to recharter the bank even though the existing charter had four years. President Andrew Jackson, who was suspicious of banks, regarded the bill as part of a plan to block his reelection. He vetoed the bill and later removed government deposits from the bank. The charter expired in 1836, and the bank ceased to exist as a federally incorporated institution.

The bank continued to operate for about five years under a charter granted by the state of Pennsylvania. It failed in 1841, largely because it attempted to carry on an international investment banking business.

The Wildcat Period was from the early 1800's to 1863. It was a time of widespread recklessness in U.S. banking. One of the most serious problems during this period was a continual shrinking and swelling of the nation's money supply. State banks sometimes issued large numbers of bank notes and lent money freely. At other times, they tightened the money supply and made few loans. These shifts led to extreme changes in prices and levels of business activity. In addition, many banks had

insufficient capital and made risky loans. A number of Institutions failed, wiping out the savings of depositors.

The national banking system. In 1863 and 1864, Congress passed the National Bank Acts, which set up a system of privately owned banks chartered by the federal government. The new banks, called national banks, issued notes backed by U.S. government bonds. The issue of these bank notes was strictly controlled by the government, government drove Later, the state bank notes out of circulation by imposing a tax on their use.



The new national banking system gave the nation a safe, uniform currency. But it did not provide a way to increase the money supply to meet the needs of the growing economy. Periodic shortages of cash, together with inadequate reserve requirements, caused a series of financial crises called panics. In 1873, 1884, 1893, and 1907. During each panic, many banks closed temporarily because they could not give depositors their money. Some of these banks never reopened, and the economy suffered. To end the repeated crises, Congress passed the Federal Reserve Act of 1913.

### Exercise 3. Answer the following questions:

1. Why did Americans have little experience with banks?
2. Had the dispute over state versus federal control of banks been settled when the First Bank was established?
3. Did the First Bank of the U.S. function as a commercial bank or a central bank?
4. The federal government provided a fifth of the first bank's capital, didn't it?
5. Why did Congress refuse to renew the First Bank's charter in 1811?
6. What did Langdon Cheves do to rescue the Second Bank from near financial disaster?
7. What actions were made by the Second Bank under Nicholas Biddle management?
8. Why did the Second Bank fail?
9. Why is the period from the early 1800's to 1863 called "the Wildcat Period"?
10. What did the new national banking system give the nation?

### Exercise 4. Complete the following sentences with the appropriate words:

1. The First Bank of the U.S. made \_\_\_\_, purchased \_\_\_\_, and issued \_\_\_\_.
2. The First Bank gave too much power to the \_\_\_\_ at the expense of the states.
3. After the First Bank went out of the existence, the number of \_\_\_\_ grew rapidly.
4. For many years, the Second Bank prevented state banks from issuing excessive amounts of \_\_\_\_.
5. The Second Bank efficiently handled \_\_\_\_ that arose from American trade in the international marketing.
6. In 1832, Biddle's supporters in congress introduced a bill to \_\_\_\_ the bank.

7. The Second Bank failed in 1841, largely because it attempted to carry on an \_\_\_\_\_ banking business.
8. The time from the early 1800's to 1863 was a time of widespread \_\_\_\_ in U.S. banking.
9. The National Bank Acts set up a system of privately owned banks chartered by the \_\_\_\_\_.
10. The First Bank was not only the largest bank of its day but also the largest \_\_\_\_ in the country.

**Exercise 5. Decide if the following statements are true (T) or false (F). Correct the false ones:**

1. Secretary of the Treasury Alexander Hamilton wanted to develop an industrial economy.
2. Secretary of State Thomas Jefferson thought the nation should remain mostly agricultural.
3. Hamilton and his followers insisted that only the states should create and oversee banks.
4. Jefferson and his supporters wanted a strong federal government that had the exclusive authority to charter banks.
5. The First Bank regulated the lending practices of state banks.
6. Congress established the Second Bank of the U.S. with a 10-year charter.
7. The Second Bank began with a capital of \$10 million.
8. Langdon Cheves stopped loans to speculators and improved the organization of the Second Bank.
9. During the Wildcat Period state banks didn't issue large numbers of bank notes.

**Exercise 6. Read and translate the dialogue:**

**Karl Hoist is visiting London as part of a delegation from German regional banks to build relationships between European banks. Marion Dempster, a UK bank executive, is explaining the British system to him.**

**K=Karl, M=Marion**

- K I know many people think our system in Germany is complicated but I see that in the UK you have retail banks and commercial banks. Some banks seem to be both. What's the difference between them? Can you explain?
- M Yes, it is very confusing. But, basically, retail banks are the banks you see in the high street of every town. In fact, sometimes they are called high street banks. They offer the ordinary customer the full range of financial services like your credit card, debit card, or customer accounts, plus, of course, mortgages and insurance. Commercial banks, by contrast, are focused on small or medium-sized businesses and they offer many additional business services like leasing or factoring. Today, however, many of the retail banks, like RBS or Barclays, also

offer commercial banking so they provide both services. Is that clear?

K OK. So if I understand you. the same bank can be both a commercial and a retail bank? Is that right?

M Yes. exactly.

K Well in that case where do the investment banks belong? I thought they provided the commercial services to companies.

M Well, in a sense, you are right. But investment banks really work on the financial markets, like the stock market. They offer specialist advice to big international companies on raising money in bonds or shares. But they also have large M&A departments, that is to say mergers and acquisitions, that help companies to buy or sell other companies. It's important to understand that investment banks don't lend money to customers or provide any of the other banking accounts that a company needs to manage its daily business. They make a lot of their money from fees by providing services to big companies.

K Sorry, I didn't get that about fees Could you go over it again?

M Sure, the point I was trying to make was that investment banks don't actually lend money to companies They make their money by arranging the borrowing for a company on the financial markets. For that they are paid an income or fees.

K OK, so what about the building societies? What's their role? They sound like our savings banks in Germany.

M Well, in the old days, building societies were basically savings and mortgage banks which focused on the ordinary customer. But building societies, unlike banks, are mutual which means that the customers own the bank. Every customer who has an account becomes a member and owner of the society.

K Interesting. So, you are saying the customers are really the owners of the building society. Is that right?

M Yes.

K OK. But I see from your slide that there are other financial service companies like supermarkets. What do they do? How can a supermarket be a bank?

M Well, that's a good question. But it's an obvious development. Supermarkets have a lot of cash plus a large customer base who use their local retail shops every week. So in the last ten years, they have introduced financial services for individual customers.

K What about other types of bank? I heard that the UK had Internet banks which don't have any branches but offer banking services to individuals only on the net.

M Yes, you're right Karl. Internet banks have become bigger and bigger because it's so much cheaper for banks to manage services online. In fact, some of them have no branches to visit and only exist on the Internet. These virtual banks may well be the future of banking.

K OK, so if I have got it right, there are about six different types of banks in the UK

M Yes, exactly.

## Практичне заняття 24

### Тема: Гроші. Функції грошей

### Зміст роботи

## MONEY

### Exercise 1. Read and memorize the following words, word-combinations and word-group:

money	гроші, платіжний засіб
coin	монета
paper bills, bank-notes	банкноти
money market	грошовий, валютний ринок
money order	грошовий переказ
cash (ready) money	готівкові гроші
pocket money	кишенькові гроші
checking account money	гроші на рахунку
active money	обігові гроші
bogus money	фальшиві гроші
currency	валюта
exchange rate	курс обміну
payment	платіж
medium	засіб
legal tender	офіційний платіжний засіб

### Exercise 2. Read and translate the following text:

In songs and popular language “money” stands for many things. It’s a symbol of success, it’s a source of crime, and it makes the world go round.

Money is anything that generally accepted by people in exchange for the things they sell or the work they do. Gold and silver were once the mostcommon forms of money. But today money consists mainly of paper bills, coins made of various metals, and checking account deposits.

Each country has its own basic unit of money. The money in use in a country is called its currency.

Money has three main uses. First, and the most important, it is a medium of exchange – that is, something people will accept for their goods or services. Without a medium of exchange, people would have to trade their goods or services directly for other goods or services. Such trading called barter can take much time. A modern industrialized country could not function without a medium of exchange. To be an efficient medium of exchange, money should be divisible (for small transactions), have a high value-to-weight ratio (to make it easy to carry about), be readily acceptable, and not easily counterfeited.

A second use of money is that it serves as a measure of value. People state the price

of goods and services in terms of money. In principle, any commodity can serve as a unit of account. It used to be pieces of metal, fruits or vegetables for barter, animals' bones etc. In modern times, paper money is taken a measure of value. For example, in the United States people use dollars to specify price, just as they use hours to express time and miles of kilometres to measure distance.

Normally, the same item serves as the measure of value and the medium of exchange: the dollar in the USA; the yen in Japan; the euro in Europe. In abnormal times, however, societies divorce the two functions of money, often unofficially. For example, although the hryvnia is the measure of value in Ukraine, some Ukrainians use foreign currencies, such as the dollar and the euro, as the unofficial medium of exchange. Many Ukrainians, without access to foreign currencies, resort to barter. Invariably, the reason for the divorce of the medium of exchange from the measure of value is a deterioration of the currency as a store of value, which takes us to the third function of money.

Money also functions as means of credit and a store of value, for which purposes its value must remain stable. People can save money and then use it to make purchases in the future. Other stores of wealth include gold, jewels, paintings, real estate, and stocks and bonds. Any object or substance that serves as a medium of exchange, a unit of account, and a store of value is money.

### Exercise 3. Answer the following questions:

1. What is money?
2. What are the main characteristics of money?
3. What functions must money perform?
4. Why is money used as a medium of exchange?
5. Why does money serve as a measure of value?
6. Why can money be characterized as a store of value?

### Exercise 4. Give the Ukrainian versions for:

paper bills	coins	account deposits
Currency	medium of exchange	goods or services
barter	measure of value	store of value
means of credit	gold	jewels
paintings	real estate	stocks and bonds

### Exercise 5. Give the English versions for:

символ успіху	гроші	обмін речей
золото	срібло	монети
застосування	засіб платежу	засіб обміну
продукція	ювелірні прикраси	бартер
послуги	ціни на товари та послуги	нерухомість

**Compose your own sentences using the words and word combinations above.**

**Exercise 6. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):**

money –  
 paper bills –  
 currency –  
 medium of exchange –  
 barter –  
 measure of value –  
 store of value –  
 wealth –  
 value –  
 bribery –  
 fraud –  
 money laundering –

**Exercise 7. Put the following words in the correct order to make complete sentences and remember some basic ideas about money:**

1. Money / used / to purchase / goods / is / by / anything / a society / services / resources / or.
2. A bank / that / with / and / other / financial / is / an institution / deals / services / money / provides.
3. The money / is / that / is / pay / e.g. / paid for / to a school or a lawyer, / called / you / the money / for services, / a journey / a fare / usually / a fee or fees.
4. Sometimes / lend / a bank loan / the bank / money, / that is / may / you
5. For / to have value, / certain / must be easy / and / must be trusted / it / must perform / to use / it / money / functions / it.

**Exercise 8. Complete the text with the words and phrases from the box, using them in the appropriate form:**

to be	to be made	to have
to save	to see	to begin,
to be invented	to use	to develop

Money \_\_\_\_\_ one of man's greatest inventions and the fact that all but the least developed of human societies use money indicates that it is an essential tool of civilization. The first coins may \_\_\_\_\_ during the 600's B.C. in Lydia, a country in what is now western Turkey. The coins were bean-shaped lumps of electrum, a natural

mixture of gold and silver. The coins \_\_\_\_\_ a stamped design to show that the King of Lydia guaranteed them to be of uniform value. The designs \_\_\_\_\_ people the trouble of weighing each coin to determine its value. Traders \_\_\_\_\_ these coins instead of cattle, cloth, gold dust, or other goods as a medium of exchange. Other countries \_\_\_\_\_ the advantages of the Lydian coins and \_\_\_\_\_ to make their own coins. Many historians believe that coins \_\_\_\_\_ also \_\_\_\_\_ independently in ancient China and in India. At first, the Chinese \_\_\_\_\_ knives, spades, and other metal tools as medium of exchange. As early as 1100 B.C., they began to use miniature bronze tools instead of real ones. In time, the little tools \_\_\_\_\_ into coins.

**Exercise 9. Comment on the following:**

Money spent on the brain, is never spent in vain (proverb).

**Exercise 10. Agree or disagree with the following statements:**

1. A barter system is a system of exchange in which goods or services are traded directly for other goods and services.
2. Primitive societies use the barter system to exchange goods and services.
3. Whale's teeth were once used as a medium of exchange.
4. Money is a common denominator that is used to compare products for purchase.
5. Spending money for a new car is an example of how money services are a store of value.
6. When money retains its value over time, it has stability.
7. Exchanging goods for goods is called a measure of value.
8. Governments spend taxpayers' money.
9. Wealth is a large amount of money, goods or property.
10. The most commonly used objects of payment are metal coins and paper bills.

**Exercise 11. Say what you have learned about:**

- 1) money as a medium of exchange;
- 2) money as a measure of value;
- 3) money as a store of value;
- 4) barter as a system of exchange;
- 5) money as a symbol of success.

**Exercise 12. Give a free translation of the following text:**

Гроші – особливий товар, який є загальним еквівалентом під час обміну товарів, їхньою формою вартості. Гроші виникають із суспільним поділом праці й необхідністю регулярного обміну між товаровиробниками, які виробляють продукти для обміну. Поступово з усього розмаїття товарів виокремлюється особливий товар, що набуває рис загального еквівалента. Всі інші товари

виражають у ньому свою вартість, що дає змогу порівнювати їх між собою.

Гроші виражають витрати суспільно необхідної праці, втіленої в товарі, і завдяки цьому забезпечується їх обмінюваність на всі інші товари. У давніх греків загальним еквівалентом була худоба, у скандинавських народів – хутро і шкіри, у Київській Русі – хутра білок. У IX-XI ст. 25 шкірок білок дорівнювали одній гривні, а у XII ст. 1 гривня була еквівалентом 50 одиницям хутра білок. Назва української валюти, гривні, походить від прикраси із золота чи срібла певної ваги (до 200г). З того часу гривня стала означати і масштаб цін в Україні.

### Exercise 13. Write an essay on one of the following topics:

1. My understanding of three functions of money.
2. Financial barriers as a confronting factor of communication among people.
3. If I possessed a large sum of money, I would ...

## Практичне заняття 25

Тема: Фінанси

Зміст роботи

FINANCE

### Exercise 1. Read and memorize the following words, word-combinations and word-groups:

slope

нахил

*e.g. The demand for foreign exchange is likely to have downward slope, while the supply of foreign exchange will have the usual upward slope.*

exchange rate

валютний курс

*e.g. An exchange rate is simply the price of one currency in terms of another.*

demand for foreign exchange

попит на іноземну валюту

supply of foreign exchange

пропозиція іноземної валюти

*e.g. We should recognize that the demand for foreign exchange is likely to have the familiar downward slope, while the supply of foreign exchange will have the usual upward slope.*

appreciation of currency

підвищення валютного курсу, ревальвація валюти

*e.g. The other side of depreciation is appreciation, an increase in value of one currency as expressed in another country's currency.*

foreign-exchange market

ринок іноземної валюти

*e.g. Places where foreign currencies are bought and sold are foreign-exchange*

markets.

gold standard

золотий стандарт

*e.g. Under a gold standard each country determines that its currency is worth so much gold.*

balance-of-payments deficit

дефіцит платіжного балансу

*e.g. A balance-of-payment deficit is an excess demand for foreign currency at current exchange rates.*

balance-of-payments surplus

активне сальдо платіжного балансу

*e.g. Balance-of-payments surplus is an excess demand for domestic currency at current exchange rates*

gold reserve

золотий запас

*e.g. Stocks of gold held by a government to purchase foreign exchange are gold reserves.*

flexible exchange rate

гнучкий валютний курс

*e.g. With flexible exchange rates, the quantity of foreign exchange demanded always equals the quantity supplied, and there is no imbalance.*

changes in product availability

коливання в забезпеченні ринку товарами

relative interest — rate changes

відносні коливання відсоткової ставки за вкладом

*e.g. The important sources of exchange rate changes are: relative income changes, relative price changes, changes in product availability, relative interest — rate changes.*

## Exercise 2. Give English equivalents of the following:

національна валюта

попит на іноземну валюту

вартість валюти

надмірний попит на іноземну валюту

підвищення валютного курсу

дефіцит платіжного балансу

гнучкий валютний курс

ліквідувати коливання валютного курсу

## Exercise 3. Fill in the blanks with appropriate words:

narrowing	fix	cheaper
foreign currency	an increase	gold standard

1. Depreciation of currency refers to the fact that one currency has become ... in terms of another one.

2. Appreciation is ... in value of one currency as expressed in another country's currency.

3. One way to eliminate fluctuations in exchange rates is to ... their value.

4. To fix exchange rate, each country may define the worth of its currency in terms of ...

5. A balance-of-payments deficit is an excess demand for ... at current exchange rates.

6. Government may buy and sell foreign exchange for the purpose of ... exchange-rate movements.

#### **Exercise 4. Read and translate the text:**

International trade would be inefficient without foreign exchange markets. We are able to exchange dollars for any national currency we may desire. Thus an exchange rate is simply the price of one currency in terms of another.

We should recognize that the demand for foreign exchange is likely to have familiar downward slope, while the supply of foreign exchange will have the usual upward slope.

Exchange-rate changes have their own terminology. Depreciation of a currency refers to the fact that one currency has become cheaper in terms of another currency.

The other side of depreciation is appreciation, an increase in value of one currency as expressed in another country's currency. Whenever one currency depreciates, another currency must appreciate.

Exchange rates change for the same reasons that any market price changes. Among the important sources are

- Relative income changes.
- Relative price changes.
- Changes in product availability.
- Relative interest-rate changes.
- Speculation.

All of these kinds of changes are taking place every minute of every day, thus keeping foreign-exchange markets active.

Places where foreign currencies are bought and sold are foreign-exchange markets.

Significant changes occur in currency values, however, only when several of these forces move in the same direction at the same time.

One way to eliminate fluctuations in exchange rates is to fix their value. To fix exchange rates, each country may simply proclaim that its currency is «worth» so much in relation to that of other countries. The easiest way to do this is for each country to define the worth of its currency in terms of some common standard. The standard that has been most popular is gold. Under a gold standard, each country determines that its currency is worth so much gold.

In 1944 the value of the U.S. dollar was defined as being equal to 0.0294 ounces of gold, while the British pound was defined as being worth 0.0823 ounces of gold. This exchange rate between British pounds and U.S. dollars was fixed at 1 pound = \$2.80.

The excess demand for pounds implies a balance-of-payments deficit for United States: more dollars are flowing out of the country than into it. A balance-of-payments deficit is an excess demand for foreign currency at current exchange rates. The same disequilibrium represents a balance-of-payments surplus for Britain, because its outward flow of pounds is less than its incoming flow. Balance-of-payments surplus is

an excess demand for domestic currency at current exchange rates. With flexible exchange rates, the quantity of foreign exchange demanded always equals the quantity supplied, and there is no imbalance.

Government may buy and sell foreign exchange for the purpose of narrowing rather than eliminating exchange-rate movements. Such limited intervention in foreign-exchange markets is referred to as managed exchange rates, or, more popularly «dirty floats».

### **Exercise 5. Answer the following questions:**

1. What makes international trade so easy?
2. What is an exchange rate?
3. Give examples of exchange-rate terminology.
4. What are the reasons for the exchange rate changes?
5. What is the only way to eliminate fluctuations in exchange rate?
6. In what terms does each country define the worth of its currency?
7. What does the excess demand for any currency imply?

### **Exercise 6. Define the terms:**

exchange rate  
depreciation  
gold reserves  
appreciation  
gold standard

### **Exercise 7. Translate into English:**

1. Якби Японія вжила заходів до стимулювання внутрішньої економіки, то споживачі витрачали б менше грошей на імпорт, корпорації вкладали б капітал в японські підприємства, а не в американські.
2. Зменшення попиту на 1 долар прискорить падіння його курсу порівняно з японською єною.
3. Як результат, ціни на американські товари в Японії падають, а ціни на японські товари в Америці зростають.
4. Валютний курс — це головний механізм перерахунку вартості однієї національної валюти відносно іншої.
5. Валютний курс  $\$1 = \text{DM}1,6$  означає, що 1 долар коштує 1,6 німецьких марок і його можна купити на ринку іноземної валюти за такою ціною.
6. У 1987 році Сполучені Штати Америки разом із головними торговими партнерами витратили близько  $\$100$  мільйонів, щоб запобігти падінню долара.
7. Протягом усього цього періоду відбуваються постійні дискусії щодо «справжньої» вартості долара і щодо того, яка країна має вживати заходів для забезпечення цієї вартості.

8. Зміни у курсі валют не завжди є бажаним явищем. Виробники товарів на експорт не хотіли б, щоб вартість валюти зростала (підвищення вартості); імпортерам і туристам не подобається, коли вартість валюти знижується (падіння вартості).

**Exercise 8. Read and dramatize the following dialogue:**

- A.:* The demand for foreign currency originates in many ways. First and foremost, there is a demand for imported products.
- B.:* In fact, to acquire French wines, German cars or Japanese stereo equipment we need foreign money.
- A.:* Yes, I quite agree with you. Foreign travel by Americans also generates a demand for foreign currency.
- B.:* Certainly, when you are travelling, you need foreign currency to pay for transportation, hotel rooms, food and anything else you wish to buy and can afford. Even if you use U.S. dollars or traveller's checks on occasion, the recipients of such money will exchange them for local money.
- A.:* One can't but mention that U.S. corporations demand foreign exchange too. General Motors builds cars in Germany, Coca-Cola produces Coke in China, Exxon produces and refines oil all over the world. In nearly every such case, the US firm must first build or buy some plant and equipment, using another country's factors of production. This activity requires foreign currency and thus becomes another component of our demand for foreign currency.
- B.:* And what about investment opportunities? It's of common knowledge that foreign producers often make direct investments in the United States.
- A.:* For instance, Shell and BP gas stations are a familiar example of direct foreign investment, as are foreign auto plants such as Honda in Ohio and Volvo in Virginia. In making such investments, foreign firms must first demand US currency that can be used to buy US factors of production.
- B.:* And sooner or later, the foreign firms will want to take some of their profits back to their own banks and stock-holders.
- A.:* Yes, in doing so, they create a demand for foreign currency as they convert the dollars they have earned in the United States into the currencies their stockholders and creditors can spend at home.
- B.:* Foreigners have the same demand for U.S. dollars that we have for foreign currencies. In other words, demands for U.S. dollars represent a supply of foreign currencies. That is to say, foreigners offer to exchange (supply) foreign currency when they desire (demand) U.S. dollars.

**Exercise 9. Make up your own dialogue using the following expressions:**

foreign-exchange markets	to exchange currency
the demand for foreign currency	the supply of foreign exchange
exchange rate	domestic prices
to eliminate fluctuations	to fix exchange rates
gold standard	flexible exchange rates

## Практичне заняття 26

**Тема: Торгівля**

**Зміст роботи**

### TRADE

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

trade	торгівля, галузь торгівлі, торговельні кола, <i>амер.</i> обмін
home trade	внутрішня торгівля
foreign trade	зовнішня торгівля
illicit trade	контрабандна торгівля
business trade	комерційна діяльність
buying	покупка, процес купівлі (товару)
selling	продаж
sale	розпродаж
wholesaling	гуртовий продаж
retailing	роздрібний продаж
to sell	продавати
to buy	купувати
purchaser (buyer, consumer)	покупець, споживач
seller	продавець
benefit	перевага, прибуток
balance of trade	торговельний баланс

**Exercise 2. Read and translate the following text:**

Trade is the willing exchange of goods, services, or both. Trade is also called commerce. A mechanism that allows trade is called a market. The original form of trade was barter, the direct exchange of goods and services. Modern traders instead generally negotiate through a medium of exchange, such as money. As a result, buying can be separated from selling, or earning. The invention of money (and later credit, paper money and non-physical money) greatly simplified and promoted trade. Trade between two traders is called bilateral trade, while trade between more than two traders is called

multilateral trade.

Trade exists for many reasons. Due to specialization and division of labour, most people concentrate on a small aspect of production, trading for other products. Trade exists between regions because different regions have a comparative advantage in the production of some tradable commodity, or because different regions' size allows for the benefits of mass production. As such, trade at market prices between locations benefits both locations.

Pattern of organizing and administering trade include:

- State control – trade centrally controlled by government planning.
- Laws regulating Trade and establishing a framework such as trade law, tariffs, support for intellectual property, opposition to dumping.
- Guild control - trade controlled by private business associations holding either de facto or government-granted power to exclude new entrants.
- In contemporary times, the language has evolved to business and professional organizations, often controlled by academia. For example in many states, a person may not practice the professions of engineering, law, law enforcement, medicine, and teaching unless they have a college degree and, in some cases, a license.
- Free enterprise - trade without significant central controls; market participants engage in trade based on their own individual assessments of risk and reward, and may enter or exit a given market relatively unimpeded.
- Infrastructure in support of trade, such as banking, stock market, etc.
- Technology in support of trade such as electronic commerce, vending machines.

According to the United Nations Statistics Division, "wholesale" is the resale (sale without transformation) of new and used goods to retailers, to industrial, commercial, institutional or professional users, or to other wholesalers, or involves acting as an agent or broker in buying merchandise for, or selling merchandise to, such persons or companies. Wholesalers frequently physically assemble, sort and grade goods in large lots, break bulk, repack and redistribute in smaller lots. While wholesalers of most products usually operate from independent premises, wholesale marketing for foodstuffs can take place at specific wholesale markets where all traders are congregated. Retailing consists of the sale of goods or merchandise from a fixed location, such as a department store or kiosk, or by post, in small or individual lots for direct consumption by the purchaser. Retailing may include subordinated services, such as delivery. Purchasers may be individuals or businesses. In commerce, a retailer buys goods or products in large quantities from manufacturers or importers, either directly or through a wholesaler, and then sells smaller quantities to the end-user. Retail establishments are often called shops or stores. Retailers are at the end of the supply chain. Manufacturing marketers see the process of retailing as a necessary part of their overall distribution strategy.

**Exercise 3. Answer the following questions:**

1. What does the term "trade" mean?
2. What types of trade do you know?

3. What are the advantages and disadvantages of buying and selling?
4. What does the term “bilateral trade” mean?
5. Why does wholesaling differ from retailing?
6. What five main items must be included in a pattern of organizing and administering trade?
7. What way are the state and guild controls exercised?

**Exercise 4. Give the Ukrainian versions for:**

infrastructure	market	goods and services
technology	selling	production of tradable commodity
market prices	buying	guild control
state control	trade	free enterprise

**Exercise 5. Give the English versions for:**

торгівля	ринкові ціни	роздрібна торгівля
гуртова торгівля	продаж	товари та послуги
вільне підприємництво	покупка	кінцевий споживач
стратегія розподілу (розповсюдження)		

**Compose your own sentences using the words and word combinations above.**

**Exercise 6. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):**

trade –  
trading –  
wholesale –  
retail –  
international trade –  
home trade –  
market prices –  
buying –  
selling –  
shops –

**Exercise 7. Put the following words in the correct order to make complete sentences and remember some basic ideas about shopping:**

1. Shopping / refers to / buying/ products / the act / generally /of.
2. Shops / or in a shopping centre / may be / shopping streets / houses, / ormall / on residential streets, / with few or no.
3. Sometimes / as a recreational activity / to obtain necessities / shopping /is done /

such as / food and clothing; / it is done / sometimes.

4. Recreational shopping / (just looking, not buying) / and browsing, / and does not always result / window shopping / in a purchase / often involves.

5. The invention / promoted / money / simplified / greatly / of / and / trade.

**Exercise 8. Complete the text with the words and phrases from the box, using them in the appropriate form:**

imports	importers	preference
economic cooperation	export markets	major
export	supra-national	attempts

Ukraine's trade is still heavily oriented towards the CIS (Commonwealth of Independent States) and especially to Russia. Its trading partners are CIS countries, the EU nations, Central Europe, China, and the United States. Most \_\_\_\_\_ of oil and gas are from Russia and Turkmenistan, while imports of technologies are mainly from Western countries. \_\_\_\_\_, which are minimal for a developed country, consist mainly of raw materials and agricultural goods.

In 2000, exports totalled \$14.6 billion and imports totalled \$15 billion. Ukraine's main \_\_\_\_\_ are in Russia (24 percent), the European Union (30 percent), and the United States (5 percent). Its main \_\_\_\_\_ are Russia (42 percent), the European Union (29 percent), and the USA (3 percent).

Ukraine remains interested in bilateral trade and \_\_\_\_\_ with Russia and the CIS, but is careful to pass up any larger political or security relationship. As an Associate Member of the CIS, Ukraine has rejected all \_\_\_\_\_ to transform the CIS into a \_\_\_\_\_ organization. As a result, Ukraine has refrained from joining the Russia-Belarus Union, the CIS Customs Union, and the Payments Union. However, mindful of the \_\_\_\_\_ for bilateral relations with the CIS countries, in March 1998, Ukraine and Russia concluded an Interstate Economic Treaty.

**Exercise 9. Comment on the following:**

“Finance is, as it were, the stomach of the country, from which all the other organs take their tone”. (W. Gladstone)

**Exercise 10. Agree or disagree with the following statements:**

1. Trade is believed to have taken place throughout much of recorded human history.
2. Trade is the process of exchange of goods, services, or both.
3. Trading was the main facility of prehistoric people, who bartered goods and services from each other before the innovation of the modern day currency.
4. The balance of trade (or net exports, sometimes symbolized as  $NX$ ) is the difference between the monetary value of exports and imports in an economy over a certain period

of time. It is the relationship between a nation's imports and exports.

5. A buyer is a person who purchases something.

6. A seller is a vendor.

7. A retailer buys goods or products in large quantities from manufacturers or importers, either directly or through a wholesaler.

8. Wholesale is the resale of new and used goods to retailers, to industrial, commercial, institutional or professional users, or to other wholesalers.

9. Goods sold to other countries, such as food, cars, machines, books, medicines, discs and many others are invisible exports.

10. Services, such as insurance, freight, tourism, medical operations and others sold to other countries are visible exports.

### **Exercise 11. Say what you have learned about:**

1) pattern of organizing and administering trade.

2) wholesaling and retailing as a process of trade.

3) foreign trade of Ukraine.

4) shops and shopping.

5) visible and invisible exports.

### **Exercise 12. Give a free translation of the following text:**

Торгівля – форма обміну продуктами праці й послугами, що характеризується відносинами між її учасниками – продавцями й покупцями – на основі вартісного обміну. Торгівля є самостійною галуззю, що здійснює посередницьку діяльність із купівлі-продажу товарів через угоду між продавцем і покупцем в усній чи письмовій формі, в якій обумовлюють обсяги закупівель товарів, їх якість, надання передпродажних чи після продажних послуг, порядок розрахунків за купленим товаром і послуги.

Торгівля вважається посередником між виробництвом і споживанням, який дає змогу основній масі створених товарів і послуг довести до споживачів. Отримуючи від торгівлі кошти за продані товари, промислові і сільськогосподарські підприємства мають змогу відновити, розширити і вдосконалити виробництво.

За ринкових відносин конкуренція капіталу сприяє створенню торгових фірм у зовнішній торгівлі, відтак – у гуртовій та роздрібній. Відбувається злиття торгового капіталу з банківським і промисловим, що зумовлює появу фінансових корпорацій.

### **Exercise 13. Write an essay on one of the following topics:**

1. A speculator is a man who observes the future, and acts before it occurs.

2. Competition is the life of a trade, and the death of the trader.

3. Pros and cons of Internet trading.

## Практичне заняття 27

Тем: Оподаткування

Зміст роботи

### TAXATION

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

tax (direct, indirect)	податок (безпосередній, непрямий)
taxation	оподаткування
expenditure	видатки, витрати
income tax	податок на прибуток
earnings	заробіток, надходження, дохід, прибуток
legal entity	юридична особа
fiscal revenue	бюджетні надходження
tax rate	ставка податку
sales tax	податок з обороту
excise duty	акцизний податок
to levy a tax (on), to assess a tax	обкладати податком
value added tax	податок на додану вартість
to exempt from a tax	звільнити від оподаткування
to collect taxes	стягувати податки
taxable income	дохід, що підлягає оподаткуванню
tax deductions	відрахування податків
single tax	єдиний податок

**Exercise 2. Read and translate the following text:**

In poetry, spring is a time when a young person's fancy turns to thoughts of love. But in economics, spring is much less romantic period. It is the season when millions of people in many countries begin to sort their previous year's income and expense records - the first step in determining their personal incometax.

In calculating this tax, you are allowed to take specific types of deductions and exemptions. Some deductions that may be made (within limits) from your income are donations to your alma mater and to various non-profit organizations.

The amount of income tax you must pay at a given income level depends on several things. These include whether you are single or married and what the particular tax rates happen to be at the time. The rates are usually revised by the government every few years.

**Taxation** is used to finance government expenditure. It represents a transfer individual, groups and organizations to the government.

Tax is money compulsory levied by the state or local authorities on individuals, property, or businesses. In modern economies taxes are the most important source of government revenues. Taxes can be levied and classified in many ways. In many countries there are three principal types of taxes:

**Taxes on income** (personal income taxes and corporate income taxes);

**Taxes on wealth** (property taxes; death and gift taxes);

**Taxes on activities** (sales and excise taxes; social security taxes).

Because the power to tax is so weighty a matter, economists have developed several broad standards for judging the merits of a tax:

1. *Equity*. Tax burdens should be distributed justly.

2. *Efficiency, Stability, and Growth*. A tax should contribute toward improving resource allocation, economic stabilization, and growth in the total output of goods and services.

3. *Enforceability*. A tax should be adequate for its purpose and acceptable to the public, or else it will be impossible to enforce.

Taxes are considered to have three functions:

(a) fiscal or budgetary, to cover government expenditure, to provide the public authorities with the revenue required for meeting the cost of defence, social services, interest payment on the national debt, municipal services, etc.;

(b) economic, to give effect to economic policy, to promote stable economic growth, to influence the rate of economic growth of the nation;

(c) social, to increase the economic welfare of the community, to lessen inequalities in the distribution of income and wealth.

Businesses and individuals are subject to many forms of taxes. The various forms of business are not taxed equally. The tax situation is simplest for proprietorships and partnerships; corporations or companies are treated differently.

### **Exercise 3. Answer the following questions.**

1. What is taxation used for?
2. What can taxes be classified according to?
3. What is tax?
4. What are the main function of taxation?
5. What are the principal types of taxes?

### **Exercise 4. Give the Ukrainian versions for:**

tax	taxes on wealth	fiscal or budgetary functions
taxation	taxes on activities	to promote economic growth
partnerships	taxes on income	economic welfare
corporations	government revenues	proprietorships

### **Exercise 5. Give the English versions for:**

оподатковуваний дохід  
стабільний економічний ріст  
розраховувати обсяг податку

податкова функція  
оподаткування  
без обмежень

добробут  
податки  
витрати

**Compose your own sentences using the words and word combinations above.**

**Exercise 6. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):**

taxation –  
income tax –  
legal entity –  
fiscal revenue –  
tax rate –  
sales tax –  
excise duty –  
to assess a tax –  
to exempt from a tax –  
to collect taxes –

**Exercise 7. Put the following words in the correct order to make complete sentences and remember some basic ideas about taxation.**

1. Taxation / income / from / groups / organizations / the government /represents / a transfer / individuals, / of / and / to.
2. Income / at source / tax / collected / usually / is.
3. Profitable / are / alike / unprofitable / and / firms / taxed.
4. Basically / can / taxes / indirect / any / be divided / tax system / into /direct /and.
5. The / (VAT) / tax / is / value-added / best / kind / sales / of / known /tax.

**Exercise 8. Complete the text with the words and phrases from the box, using them in the appropriate form:**

principal taxes	excisable goods	competition
wages and salaries	reforms	resident
invoice	ispaid	retail trade
motor vehicles		

Ukraine's tax system is undergoing \_\_\_\_\_, which are expected to be completed when a new tax code is introduced. A major reform of the tax system was undertaken in 1997. The reform aimed at increasing government revenues by reducing the number of special tax exemptions and simplifying and streamlining compliance procedures.

At the time of writing, the \_\_\_\_\_ and compulsory payments in Ukraine were as follows:

- **corporate profits tax** (a uniform tax at the rate of 30 % applies to taxable profits earned by \_\_\_\_\_ entities and permanent establishments of foreign companies);

- **personal income tax** (is levied at a number of marginal rates up to a maximum of 40 %. Employers are required to deduct personal income tax and state pension and social security charges from employees' \_\_\_\_\_ and pay them to the state authorities);

- **value added tax** (AT, is charged as percentage of the selling price of an article and commodity, is added to the \_\_\_\_\_ as output tax at each stage of production and distribution);

- **payroll tax** (is based on gross salary and \_\_\_\_\_ to the Pension Fund, the Social Security Fund, the Employment Insurance Fund);

- **excise tax** (is applied to certain goods imported into, or produced in, Ukraine. The list of \_\_\_\_\_ includes alcoholic beverages, beer, tobacco, cars, petrol, diesel fuel and jewellery);

- **land tax** (is paid monthly by the owners or users of land only);

- **tax on owners of motor vehicles** (is paid by legal entities and individuals that own \_\_\_\_\_ registered in Ukraine);

- **import duties** (is charged for the purpose of raising money, or protecting industry against foreign \_\_\_\_\_).

Other taxes and charges include stamp duty, royalties on oil and gas extraction, charges for the exploitation of natural resources and environmental pollution, and charges for \_\_\_\_\_ patents. In addition, there are 16 different local taxes that may be levied at the discretion of the local authorities.

### **Exercise 9. Comment on the following:**

He who pays the taxes sleeps better.

### **Exercise 10. Read and try to reproduce the following dialogue:**

**A:** Have you been notified that your company will be found for not having paid the tax?

**B:** Yes, we have. But we're going to file an appeal.

**A:** But what are the grounds? Your company has heavy tax liabilities. We regard it as an attempt to dodge the tax. Even if you find somebody who helps you in the Fiscal Administration, we'll not cut down the tax. Nobody should be exempted from taxation.

**B:** We cannot agree with it. We're being overtaxed. We've consulted a specialist on taxation and he says it's a violation of the tax legislation. We're acting in accordance with the regulations.

**A:** We are sure every taxpayer should get acquainted with the tax legislation in force. But believe us your taxation is not expropriatory!

**B:** We have a right to check it. See you in court.

A: No problem. This is your choice.

**Exercise 11. Say what you have learned about:**

- 1) principal types of taxation;
- 2) basic functions of taxation;
- 3) standards for judging the merits of a tax;
- 4) compulsory taxes and payments in Ukraine;
- 5) tax form.

**Exercise 12. Give a free translation of the following text:**

Податкова декларація (tax form) – документ, на основі якого обчислюється особистий подохідний податок. Вона містить інформацію про доходи, отримані платниками податків з усіх джерел за певний період, як правило, за рік. У США, наприклад, податкова декларація містить такі основні відомості: 1) адреса платника податків; 2) номер платника податків у системі державного соціального страхування; 3) вид занять, професія; 4) сімейний стан; 5) кількість утриманців; 6) вік; 7) сума сукупного доходу, отриманого з усіх джерел: заробітна плата службовців, отримані відсотки, підприємницький дохід, доходи від капіталу та його приросту, пенсії, виплати з фондів соціального страхування (через безробіття, хворобу тощо); 8) податкові пільги: неоподаткований мінімум, стандартна знижка, пільги для підприємців; 9) оподатковуваний дохід; 10) підпис платника податків; 11) дата заповнення. Перед підписом і датою зазначають достовірність і повноту інформації. У податковій декларації є попередження для платника податків, що в разі недостовірності інформації він підлягає переслідуванню в судовому порядку.

Уряд України продекларував необхідність впровадження податкових декларацій ще у 1994 році, однак цей важливий засіб формування справедливої податкової системи втілюється в життя повільно, і на початку 1995 р. поширювався здебільшого на керівників підприємств, установ, структури влади. У 2000 р. податкові декларації заповнили приблизно 2 млн. осіб

**Exercise 13. Write an essay on one of the following topics:**

1. My understanding of functions of taxation.
2. Taxes as a confronting factor between society and people.
3. If I possessed a large sum of money, I would (wouldn't) pay taxes, because ...

**РОЗДІЛ 2. ПРОФЕСІЙНО-ОРІЄНТОВАНИЙ ЕТАП**

**Тема 2.3. Читання іншомовних джерел з метою пошуку та аналізу інформації**

**Обсяг матеріалу.** Пошукове читання. Вивчаюче читання. Ознайомче читання. Інформативне читання.

Введення лексичного мінімуму, тренування граматичних структур, аудіювання автентичних матеріалів, обговорення, виконання передтекстових та післятекстових вправ. Читання джерел інформації з метою пошуку, аналізу та обробки даних. Анотування та реферування іншомовних джерел.

Тексти для роботи з темою:

1. Банківська система України.
2. Банківська система Великобританії та США.
3. Глобалізація.
4. Статистика.

### **Студенти повинні:**

*знати* методику здійснення пошукового читання, вивчаючого читання, ознайомчого читання, інформативного читання;

*уміти* використовувати граматичний мінімум на практиці, здійснювати пошук інформації в електронних іншомовних джерелах, працювати з фіксованою інформацією, з довідковою літературою; анотувати й реферувати джерела інформації.

## **Практичне заняття 28**

**Тема: Банківська система України**

**Зміст роботи**

### **BANKING SYSTEM OF UKRAINE**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

to open account with (in) a bank  
to deposit money with (in) a bank  
to draw money from a bank  
branch bank  
settlement account  
long-term credit  
short deposit  
to grant a loan  
loan without interest  
public loan  
safe investment  
to cash a cheque  
traveller's cheque

відкрити рахунок в банку  
покласти гроші в банк  
брати гроші в банку  
відділення банку  
розрахунковий рахунок  
довготерміновий кредит  
короткотерміновий вклад  
надати позику  
безвідсоткова позика  
державна позика  
надійне розміщення капіталу  
отримати готівку за чеком  
дорожні чеки

## Exercise 2. Read and translate the following text:

**Banker's services** cover an enormous range of activities today. A full list would include:

### *Current account services*

They are extended to anyone whom banks regard as reliable. A new depositor should be recommended by his employer or should present a reference. If this proves satisfactory the bank will accept a deposit from him which will be entered in his current account.

A cheque book will then be issued free of charge. Once a customer has received his cheque book he may use the cheques to order the banker to pay out sums of money from his current account. Money is being paid into and paid out of the account as often as the customer finds convenient.

### *Deposit account services*

Companies and individuals can deposit cash resources that are not needed at present. They can withdraw the money either any day they need it or after a certain period in case of time deposits.

### *Savings account services*

It enables small savers to put money away for particular purposes, for example for holidays.

### *Other services*

- foreign exchange;
- foreign exchange transactions;
- services in foreign trade payments;
- discounting bills of exchange;
- granting loans;
- investment management services;
- cash dispensers and automated teller machines;
- safe custody;
- economic information;
- banker's credit cards;
- and many others.

## Exercise 3. Answer the following questions:

1. What most important services of banks do you know?
2. What is the procedure of getting a cheque book?
3. How can you deposit your money?
4. What are the ways of saving money?
5. Differentiate credits and deposits.

## Exercise 4. Give the Ukrainian versions for:

current account

to deposit

to enter the sum in the account

deposit account	free of charge	to issue a cheque book
savings account	safe custody	foreign exchange transaction
investment management	depositor	to discount bills of exchange
cash dispensers	to grant loans	

**Exercise 5. Give the English versions for:**

банківські послуги	рахунок	заощадження
чекові книжки	чеки	класти гроші на депозит
брати кредит	обмін валюти	кредитна картка
картковий рахунок	поточний рахунок	інвестиції

**Compose your own sentences using the words and word combinations above.**

**Exercise 6. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):**

cheque book -  
 account -  
 to deposit –  
 credit cards –  
 money exchange –  
 free of charge -  
 long-term savings –  
 short-term deposits –  
 loan -  
 interest –

**Exercise 7. Put the following words in the correct order to make complete sentences and remember some basic ideas about banks:**

1. Bank / added / is / your account / monthly / interest / and / to / every /calculated / month.
2. Using / you / transact / all your business / over / can / the telephone /and / night / day / bank service / by Net.
3. You / bills / can / call / with just / pay / one / telephone.
4. You / receive / a cheque book / and a 100\$ / cheque / guarantee card.
5. I / like / credit / buying / would / to take / a flat.

**Exercise 8. Complete the text with the words and phrases from the box, using them in the appropriate form:**

individuals	supervision	jobs
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to reduce fraud crime	programs savings	information investments
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Why are most banks so closely regulated? A number of reasons for this heavy burden of government \_\_\_\_\_ have been offered over the years, some of them centuries old. First, banks are among the leading repositories of the public's savings - especially the savings of \_\_\_\_\_ and families. Many savers lack the financial expertise and depth of \_\_\_\_\_ to correctly evaluate the riskiness of a bank. Therefore, regulatory agencies are charged with the responsibility of gathering all the information needed to assess the financial condition of banks in order to protect the public against loss. Cameras and guards patrol bank lobbies \_\_\_\_\_ the risk of loss due to theft. Periodic bank examinations and audits are aimed at limiting losses from embezzlement, \_\_\_\_\_, or mismanagement. Government agencies stand ready to loan funds to banks faced with unexpected short-falls of spendable reserves. While most of the public's \_\_\_\_\_ are placed in relatively short-term highly liquid deposits with ready access, banks also hold large amounts of long-term savings for retirement in pension. The loss of these funds due to bank failure or bank \_\_\_\_\_ would be catastrophic in many cases. Banks are also closely watched because of their power to create money in the form of readily spendable deposits by making loans and \_\_\_\_\_ (extending credit). Moreover, changes in the volume of money creation appear to be closely correlated with economic conditions, especially the creation of \_\_\_\_\_ and the presence or absence of inflation.

### Exercise 9. Comment on the following:

A bank is a place where they lend you an umbrella in fair weather and ask for it back when it begins to rain. (Robert Frost)

### Exercise 10. Read the dialogue and try to reproduce it in class:

- Cashier:** Good afternoon, sir.  
**Man:** I'd like to open an account, please.  
**Cashier:** Certainly, sir. Do you live in Geneva?  
**Man:** Yes. I'm at the Interpreters' School.  
**Cashier:** Are you a student?  
**Man:** Yes.  
**Cashier:** What sort of account would you like?  
**Man:** A current account.  
**Cashier:** Have you got any large sums to deposit?  
**Man:** No, only a thousand francs or so a month.  
**Cashier:** Well, we can open a current account with a cheque book for you as long as the initial sum is at least three thousand francs. But I'd advise you in your case to take an account that gives you more interest and which is more practical. We normally advise students to open deposit

accounts.

**Man:** Can I take out money whenever I like?

**Cashier:** Yes. There are two or three types of account. They permit you to withdraw up to ten thousand francs a month.

**Man:** Can I receive money directly from abroad?

**Cashier:** Certainly.

**Man:** And can I withdraw at a branch office?

**Cashier:** Certainly, though it may be more convenient to open your account in our branch near the University.

**Man:** No, I live quite near here. Do you need a passport?

**Cashier:** Yes.

**Man:** I'm afraid I haven't got it on me/ Will my student card do?

**Cashier:** No, I'm afraid not.

**Man:** I'll come back later, then.

**Cashier:** Very good, sir.

### **Exercise 11. Say what you have learned about:**

- 1) types of banking activities;
- 2) ways of saving money;
- 3) government regulations of banks;
- 4) process of issuing a cheque book;
- 5) process of opening an account.

### **Exercise 10. Give a free translation of the following text:**

Депозит – гроші або цінні папери, внесені до кредитних установ (банків, ощадних інститутів) на зберігання підприємствами, організаціями і громадянами. Грошові депозити – джерело позичкового фонду банків, використовуються для надання кредитів. За грошові депозити вкладникам виплачують певний відсоток. Розрізняють два основних види грошових депозитів: до запитання (повертаються на першу вимогу клієнта) і термінові (вносяться на певний термін під вищий відсоток).

Кредит – позика в грошовій або товарній формі на умовах повернення у певний термін з виплатою відсотка. Існують дві основні форми кредиту – комерційний і банківський. Комерційний кредит надають одні бізнесмени іншим під час реалізації товарів з відстроченням платежів. Банківський кредит (його надання опосередковується банками, як свідчить сама назва) є позикою грошей на певні потреби.

### **Exercise 11. Write an essay on one of the following topics:**

1. Banking business in Ukraine.
2. International banking business today.

3. Save money ... ! (Your advice to the owner of a large sum of money).

**Exercise 12. Read the following text and discuss it:**

**National Bank of Ukraine**

Prior to the collapse of the USSR, the National Bank of Ukraine was a branch of the Central Bank of the USSR. Officially, the National Bank of Ukraine acted as the Central Bank of Ukraine since early 1992. Like institutions of many newly independent nations, it faced dire financial straits during the 1990s, leading to a prolonged period of hyperinflation.

On March 20, 1991, the Verkhovna Rada of Ukraine adopted the resolution "On Banks and Banking Activity", which became Law on May 1. The resolution declared ownership by the Ukrainian SSR of the Ukrainian Republican Bank of the State Bank of the USSR, the Ukrainian Republican Bank (affiliate) of the State Commercial Industrial-Constructional Bank of the USSR, the Ukrainian Republican Bank of the Savings Bank of the USSR, and the Ukrainian Republican Bank of the Foreign Econom Bank of the USSR as well as the Ukrainian Republican Department of Encashment of the State Bank of the USSR. The National Bank of Ukraine was resolved to be created on the basis of the Ukrainian Republican Bank of the State Bank of the USSR.

The legal status of the National Bank of Ukraine and the principles of its organization and activities are determined by the Constitution of Ukraine and the Law of Ukraine "On the National Bank of Ukraine".

The National Bank of Ukraine is a legal entity with separated property, which is the object of the state property. Its authorized capital amounts to UAH 10 million and is the state-owned property which is in the full economic competence of the National Bank.

According to Article 99 of the Constitution of Ukraine, adopted in 1996, the main function of the country's central bank is to ensure stability of monetary unit - the Hryvnia. To carry out its main function, the National Bank shall foster the stability of the banking system and, within its competence, the price stability.

According to the Law of Ukraine "On the National Bank of Ukraine", the National Bank is the central bank of Ukraine, a specific central body of the state administration, its issuing centre which pursue common state policy in money circulation, credit, strengthening of monetary unit; it coordinates functioning of the banking system in general; determines exchange rate of the monetary unit against foreign currencies. The National Bank determines a kind of bank notes, their denomination, distinctive features and their protection system. The National Bank of Ukraine ensures the accumulation and custody of the gold and currency reserves and the conduction of transactions with them and the banking metals. The National Bank of Ukraine sets up the order of determining a discount rate and other interest rates; it gives permission for commercial banks' registration and licenses banking business; determines the standard of emergency funds for commercial banks and other financial and credit institutions.

According to the Constitution of Ukraine, the main function of the National Bank

is to ensure the stability of Ukraine's monetary unit. To carry this out the National Bank fosters the stability of the banking system and, within its competence, price stability.

- The National Bank also carries out the following functions:
- to determine and pursue the monetary policy in accordance with the General Principles of the Monetary Policy developed by the Council of the National Bank of Ukraine;
- to issue the national currency of Ukraine on a monopoly basis and to organize its circulation;
- to establish the rules of conducting banking transactions, accounting and reporting, protection of the information, funds and property for the banks and other financial and credit institutions;
- to organize and to provide the methodological support to the system of the monetary, crediting and banking statistical information and the statistics of the balance of payments;
- to determine the areas of the development of modern electronic banking technologies, to establish, co-ordinate and control the creation of electronic means of payment, payment system, banking automation and the banking information protection facilities;
- to exercise the banking regulation and supervision;
- to keep a Register of banks, their branch and representative offices, currency exchanges and financial and credit institutions, to license banking business and transactions, if provided for by the laws;
- to compile, analyse and forecast the balance of payments;
- to represent Ukraine's interests in central banks of other states, international banks and other crediting institutions, where the cooperation takes place at the level of central banks;
- to exercise the currency regulation with the competence to be defined by a special law, to determine the procedure of effecting payments in the foreign currency, to organise and exercise the currency control over the commercial banks and other credit institutions which are in possession of a National Bank's license for the transactions with currency values;
- to ensure the accumulation and custody of the gold and currency reserves and the conduction of transactions with them and the banking metals;
- to analyse the status of the monetary, crediting, financial, pricing and currency relations;
- to organize the collection and transportation of bank notes, coins and other values;
- to implement the national policy of the protection of state secrets within the system of the National Bank;
- to take part in the training of personnel for Ukraine's banking system;
- to exercise other functions in the monetary and crediting sphere.

## **Практичне заняття 29**

**Тема: Банківська система Великобританії та США**

## Зміст роботи

### BANKING SYSTEM

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

account	рахунок
Board of directors	рада директорів
clerk	службовець
deposit account	депозитний рахунок
dividend	дивіденд
invest	інвестувати
joint stock	акціонерний капітал
profit	прибуток
run the bank	керувати банком
shareholder	акціонер
draw upon an account	знімати з рахунка
statement	виписка з банківського рахунка
sanding order	постійне доручення клієнта банку
accountant	бухгалтер
capital	капітал
current account	поточний рахунок
depositor	вкладник
interest	відсоток
loan	кредит, позика
reserve	резерв, запас
shares	акції

## Exercise 2. Read and translate the dialogue in parts:

- Student:** Who really owns the bank?  
**Banker:** The stockholders own it. In the beginning, they put up the necessary capital and were granted a charter from the government.  
**S.:** Are the members of the board of directors stockholders?  
**B.:** Oh, yes. They're chosen by the other stockholders to operate the bank.  
**S.:** And the board hires the president and the vice-presidents to manage it?  
**B.:** That's right. Along with the cashier, the tellers and the clerical workers.  
**S.:** I guess most of your work has to do with checking and savings accounts and making loans.  
**B.:** Yes. But we invest money too. Planning the bank's investments is also very important.  
**S.:** Do you divide all the profits among the stockholders?  
**B.:** Not all of them. The stockholders receive regular dividends. But some of our earnings are held in reserve accounts.  
**S.:** I suppose that would be necessary.  
**B.:** Here's a copy of our last published statement. You see, the reserves are shown here as surplus and undivided profits.

## Exercise 3. Answer the questions on the dialogue:

1. Who owns the bank?
2. How does a bank start?
3. Who chooses the board?
4. What's the board's task?
5. Who hires the employees?
6. What are the bank's main activities?
7. How are the profits distributed?
8. How are the stockholders kept informed?

## Exercise 4. Read and translate the text:

The English commercial banks have branches in all the major towns and a similar structure and mode of working is common to them all. The owners are the shareholders. At the outset they provide the necessary capital. They are all organized on the joint stock principle and are registered public companies.

The Chairman and Board of Directors are elected by the ordinary shareholders at the Annual General Meeting and are responsible for the efficient management of the bank, The Board is concerned with the overall policy of the bank and the major decisions which put that policy into effect.

The Board will appoint a Managing Director who is directly responsible to them and a member of the Board. They will also appoint the most senior executives who in turn appoint the rest of the clerical staff who will be responsible in different capacities for the day to day running of the bank.

The essence of a bank's activities is the collection of deposits through current accounts and deposit accounts and the use of these funds, to provide loans or funds for investment. The current account is the one commonly held and is drawn upon by cheques and standing orders. The deposit account is more in the nature of a savings account. The pattern of investments which a bank decides upon is crucial because, on the one hand, the bank must use the funds wisely to make a profit and, on the other, funds must be available for depositors to withdraw when they wish to do so.

At the end of each business year the Directors recommend and the Annual General Meeting decides how much of the profit should be distributed to the shareholders as dividend, and how much should be retained in the business. In preparation for the Annual General Meeting, a bank publishes its Report and Accounts. These must be sent to every share-holder and are also available for anyone with an interest in the affairs of the bank. From the published accounts shareholders can easily determine the total profits the bank has earned and how much is available for distribution.

**Exercise 5. Answer the questions on the text:**

1. Who owns the English commercial bank?
2. How does a bank start?
3. Who chooses the Board?
4. What is the Board's task?
5. Who hires the employees?
6. What are the bank's main activities?
7. How are the profits distributed?
8. How are the shareholders kept informed?

**Exercise 6. Find proper definitions:**

<b>Terms</b>	<b>Definitions</b>
1. Capital	a) a sum of money paid to a shareholder out of profit; in relation to his investment
2. Dividend	b) an account in a bank from which money can be drawn by cheque
3. Deposit account	c) profits not paid out as dividends and add to the surplus
4. Retained profits	d) the money value of the shareholders' stake in the bank or company
5. Current account	e) an account in a bank on which the depositor receives interest

**Exercise 7. Choose the right answer:**

1. The people who decide the general policy of the bank are:
  - a) shareholders,
  - b) the board of directors,
  - c) the executive staff.

2. The bank's financial position can be discovered from:
  - a) a report,
  - b) an announcement,
  - c) a statement.
3. Bank profits kept back for later use are:
  - a) withdrawals,
  - b) surplus,
  - c) retained profits,
4. Earnings remaining after all the expenses of a business activity have been paid are:
  - a) dividend,
  - b) capital,
  - c) profit.
5. Money which one person allows another to use for a specified time and which will then be returned is:
  - a) investment,
  - b) loan,
  - c) interest

**Exercise 8. Using the information in the passage, say what is true, and what is false. Correct the false sentences:**

1. Members of the Board of Directors are shareholders.
2. All the shareholders participate in running the bank.
3. All the bank's profits are divided among the shareholders.
4. All the retained profits of the bank belong to the shareholders.
5. The reserves are shown in the statement as retained.

**Exercise 9. Using suffixes -er, -or, -ier, -ent, -ial, etc., give nouns which are related to the following:**

bank, cash, direct, deposit, execute, hold, invest, manage, office, own, work

**Exercise 10. Find synonyms for the following. Use a dictionary whenever necessary:**

to own, to run, to collect, to appoint, to distribute, to receive

**Exercise 11. Explain the following:**

- 1) to raise capital
- 2) to become a public company
- 3) to put money into business
- 4) an account in a bank from which money can be drawn by cheque
- 5) profits not paid out as dividends

**Exercise 12. Fill in the blanks with proper words or phrases:**

1. The board appoints the ... and the ...
2. An employee in a bank who pays out and receives money is called a...

3. The Board of Directors is elected by the ...
4. The Board may distribute to the shareholders out of the profits once or twice a year.
5. The ... may be high even after all the bank's expenses are paid.
1. A bank will need to seek approval for a large to a customer.
2. The Board will discuss the bank's in other businesses.

**Exercise 13. Make sentences of your own:**

- 1) to put up the necessary capital
- 2) to be registered as a public company
- 3) to run a bank
- 4) the board of directors
- 5) shareholders
- 6) current account
- 7) deposit account
- 8) to make a loan

**Практичне заняття 30**

**Тема: Глобалізація**

**Зміст роботи**

**GLOBALIZATION**

**Exercise 1. Read and memorize the following words, word-combinations and word-groups:**

globalization	глобалізація
ongoing	триває
combination	поєднання
political	політичний
economic	економічний
technological	технологічний
sociocultural	соціокультурний
force	сила
politician	політик
hampering	перешкоджаючи
prosperity	процвітання
interdependence	взаємозалежність
accelerate	прискорити
driving force	рушійна сила
business	бізнес
mass media	засоби масової інформації
consumer	споживач
financing	фінансування
capital	капітал

regulate	регулювати
relationship	відносини
guarantee	гарантія
rights	права
fiber optic communication	волоконно-оптичний зв'язок
interconnectedness	взаємозв'язок
interaction	взаємодія

### Exercise 2. Questions to think about:

1. What is globalization?
2. What are the driving forces behind globalization?
3. In what ways does globalization affect the world?

**An information text bellow about globalization is provided for you to find answers to these questions.**

### Exercise 3. Read and translate the text:

#### Globalization

Globalization is an ongoing process driven by a combination of political, economic, technological, and sociocultural forces. The process of globalization since World War II has been driven by the planning of politicians to break down borders hampering trade so as to increase prosperity and interdependence and to decrease the chance of future war. The process of globalization has been further accelerated by the global expansion of multinational corporations and the worldwide exchange of new developments in science, technology and in product manufacturing and design. Hence, the term “globalization” is often used to refer to economic globalization, that is, the integration of national economies into the international economy through trade, direct foreign investment, capital flows, migration, and the spread of technology. However, sometimes the term “globalization” is also used to refer to cultural globalization because many people believe that globalization is driven by the worldwide export of western culture through the new mass media: film, radio, television and recorded music. The development of international transport and telecommunication is another driving force which speeds up the process of globalization.

Globalization has various aspects which affect the world in several different ways. These aspects include:

- *Industrial globalization* – development of worldwide production markets and broader access to a range of foreign products for consumers and companies involving particularly movement of material and goods between and within national boundaries.
- *Financial globalization* – development of worldwide financial markets and better access to external financing for borrowers.
- *Economic globalization* – establishment of a global common market, based on the freedom of exchange of goods and capital.
- *Political globalization* - creation of international organizations to regulate

the relationships among governments and to guarantee the rights arising from social and economic globalization.

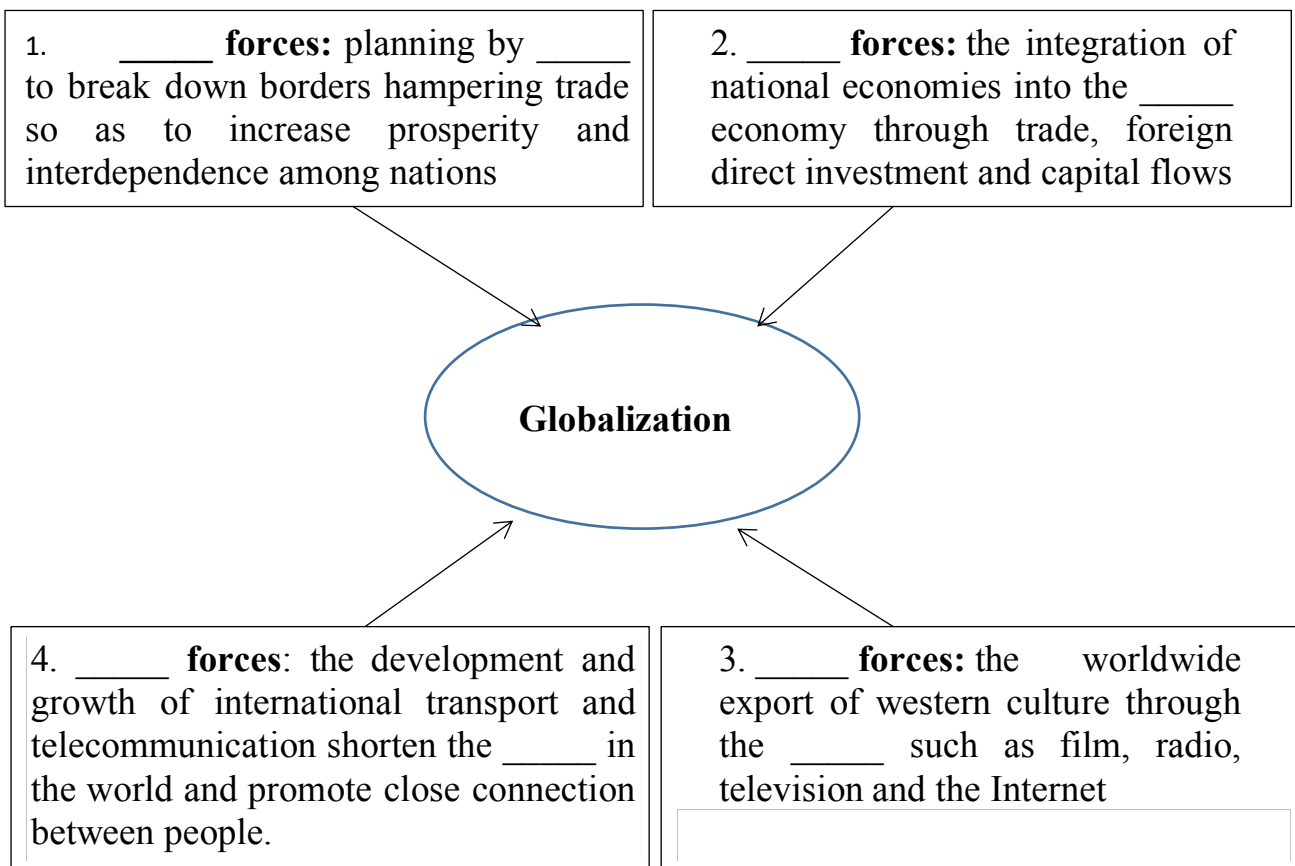
- *Informational globalization* – increase in information flows between geographically remote locations. (This can also be seen as a technological change related to the advent of fibre optic communications, satellites, and increased availability of telephone and Internet.)

- *Cultural globalization* - sharing of ideas, attitudes and values across national borders. This sharing generally leads to an interconnectedness and interaction between peoples of diverse cultures and ways of life. Mass media and communication technologies are the primary instruments for cultural globalization.

**Exercise 4. What are the driving forces behind the process of globalization?**

mass media political	international politicians	economic distances	technological sociocultural
-------------------------	------------------------------	-----------------------	--------------------------------

**The driving forces behind the process of globalization**



**Exercise 5. Study the 7 events in the table and decide which of the following aspects of globalization the event illustrates: *economic, informational, cultural or political*. The first one has been done for you as an example. You may work in pairs and discuss the exercise with your partner. In your discussion, please agree on the reasons for your decisions.**

	<b>Events</b>	<b>Aspect of globalization</b>
1	Disneyland, the American theme park, has been set up in Hong Kong, Japan and France.	<i>economic</i>
2	The parts of a car come from all over the world: Germany, Japan, Korea etc. and the car is assembled in the U.S.	
3	Businesses are operated with many satellite locations or call centres in other parts of the world to answer questions in another: for example, someone in India answering a call from the U.S. about a product or service.	
4	The creation of regional forums such as the European Union, Asia-Pacific Economic Co-operation (APEC), and international organization such as the World Trade Organization and the World Health Organization. These international forums and organizations have new rules and agreements for participating countries to follow.	
5	The spread of language, products, and customs as people are closely connected.	
6	Franchises for McDonald's hamburgers, Pizza Hut, Burger King, KFC and others carrying U.S. trade names are operating throughout the world	
7	Cable News Network (CNN), based in the United States, produces 24-hour news broadcasts that can be seen by people around the world.	

### **Exercise 6. Discussion**

**First discuss in pairs and then as a whole class how economic, technological, cultural or political globalization is affecting your present lifestyle most. You must give examples from your daily experience to elaborate your points.**

Your partner might begin like this:

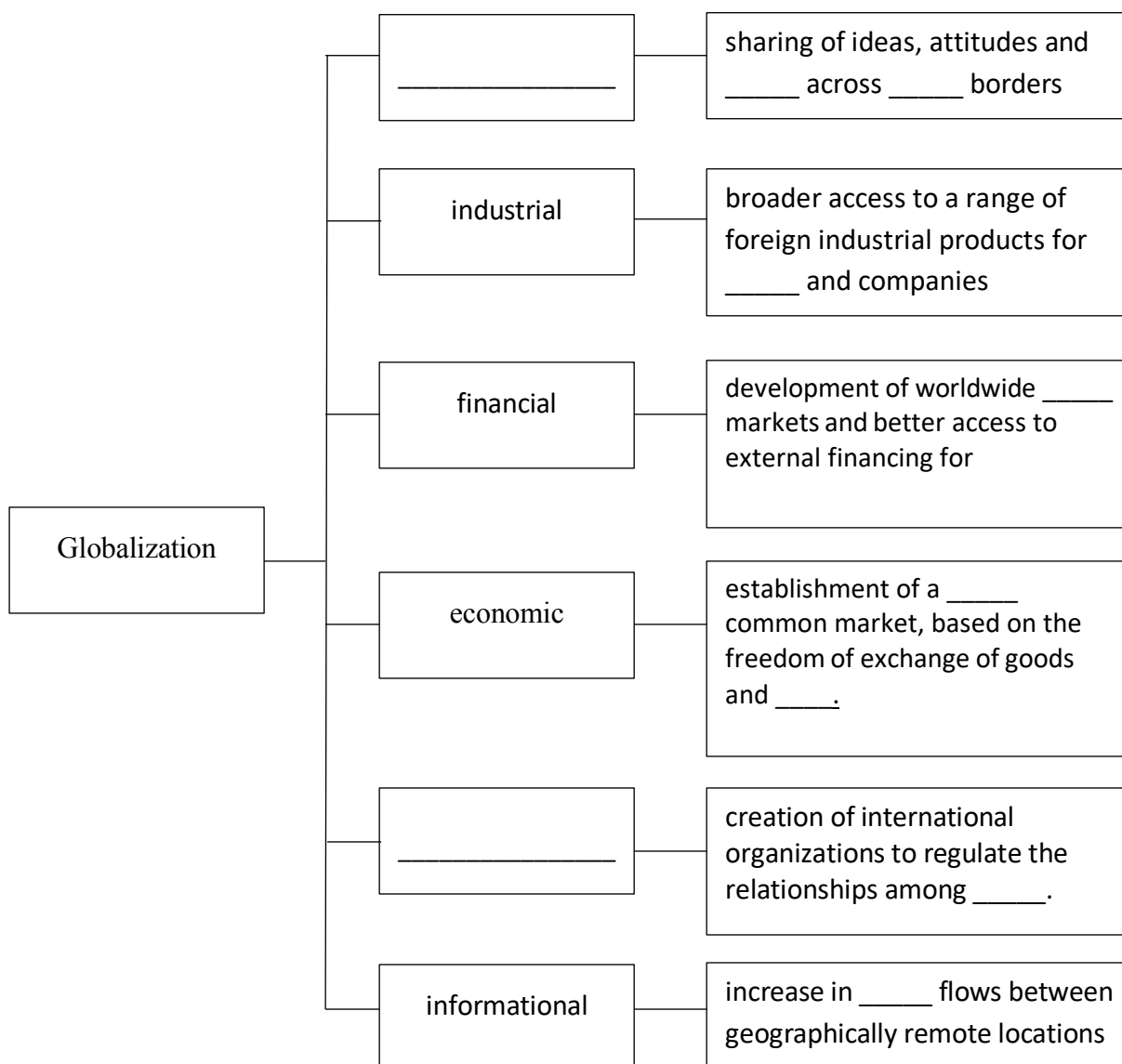
*I think technological globalization has affected my life most, because every day I use the Internet to search for information ..., I use Facebook to chat with my friends from different parts of the world ...*

### **Exercise 7. What are some major effects of globalization?**

**Fill in the blanks in the flow-chart with words from the box:**

national	values	global	political	capital
financial	information	cultural	governments	consumers

Some major effects of globalization:



### Exercise 8. Writing

Write a summary of the ideas expressed in the whole class discussion about how students' lifestyles are affected by globalization.

### Практичне заняття 31

Тема: Статистика

### Зміст роботи STATISTICS

Exercise 1. Read and memorize the following words, word-combinations and

## word-groups:

analysis	аналіз
collection	збір
interpretation	інтерпретація
ultimate objective	кінцева ціль
data	дані
numerical figure	цифровий показник
numerical data	числові дані
economic policies	економічна політика
mathematical relationship	математичне співвідношення / залежність
simplification	спрощення
complex facts	складні факти
forecasting	прогнозування
hypothesis testing	перевірка гіпотези
enlarge	збільшувати
interpret	інтерпретувати
fulfil welfare objectives	досягати соціальних цілей
unemployment	безробіття
to solve problems	вирішувати проблеми
laws of supply and demand	закони попиту та пропозиції
usage of a commodity	користування товаром
trend analysis	аналіз тенденцій \ трендів
to ensure a proper balance	забезпечити правильний баланс
limitations of Statistics	обмеження статистики
qualitative aspect	якісний аспект
quantitative terms	кількісні терміни
aggregate of facts	сукупність фактів
on average	в середньому

## Exercise 2. Read and translate the text:

### What is Statistics?

The word Statistics is derived from the Greek word ‘Statistique,’ the Latin word ‘Status,’ the Italian word ‘Statista,’ and the German word ‘Statistic.’ Statistics is defined as the study, collection, analysis, interpretation, and organization of data for different ultimate objectives. Statistics help a user in gathering and analysing huge numerical data easily and efficiently. Statistics can be easily defined in two senses: Plural Sense and Singular Sense.

In a plural sense, Statistics means a systematic collection of numerical figures and facts for a specified purpose in a field of study.

In a singular sense, Statistics means collecting, presenting, analysing, and interpreting the numerical data for the study.

## **Statistics in Economics**

Statistics plays a major role in economics. Statistics helps in the study of market structure and understand the different economic problems. After a better understanding of the economic problems, statistics also help in solving those issues by formulating appropriate economic policies. Every economics branch takes the help of statistics to prove different economic theories. One can also establish a mathematical relationship with the help of statistics. Economists can present the facts of economics precisely. They can also determine the cause and effect relationship between different data sets.

### **Functions of Statistics**

- Simplification of Complex Facts.
- Presentation of Facts in the Definite Form.
- Comparisons of Facts.
- Forecasting.
- Formulation and Hypothesis Testing.
- Enlarging Individual Knowledge and Experience.

### **Importance of Statistics**

#### **To Government**

- Statistics helps the government of a country in fulfilling different objectives by letting them collect, organize, present, analyse, and interpret a piece of large information in numerical figures. With this, the government can efficiently run the economy and fulfil welfare and other objectives.

#### **In Economics**

- An economy faces different economic problems such as unemployment, poverty, etc. Statistics, with the help of different techniques and tools, help an economy in understanding and solving these economic problems efficiently.

- Statistics is helpful in studying the behaviour of different concepts of economics. For example, the laws of supply and demand are used to understand the behaviour of consumers towards the purchase and usage of a commodity or service by considering different determinants of supply and demand.

#### **In Business**

- A businessman can estimate the demand for their service or product with the help of different statistical methods such as trend analysis, etc.

- Statistics also help a business in the production planning process to ensure a proper balance between the supply and demand for a good or service offered by the firm.

### **Limitations of Statistics**

- **It ignores the qualitative aspect:** Statistics does not consider aspects that cannot be expressed in quantitative terms. One has to convert the qualitative aspects like kindness, honesty, care, health, intelligence, etc., into quantitative terms to study.

- **It does not deal with individual terms:** As the definition of statistics suggests, it only deals with the aggregate of facts and does not consider individual items. For example, it does not consider the marks of one student but will consider the marks of a class.

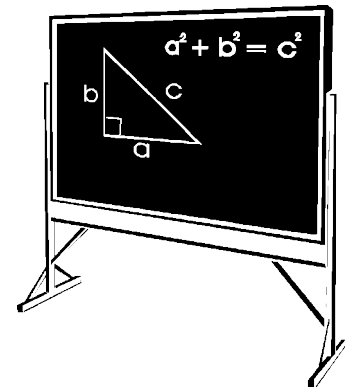
- **Its results are true only on average:** In statistics, a result is true only on average. It means that if we say that the average marks of a class of 50 students is 60, it does not mean that every student has the same marks. One student might have 30 or 40 marks.

**Exercise 3. Answer the following questions:**

1. What words is the word Statistics derived from?
2. What is Statistics?
3. How does Statistics help a user?
4. What does Statistics mean in a plural sense?
5. What does Statistics mean in a singular sense?
6. What role does Statistics play in economics?
7. What functions of Statistics are there?
8. Is Statistics important to government?
9. Is Statistics helpful in Economics?
10. Does Statistics help a business?
11. What limitations of Statistics are there?

**Exercise 4. Match the numbers with the phrases:**

- |                      |                                     |
|----------------------|-------------------------------------|
| 1) 1,000,000         | a) one percent                      |
| 2) 1,000,000,000     | b) a thousand                       |
| 3) 1,000,000,000,000 | c) a trillion                       |
| 4) 1%                | d) "nought point oh oh one percent" |
| 5) 0.1%              | e) "nought point oh one percent"    |
| 6) 0.01%             | f) "nought point one percent"       |
| 7) 0.001%            | g) a billion (often written 1bn)    |
| 8) >1                | h) a million (often written 1m)     |
| 9) <1                | i) greater than 1                   |
| 10) $\geq 1$         | j) greater than or equal to 1       |
| 11) $\leq 1$         | k) less than or equal to one        |
| 12) 1k               | l) less than one                    |



**Notes**

For American English, change *nought* and *oh* to *zero*: 0.01 = "zero point zero one" An alternative to "nought point one" is "point one".

In the past the US and the UK had different meanings for *billion* and *trillion*.

Occasionally, therefore, in the UK, *billion* may mean [1 plus 12 zeros], and *trillion* may mean [1 + 18 zeros].

**Exercise 5. Match the numbers with the phrases:**

- |                 |   |
|-----------------|---|
| 1) $3 - 2$      | a) the square root of three                                     |
| 2) $3 + 2$      | b) three cubed  |
| 3) $3 \times 2$ | c) three divided by two (or three over two)                     |
| 4) $3 / 2$      | d) three minus two  |
| 5) 32           | e) three multiplied by two (or three times two or three by two) |
| 6) 33           | f) three plus two   |
| 7) 310          | g) three squared  |
| 8) $\sqrt{3}$   | h) three to the power of ten (or three to the tenth)            |

**Exercise 6. Answer the questions:**

1. "*Three plus two \_five.*" Which is **not** possible?

- a) equals
- b) makes
- c) is
- d) comes to
- e) does

2. Which is not a very usual way to say \$7.90?

- a) seven ninety
- b) seven dollars ninety
- c) seven dollars and ninety cents
- d) seven point nine dollars

3. Choose the best words to fill the spaces

In PC Planet, the Micron X9000 desktop computer \_ \$999.95.

- a) is for sale at
- b) retails at
- c) is bought at

4. I'll work it out and give you the \_ tomorrow morning.

- a) figures
- b) numbers
- c) numerals

5. "*I don't care how you worked it out. Just tell me the bottom line.*" Bottom line =

- a) amount of profit
- b) final result of a calculation
- c) total losses

6. What's the best way to say [anna.brown@globalindustries.com](mailto:anna.brown@globalindustries.com)

- a) "Anna point brown at global industries dot com"
- b) "Anna dot brown at global industries dot com"

7. Alan earns £10k a year, Bella earns £20k a year and Cathy earns £60k a year. What's

their mean annual income?

- a) £20,000
- b) £30,000
- c) £60,000

8. *Reference code 14/689G*. What's the best way to say this?

- a) "fourteen slash six eight nine G"
- b) "fourteen, six hundred and eighty-nine G"

9. The subtotal of credits is £8m and the subtotal of debits is £10m. What's the total?

- a) "less two million pounds"
- b) "negative two million pounds"
- c) "minus two million pounds"

10. In most English-speaking countries, how do you write "minus two thousand five hundred and seventy"?

- a) -2.570
- b) 2.570-
- c) -2,570

11. Which **two** are **not** another way to say "about fifty"

- |                           |                         |                        |
|---------------------------|-------------------------|------------------------|
| a) around fifty           | b) fifty-ish            | c) fifty, up or down   |
| d) fifty, more or less    | e) fifty or thereabouts | f) fifty or so         |
| g) in the region of fifty | h) on the fifty         | i) fifty, give or take |

**Exercise 7. Choose the best way to say these numbers and equations.**

**(Sometimes more than one way is possible.)**

- 23.56
- a) twenty-three comma fifty-six
  - b) twenty-three point fifty-six
  - c) twenty-three point five six
  - d) two three point five six

- 10,001
- a) one thousand and one
  - b) ten thousand one
  - c) ten thousand and one
  - d) one triple oh one

- 1999
- a) nineteen ninety-nine
  - b) nineteen hundred ninety-nine
  - c) nineteen nine nine
  - d) one nine nine nine

- 2003
- a) two thousand three
  - b) two double oh three

- c) two thousand and three
- d) twenty oh three

- £ 63.30
- a) sixty-three pound and thirty pence
  - b) sixty-three pounds and thirty pence
  - c) sixty-three pounds and thirteen pence
  - d) sixty-three pounds thirty

- 5,400,342
- a) five hundred thousand, four hundred, three hundred and forty-two
  - b) five million, four hundred thousand, three hundred and twenty-four
  - c) five million, four hundred thousand, three hundred and forty-two
  - d) five billion, four hundred thousand, three hundred and twenty-four

- € 45,638
- a) forty-five thousand, six hundred and thirty-eight euro
  - b) forty-five thousand, six hundred and eighty-three euro
  - c) forty-five thousand, six hundred and three eight euro
  - d) forty-five, sixty-three, eight euro

**Exercise 8. Some other common ratios are given below. Match the ratios with the formulas (1-7) and the descriptions (a-g).**

gross profit margin	earnings per share	return on equity
average interest rate	debt/equity ratio	inventory turnover
price/earnings ratio		

- a)  $\frac{\text{interest expenses}}{\text{liabilities} - \text{accounts payable}}$
- b)  $\frac{\text{net income} - \text{dividends on preferred stock}}{\text{average shares}}$
- c)  $\frac{\text{net income}}{\text{shareholder's equity}}$
- d)  $\frac{\text{total liabilities}}{\text{shareholder's equity}}$
- e)  $\frac{\text{revenue} - \text{cost of goods sold}}{\text{revenue}}$
- f)  $\frac{\text{cost of goods sold}}{\text{average inventory}}$
- g)  $\frac{\text{market value per share}}{\text{earnings per share}}$

1. Gives the company's pricing policy and mark-up margins. An adequate gross margin allows a company to pay its expenses, and then expand.
2. Determines the average interest rate at which a company borrows funds.
3. Compares the current market price with earnings to calculate if a stock is over or under valued. Used as a prediction or expectation of future performance.
4. Indicates the return a company gets on the owners' investment. Companies that make high returns often do not require more debt investments.
5. Shows the turnover of inventory, and can be compared against sales figures, to show the demand for the company's products.
6. Indicates what proportion of equity and debt an enterprise uses to finance its assets. A more stringent test is to use just the long-term debt.
7. Calculates the profit made on a per-share basis. This is quoted by U.S. publicly held companies in their financial statements.

## **РОЗДІЛ 2. ПРОФЕСІЙНО-ОРІЄНТОВАНИЙ ЕТАП**

**Тема 2.4. Практика перекладу за освітньо-професійними програмами:**

***Облік і оподаткування, Фінанси, банківська справа та страхування***

Читання джерел інформації з метою пошуку, аналізу та обробки даних.

Анотування та реферування іншомовних джерел.

**Обсяг матеріалу.** Введення лексичного мінімуму, тренування граматичних структур. Читання джерел інформації з метою пошуку, аналізу та обробки даних. Анотування та реферування іншомовних джерел.

Тексти для роботи з темою:

1. Страхова система України.

**Студенти повинні:**

*знати* особливості перекладу та редагування іншомовної професійно-орієнтованої інформації;

*уміти* використовувати граматичний мінімум на практиці, вести бесіду за темою, робити усне та письмове повідомлення з теми.

### **Практичне заняття 32**

**Тема: Страхова система України**

**Зміст роботи**

**INSURANCE**

**Exercise 1. Read and memorize the following words, word-combinations and word-group:**

insurance

страхування

insurer

страхувач

insured

страхувальник

life insurance	страхування життя
insurance company	страхова компанія
health insurance	страхування здоров'я
accidental losses	втрати через нещасні випадки
term insurance	страхування на певний період життя
unemployment insurance	страхування безробіття
consumer	клієнт, замовник

## Ex. 2 Read and translate the following text:

**Insurance** is protection against loss. The biggest losses to a person or a family are loss of life and loss of income resulting from the death of a person with dependants. Many people purchase life insurance to provide an income for their dependants when they die.

Everyone hopes to live a long, healthy life. Modern science and medicine have found cures for many diseases and have lengthened life expectancy. But suppose that something unexpected happened to you, such as a serious illness or an accident. You might not have enough income to pay your bills if you are unable to work for many months. When one income stops in a two-income family, the remaining income might not be sufficient to support the family. Your savings might have to be used to meet your expenses. Your comfortable lifestyle would be greatly altered. Life and health insurance provide a means to protect family financial security and a means to protect families against accidental losses.

Life insurance is an important source of personal and family security for most Canadians. According to the Canadian Life and Health Insurance Association Inc., almost 14 million Canadians are covered by some form of life insurance. Today, the average amount of life insurance owned per Canadian household exceeds \$68 000. That is more than triple the amount owned in 1970.

Everybody's needs are different, and these needs are constantly changing. That is why there is such a wide range of insurance plans available today. Insurance companies continue to create new products and new rates to appeal to different groups of consumers.

Many of these consumers are women. Some are single parents and working mothers, while others are childless career women. They also are recognizing the need for income protection in case of an accident or death. Other plans are offered for non-smokers, who are now the majority of the Canadian population. Lower insurance rates are being offered by many insurance companies to these people.

All of the various choices available to consumers make the purchase of life insurance seem like a complex decision to many people. Yet, the basic principles of life insurance are really quite simple to understand.

In making your financial plans, you have two choices to make in dealing with death. You can gamble that you will live and keep earning and saving long enough to make adequate provision for a solid, financial future, or you can share the financial risk by pooling some of your money with a group of other people. The purchase of life

insurance involves a large number of people, each paying a premium on a regular basis to an insurance company that provides individual protection against loss of life and, therefore, income for dependants. Such personal protection would be very expensive for any one person the risk was not shared. Premiums are collected and invested from 'this large group of insured people, and the insurance for those who die is paid from this fund of money.

Life insurance is divided into two main classes — individual and group. Individual insurance is an agreement between one person and a life insurance company. Group insurance is insurance provided to a group of people under a contract between the insurance company and, for example, an employer. Many families purchase both forms of insurance in establishing their program for financial security.

Life insurance is available in many different forms, with a wide variety of options. Yet there are really only two basic types available — term and whole life. Other plans are patterned on one of these basic types.

**Exercise 3. Answer the following questions:**

1. Why do people purchase life insurance?
2. Why is it so important for an insurance company to know a person's age?
3. What is the difference between individual and group life insurance?
4. What are the two main types of life insurance?
5. What basic factors should a person consider buying life insurance?
6. Is life insurance an important source of personal and family security for most people of the world? Why?
7. What do you know about the problems of insurance in our country?

**Exercise 2. Give the Ukrainian versions for:**

insurance	health insurance	accident
life insurance	serious illness	savings
insurance plans	financial security	personal property
groups of consumers	insurance companies	

**Exercise 3. Give the English versions for:**

страхові компанії	термін страхування	страхування життя і здоров'я
страхування	захист проти ризику	колективне страхування життя
страхувач	страхування майна	постійні доходи й заощадження
		індивідуальне страхування
		ЖИТТЯ

**Compose your own sentences using the words and word combinations above.**

**Exercise 4. Write a synonym or a short explanation for each of the following words (use the dictionary if you need):**

forms of life insurance –  
 personal security –  
 insurer –  
 insured –  
 unemployment –  
 insurance –  
 home insurance –  
 term insurance –  
 group insurance –  
 medical insurance –  
 individual insurance –

**Exercise 5. Explain the meaning of these statements:**

1. Group insurance is issued to a group of people under one common policy.
2. The amount of insurance purchased is often based on the amount of salary.
3. Group insurance is often purchased by an employer, who may share the cost of the insurance with the employees.
4. One benefit of group insurance is that a medical examination is seldom required before you can be insured.
5. Group insurance is temporary, and ends when you leave the company or group.

**Exercise 6. Complete the following text with the words and phrases from the box below using them in the appropriate form:**

to avoid	to be (4)	to sell	to predict
to make (2)	to specify	to burn down	to cover
to expect	to pay	to be predicted	to cause

Most of us have to pay \_\_\_\_\_ money some of the financial consequences of taking risks, so insurance companies can \_\_\_\_\_ us a guarantee against risk for a fee that \_\_\_\_\_ large enough \_\_\_\_\_ their claims and operating costs and still permit a profit. No one can \_\_\_\_\_ whose house \_\_\_\_\_ next, yours or your neighbour's. Thus, all insurance policy buyers \_\_\_\_\_ small contributions toward a fund that can (to be used) (to compensate) the person whose house (to go up) in flames.

Insurance companies can provide this service and \_\_\_\_\_ to make profits as long as the premium \_\_\_\_\_ greater than the amount they might have to pay, multiplied by the probability of payment. Vast amounts of money \_\_\_\_\_ to insurance companies as premiums for life, auto, and health insurance, or as contributions to pension funds, many of which are administered by insurance companies. These funds \_\_\_\_\_ available for loans to business firms (to invest) directly by the insurance companies.

Insurance relies heavily upon the "law of large numbers". In large homogeneous

populations it \_\_\_\_\_ possible to estimate the normal frequency of common events such as deaths and accidents. Losses can \_\_\_\_\_ with reasonable accuracy, and this accuracy increases as the size of the group expands.

From the standpoint of the insurer, an insurable risk must meet the following requirements.

The objects insured must \_\_\_\_\_ numerous enough and homogeneous enough to allow a reasonably close calculation of the probable frequency and severity of losses.

The insured object must not be subject to simultaneous destruction. For example, if all the buildings insured by one insurer are in an area subject to flood and a flood occurs, the loss to the insurance underwriter may be catastrophic.

The possible loss must be accidental in nature, and beyond the control of the insured. If the insured could \_\_\_\_\_ the loss, the element of randomness and predictability would be destroyed.

There must be some way to determine whether a loss has occurred, and how great a one. This is why insurance contracts \_\_\_\_\_ very definitely what events must take place, what constitutes loss, and how it is to be measured.

### **Exercise 7. Comment on the following:**

“Business is like riding a bicycle – either you keep moving or you fall down”  
(Anonymous).

### **Exercise 8. Agree or disagree with the following statements:**

1. The purchase of life insurance is an important source of personal and family security for most Canadians.
2. Life insurance is simply a means of sharing a financial risk among a large number of people.
3. All life insurance can be purchased on an individual or a group basis, and two basic types are available – term and whole life.
4. Term insurance provides temporary coverage and pays benefits only if you die within a certain period of time.
5. Whole life coverage pays benefits when you die or when you surrender the insurance for its cash value.
6. Whatever the type of policy you buy, there are a number of extra-cost options that you can build into your basic coverage.
7. As in the case of life insurance, people buy health and income insurance to help pay for hospital and medical care.
8. Private plans are available to cover additional costs not covered by provincial plans.
9. Unemployment insurance is an income insurance plan provided by the federal government to protect workers against loss of income.
10. Medical insurance covers the cost of the doctor's services.

### **Exercise 9. Say what you have learned about:**

- 1) insurance as a protection against loss;
- 2) the basic of life insurance;
- 3) the importance of health insurance;
- 4) classes of life insurance;
- 5) main types of insurance.

**Exercise 10. Give a free translation of the following text:**

В Україні періодом створення страхового ринку вважають початок 90-х років. Саме тоді виникли перші приватні страхові компанії, які поклали край тотальній монополії Держстраху. У травні 1993 року був виданий Декрет Кабінету Міністрів України "Про страхування", який поклав початок створенню цивілізованої системи страхування в державі. Відповідно до Декрету було введено ліцензування страхової діяльності, систему звітності страховиків і методи державного регулювання страхового ринку. Було створено Державний комітет у справах нагляду за страховою діяльністю з наданням йому відповідних функцій і повноважень.

Закон України "Про страхування" захищає вітчизняного страховика, обмежуючи частку іноземних юридичних осіб та громадян у статутному фонді страхових спільних компаній до 49% та піднімаючи планку статутного фонду для спільного підприємства до 500 тисяч ЕКЮ.

Фактично на ринку України діють два види страхових компаній:

- а) кептивні — створені міністерствами, відомствами, потужними фінансово-промисловими союзами для обслуговування ризиків своїх підприємств;
- б) створені на приватному капіталі, що функціонують на конкурентній основі.

За масштабами своєї роботи, обсягом відповідальності недержавні страхові компанії важко порівняні з організаціями колишнього Держстраху, економічна база яких формувалась впродовж 70 років, завдяки чому їх представництва було створено практично в усіх населених пунктах України.

**Exercise 11. Write an essay on one of the following topics:**

1. Life insurance is an important source of personal security. Prove it.
2. Different types of insurance in our country.
3. Insurance companies must maintain a good public image. Prove it.

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