

МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ
ФЕДЕРАЦИИ
ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ АВТОНОМНОЕ
ОБРАЗОВАТЕЛЬНОЕ УЧЕРЕЖДЕНИЕ ВЫСШЕГО ОБРАЗОВАНИЯ
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МЕТОДИЧЕСКИЕ РЕКОМЕНДАЦИИ ПО ДИСЦИПЛИНАМ

**«ДЕЛОВОЙ АНГЛИЙСКИЙ ЯЗЫК»
«ДЕЛОВОЙ ИНОСТРАННЫЙ (АНГЛИЙСКИЙ) ЯЗЫК»**

Для обучающихся направлений подготовки
38.03.01 «Экономика»; 45.03.01 «Филология»
Квалификация (степень) выпускника: бакалавр

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СОДЕРЖАНИЕ

ПОЯСНИТЕЛЬНАЯ ЗАПИСКА.....	4
РАЗДЕЛ 1. МЕТОДИЧЕСКИЕ МАТЕРИАЛЫ ДЛЯ ПРОВЕДЕНИЯ ЗАНЯТИЙ ПО ДИСЦИПЛИНЕ.....	5
1.1. Telephone conversation	5
1.2. English Business Correspondence.....	10
1.3. Contracts and their Features.....	16
1.4. Business Documents	20
1.5. Cultural Difference in Business and Life.....	27
1.6. The Main Forms of Business Organization.....	28
1.7. Banking.....	34
1.8. Import-Export	43
1.9. Travelling.....	49
1.10. Money.....	57
РАЗДЕЛ 2. МЕТОДИЧЕСКИЕ УКАЗАНИЯ ДЛЯ ОБУЧАЮЩИХСЯ ПО ОСВОЕНИЮ ДИСЦИПЛИНЫ.....	62
2.1. Осуществление текущего, промежуточного и итогового контроля в рамках изучения дисциплины «Деловой иностранный (английский) язык».....	62
2.2. Тематика курсовых и бакалаврских работ.....	68
СПИСОК ИСПОЛЬЗОВАННЫХ ИСТОЧНИКОВ.....	70

ПОЯСНИТЕЛЬНАЯ ЗАПИСКА

Целью изучения дисциплины «Деловой иностранный язык» является развитие у обучающихся умений и навыков в различных видах речевой деятельности (чтении, говорении, письме, аудировании), что в конечном итоге позволит по окончании изучения дисциплины достаточно свободно читать литературу по специальности, принимать участие в устном и письменном деловом общении на иностранном языке в пределах тематики, так или иначе связанной с профессией.

В процессе изучения дисциплины у обучающихся формируются базовые представления о существовании и различии национальных культур делового общения; ведется обучение основным категориям и принципиальным положениям делового английского языка; изучаются основные сферы применения делового иностранного языка; развиваются навыки устной речи для бытового и делового общения; развиваются навыки письменной речи в деловой коммуникации и вырабатываются навыки чтения профессиональной периодической и рекламной литературы.

Дисциплина опирается на содержание дисциплин «Иностранный язык», «Психология организации и организационное поведение», а также предшествует изучению учебных курсов «Второй иностранный (немецкий/французский) язык», что в комплексе способствует формированию общей компетентности будущего выпускника на основе соответствующих компетенций, предусмотренных учебным планом.

Учебная дисциплина «Деловой иностранный (английский) язык» формирует актуальные представления о практическом применении знаний делового английского языка в международном деловом общении и демонстрирует возможность применять полученные знания в профессиональной деятельности.

РАЗДЕЛ 1
МЕТОДИЧЕСКИЕ МАТЕРИАЛЫ ДЛЯ ПРОВЕДЕНИЯ
ЗАНЯТИЙ ПО ДИСЦИПЛИНЕ

1.1. TELEPHONE CONVERSATION

Работа по этой теме подразумевает составление ознакомление с лексическими опорами, используемыми при телефонном разговоре с деловым партнером, составление телефонный разговор с деловым партнером:

Can I help you?
I'd like to speak to Mr. White, please.
This is Mr. White speaking.
If it isn't too much trouble.
As far as I know...

Составление диалогов по телефону с деловыми партнерами (работа в парах).

Task 1. Fill in the table. Use the variants below.

- a. Before the call
- b. Beginning the call
- c. During the call
- d. Ending the call

1	Prepare well before you call. Plan what you want to say. Prepare answers to possible questions. Send an e-mail before the call, if necessary. Have all information available.	
2	Confirm the result of the call. End politely and positively.	
3	Create a positive atmosphere. Communicate your objective clearly. Listen - make sure you understand. Check - make sure the other person understands you.	
4	Make a greeting and identify yourself clearly. Ask for connection to the person you want to speak to. After connection, greet the person. Small talk.	

	Give a reason for the call.	
--	-----------------------------	--

Task 2. Put the following words into the table

Equipment	Numbers	Calls	Tones	People	Services

A conference call, International code, National, Hands-free kit, Local, Battery, Caller, Home number, Work number, Dial tone, A long distance call, Number not in service, Teleconference facilities, A local call, An international call, Busy signal, Subscriber, Voice mail, A cold call, Extension, Phone, Directory assistance, Receiver, Switchboard operator, Handset Cellular (mobile), Display

When the receiver pays =to reverse the charges - U.K.
to make a collect call - U.S.A.

Task 3. Underline the word that does not belong in each group.

1.	dial tone	display	touch pad	antenna
2.	communicate	listen	redial	speak
3.	busy signal	call waiting	caller ID	voice mail
4.	access code	extension	phone number	zip code
5.	check	confirm	greet	repeat

Task 4. Fill in the gaps with the most suitable words.

1. Mr. Green is not _____ to come to the phone at the moment.
 - a. necessary
 - b. available
 - c. possible
 - d. glad
2. I think the phone is broken. I didn't hear a _____ when I picked it up.
 - a. checklist
 - b. greeting
 - c. dial tone
 - d. touch pad
3. Your cell phone battery is low, so you should _____ it.
 - a. identity

- b. confirm
 - c. ensure
 - d. recharge
4. The manager requested a _____ with the branch office in Rome.
- a. cellular
 - b. teleconference
 - c. IP-telephoning
 - d. cold call
5. Is it possible to make _____ calls from the phones in the office?
- a. available
 - b. busy
 - c. positive
 - d. long distance

Task 5. Read the following communication difficulties and match the expressions to their problems.

a. Technical	1... Just a minute. Let me get a pen. The line is busy. There's no answer. I can't contact/get a hold of Mary!
b. General	2... The number is not in service. We were cut off.
c. Wrong numbers	3... I can hardly hear you. Can you speak up? It's very noisy here. Can you speak up a little, please? It's a terrible / bad line. Can you hear me?
d. Call back	4... My battery is nearly out. I'm losing you. I'm going into a tunnel. There are some problems with the net.
e. To the operator	5... I'm having problems with a Moscow number. Could you check the line, please?
f. Cellular phones	6... I'm sorry, I think you have the wrong number. I think I have the wrong number. Is this 8-046-78-54-54? I'm afraid You've reached sales. I'll try and transfer you back to the switchboard.
g. Sound	7... I'll call you right back. Hang up and I'll try again.

	Talk to you in a moment.
--	--------------------------

a.	b.	c.	d.	e.	f.	g.

Task 6.

a. I'm sorry. The line is busy.	1. Another caller is on line
b. Speak up! I can hardly hear you!	2. company went out of business
c. The number is no longer in service.	3. volume is too low
d. There is nobody here by that name.	4. cell phone beyond service range
e. The signal is too weak. Call me later.	5. wrong number

a.	b.	c.	d.	e.

Read and learn

Audio conferencing

• Be patient if there is silence. People need time to remember words.

• Clarify if you are not sure.

• Cultures have different rules for the use of first and last names.

Last names are safer.

• Directness can be seen as rude.

• Humour is often very personal and culturally specific. Use with caution.

• Idiomatic language is more difficult to understand. Keep it simple.

• Punctuality can be very important. Respect expectations.

• Repeat important information to guarantee understanding.

• Silence means different things: agreement to some; indifference, non-understanding i others.

• Small talk is expected at the beginning and end of calls in certain countries.

• Some people mistake friendliness for unprofessionalism.

Background

Audio conferencing is now very common. It enables people in different locations, often international, to conduct a meeting via the telephone. Use the guidelines below:

Prior to the call

- Notify all participants of the time, date and call-in number for the meeting.

Beginning the call

- Select a location where you will not be disturbed.
- Use a roll call to check participants are present and the lines are clear.

During the call

- Always state your name before speaking.
- Direct your questions to a named individual.
- Do not interrupt.
- Reply to all questions, even if you do not have an immediate answer.
- Speak clearly and concisely.
- Summarize key points of the meeting and agree on action points before ending the call.

International calls

- Check the local time of the office you are calling.
- International calls are costly for the company. Plan thoroughly before you call!
- Not everyone speaks English as well as you. Send an e-mail if necessary.

N.B.!

Называя номер телефона, каждую цифру необходимо произносить отдельно, с интонацией повышения, после каждой третьей цифры делается пауза, а на последней интонация понижается. Две одинаковые цифры произносятся как double ... (33 – double three). Важно помнить, что в телефонных номерах ноль не звучит как zero, а только как «oh» [əʊ], два нуля - double [əu]. Если номер оканчивается двумя нулями, а перед ними – значимое число, то используется слово hundred, например, ...9-00 можно назвать как nine hundred.

7-958-562-114 – seven-nine-five-eight-five-six-two-double one-four

66-58-44-100 – double six-five-eight-double four-one hundred

ANSWER THE QUESTIONS:

1. What cultural aspects in international communication can you name?
2. Audio conferencing is not an easy kind of communication. What tips can you give for an inexperienced negotiator?
3. Name main rules of making an international call.

1.2. ENGLISH BUSINESS CORRESPONDENCE

Работа по этой теме подразумевает составление плана письма, выбор стиля речи, определение структуры письма, размещение основного текста письма, надпись конверта.

На сегодняшний день email-переписка занимает одно из важнейших мест в бизнес-коммуникация. Для успешного ведения деловой переписки на английском языке необходимо учитывать множество факторов, таких как адресат, тип письма, цель и тема сообщения, и, исходя из этого, употреблять определенные языковые единицы и структурировать текст.

INTERNET CONSULTANTS

41 Green Street, Long-Beach, California 268, USA

Telephone 02445362447 Fax 02445362447

E-mail in.for@yahoo.com

Mr. Squash
Managing Director
Technology Conferences
Orlando 678454

Dear Mr. Squash:

Internet 2018 Conference

Following your letter of 23 May, I am writing to confirm that I can speak at next year's conference.

I intend to talk about our new software and enclose a preliminary proposal for your attention.

Please reserve a room for me at the City Hotel.

I look forward to seeing you next year.

Sincerely yours

Margaret Pauls CEO

*encs**Encs shows that a document is enclosed,*

*c.c. **c.c. shows that a copy has been sent to someone else.*

c.c. Mike Jobson, Software Product Manager

If you are going to write a letter thing of addressing and closing of the letter (look at the table)

Context	Salutation	Closure
You don't know the name	Dear Sir Dear Madam Dear Sir / Madam Dear Sirs Gentlemen [US only]	Yours faithfully [UK only] Sincerely yours [US] Yours truly [US] Sincerely [US] Yours sincerely [US]
You know the name*	Dear Mr Smith Dear Mr and Mrs Smith- Dear Ms Smith* Dear Mrs Smith [married] Dear Miss Smith [single]	Yours sincerely *in British and US English *Ms is common for both married and unmarried
You know someone quite well	Dear John Dear Angela	Best regards / Regards Best wishes

b) match the words with their definition.

1. signature	a. how the parts are arranged
2. layout	b. greeting
3. salutation	c. name written at the bottom of a letter
4. letterhead	d. company name and address at the top of a page
5. body	e. main information in a letter

2.1 Открытки, телеграммы и личные письма (Postcards, Telegrams and Personal Letters)

Наиболее употребительные лексические единицы и выражения:

As always...

Best wishes...

(Ever) yours...

I am looking forward to meeting you.

I am glad to receive a letter from you.

Keep in touch...

Love...

Thanks for your congratulations and present.

With friendly regards...

Yours affectionately...

Yours as ever...

2.2. «Деловое письмо» (Business Letters)

Наиболее употребительные лексические единицы и выражения:

- ✓ (to) answer positively
- ✓ (to) apologize
- ✓ (to) approach
- ✓ (to) forward
- ✓ (to) insure a package
- ✓ (to) notify
- ✓ (to) regret
- ✓ address
- ✓ business letter
- ✓ colon
- ✓ comma
- ✓ contraction
- ✓ due to
- ✓ E-mail
- ✓ express mail
- ✓ faxes
- ✓ general delivery (Am)
- ✓ notepaper
- ✓ poste restante
- ✓ postpone
- ✓ promptly
- ✓ Sender
- ✓ unfortunately

Phrases

We have received your letter of... (для подтверждения получения корреспонденции);

In reply to your letter of... we are please to... (ссылки на поступившую корреспонденцию);

We would like to inform you... (для передачи новой информации)

We apologize for... (извинения в деловом письме)

We should be glad if you would... (просьбы в письме)

(We look forward to hear from you soon...(для выражения благодарности в конце письма)

- We thank you for your letter/ inquiry of... 2nd May 1998

- We are pleased to have your inquiry dated... May 2nd, 1998
- Thank you for your letter of... regarding/ concerning for
- We are pleased to inform you.
- We regret to inform you.
- We wish to point out that.
- We wish do draw your attention to.
- Unfortunately we cannon.
- Please, send us.../ Please, let us have...
- We would appreciate.../ We would be very grateful for
- Please let us know...
- Please inform us...
- Please state/ indicate...
- Please notify us of/ about...

2.3 «Благодарственное письмо»

Работа по этой теме подразумевает составление ознакомление с лексическими опорами, используемыми для написания благодарственных писем:

Thank you for your time and attention...

I appreciated the opportunity...

I hope that all questions were answered satisfaction...

I would be happy to supply...

Выполнение тестового задания по структуре письма (написание письма обучающимися по шаблону).

В деловой переписке недопустимо использование неуместной лексики, нарушение стиля. Письма и другие деловые бумаги должны быть составлены максимально лаконично, но при этом нельзя отступать от общей стилистики делового письма. Ниже приведены варианты сокращения и замены общих фраз более лаконичными.

Inflated		Concise
along the lines of	SHORTEN TO	like
as a matter of fact	SHORTEN TO	in fact
at all times	SHORTEN TO	always
at the present time	SHORTEN TO	now, currently
at this point in time	SHORTEN TO	now, currently
because of the fact that	SHORTEN TO	because
by means of	SHORTEN TO	by
draw to your attention	SHORTEN TO	point out
due to the fact that	SHORTEN TO	because
for the purpose of	SHORTEN TO	for
for the reason that	SHORTEN TO	because
have the ability to	SHORTEN TO	be able to, can
in light of the fact that	SHORTEN TO	because
in order to	SHORTEN TO	to
in regards to	SHORTEN TO	on, about
in spite of the fact that	SHORTEN TO	although, though
in the event that	SHORTEN TO	if
in the final analysis	SHORTEN TO	finally
in the nature of	SHORTEN TO	like
in the neighborhood of	SHORTEN TO	about
make decisions about	SHORTEN TO	decide on
on the occasion of	SHORTEN TO	when
on two separate occasions	SHORTEN TO	twice
the level of water rose	SHORTEN TO	the water rose
the majority of	SHORTEN TO	most
the people who are located in	SHORTEN TO	the people in
the pie that is included in	SHORTEN TO	the pie in
until such time as	SHORTEN TO	until
with reference to	SHORTEN TO	of, on, for, about

Please find attached

Довольно часто нам приходится прикреплять к письму важные файлы: документы или изображения. Чтобы уведомить получателя о прикреплении этих файлов к сообщению, используйте фразу **Please find attached**.

Слово «attachment» переводится как «вложение, прикрепление чего-либо». Например:

- Please find attached my CV.
- Please find attached files from the conference.

Как правило, эта фраза пишется в завершающей части письма.

I have forwarded

Когда вам нужно переслать сообщение или файл другим получателям, используйте фразу **I have forwarded (something to someone)**.

Глагол «forward» синоним слова «resend» и означает «переслать». К примеру:

- I've forwarded resume to you.
- I'm forwarding Mike's email to you.

Нередко в деловой переписке пересылаются файлы или письма знакомым нам людям, поэтому допускается сокращение I've и I'm. В деловых письмах таких сокращений стоит избегать и писать полностью – I have и I am.

I've cc'ed

Необычное сокращение **cc'd/cc'ed/copied** расшифровывается как *Carbon Copy* и означает «поставить кого-то в копию получения писем».

Если необходимо уведомить о том, что вы поставили в копию людей, которым будет полезно увидеть какие-то письма, используйте фразу **I have cc'ed (somebody)**.

Деловые и занятые люди предпочитают краткость и лаконичность в электронных письмах, поэтому такого рода сокращения в английском языке пользуются популярностью.

Например:

- I've cc'ed Lisa on this email.
- I've copied Jim on these emails.

Выражение **to keep someone in the loop** дословно означает «держат кого-то в петле», то есть «держат кого-то в курсе дел».

Фраза **For further details** помогает вежливо завершить e-mail и означает «более подробно» или «для более подробной информации».

Например:

- For further details contact us any time.
- For further details write to our HR-manager.

Еще одна не менее распространенная фраза, завершающая e-mail – это **If you have any questions, please don't hesitate to contact**

me». Она переводится как «Если у вас возникли вопросы, смело пишите мне».

«**I look forward to**» применяется, если вы ожидаете ответа на своё письмо, например, **I look forward to your reply/hearing from you**, т. е. *I am waiting for your reply*.

Соответственно, эти фразы следует писать в конце электронного письма.

Нельзя забывать, что при написании электронного письма, а особенно делового, следует писать кратко, по делу и в соответствующем стиле.

Необходимо перечитать e-mail несколько раз перед отправкой, чтобы не допустить грамматических ошибок и опечаток.

Написание писем на английском языке, как и устное общение, показывает уровень образованности и знания деловой этики.

N.B.!

В настоящее время в Великобритании при написании почтового адреса принято использовать минимальное количество знаков препинания:

*Mrs Margaret Frown
The University Secretary
The University of Psychology
Cambridge, CAM2 D3*

Кроме того, принято опускать запятую после номера дома перед названием улицы:

13 Down Street

ANSWER THE QUESTIONS:

1. Which is better: to shorten or to inflate the phrase in business messaging? Prove your idea.
2. What patterns used in business letters can you name?
3. Mention some addressing to different people (men and women).

1.3. CONTRACTS AND THEIR FEATURES

1. Study the following vocabulary patterns connected with contracts. Single out the key words and phrases.

The contract is limited initially to	Первоначально	контракт
--------------------------------------	---------------	----------

... years.	ограничивается... годами.
The contract may be renewed for a further year.	Контракт может быть продлен ещё на один год.
The contract may be cancelled by either party with two months notice.	Контракт может быть расторгнут любой из сторон при уведомлении за два месяца.
There is a trial period of one month.	Испытательный срок длится один месяц.
We shall grant you the sole selling rights.	Мы предоставим вам исключительное право по продаже.
We can place a car at your disposal.	Мы можем предоставить автомобиль в ваше распоряжение.
Please let us know within ... weeks if these terms are acceptable.	Проинформируйте нас, пожалуйста, в течение ... недель, являются ли для вас эти условия приемлемыми.
Our representatives work on a commission basis.	Наши представители работают на комиссионной основе.
We offer a fixed salary of... plus commission of... percent.	Мы предлагаем фиксированную зарплату ... плюс комиссионные ... процентов.
It is not our practice to offer a fixed salary.	Как правило, мы не предлагаем фиксированную зарплату.
Our normal rate of commission for overseas representatives is ... per cent.	Наша стандартная ставка комиссионных для иностранных представителей составляет ... процентов.
The commission is paid on receipt of the amount invoiced.	Комиссионные выплачиваются при получении суммы денег, указанной в счете.
The commission is to include any expenses which you incur, provided you send us full details of your expenses.	Комиссионные должны включать любые ваши расходы при условии, что вы пришлете нам детальный отчет о ваших расходах.
We shall pay your expenses upon presentation of receipts.	Мы оплатим все ваши издержки после получения квитанций.
Expenses for entertaining customers will be reimbursed.	Представительские расходы будут возмещены.
The commission will be... per cent of the turnover.	Комиссионные составят ... процентов с товарооборота.
We offer a commission on all business negotiated by you.	Мы предлагаем комиссионные со всех сделок, заключённых вами.
The commission will be paid quarterly.	Комиссионные будут выплачиваться ежеквартально.

We prefer to settle at the end of every quarter.	Мы предпочитаем производить расчеты в конце каждого квартала.
We prefer monthly statements.	Мы предпочитаем ежемесячные взаиморасчеты.

2. Read the text about contracts and agreements and translate it into Russian. Single out the topical vocabulary. Retell the text in brief.

Why Do People Need Contracts and Agreements?

Back in the "olden days," there were few written business contracts. Many business and personal deals were done with a handshake. And if there was a problem, the two parties could take the issue to a court, who would hear it even if the contract was not put into writing.

Today, although a verbal contract is still legal (except for specific situations, most contracts are in writing.

Contracts are very detailed these days, and every effort is made to make all possibilities clear. In addition to being clear, a contract must meet certain criteria to make sure it can be enforceable. A contract that is enforceable can be taken to court for a decision on a disputed item. If a contract does not have the essential points, it is not enforceable.

Most contracts never see a courtroom and they could easily be verbal unless there is a specific reason for the contract to be in the written form. But when something goes wrong, a written contract can protect both parties. If one party to a valid (enforceable) contract is confident that the other party has broken the contract (the corresponding legal term is "breached") the party being harmed can bring a lawsuit against the party who it believes has breached the contract.

The legal process (called "litigation") determines whether the contract has been breached or whether there are circumstances that negate the breach. Nevertheless, the court will only hear a contract dispute if the contract is valid.

Difference between a Contract and an Agreement

Many people use the terms "contract" and "agreement" interchangeably, but they are not exactly the same thing. Black's Law Dictionary defines an agreement as "a mutual understanding between...parties about their relative rights and responsibilities." It defines a contract as "An agreement between...parties creating obligations that are enforceable."

Essentials of Business Contracts

There are six essential elements for a contract to be valid (enforceable by a court). The first three, considered here together, concern the agreement itself; the other three relate to the parties making the contract.

Offer, Acceptance, and Mutual Consent: Every contract must include a specific offer and acceptance of that specific offer. Both parties must consent of their free will. Neither party can be coerced or forced to sign the contract. Both parties must agree to the same terms. The intent of the parties to create a binding agreement is implied in these three conditions. If one or both parties are not serious, there is no contract.

Consideration: There must be something of value exchanged between the parties. The thing of value may be money or services, but both parties must give something (otherwise, it is a gift, not a contract).

Competence: Both parties must be of "sound mind" to comprehend the seriousness of the situation and understand what is required. This definition requires that neither party should be a minor, both must be sober (not under the influence of drugs or alcohol when signing the contract), and neither can be mentally deficient. If one party is not competent, the contract is not valid and the non-competent party can disavow (ignore) the contract.

Legal Purpose: The contract must be for a legal purpose. It cannot be for something illegal, like selling drugs or prostitution. It is worth mentioning that it is not illegal to enter into a contract that doesn't have all of these essential items; it just means that if an essential is missing, the contract cannot be enforced by a court.

When a Contract Has to Be in Writing and When It Doesn't

As it has been mentioned above, verbal contracts can have the force of law, but there are some types of contracts that must be in writing, like long-term contracts and contracts for marriage (prenuptials). There is also such a thing as an implied contract. You can enter into a contract with someone not even knowing about it and be forced to comply with its terms.

ANSWER THE QUESTIONS:

1. How would you paraphrase the following: «to do a deal with a handshake»?
2. Name the elements of a valid contract.
3. How can you define the term «litigation»?

1.4. BUSINESS DOCUMENTS

4.1 Резюме (Resume. Curriculum Vitae)

To understand the difference between CV and Resume study the table:

	Curriculum Vitae	Resume
Content	<ul style="list-style-type: none">▶ Traces experiences & accomplishments throughout pharmacy school▶ Reverse chronological order	<ul style="list-style-type: none">▶ Only highlights key experiences & accomplishments that targeted employers seek
Topics	<ul style="list-style-type: none">▶ Education, Certifications, Licensures, Work Experience, Internships, Professional Experiences (APPE/IPPE), Honors/Awards, Organizational Memberships, Community Service, Presentations/Publications, Misc. Skills & Experiences	<ul style="list-style-type: none">▶ Varies by audience▶ At a minimum:<ul style="list-style-type: none">EducationWork ExperienceProfessional Experience
Length	<ul style="list-style-type: none">▶ Ranges from 3-5 pages up to 20-30 pages for seasoned professionals	<ul style="list-style-type: none">▶ Concise one (1) page summary
Goal	<ul style="list-style-type: none">▶ Tells your full professional story	<ul style="list-style-type: none">▶ Tells a broad, high-level story

<http://fb.ru/article/156765/cv-cto-eto-v-sravnenii-s-rezyume>

Структура резюме может выглядеть следующим образом:

1. Personal information (личная информация)
2. Objective (цель)
3. Education (образование)
4. Qualifications (дополнительная квалификация)
5. Work experience (опыт работы)
6. Personal qualities (личные качества)
7. Special skills (специальные навыки)
8. Awards (награды)
9. Research experience (научная деятельность)
10. Publications (публикации)
11. Memberships (членство в организациях)
12. References (рекомендации)

Активный словарь для составления резюме

Nouns

A valid driver's- водительские права	job hunting – поиск работы
abilities – способности	leader – лидер
accomplishments – достижения, успехи	Mailing Address- почтовый адрес
age – возраст	marital status - брачный (семейное положение)
applicant-кандидат, претендент	position – должность
command of languages-владение языком	sign- знак (зодиака)
date of birth – дата рождения	signature-подпись
experience-стаж, опыт работы	vacancy – вакансия
fee – плата, гонорар	

Adjectives

active – активный	ambitious – амбициозный
adaptable – быстро адаптирующийся	broadminded – с широкими взглядами, интересами
cheerful – неунывающий, жизнерадостный	competitive – способный соревноваться, конкурентоспособный
cooperative – открытый к сотрудничеству	curious – любопытный
creative – творческий	current- теперешний
determined – решительный	enthusiastic – полный энтузиазма, энергии
eager – устремленный	entrepreneurial – предприимчивый (то есть, способный реализовывать идеи)
easygoing – коммуникабельный	female-женский
employment – занятость	flexible – психологически гибкий
energetic – энергичный	friendly – дружелюбный
generous – щедрый	hardworking – способный много работать,

	трудолюбивый
good natured – приятный	helpful – полезный
honest – честный	industrious – трудолюбивый, усердный
imaginative – имеющий богатое воображение	intellectual – интеллектуальный
independent – независимый	male-мужской, мужчина
married-замужем, женатый	mature – психологически зрелый
motivated – с четкой мотивацией	organized – организованный
original – оригинальный	optimistic – оптимистичный
outgoing personality – человек с легким, открытым характером	primary- основной
patient – терпеливый	progressive – прогрессивный
purposeful – целеустремленный	quick – быстрый
reliable – надежный	resourceful – изобретательный, находчивый
self-confident – уверенный в себе	self-sufficient – самостоятельный, самодостаточный
serious – серьезный	single, unmarried-холостой
sociable – коммуникабельный	supportive – готовый предоставить поддержку
successful – успешный	tactful – тактичный
thorough – добросовестный	trustworthy – заслуживающий доверия

Verbs

apply – подать заявление	
fill a position – занять должность	

4.2 Визитная карточка (Visiting Cards)

- анализ образца визитной карточки, её основных элементов;
- составление и оформление визитных карточек;
- ответы на вопросы по предложенной визитной карточке, в частности:

Whose card is this?
What is he?
What company is he from?
What city is he from?
What is his telephone number?
What is the address of his company?

4.3 Анкетные данные (Personal Particulars-Forms, Applications Forms)

Заполнение анкет по следующим разделам:

- name
- surname
- patronymic
- address
- telephone
- sex
- date and place of birth
- occupation
- qualification
- marital status
- languages
- likes
- dislikes

Personal Particulars (Forms, Applications Forms)

Personal Information:

What is your first name?
What is your surname?
When is your birthday?
When were you born?
What is your telephone number?
In what school do you study?
What languages do you know?
What is your marital status?
What books do your like?
What genres of films do you like?

- What kind of music do you prefer?
- Do you smoke (drink)?
- What are you?
- What is your favorite subject at school?
- What is your hobby?
- What kinds of sports do you like best of all?
- How old are you?
- Who lives in your home?

Read and fill in the form.

My name is Ivan. My surname is Petrov. I'm thirteen years old. I was born in 2005 in Perm. I live at 18 Kirov Street. Our family lives in a big flat on the third floor. My phone number is two three eight seven six five. I go to school. I am in the eighth form. I'm fond of Mathematics. I like reading in Spanish. I like tennis. I play the violin and compose my own music. I like Russian classical music very much. I don't like pop music at all. Every day I have too much homework.

1. Surname _____
2. Name _____
3. Sex: male or female _____
4. Date of birth _____
5. Place of birth _____
6. Present occupation _____
7. Favourite subjects at school _____
8. Command of languages _____
9. Hobbies _____
10. Sports _____
11. Address _____
12. Telephone _____
13. Date _____

signature

b) Read the text. Fill in the form.

How are you, Mister Alf? This is Martha Miller from Chicago. I've had a hard day interviewing four people for you. You see, three of them were just hopeless. Insufficient level of language knowledge, one of them has no professional experience at all. Well, the best was Sabrina Smith. She is 24, married, no children. Lived in Berlin. Excellent knowledge of German,

English and Spanish (mother is Spanish, father is English), a good command of French. She graduated from the University of London, manager department and has a bachelor's degree in economics. After graduating she went to her husband in Berlin. She worked in a big company for three years. Several times went on business trips to Russia. A week ago her husband was transferred to the Chicago branch of the company. So she needs work in Chicago. She is energetic, very self-confidence, and trustworthy. Her address is 5 Browning Street, Chicago. The zip is 96875. Shall I repeat? The phone number is 2214879. Is it all right? Then see you tomorrow.

Name: _____

Age: _____

Marital status: _____

Education: _____

Command of language: _____

Address: _____

Telephone: _____

c) Work in pairs. Discuss the application form and put questions to each other. Try to tell us about John's interests.

Personal Frost

Name John

Address 24 ap. 36 Woodhill Street Liverpool

Phone (365) 6587921 (home)

Do you have a valid driver's licence: Yes

Marital status married

Name of School Oxford University

Year graduated 2016

Course Taken or Degree M. Sc. in Marketing

Languages: English Excellent rmanGe Good

Experience (Give present or last position first)

Company Omega Address 35B Darwin Street

Type of business industry Information Tehnologes

Employed (Month & year) From June 2016 To March 2017

Position(s) held Manager

Supervisor's name Dick Thomphson

Describe your duties _____ *Negotiations, purchase of equipment* _____

d) Fill in the form in order to join the youth club.

Name _____

Address _____

Telephone number _____

Age _____

Marital status _____

Nationality _____

Height _____

Shoe size _____

Occupation _____

Place of work _____

Smokes? (If so, how many times a day?) _____

Drinks? (If so, what?) _____

Favourite foods _____

Languages spoken _____

Likes:

Sports _____

Books _____

Music _____

Films _____

Other _____

Dislikes _____

Sign _____

ANSWER THE QUESTIONS:

1. What is the difference between CV and resume?
2. Name the main points of an application form?
3. Describe your character and features using the vocabulary.

1.5. CULTURAL DIFFERENCE IN BUSINESS AND LIFE

Task 1. Read and translate the patterns, make up sentences with them

In Russian eyes
To put it differently
Apart from that
To beat about the bushes
To come across

Task 2. Read the cultural difference between British people and Russians:

1. Though we have common roots in European culture, we are aware of the differences between the British cultural, political and social heritage and that of our country.

2. In Russian eyes the words “England”, “Great Britain”, and “the United Kingdom” differ from one another only in the sense that the first is the most colloquial, and the last is the most official. “England”, “Great Britain”, and “the United Kingdom” have their own specific meaning, their own geographical and economic connotations. “Great Britain” is the United Kingdom without Northern Ireland; “England” is Great Britain without Wales and Scotland. Thus when communicating with British people you must not forget that the British Isles do not consist of one nation, but of four, and that all of them have an acute national consciousness. So, you should not refer to Robert Burns as your favourite English poet when speaking to the Scots, and talking to the Welsh you should not express your pleasure at meeting “English miners”.

3. Most European speakers of English want to say “*please*” when they give something to someone - say, when they pay in a shop, or when they pass something to somebody. But in English it is used only when asking for something, but not when giving and not in answer to “*Thank you*”. When giving something “*Here you are*” may be said, but usually the British say nothing but just smile to be polite. Because the people in other cultures want to be as polite as they are in their own language, they find it difficult to believe that it is normal and natural to say something different or nothing at all.

4. A number of forms of polite usage which are misleading in English as well. These may take the form of exaggeration or modesty. For instance, British people often ask questions which in fact are orders or requests (*Could you bring this paper, please?*).

5. In cross-cultural communication the way people structure conversations, express agreement or disagreement, take turns in floor-holding, etc. plays an important role. Analysis of both English and Russian in conversations reveals great cultural differences that can be noticed in their structure and vocabulary. Russians are known to share a stronger tendency to simultaneous floor-holding behaviour than the British who tend to avoid simultaneous turn-taking.

6. As it is known the accepted code of behaviour of the British does not allow the straightforward expression of what they think and feel. In contrast to Russians who prefer directness, British people generally tend to understate things. A conversation in English is full of hints, half-tones and half-only exception is a professional conversation or a review when the British generally expect speakers to come to the point. Objectivity and directness are positively valued in formal situations. Speakers are cautioned against beating about the bush.

7. Just as Russian and English differ in vocabulary so they differ in intonation. While the attitudes of an Englishman and a Russian may be the same towards a certain topic, the ways in which they express attitudes most probably differ. You should take it into consideration when talking to British people. Remember that when the British hear a mistake in intonation they don't react in the same way as when they hear a grammar mistake. Loudness of the voice is one of the mechanisms which also differs greatly in our culture as compared with the British culture. Russians are often said to talk loudly which is a part of their openness. As for the British, nothing confuses and irritates them more than loudness and misuse of rising and falling tones, as for instance, raising voice when saying "No" to contradict. The British carefully adjust the voice so that it just barely overrides the background noise and distance.

8. The British will never simplify their speech for the benefit of foreigners as Russians instinctively do.

Task 3. Read the table "Anglo-Euro Translation Guide". Undoubtedly it is a little bit humorous but very useful if you want to understand the British.

1.6. THE MAIN FORMS OF BUSINESS ORGANIZATION

Exercise 1. Read the following text and try to summarize the notion of the words 'company' and 'association':

A company is, in general, any group of people (known as «members») united to pursue a common interest. That is why the term is synonymous with «association», but more often it is used specifically to denote

associations established for profit, such as the partnership, the joint-stock company, and the for-profit corporation. A company is not necessarily a corporation, and may not have a separate existence from its members. A company might also not be able to sue or be sued in its own name, and that is why would not be considered to be a legal person. Whether a company has either of these characteristics depends on the law of the jurisdiction.

Although associations of persons carrying on business must have existed from times immemorial, the oldest continually-operating business in existence is a Japanese firm called «Kongo Gumi», which was founded in the sixth century.

A voluntary association (also sometimes called just an association) is a group of individuals who voluntarily enter into an agreement to form a body (or organization) to accomplish a purpose.

Strictly speaking, in many jurisdictions no formalities are necessary to start an association, although it is difficult to imagine how a one person association would operate. In some jurisdictions, there is a minimum for the number of persons starting an association. Some jurisdictions require that the association register with the police or other official body to inform the public of the association's existence. This is not necessarily a tool of political control but much more a way of protecting the economy from fraud. In many such jurisdictions, only a registered association is a legal person whose membership is not responsible for the financial acts of the association. Any group of persons may, of course, work as an association but in such case, the persons making a transaction in the name of the association are all responsible for it.

Associations that are organized for profit or financial gain are usually called partnerships. A special kind of partnership is a co-operative which is usually founded on one man - one vote principle and distributes its profits according to the amount of goods produced or bought by the member. Associations may take the form of a non-profit organization or they may be not-for-profit corporations; this does not mean that the association cannot make benefits from its activity, but all the benefits must be reinvested. Most associations have some kind of document or documents that regulate the way in which the body meets and operates. Such an instrument is often called the organization's bylaws, regulations, or agreement of association.

In some civil law systems, an association is considered a special form of contract. In the Civil Code of Quebec this is a type of nominate contract. The association can be a body corporate, and can thus open a bank account, make contracts (rent premises, hire employees, take out an insurance policy), lodge a complaint etc. In France, conventional associations are

regulated by the Waldeck-Rousseau law of July 1, 1901 and are thus called Association loi 1901, except in Alsace and Moselle where the law of April 19, 1908 applies (these countries were German in 1901). In Texas, state law has statutes concerning unincorporated nonprofit associations that allow unincorporated associations that meet certain criteria to operate as an entity independent of its members, with the right to own property, make contracts, sue and be sued, as well as limited liability to its officers and members.

ANSWER THE QUESTIONS:

1. Name the main forms of business organizations.
2. How can you paraphrase the following: «to pursue a common interest»?
3. Define the term «partnership».
4. Are formalities always necessary to start an association?

Exercise 2. Complete the text using the words below:

bankruptcy, corporations, creditors, issue, liability, losses, partnership, registered, shares, sole trader, financial, premises, capital, prospectus, files.

The simplest form of business is the individual proprietorship or (1): for example, a shop (US = store) or a taxi owned by a single person. If several individuals wish to go into business together they can form a (2).....; partners generally contribute equal capital, have equal authority in management, and share profits or (3) In many countries, lawyers, doctors and accountants are not allowed to form companies, but only partnerships with unlimited (4) for debts - which should force them to act responsibly.

But a partnership is not a legal entity separate from its owners; like sole traders, partners have unlimited liability: in the case of (5) a partner with a personal fortune can lose it all. Consequently, the majority of businesses are limited companies (US = (6)), in which investors are only liable for the amount of money they have invested. If a limited company goes bankrupt, its assets are sold (liquidated) to pay the debts; if the assets do not cover the debts, they remain unpaid (i.e. (7) do not get their money back.)

In Britain, most smaller enterprises are private limited companies which cannot offer (8) to the public; their owners can only raise capital from friends or from banks and other venture capital institutions. A successful, growing British business can apply to the Stock Exchange to become a public limited company; if accepted, it can publish a (9) and offer its shares for sale on the open stock market. In America, there is

no legal distinction between private and public limited corporations, but the equivalent of a public limited company is one (10) by the Securities and Exchange Commission.

Founders of companies have to write a Memorandum of Association (in the US, a Certificate of Incorporation), in which the company's name, purpose, registered office or premises and authorized share (11) are mentioned .

(12)..... (always with an 's' at the end) - is the technical term for the place in which a company does its business: an office, a shop, a workshop, a factory, a warehouse, etc.

Authorized share capital means the maximum amount of a particular type of share the company can (13)

Founders also write Articles of Association (US = Bylaws), which set out the rights and duties of directors and different kinds of shareholders.

Companies' memoranda and articles of association, and annual (14). statements are sent to the registrar of companies, where they may be inspected by the public. A company that (15) its financial statements late is almost certainly in trouble. In the United Kingdom, founders can buy a ready-made "off-the-shelf company" from an agent, that is, a company formed and held specifically for later resale; the buyer then changes the name, memorandum, and so on.

Exercise 3. Read the following text and list the steps in starting a business as well as explain the four elements involved in every business:

The Steps in Starting a Business

Nearly every person who makes the decision to start a business is an *entrepreneur* because he or she is willing to take a risk. Usually people decide to start a business *to gain profits* and to "do something on their own" or to be their own boss.

Entrepreneurs then gather the *factors of production* and decide on the form of business organization that best suits their purposes. Anyone hoping to become an entrepreneur must also learn as much as possible about the business he or she plans to start. This process includes learning about the laws, regulations, and tax codes that will apply to the business.

Elements of Business Operation

To start a business, you must make potential customers aware that your services are available for a price. You could have one-page fliers printed to advertise your business and pass them out. You could also buy advertising space in the local newspaper.

Every business, regardless of size, involves four elements: *expenses*,

advertising, receipts and record keeping, and risk.

Expenses

If you own a painting business, you will need to purchase brushes and paint. As your business grows, you might invest in paint sprayers so that you can complete jobs faster. This new equipment would add to your income, but will probably take more money capital than you have on hand.

Advertising

You will quickly find out that letting potential customers know that you are in business is costly. Once you have customers, however, information about your business will spread by *word of mouth*.

Receipts and Record Keeping

No matter how small your business is, having a system *to track* your *expenses* and *income* is key to your success. All receipts should be safely filed and saved.

Risk

Every business involves risks. You must balance the risks against the advantages of being in business for yourself - including *profit versus loss*.

Depending on the kinds of jobs you do, you will need equipment and replacement parts. At first, you might buy parts as you need them for a particular job: In time, you will find it easier to have an *inventory*. An inventory is a supply of whatever items are used in a business.

Probably one of the first things you want to do, if you have not already done so, is buy a computer. With the computer, you also should purchase the programs that will allow you to keep track of all your expenses and all your receipts. Many such programs exist and are relatively inexpensive.

Programs write checks for you, calculate your monthly profit and *loss*, tell you the difference between what you own and what you owe (called *net worth*), and so on. As an entrepreneur, you are taking many risks, but the profit you expect to make is your *incentive* for taking those risks. For example, if you spend part of your *savings* to pay for advertising and equipment, you are taking a risk. You may not get enough business to cover these costs.

Whenever you buy a special part for a job, you are taking a risk. Suppose you do the work and your customer never pays you. You are even taking a risk with the time you spend. You are using time to think about what you will do, to write *ads*, to set up the *bookkeeping*, and so on. This time is called an *opportunity cost*. You could have used it to do something else, including work for someone for a *wage*. If you work for someone else, you take only the risk of not being paid, which is usually small. As an entrepreneur, your risks are great, but so are the potential *rewards*.

ANSWER THE QUESTIONS:

1. What is the first step in starting a business?
2. How can you explain the phrase «to spread by word of mouth»?
3. What are the potential risks of an entrepreneur?
4. Name the elements of a business and define them in brief.

Exercise 4. After reading the text in Exercise 3, you should be able to fill in the missing word or words:

People who would like to start their own businesses are regarded as

(1)_____.

The first step in starting a new business is to (2)_____.

Apart from the desire to be one's own boss, most people are motivated by the hope of gaining (3)_____ from the

business. The second step involves gathering the (4)_____ and then choosing the

most suitable form of (5)_____. New business owners are to learn all they can about the laws, regulations, and tax codes that apply to their operation.

Every business includes four elements. Through (6)_____, owners let other people know about the business and the services they offer.

Once customers know a business, information spreads by (7)_____.

As the business grows, there are more (8)_____ incurred for supplies, raw materials, equipment, etc.

Over time, an owner wants to have an (9)_____ of replacement parts to make the business more efficient. State and federal

tax laws require that an owner should keep

(10)_____ for every expenditure.

(11)_____ will enable an owner to keep track of all transactions connected with business. A computer and specialized software

can help to maintain business files. Last but not least, an entrepreneur needs to be aware of the (12)_____ of starting a business and

balance them against the potential (13)_____.

1.7. BANKING

Exercise 1. For each of the six questions choose one correct answer:

1. 'I've got money in the bank again, so now I'm back in the _____.'

 - a. red
 - b. black
 - c. pink
 - d. green

2. Choose the more formal synonym for the word in bold type.
'That picture cost me twenty **quid**.'

 - a. dollars
 - b. pounds
 - c. rand
 - d. roubles

3. If you haven't got any money, you are _____.

 - a. broken
 - b. broke
 - c. smashed
 - d. scattered

4. How should the following amount of money be pronounced? £1276

 - a. One thousand and two hundred and seventy six pounds.
 - b. One thousand, two hundred and seventy six pounds.
 - c. One thousand and two hundred, seventy six pounds.
 - d. One million, two hundred and seventy six pounds.

5. "It costs a fiver". In Britain, this means _____.

 - a. fifty pence
 - b. five thousand pounds
 - c. five hundred pounds
 - d. five pounds

6. The following are all kinds of money. Which of them do you borrow when you wish to buy a flat?

 - a. pocket money
 - b. mortgage
 - c. allowance
 - d. grant

Exercise 2. Read the information about the functions and characteristics of money and do the exercises below:

THE FUNCTIONS AND CHARACTERISTICS OF MONEY

American businesses produce, market, and distribute goods and services. Money makes it possible for businesses to obtain what they need from

suppliers and for consumers to obtain goods. *Money* is defined as anything customarily used as a *medium of exchange*, a *unit of accounting*, and a *store of value*. The basis of the market economy is voluntary exchange. In the American economy, the exchange usually involves money in return for a good or service.

The Functions of Money

Most Americans think of money as bills, coins, and checks. Historically, and in other economies, money might be shells, gold, or even goods such as sheep. Economists identify money by the presence or absence of certain functions. Anything that is used as a medium of exchange, a unit of accounting, and a store of value is considered money. For example, Native Americans used wampum - beads made from shells. Fijians have used whales' teeth. There are three functions of money.

Medium of Exchange.

If we say that money is a medium of exchange, it means that a seller is ready to accept it in exchange for some goods or services. Most people are paid for their work in money, which they then can use to buy whatever they need or want. Without money people would have to *barter* - exchange goods and services for other goods and services.

Let us imagine that you worked at a grocery store and were paid in groceries because money did not exist. To get whatever you needed, such as clothes and housing, you would have to find people who have the goods that you want. In addition, those people would have to want the exact goods - in this case, groceries - that you have. Barter requires what economists call a *double coincidence of wants*. Each party to a transaction must want exactly what the other person has to offer. This situation is rare. As a result, people in societies that barter for goods spend great amounts of time and effort making trades with one another. Bartering can work only in small societies with fairly simple economic systems.

Unit of Accounting.

Money is the *yardstick* that lets people compare the values of goods and services in relation to one another. Money that is a measure of value functions in this way as a unit of accounting. Every nation uses a basic unit to measure the value of goods, as it uses the pound or kilogram to measure weight. In the United States, this basic unit of value is the dollar. In Japan, it is the yen; in Russia, the rouble. An item for sale is marked with a price that shows its value in terms of that unit.

Using money as the only unit of accounting provides a simple and convenient way to compare the values of various items. By using money prices as a factor in comparing goods, people can determine whether one item is a better *bargain* than another. A single unit of accounting also

allows people to keep accurate *financial records* - records of debts owed, income saved, and so on. Businesspeople can better calculate their profits and losses over the years by using a single money unit of accounting.

Store of Value. Money also serves as a store of value. You can sell something, such as your labor, and store the *purchasing power* that results from the sale in the form of money for later use. People usually receive their money income once a week, once every two weeks, or once a month.

However, they usually spend their income at different times during a pay period. To be able to buy things between paydays, a person can store some of his or her income in cash and some in a *checking account*. It is important to note that in periods of rapid and unpredictable inflation, money is less able to act as a store of value.

The Types and Characteristics of Money

Anything that people are willing to accept in exchange for goods can serve as money. At various times in history, cattle, salt, animal hides, *gems*, and tobacco have been used as mediums of exchange. Each of these items has certain characteristics that it better or worse than others for use as money.

Cattle, for example, are difficult to transport, but they are *durable*. Gems are easy to carry, but they are not easy to split into small pieces to use.

The table below lists the major characteristics that to some degree all items used as money must have. Almost any item that meets most of these criteria can be and probably has been used as money. *Precious metals*, however, particularly gold and silver, are especially well suited as mediums of exchange, and have often been used as such throughout history. It is only in more recent times that paper money has been widely used as a medium of exchange.

Mediums of exchange such as cattle and gems are considered *commodity money*. They have a value as a commodity, or good, aside from their value as money. Cattle are used for food and transportation. Gems are used for jewelry.

Representative money is money backed by - *exchangeable for* - some commodity, such as gold or silver. It is not in itself valuable for nonmoney uses, but it can be exchanged for some valuable item. Like commodity money, the amount of representative money circulation, or in use by people, is limited because it is linked to some *scarce good*, such as gold. At one time the United States government issued representative money in the form silver and gold certificates. In addition, private banks accepted deposits of gold or silver and issued paper money, called bank notes. These were a promise to convert the paper money into coin or *bullion* on demand. The banks were supposed to keep enough gold or silver in reserve - on hand *to redeem* their bank notes. Often, they did not. Today all United States money

is *fiat money*. Its *face value* occurs through government *fiat*, or order. It is in this way declared *legal tender*.

Characteristic	Description
Durable	Money must be able <i>to withstand</i> the <i>wear and tear</i> of being passed from person to person. Paper money lasts on the average of only one year, but old bills can be easily replaced. Coins, in contrast, last for years.
Portable	Money can be carried around easily. Though paper money is not very durable, people can easily carry large sums of paper money.
Divisible	Money must be easily divided into small parts so that purchases of any price can be made. Carrying coins and small bills makes it possible to make purchases of any amount.
Stable in value	Money must be stable in value. Its value cannot change rapidly or its usefulness as a store of value will decrease.
Scarce	Whatever is used as money must be <i>scarce</i> . That is what gives it value.
Accepted	Whatever is used as money must be accepted as a medium of exchange in payment for debts. In the United States, acceptance is based on the knowledge that others will continue to accept paper money, coins, and checks in exchange for desired goods and services.

ANSWER THE QUESTIONS:

1. What things were used before the invention of coins?
2. Think of several advantages of paper money, if compared to coins.
3. Why is it essential for money to be scarce?
4. Define the term «barter».

Exercise 3. After reading the text above, fill in the missing word or words:

Money, regardless of what form it takes, has three major functions. When sellers are willing to accept it as payment for goods or services, money functions as a 1)_____. As a 2)_____, money allows people to compare the values of various items and to keep accurate records. Money in a convenient form serves as a 3)_____, allowing people to save for the future.

Whatever is used as money must be 4)_____, which is what gives it its value. Money, to be easy to handle and use, must be 5)_____ and 6)_____ into small parts. Finally, money must have 7)_____ value and be 8)_____ to withstand normal use.

Certain items such as furs or minerals used in barter are referred to as 9)_____ money. Currency backed by some 10)_____ such as gold is called 11)_____ money. In the United States and other countries, government decree creates 12)_____ money, also known as 13)_____. This type of money is backed mainly by society's 14)_____ in its value.

Exercise 4. Choose the correct alternative to complete each sentence:

1. Money in notes and coins is called
a. cash b. capital c. reserves
2. The dollar, the mark and the yen are all
a. currencies b. funds c. monies
3. Money borrowed from a bank is a
a. deposit b. income c. loan
4. Borrowed money that has to be paid back constitutes a
a. debt b. fund c. subsidy
5. All the money received by a person or a company is known as
a. aid b. income c. wages
6. The money earned for a week's manual work is called
a. income b. salary c. wages
7. The money paid for a month's (professional) work is a

- a. loan b. salary c. wages
- 8. Money placed in banks and other savings institutions constitutes
 - a. capital b. deposits c. finance
- 9. Money paid by the government or a company to a retired person is a
 - a. pension b. rebate c. subsidy
- 10. The money that will ultimately be used to pay pensions is kept in a
 - a. budget b. deposit c. fund
- 11. The money needed to start a company is called
 - a. aid b. capital c. debt
- 12. The money paid to lawyers, architects, private schools, etc. is called
 - a. fees b. instalments c. wages
- 13. Regular part payments of debts are called
 - a. deposits b. loans c. instalments
- 14. Part of a payment that is officially given back (for example, from taxes) is called a
 - a. gift b. instalment c. rebate
- 15. Estimated expenditure and income is written in a
 - a. budget b. reserve c. statement
- 16. A person's money in a business is known as his or her
 - a. deposit b. fund c. stake
- 17. Money given to producers to allow them to sell cheaply is called a
 - a. loan b. rebate c. subsidy
- 18. Money given to developing countries by richer ones is known as
 - a. aid b. debt c. subsidy

Exercise 5. Choose the right answer:

1. When you retire at the age of sixty-five, you receive a(n)from the government.
 - a) allowance b) fine c) grant d) pension
2. If production in that factory exceeds the target, the workers get a
 - a) bonus b) donation c) gratuity d) premium
3. Income tax is to one's annual income.
 - a) associated b) based c) dependent d) related
4. The of living has risen by 25% in the last six months.
 - a) cost b) expenditure c) expense d) price
5. The kidnappers demanded a of \$ 1,000,000.
 - a) fine b) penalty c) ransom d) reward
6. The World Bank has criticized the United States for not giving enough financial to the East European countries.
 - a) aid b) allowance c) loan d) premium
7. You can your basic wage by working longer hours.

- a) effect b) help c) implement d) supplement
8. A salesman is paid a on the goods he sells.
a) commission b) percentage c) provision d) salary
9. The President admitted taking and had to resign.
a) bribes b) fees c) fines d) premiums
10. In our country of \$250 is paid weekly to a family with more than three children.
a) an allowance b) a fee c) an income d) a wage
11. Mr. Mean cannot bear to even the smallest sum of money for a charity appeal.
a) give in b) let out c) part with d) pay off
12. Mr. Rich earns \$8,000 a monthand \$5,000 a month net.
a) bulk b) gross c) mass d) wholesale
13. You can only this postal order at a post office.
a) alter b) cash c) exchange d) pay
14. If they are not more careful with their accounts, they will go
a) bankrupt b) broken c) penniless d) poor
15. The Finance Minister will be making a today about new rates of income tax.
a) declaration b) notice c) statement d) talk
16. If I had another \$25,000 a year, I would consider myself
a) well deserved b) well done c) well-made d) well off
17. All the workers in our firm get a Christmas of \$100.
a) bonus b) fine c) prize d) reward
18. "Can you something for the orphans?", he asked, rattling a collecting-box.
a) give b) leave c) provide d) spare
19. Before starting a business, you have to raise the necessary
a) capital b) currency c) investment d) savings
20. The usual reason for exemption from tax does not in this case.
a) apply b) concern c) impose d) regard
21. Mrs. Unemployed is finding it difficult to pay the on her insurance policy.
a) bonuses b) fees c) fines d) premiums
22. Our company made a record last year.
a) benefit b) earn c) profit d) winning
23. While you are away from the office on business trips, you will be given a daily
\$50 towards meals and accommodation.
a) allowance b) fine c) permit d) reward
24. I hate the beginning of each year when all the start coming in and I

have to find
 the money to pay them all.
 a) accounts b) bills c) estimates d) receipts

Exercise 6. Put each of the following words or phrases into its correct place in the text below:

banks beads buy coins change currency depositing earn exchange rate goods investments money paper bills savings accounts sell shells value

Money is what people use to (1)..... something. People spend money on (2)..... and services. Many people save part of their money by (3)..... it in a bank. People (4)..... money by performing services. They also earn money from (5)....., including government bonds, and from (6)..... . (7)..... can be anything that people agree to accept in exchange for the things they (8)..... or the work they do. Ancient peoples used such varied things as (9)....., (10)..... and cattle as money. Today, most nations use metal coins and (11)..... . Different countries' (12)..... and bills look different and have different names. A person can (13)..... his money for the money of any other country according to the (14)..... . Usually, such rates are set by the central (15)..... of a country. The (16)..... of a country's (17)..... may change, depending on the economic and political conditions in that country.

Exercise 7. Match the definitions with the correct word connected with money:

1. an allowance	a. money paid to authors or investors according to the sales of their work
2. a bonus	b. a sum of money used to make more money from something that will increase in value
3. commission	c. the money which a building society or bank lends to someone to buy a house
4. a deposit	d. the money that a person pays to an insurance company to protect

	against loss or damage
5. a dividend	e. money, usually from a relative, to live on
6. an investment	f. an additional payment which is a reward to those who work for a company for their extra work
7. a legacy	g. the amount of money borrowed from a bank, greater than that which is in your account
8. maintenance	h. money received from someone in his or her will
9. an overdraft	i. the amount of money that goes to a shareholder
10. a premium	j. money paid by divorced or separated people to support the former husband or wife
11. royalties	k. part of the value of a company that you may buy
12. a share	l. part-payment of money which you make to stop the seller from selling his goods to others
13. a mortgage	m. an amount of money, related to the value of goods sold, which is paid to a salesman for his services

1.8. IMPORT-EXPORT

1. Study the topical vocabulary units given below. Translate them into Russian and make up a situation using these words and phrases.

	term	meaning
1	bill of lading	<i>n.</i> list of goods and shipping instructions; waybill
2	c.&f.	<i>abbr.</i> cost & freight: includes shipping to named port but not insurance
3	c.i.f.	<i>abbr.</i> cost, insurance & freight: includes insurance and shipping to named port
4	cargo	<i>n.</i> goods or products that are being transported or shipped
5	certificate of origin	<i>n.</i> a document that shows where goods come from

	term	meaning
6	container	<i>n.</i> huge box to hold goods for transport - container port <i>n.</i> to containerise <i>v.</i>
7	customs	<i>n.</i> 1 government tax or duty on imported goods 2 officials who collect this tax
8	declare	<i>v.</i> to make a statement of taxable goods - customs declaration form <i>n.</i>
9	f.a.s.	<i>abbr.</i> free alongside ship [includes delivery to quayside but not loading]
10	f.o.b.	<i>abbr.</i> free on board: includes loading onto ship
11	freight	<i>n.</i> goods being transported; cargo
12	irrevocable	<i>adj.</i> that cannot be undone; unalterable - irrevocable letter of credit <i>n.</i>

	term	meaning
13	letter of credit	<i>n.</i> a letter from a bank authorising a person to draw money from another bank
14	merchandise	<i>n.</i> things bought and sold; commodities; wares - also <i>v.</i>
15	packing list	<i>n.</i> a document that is sent with goods to show that they have been checked
16	pro forma invoice	<i>n.</i> an invoice or request for payment sent in advance of goods supplied
17	quay	<i>n.</i> a solid, artificial landing place for (un)loading ships; wharf - quayside <i>n.</i>
18	ship	<i>v.</i> to send or transport by land, sea or air - also <i>n.</i> shipment <i>n.</i>

	term	meaning
19	shipping agent	<i>n.</i> a person acting for or representing a ship or ships at a port
20	waybill	<i>n.</i> list of goods and shipping instructions; bill of lading - air waybill <i>n.</i>

2. Read the article about the basics of import and export activities in business. Comment on the importance of export and import for Russia nowadays.

Meet Ellen. She's the president of a small country. One of her country's key industries is consumer electronics. In fact, it leads the world in production of computer tablets. Ellen's country is both an exporter and importer of goods. An **export** is the sale of goods to a foreign country, while an **import** is the purchase of foreign manufactured goods in the buyer's domestic market.

Ellen's country has successfully exported its tablets all over the world, including Canada, Mexico, the European Union, Australia and several countries in Asia. On the other hand, Ellen's country imports different components from Asian countries necessary to manufacture its computer tablets. Consequently, countries will often import goods that can be more effectively and cheaply produced by another country and focus on producing and exporting the goods in which it excels at producing.

Exporting and importing helps grow national economies and expands the global market. Every country is endowed with certain advantages in resources and skills. For example, some countries are rich in natural resources, such as fossil fuels, timber, fertile soil or precious metals and minerals, while other countries have shortages of many of these resources. Additionally, some countries have highly developed

infrastructures, educational systems and capital markets that permit them to engage in complex manufacturing and technological innovations, while many countries do not.

Imports are important for businesses and individual consumers. Countries like Ellen's often need to import goods that are either not readily available domestically or are available cheaper overseas. Individual consumers also benefit from the locally produced products with imported components as well as other products that are imported into the country. Oftentimes, imported products provide a better price or more choices to consumers, which helps increase their standard of living.

Countries want to be net exporters rather than net importers. Importing is not necessarily a bad thing because it gives us access to important resources and products not otherwise available or at a cheaper cost. However, just like eating too much candy, it can have bad consequences. If you import more than you export, more money is leaving the country than is coming in through export sales.

On the other hand, the more a country exports, the more domestic economic activity is occurring. More exports means more production, jobs and revenue. If a country is a net exporter, its gross domestic product increases, which is the total value of the finished goods and services it produces in a given period of time. In other words, net exports increase the wealth of a country.

ANSWER THE QUESTIONS:

1. What commodities are likely to be exported by a developed economy?
2. What is usually imported by an average Third World country in Africa?
3. How can you paraphrase the term «net importer»?
4. Which goods are not readily available in the domestic market of Russia?

Anglo-EU Translation Guide

What the British say	What the British mean	What others understand
I hear what you say	I disagree and do not want to discuss it further	He accepts my point of view
With the greatest respect...	I think you are an idiot	He is listening to me
That's not bad	That's good	That's poor
That is a very brave proposal	You are insane	He thinks I have courage
Quite good	A bit disappointing	Quite good
I would suggest...	Do it or be prepared to justify yourself	Think about the idea, but do what you like
Oh, incidentally/ by the way	The primary purpose of our discussion is...	That is not very important
I was a bit disappointed that	I am annoyed that	It doesn't really matter
Very interesting	That is clearly nonsense	They are impressed
I'll bear it in mind	I've forgotten it already	They will probably do it
I'm sure it's my fault	It's your fault	Why do they think it was their fault?
You must come for dinner	It's not an invitation, I'm just being polite	I will get an invitation soon
I almost agree	I don't agree at all	He's not far from agreement
I only have a few minor comments	Please re-write completely	He has found a few typos
Could we consider some other options	I don't like your idea	They have not yet decided

ANSWER THE QUESTIONS

1. Are there “politeness phrases” in your language?
2. Are people in your culture sensitive about “politeness phrases”?
3. Is the language of the family and the language you use at work or to strangers the same?
4. Is the language used by older people the same as that used by the younger generation? If they're different, can you say something about how they're different?

1.9. TRAVELLING

ESSENTIAL VOCABULARY

- a return [rɪ'tə:n] / return ticket – билет в оба конца, билет туда и обратно
- a single ['sɪŋɡl] – билет в один конец
- abroad [ə'brɔ:d] – граница, за границей
- accident ['æksɪd(ə)nt] – несчастный случай; катастрофа; авария
- air sickness – укачивание, воздушная болезнь
- amid [ə'mɪd] ship – на фоне корабля
- berth [bɜ:θ] – койка (на пароходе); спальное место (в железнодорожном вагоне, самолёте); место (в дилижансе); **lower berth** – нижняя полка; **sleeping berth** – спальное место; **upper berth** – верхняя полка; якорное место; причал; место у причала
- boarding pass – посадочный талон
- booking-office ['bʊkɪŋ, ɔfɪs] – билетная касса
- bus pass [pɑ:s] – проездной билет
- carriage ['kærɪdʒ] = railway carriage – железнодорожный вагон (обычно пассажирский)
- coach [kəʊtʃ] – туристический автобус; экипаж (как трансп. ср-во)
- compartment [kəm'pɑ:tmənt] – отделение; отсек; купе; салон (самолёта)
- deck [dek] – палуба
- delay [dɪ'leɪ] – откладывать; отсрочивать
- departure [dɪ'pɑ:ʃə] – отъезд
- destination [,destɪ'neɪʃ(ə)n] – место назначения, пункт назначения
- dinning-car – вагон-ресторан
- fare [fɛə] – стоимость проезда или провоза багажа, тариф, плата за проезд
- flight-information board – информационное табло полётов
- go brown – загорать
- hitch-hiking ['hɪtʃhaɪkɪŋ] / hitch-hicking – путешествие на попутных машинах бесплатно, передвижение автостопом
- public transport – общественный транспорт
- pursuit [pə'sju:t] – преследование; гонение, погоня
- quay [ki:] – причал, набережная
- request [rɪ'kwest] stop – остановка по требованию
- rush hour ['rʌʃ, auə] – час-пик

seasick ['si:sɪk] – страдающий морской болезнью
 speedometer [spi:'dɒmɪtə] – спидометр
 stewardess ['stju:ədəs] – стюардесса, бортпроводница
 to be X-rayed – проходить рентген-досмотр
 to fasten ['fɑ:s(ə)n] the belts – пристегнуть ремни
 to get stuck in the mud – застрять
 to land – приземлиться
 to moor [muə], [mɔ:] – причаливать; швартоваться
 to rent a room – арендовать комнату
 to see off – провожать
 to take off – взлетать (о самолёте)
 traffic jam [dʒæm] – автомобильная пробка, затор
 traffic lights – светофор
 voyage ['vɔɪdʒ] / journey ['dʒɜ:nɪ] – плавание, морское
 путешествие полёт, перелёт (на самолёте)

Idioms

ANY PORT IN A STORM – if you are in a difficult situation you will go anywhere for help.

I didn't want to stay with my mother, but *any port in a storm*.

BE IN THE SAME BOAT – to be in the same situation (usually unpleasant) as other people.

My sister's always complaining that she has too work about the house, but *we're in the same boat*.

BE JUST THE TICKET – Used to describe that something is exactly what is needed.

If you want to improve your English, this website *is just the ticket*.

CAR BOOT SALE – an event in a public place where people sell their unwanted possessions, often from the backs of their cars.

I've got a lot of bargains at a *car boot sale*.

CAR POOL – a group of cars owned by a company or other organization which can be used by any of its employees.

Being a head of the company he used an expensive *car* from the *pool*.

COVER SMB'S TRACKS – to hide or conceal something.

They'll never catch the real culprits at Enron, they were too good at *covering their tracks*.

DOWN THE ROAD – sometime in the future.

One day I will have video capability on the site, but that's a long way *down the road*.

DOWN TO EARTH – natural or real (personality).

Sheila is really **down to earth** for a girl with so much money.

DRIVE SOMEONE UP THE WALL / DRIVE SOMEONE ROUND THE BEND (to make someone very bored) – to make someone extremely angry.

My neighbours *are driving me up the wall* with their loud music.

FAIR-WEATHER FRIEND a person who is only a friend in good times I can't talk to Nancy about my boyfriend problems. She's only a **fair-weather friend**.

GET ON THE GRAVY TRAIN – to attempt to make money quickly, easily, and often dishonestly.

I wouldn't trust him if I were you, he is always trying to *get on the gravy train*.

GET ON YOUR BIKE – to get moving.

My advice is *get on your bike* and find work elsewhere.

GET THE SHOW ON THE ROAD – To begin an activity that has been planned. Let's *get this show on the road*.

(GET) WIND OF SOMETHING – to overhear something about someone or something (often gossip).

My friend has a new girlfriend. I **got wind of it** tonight.

GO OFF THE RAILS – to start behaving in a way that is not generally acceptable, especially dishonestly or illegally.

Prince Harry has really *gone off the rails* recently.

HAVE A FACE LIKE THE BACK END OF A BUS – to be really ugly.

His girlfriend *has a face like the back end of a bus*, but she is very kind!

HIT AND RUN – This idiom describes a road accident in which the driver who caused the accident drives away without helping the other people involved and without telling the police.

The police are hunting a *hit and run* driver.

HIT THE ROAD – to leave a place or begin a journey.

I must be going, I need to *hit the road* to catch my train.

LOSE TRACK – To no longer know what is happening, or not to remember something.

They've *lost track* of their original goal. I doubt they'll win the next election.

MIDDLE OF THE ROAD (MOR) – this idiom describes a person, organization, opinion or type of entertainment that is not extreme and is acceptable to or liked by most people.

He only likes **MOR** music.

OFF THE BEATEN TRACK – a place where few people go, far from any main roads and towns.

The hotel is difficult to find, it is really *off the beaten track*.

(ON) CLOUD NINE – to be extremely happy.

Mary was **on cloud nine** when she bought her new dress.

ON TRACK – If something is on track it's making progress and is likely to achieve something. To get or put something back on track means to correct something that was going wrong.

It looks as though the crisis is over. We're back **on track**.

ONE TRACK MIND. A tendency to think about only one subject. He only ever thinks about girls, he has a **one track mind**.

PORT OF CALL – a place where you stop for a short time, especially on a journey.

Where's our next **port of call**?

ROAD HOG – a driver who drives recklessly or inconsiderately, making it difficult for others to proceed safely or at a normal speed.

I have never liked his driving, he is such a **road hog**.

SHIP SOMEONE OFF – to send someone away somewhere.

Rich parents often **ship their children off** to boarding school.

TAKE FLIGHT – to run away.

The boys **took flight** when they saw the master of the villa.

THE END OF THE ROAD – the point where it is no longer possible to continue with a process or activity.

We will have to give up on this project, it's reached **the end of the road**.

THE FAST TRACK – the quickest and most direct route to achievement of a goal (especially business related).

He won't be working in this office for very long, he's on **the fast track** to management.

THE INSIDE TRACK – to have a special position within an organization, or a special relationship with a person that gives you advantages that other people do not have.

He knows a lot about the company, he's on the **inside track**.

THE ROAD TO HELL IS PAVED WITH GOOD INTENTIONS – said to emphasize that you must not simply intend to behave well but you must act according to your intentions, because you will have problems or be punished if you do not.

THE SQUEAKY WHEEL GETS THE OIL – people who make the most fuss get the most attention.

He complained to the manager and they gave him a free replacement. *The squeaky wheel gets the oil!*

TOP FLIGHT – to be at the highest level in a job or sport.

David Beckham is a *top flight* footballer.

TRAIN OF THOUGHT – the connections that link the various parts of an event or argument together.

He was *trying to explain* how the budget would help to end the recession, but I couldn't follow his train of thought.

TRAVEL LIGHT – to go on a journey without taking a lot of things with you.

I always *travel light* when I go to England.

A FIELD DAY – a very enjoyable time

The kids had a *field day* at the water slide park.

GO DOWNHILL – get progressively worse

My grades started *going downhill* when I got a part-time job.

HIT THE ROAD – leave.

It's getting late. We had better *hit the road*.

MAKE A MOUNTAIN OUT OF A MOLEHILL – make a small problem seem big.

Your daughter got only one B in the term. She is a good pupil. You're *making a mountain out of a molehill*.

OUT OF THE WOODS – clear of danger.

The doctor said my heart is doing better, but I'm not *out of the woods yet*.

OVER THE HILL – past middle age.

I knew I was *over the hill* when I started needing glasses to read.

(AS) QUICK AS LIGHTNING – very fast

Wow! Your shower was as *quick as lightning*.

THE TIP OF THE ICEBERG – a small part of a large problem

The lost tickets were just the *tip of the iceberg*.

UNDER THE WEATHER – ill

I was feeling *under the weather* so I went back to bed.

WIN BY A LANDSLIDE – win by a lot of points.

The skier in the green coat *won by a landslide*.

British English / American English

American English is the form of English used in the United States of America. British English is the form of English used in the United

Kingdom. These forms have differences in vocabulary, phonetics, spelling and grammar because of the distance, cultural features and other factors. We'll try to give in the present work several differences.

1) *spelling*

BrE	AmE	Translation
<i>-our:</i> colour favour neighbour	<i>-or:</i> color favor neighbor	цвет благосклонность сосед
<i>-tre</i> centre litre theatre	<i>-ter</i> center liter theater	центр литр театр
<i>-ce</i> <i>Defence</i> <i>Licence</i> <i>Practice</i> <i>Offence</i>	<i>-se</i> <i>Defense</i> <i>License</i> <i>Practise</i> <i>Offense</i>	Оборона Лицензия практика Нападение
<i>Differences in vowels</i> Grey Whisky Jelly Pyjamas tyre	<i>Differences in vowels</i> gray whiskey jello pajamas tire	серый виски желе пижама шина, покрышка
<i>Differences in consonants</i> Cosy marvellous travelling organisation	<i>Differences in consonants</i> cozy marvelous traveling organization	уютный чудесный путешествие

2) *vocabulary*

BrE	AmE	Translation
autumn	fall	осень
biscuit	cookie	печенье
chips	fries	картофель-фри
cooker	stove	плита/печка
crisps	potato crisps/chips	чипсы

curtains	drapes	шторы
dungarees	overalls	комбинезон
film	movie	фильм, кино
flat	apartment	квартира
football	soccer	футбол
garden	yard	сад
handbag	purse/pocketbook	дамская сумочка
holiday	vacation	каникулы
lift	elevator	лифт
lorry	truck	грузовик
mad	crazy	сумасшедший
maize	corn	кукуруза
motorway	highway	автомагистраль
nappy	diaper	подгузник
pavement	sidewalk	тротуар
petrol	gasoline	бензин, топливо для авто
post	mail	почта
post code	zip code	почтовый индекс
postman/postlord	mailman	почтальон
pub	bar	пивная, трактир, бар
public toilet	rest room	общественный туалет
queue	line	очередь
rubber	eraser	ластик
rubbish	garbage	мусор
sellotape	scotch tape	скотч
shop	store	магазин, лавка
sweet	candy	конфета
tap	faucet	кран (сантехнический)
taxi	cab	такси
tin	can	консервная банка
torch	flashlight	фонарик (карманный)
trainers	sneakers	кроссовки
trousers	pants	брюки
underground	subway	подземная дорога/метро
waistcoat	vest	жилет
wardrobe	closet	шкаф для одежды
zip	zipper	молния (застёжка)

3) *phonetics*

<i>BrE</i>	<i>AmE</i>
<i>-r isn't pronounced in several positions:</i> car [kɑ:], sort [sɔ:t], undertake [ˌʌndə'teɪk], far [fɑ:].	<i>-r is pronounced in any case:</i> car [kɑ:r], sort [sɔ:rt], undertake [ˌʌndər'teɪk], far [fɑ:r].
[ɑ:]: ask [ɑ:sk], half [hɑ:f], dance [dɑ:ns]	[æ]: ask [æsk], half [hæf], dance [dæns]
[ɔ:]: <i>in one and two syllable words such as</i> stop [stɒp], not [nɒt], shop [ʃɒp], doctor ['dɒktə]	[ʌ]: <i>in one and two syllable words such as</i> stop [stʌp], not [nʌt], shop [ʃʌp], doctor ['dʌktə]
[ju:]: <i>stressed vowels in such words as</i> tune [tju:n], new [nju:], suit [sju:t], due [dju:]	[u:]: <i>stressed vowels in such words as</i> tune [tu:n], new [nu:], suit [su:t], due [du:]
either ['aɪðə] neither ['naɪðə]	either ['ɪ:ðə] neither ['ni:ðə]
advertisement [əd'vɜ:tɪsmənt]	advertisement [əd'vɜ:'taɪsmənt]
candidate ['kændɪdət]	candidate ['kændɪdɪt]
tomato [tə'mɑ:təu]	tomato [tə'meɪtəu]
process ['prəuses]	process ['prases]

ANSWER THE QUESTIONS:

1. What should you remember visiting the USA?
2. Make up several sentences using travelling idioms.
3. Make up a humorous story of communication of a Briton and an American using British and American variants of English.

10. MONEY

Task 1. Read and learn the money units of English-speaking countries.

Great Britain

100 pence (100 p) = 1 pound (£1)

½ p – a half penny / half a penny – полпенни

1 p – one penny – 1 пенни

2 p – twopence, two pence – 2 пенса

5 p, 10 p, 20 p, 50 p – five / ten / twenty / fifty pence; five / ten / twenty / fifty pee (сленг) – 5, 10, 20, 50 пенсов

£1 / £2 – one pound – (sl.) a quid / two pounds – 1 фунт / 2 фунта

4.75 – four pounds seventy five (pence)

The USA

100 cents (100 ¢) = 1 dollar (\$1)

1 ¢ – one cent – один цент

5 ¢ – five cents = one nickel – пять центов = один никель

10 ¢ – ten cents = one dime – десять центов = один дайм

25 ¢ – twenty-five cents – двадцать пять центов

50 ¢ – half a dollar, (sl.) half a buck

\$1 – one dollar (sl.) a buck – 1 доллар

\$5, \$10, \$20, \$50, \$100 – five / ten / twenty / fifty / one hundred – 5, 10, 20, 50, 100 долларов

N.B.!

Salary – оклад, жалованье, заработная плата [зарплата] (служащего) (исчисляется на месячной или годовой основе и напрямую не зависит от количества отработанных часов или объемов выполненных работ; обычно термин применяется к оплате труда «белых воротничков» (служащих, научно-технического персонала и т. п.) и высококвалифицированных работников; считается, что само слово произошло от французского "salarie", которое в свою очередь произошло от латинского слова "salarium", изначально означавшего денежное довольствие, выдававшееся римским солдатам на покупку соли).

Wage [weɪdʒ] – заработная плата, зарплата (сумма, выплачиваемая работодателем наемному работнику в зависимости от количества отработанного времени или выполненного объема работ; часто устанавливается на почасовой или недельной основе; обычно термин применяется к оплате труда рабочих и неквалифицированных работников).

Task 2. Read and translate money idioms.

Money idioms

AS CHEAP AS CHIPS – extremely cheap.

To buy laptop in the USA is *as chip as chips* compare to Russian prices.

BET YOUR BOTTOM DOLLAR – to persuade smb as you are absolutely sure and may guarantee smth.

I *bet my bottom dollar* that Brazilians didn't fly to the Moon.

BRING HOME THE BACON – to have good salary / make good money and to bring it home.

My father is a businessman in UAE, so he *brings home the bacon*.

CASH IN ON SOMETHING – to earn a lot of money at something; to make a profit at something.

My granny *cashes in* on knitting – it is a very profitable business.

CHIP IN – to contribute a small amount of money to a fund that will be used to buy something.

We *chipped in* and bought the fridge to our hostel.

DIRT CHEAP – very inexpensive.

The clothes at the thrift shop are dirt cheap.

DOWN AND OUT – is used about a man who has lost everything – his work, family, money and so on.

My good friend is *down and out* since his girlfriend broke up with him.

FLAT BROKE – absolutely without money

I'm *flat broke* as a student after great party.

FORK OVER – to pay money

She *forked over* the money I'd lent her long ago.

GET PAID PEANUTS – to get little money or to pay little money.

I dream about winter sales to buy a lot of new clothes and *pay peanuts* for it.

GRAVY TRAIN – to get money without any problems, to earn easily, any easy well paid job.

I found a really gravy train place in this company. It's hard to imagine less responsibilities than I have.

HAND OUT – to get money for doing nothing, for example, when parents help with money or state money.

After giving a birth to twins my wife got a good *handout* from the regional authorities.

HARD UP – easily, than “flat broke”, but rather hard situation with money

The fact that a lot of retired people are *hard up* is very sad.

HIGHWAY ROBBERY – an incredibly large bill presented for payment, it is much larger than it was originally anticipated.

Delivery payments for internet shopping sometimes are a *highway robbery*.

HIT THE JACKPOT – to be successful, to luck out

Many of those who started trade business in 90th in Russia *hit a jackpot*.

IN THE RED – rather difficult state for a company, when the profit does not cover all costs and losses to the company.

My company is *in the red*. It's time to write CV and search for a new job.

KEEP ONE'S HEAD ABOVE WATER – to have just enough money to live.

It's hard to *keep my head above water* with all of these problems and bills.

MAKE A KILLING – to have a great success, especially in making money.

Richard Branson *made a killing* in his businesses.

MAKE ENDS MEET – to try live barely paying the bills and modestly spent only on necessary purchases.

I am forced to *make ends meet* since I've bankrupted.

NEST EGG – money saved for future possible problems.

He has *a nest egg* for his personal needs.

PAY AN ARM AND A LEG/ PAY THROUGH THE NOSE – says when the price is too high.

I *paid through the nose* on the dentist bills.

SCRAPE TOGETHER – to gather something that is not easily available, esp. money.

The Jacksons *scrape together* all their money to buy a new house.

Task 3. Translate the text into English.

В Великобритании долгое время ходили такие денежные единицы, как шиллинг, пенс, фунт стерлингов. На сегодняшний день остались пенс и фунт стерлингов. Заметим, что вход в еврозону не повлечёт за собой упразднение собственной валюты, как, например, драхмы в Греции или марки в Германии.

Интересна история происхождения символа, обозначающего фунт стерлингов – либра. Это древнеримская мера веса (фунт), равная 327,45 грамма. Она состояла из 12 унций и применялась преимущественно для обозначения веса драгоценных металлов, в частности, золота. А поскольку деньги раньше измерялись по весу мешочка, в котором их держали, символ, обозначающий вес, прочно закрепился за денежной единицей Великобритании.

ANSWER THE QUESTIONS:

1. Analyze currencies of different countries and make a report about one of them.
2. What sentences can you make up with money idioms? Give 5 or 6 examples.
3. Write a pros & cons essay on the topic “Wage or Salary?”

РАЗДЕЛ 2

МЕТОДИЧЕСКИЕ УКАЗАНИЯ ДЛЯ ОБУЧАЮЩИХСЯ ПО ОСВОЕНИЮ ДИСЦИПЛИНЫ

2.1. Осуществление текущего, промежуточного и итогового контроля в рамках изучения дисциплины «Деловой иностранный (английский) язык»

Общая оценка выставляется с учетом результатов всех этапов *текущего* контроля в порядке, установленном Положением о балльно-рейтинговой системе и Положением о промежуточной аттестации образовательной организации.

Текущий контроль по дисциплине является тематическим и процедурно состоит из нескольких этапов:

1) контроль освоения теоретического материала по каждой теме курса проводится в форме устного опроса (собеседования), выполнения переводов и практических заданий, самостоятельной работы и тестирования (см. *Приложения*);

2) контроль умения применять полученные знания проводится в форме собеседования по выполнению дополнительных заданий по каждой теме курса, заслушивания и обсуждения текстов документов, созданных обучающимися.

3) осуществляется в форме выполнения практических и самостоятельных заданий.

Текущий контроль проводится в конце разделов курса в форме самостоятельной работы.

Обучающиеся, не получившие положительную оценку по результатам текущего контроля знаний, умений и навыков, формируемых в процессе изучения дисциплины, не допускаются к основному этапу – промежуточному контролю в установленном порядке.

Промежуточный контроль осуществляется в форме зачёта, который проводится в устной форме (собеседование). Общая оценка выставляется с учетом результатов всех этапов контроля в порядке, установленном кафедрой. Практические занятия составляют важную часть профессиональной подготовки обучающихся. Они направлены

на экспериментальное подтверждение теоретических положений курса, формирование учебных и профессиональных практических умений. Важнейшей составляющей практических занятий являются упражнения (практические задания). Основа в упражнении – пример, который разбирается с позиций теории, представленной на практических занятиях. Содержание деятельности обучающихся на практических занятиях – устные и письменные упражнения, решение ситуационных задач, тестовых заданий. Подготовка к практическим занятиям направлена на:

- углубление, закрепление полученных теоретических знаний по конкретным темам дисциплины;
- обобщение и систематизацию практических умений;
- формирование необходимых профессиональных навыков.

Основное внимание при подготовке к практическому занятию следует уделять закреплению теоретических знаний и практических умений, полученных во время практических занятий, для формирования устойчивых языковых умений и профессиональных навыков. Контрольная работа по разделам курса проводится в письменной форме. Содержание предусматривает ответы в упражнениях на подстановку, контроль лексики по разделу и выполнение практических заданий (составить диалог, ответить на вопросы и пр.). При подготовке к контрольной работе обучающимся необходимо повторить материалы по разделам дисциплины.

В качестве оценочных средств предлагаются средства контроля качества обученности различных уровней: диагностические, текущие, рубежные (промежуточная аттестация).

В качестве **диагностирующего средства**, которое имеет целью определение начального уровня знаний, умений и навыков, на базе которых будут формироваться компетенции дисциплины «Деловой иностранный язык», используются беседа и опрос.

В процессе освоения образовательной программы формируются общекультурные компетенции: способность к коммуникации в устной и письменной формах на русском и иностранном языках для решения задач межличностного и межкультурного взаимодействия (ОК–4), способность работать в коллективе, толерантно воспринимая

социальные, этнические, конфессиональные и культурные различия (ОК–5); способность к самоорганизации и самообразованию (ОК–7) формируется в течение всего периода обучения, начиная с первых практических занятий. Сформированность компетенции выражается в умении обучающихся поддерживать беседу на иностранном (английском) языке на темы, соответствующие разделам дисциплины.

Текущий контроль

Текущий контроль осуществляется на каждом занятии в виде фронтального, выборочного, группового или индивидуального опроса в устной или письменной форме домашнего / аудиторного задания с целью проверки процесса формирования компетенций.

Практические занятия проводятся в аудитории с возможностью использования мультимедийного проектора и выхода в Интернет для демонстрации презентационных материалов, выведения на экран видеосюжетов для изучения ситуаций, связанных с деловым общением в англоговорящих странах.

Образец заданий для осуществления текущего контроля:

I. Translate into English.

1. Высококачественный.
2. Особенно.
3. Проскочить, проскользнуть.
4. Взамен.
5. Замена.
6. Держать в строгой секретности.
7. Сокращение, стяжённая форма.
8. Разговорный английский.
9. Из наших запасов.
10. Рекомендации относительно кредитоспособности.

II. What would you write in the following situations?

1. Your customers are opening a new hotel next spring and they have asked you to submit quotations for furniture and fittings in accordance with the attached list. Ask for these items.

2. You have seen an advertisement in the trade press for a small electric motor made in England. Write to the manufacturer, asking for full details and offering your services as an import agent.

3. Ask for patterns of cloth for men's suits.

4. Your new business partner is a person who is always late.

III. What do these abbreviations stand for?

1. DTD 2. THKS 3. CLD 4. LTR 5. YR

IV. Translate.

Относительно Вашего счета-фактуры № 2106 от 23 июля, мы с сожалением сообщаем, что Вы сделали ошибку в итоговой сумме (in your total).

Наш чек на предыдущую сумму (amount) прилагается, и мы были бы благодарны, если бы Вы исправили счёт-фактуру.

Искренне Ваш.

Промежуточный контроль

Промежуточный контроль осуществляется по завершении прохождения модуля в форме контрольной работы (в письменной форме или в интерактивной форме в компьютерном классе).

Образец задания для осуществления промежуточного контроля

Card 1

1. Translate into Russian

business

a paper

a work

experience

time

a space

2. Answer the questions in English

1. How to structure a call?

2. Write down 2-3 Don't's (don't do) during a call.

3. Sometimes in business you should apologize. When and how should you do it?

3. *Translate into English*

a. Требовать (нуждаться в), абонент, кнопка (в телефоне), повторять (репетировать), участники, доходы, назначить цену.

b. 1. Мы с радостью приглашаем Вас на торжество по случаю открытия нашей фирмы.

2. Запишите, пожалуйста, мой номер. Я не могу до него дозвониться.

3. Оператор коммутатора отвечает.

4. Я поднял трубку и услышал длинный гудок.

с. Что в отношении мистера Брауна? – Соединяю.

Я собираюсь обсудить важные вопросы

4. *Translate into English using idiomatic expressions*

1. Его конкурент решил прикарманить все доходы, поэтому фирма терпит убытки.

2. Поскольку цели собрания не были сообщены, мы быстро потеряли нить разговора.

3. Только методом проб и ошибок можно прийти к положительному ответу.

5. *Fill in the gaps with the words in bold type.*

Profit, speak up, background, clarify, tailor, brief, aleatory

1. A mutual agreement which comes into effect only in case of an occurrence of an uncertain event or a natural calamity, is termed as an _____ contract.

2. _____ if you are not sure.

3. _____ is a difference between the price charged for an item and the cost of the item to the seller.

4. It is very important to describe the _____ of the contract.

5. You can _____ your application to the requirements of the job.

6. I can't hear you! _____, please!

7. Keep your business letters _____.

Card 2

1. *Translate into Russian*

work

space

an experience

a business

a time

paper

2. Answer the questions in English

1. How to receive and take messages?
2. Write down 2-3 Do's during a call.

3. Translate into English

- a. Повестка дня, откладывать (отсрочивать), отвечать на звонок (3 варианта), напрасно терять время, график (план, расписание), прибыль, улучшать.
- b. 1. Мы будем очень рады, если Вы сможете прийти.
2. Оператор перенаправит ваш вызов.
3. Я могу оставить сообщение, в котором попрошу Боба перезвонить мне?
4. Определите ключевые вопросы до начала переговоров.
- c. Запишите мой номер. – Минутку. Продолжайте. Можно я повторю, чтобы убедиться, что номер записан верно.

4. Translate into English using idiomatic expressions

1. Его бизнес еле теплится, но есть надежда, что со временем компания станет процветать.
2. Предложение, которое я тебе сделал, всё ещё в силе. Только перезвони мне до завтра.
3. Мы были в безвыходном положении, поэтому подписали договор.

5. Fill in the blankets with the following words:

special deals, breach, research, up-to-date, unilateral, advertising, switchboard.

1. A _____ contract is a promise made by only one party.
2. The main types of _____ of contract will be minor, material, fundamental, and anticipatory.
3. Your marketing plan and _____ will help you identify and target your best audiences.
4. _____ is the one area where people try to tell the professionals what to do and how to do it.
5. Businesses is an increasingly important activity in _____ world.
6. I'll try and transfer you back to the _____.
7. Every day you will receive _____.

ПРОВЕДЕНИЕ ИТОГОВОГО КОНТРОЛЯ

Итоговый контроль: «зачтено» выставляется при выполнении студентами всех требований и видов работ, рекомендованных программой.

Образец задания для итогового контроля

Translate from English into Russian. Private law is very often called civil law and is contrasted to criminal law. Criminal law mainly deals with crimes which are considered to harm the well-being of individuals as well as the well-being of society in general.

Translate from Russian into English: Рынок – это группа потенциальных потребителей, обладающих правом и способностью приобретать отдельный товар или услугу, которые удовлетворяют их коллективные запросы.

Provide the correct Russian and English equivalents:

- A) They live beyond their means.
- B) Потерять уйму денег на сделке.

Answer the question: What are the main topics of any international commercial contract?

Insert article(s) where necessary: The United Kingdom of Great Britain and ... Northern Ireland is ... constitutional monarchy.

Fill in the blanks with prepositions where necessary: Owing to the measures taken ... the government in the last two years all the products have considerably risen ... price.

Ask questions: a) to the subject of the sentence; b) to the predicate: Insurance lends itself only to the treatment of pure risk.

Use the phrase in the Passive Voice: The economists have predicted a lot of financial losses for this year.

Write a few lines about yourself, your prospects, your future business.

ПРОВЕДЕНИЕ ИТОГОВОГО КОНТРОЛЯ

Вопросы для итогового контроля

1. What does the planning function of management consist of?

2. What is meant by the controlling function of management?
3. What major functions within a work group or organization does communication serve?
4. Do managers need good human skills? If so, for what purposes?
5. Whom does the consumer market consist of?
6. How can the agent who receives any secret commission be punished by the principal?
7. How does the Central Bank of Russia oversee the stability of national currency?
8. How may insurance be classified?
9. What kinds of fairs are conducted in Russia? Where do they usually take place?
10. What is entrepreneurship?
11. What is service in business?
12. What are the basic categories of business today?
13. You know three management levels: top, middle and operating management. What kind of personnel is involved in each of them?
14. How will you get customers if you set up a business?
15. What would you do to train, control and direct subordinates?
16. Where will you locate your business?
17. What are the secretarial duties?

2.2. ТЕМАТИКА КУРСОВЫХ И БАКАЛАВРСКИХ РАБОТ

1. Advertising as a career in the USA.
2. The history of a letter as a document of communication.
3. Historical review of business relations.
4. Classification of organization cultures.
5. The history of greetings and saying goodbye in business relations.
6. The main steps in looking for a job.
7. The rules and conditions of successful negotiations.
8. Business documentation in the UK.
9. Main differences in business terminology of Great Britain and the USA.
10. English as an international language of business meetings.
11. Multilateral trade negotiations.
12. Negotiation strategies.

13. Messaging in business.
14. Rules of phone calls.
15. Communication and information technology.
16. Difficulties in business negotiations.
17. International negotiations.
18. Multicultural community in business.
19. Barriers to communication.
20. CV and resume in job hunting.

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