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учреждение высшего образования
«Майкопский государственный технологический университет»

ИНОСТРАННЫЙ ЯЗЫК В ПРОФЕССИОНАЛЬНОЙ СФЕРЕ

Учебное пособие

Майкоп – 2015

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Р е ц е н з е н т ы :
доктор филологических наук, профессор **Лучинская Е.Н.**,
доктор филологических наук, профессор **Цатурян М.М.**

С о с т а в и т е л и :
кандидат филологических наук **Хачак С.К.**,
кандидат филологических наук **Гузиекова С.М.**

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Основная цель учебного пособия: формирование профессионально – ориентированной иноязычной коммуникативной компетенции студентов, позволяющей им интегрироваться в международную профессиональную среду и использовать иностранный язык как средство межкультурного общения.

Настоящее учебное пособие построено на традиционных принципах методики и предназначено для студентов экономических вузов и факультетов, специализирующихся в области маркетинга, менеджмента и таможенного дела, а также для широкого круга специалистов-экономистов, изучающих английский язык.

Учебный материал уроков, серия упражнений к ним (лексических, нацеленных на достижение максимального количества повторных обращений к тексту, что способствует его усвоению; и упражнений, основной задачей которых является дальнейшее расширение навыков говорения по теме), ролевые игры, в качестве завершающих коммуникативных упражнений, высокая степень сложности оригинальных текстов для чтения, перевода и реферирования, подготовят будущего специалиста к реальному деловому общению в условиях интенсификации внешнеэкономической деятельности.

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UNIT 1 BUSINESS ENGLISH SPEAKING

Lesson 1. RUSSIA'S FOREIGN TRADE[1]

Russia has trade **relations** with different countries. Our trade **contacts are developing from** year **to** year. Russia is a country of stable **economy**, and this **helps** us to develop our foreign trade. We can know **in advance** what goods we shall require and how much we must buy or sell. Russia **exports** and **imports** different **kinds** of goods, **such as machines**, equipment, **raw materials**, **manufactured goods**, **consumer goods** and **foodstuffs**.

Russia **concludes** trade **agreements** with foreign countries. **On the basis** of these agreements the Ministry of Foreign Trade **signs** contracts with foreign firms.

Dialogue

Davy: Hello, is that Rossimport?
Secretary: Yes. Who is that speaking, please[2]?
Davy: This is Davy of Roberts and Co. I'd like to speak to Mr. Stepanov.
Secretary: Just a moment. I'll **put** you **through**.
Davy: Thank you.
Stepanov: Stepanov speaking[3].
Davy: Good afternoon, Mr. Stepanov. I've received the **final reply** from our firm. We accept your offer, but I'd like **to clear up** some **points**. When shall we meet?
Stepanov: I'll be glad to see you any time tomorrow.
Davy: Will the contract be ready by that time?
Stepanov: Yes, certainly it will.
Davy: Very good. You see, I'm **leaving** for London on the 15th of April.
Stepanov: I believe that'll be next Sunday.
Davy: Yes, quite so[4].
Stepanov: I think we've done good business, Mr. Davy. Will you join me for dinner on Saturday[5]?
Davy: Yes, with pleasure[6].
Stepanov: I'll **call for** you at **the hotel** at **about** six then.
Davy: Thank you. Good-bye, Mr. Stepanov.
Stepanov: Good-bye.

COMMENTARY

1. **Russia's foreign trade** - Внешняя торговля России (В английском языке с названиями стран употребляется притяжательный падеж.)
2. **Who is that speaking, please?** - Кто говорит? (Это обычная форма для телефонных разговоров.)
3. **Stepanov speaking** - Говорит Бунин. (Это краткая форма для телефонных разговоров.)
4. **Quite so** - Именно так, совершенно верно. (Эта реплика выражает согласие с заявлением другого лица). - I believe you are interested in

Model 53. Я полагаю, вы заинтересованы в модели 53. - Quite so. - Совершенно верно.)

5. **Will you join me for dinner on Saturday?** - Вы не согласитесь пообедать со мной в субботу?
6. **With pleasure**. - С удовольствием.

VOCABULARY NOTES

relation *n* trade relations business relations We have business relations with different countries of the world. contact *n* trade contacts to develop *v* We develop trade contacts with different countries. from year to year Our trade contacts with different countries are developing from year to year. plan n What are your plans for this summer? stable economy *n* stable economy to help *v* Who helps you to translate business letters? to export *v* Russia exports different goods to many countries of the world. exporter *n* to import *v* What goods does your office import from England? importer *n* kind *n*	отношения торговые отношения деловые отношения Мы имеем торговые отношения с различными странами мира. связь, контакт торговые связи развивать, развиваться Мы развиваем торговые связи с различными странами. из года в год Наши торговые связи с различными странами развиваются из года в год. план Каковы ваши планы на лето? плановый экономика устойчивая экономика помогать Кто помогает вам переводить деловые письма? экспортировать Россия экспортирует различные товары во многие страны мира. экспортер импортировать Какие товары ваша контора импортирует из Англии? импортер род, вид, сорт
Перед существительным после оборота **kind of** артикль обычно не употребляется.	
What kind of book is this? It's an interesting book. What kind of films do you like?	Какая это книга? (Что представляет собой эта книга?) Это интересная книга. Какие фильмы вам нравятся?
such as We do business with many countries	такой (такие) как Мы торгуем со многими странами ми-

of the world such as England, France and other countries.	ра, такими как Англия, Франция и другими.
machine *n*	машина
raw materials *pl*	сырье
Our office exports a lot of raw materials.	Наша контора экспортирует большое количество сырья.
manufactured goods *pl*	промышленные товары
consumer goods *pl*	потребительские товары
foodstuffs *pl*	продовольственные товары
food *n*	пища
to conclude *v*	заключать (договор, контракт)
We have concluded a lot of contracts lately.	Мы заключили много контрактов за последнее время.
agreement *n*	соглашение, договор
basis *n*	основа, основание
on this basis	на этой основе
on their basis	на их основе
on what basis ?..	на основании чего?..
On what basis do you conclude contracts?	На основании чего вы заключаете контракты?
to sign *v*	подписывать
Today our office has signed a contract for foodstuffs.	Сегодня наша контора подписала контракт на продовольственные товары.
to put through	соединить по телефону
Can you put me through to Mr. Lomax?	Вы можете меня соединить с г-ном Ломаксом?
final *adj*	окончательный
reply *n*	ответ
When can you give us your final reply?	Когда вы можете дать нам свой окончательный ответ?
to clear up *v*	выяснить, уточнить
point *n*	вопрос, пункт
What points would you like to clear up?	Какие вопросы вы хотели бы выяснить?
by (prep)	к (предлог времени)
I can be ready by 3 o'clock.	Я могу быть готов к 3 часам.
to leave (left, left) *v*	уезжать, оставлять
to leave Moscow for Kiev	уезжать из Москвы в Киев
Peter has left Moscow for Petersburg.	Петр уехал из Москвы в Петербург.
When are you leaving for London?	Когда вы уезжаете в Лондон?
to join *v*	присоединяться
После глагола **to join** предлог, как правило, не употребляется.	

I'm going to the cinema now. Would you like to join me?	Я иду сейчас в кино. Вы не хотели бы пойти вместе со мной?
to call for *v* I can call for you in the evening. hotel *n* Will you be still at the hotel at 10 o'clock in the morning? about *adv* I'll phone you at about 10 o'clock. the day after tomorrow in *prep* She is coming back in a week. one of these days some day (time) I'll tell you about it some time. soon *adv*.	заходить за кем-л., чем-л. Я могу зайти за вами вечером. гостиница Вы будете в гостинице в 10 часов утра? примерно, около Я позвоню тебе около 10 часов. послезавтра через (предлог времени) Она возвращается через неделю. на днях (по отношению к будущему времени) как-нибудь (о времени) Как-нибудь я расскажу тебе об этом. скоро, в скором времени

Speech Exercises

1. Ответьте на следующие вопросы и на основе ответов составьте краткий рассказ:

a) 1. Does Russia have trade relations with a lot of countries of the world? 2. With how many countries does our country have trade relations? 3. What goods does our country export to these countries? 4. What goods does Russia import from these countries? 5. Has Russia concluded any trade agreements lately?

b) 1. With what countries has your office signed contracts lately? 2. What kind of goods are you going to sell them? 3. On what terms are you going to sell them these goods? 4. Do you usually sell your goods on c.i.f. terms? 5. On what terms do you usually buy goods?

c) 1. Who is going to receive foreign businessmen this week? 2. Have you made an appointment with them? 3. What day have you made the appointment for? 4. Are you going to clear up some points with them? 5. What points are you going to clear up with them?

d) 1. What Russian goods are in great demand? 2. Do we receive a lot of enquiries for these goods? 3. From what countries have we lately received enquiries for our goods? 4. How many goods do they require? 5. On what terms are you going to offer your goods? 6. Are your terms of payment and delivery acceptable to them?

e) 1. Which of you is leaving Moscow soon? 2. What place are you leaving for? 3. Are you going there with some other engineers? 4. How long are you going to be there? 5. What are you going to do there? 6. When are you coming back?

2. Составьте ситуации или диалоги со следующими словами и словосочетаниями:

1. to develop, different kinds of goods, to export, to import, trade relations, to conclude agreements;
2. to discuss an offer, acceptable, a final reply, to clear up, to do business, to leave;
3. to phone, to make an appointment, to meet foreign businessmen, to discuss terms, acceptable, to sign a contract.

3. Выполните следующие задания:

1. Позвоните фирме и попросите секретаря назначить вам встречу с президентом компании на завтра. Скажите также, что вам требуются их каталоги и прейскуранты. 2. Сообщите г-ну Кэмпу при встрече, что вас интересуют товары его фирмы. Скажите также, что вы хотели бы обсудить с ним условия поставки и что вам требуются товары в июле этого года. 3. Обсудите с представителем фирмы цены на товары. Скажите, что вы полагаете, что цены слишком высоки и неприемлемы для вас. Попросите его снизить цены. 4. Спросите г-на Кэмпа, был ли он в Москве раньше. Поинтересуйтесь также, посетил ли он Кремль и Третьяковскую галерею. Предложите ему билеты в театр на вечер.

4. Сделайте сообщения или составьте диалоги на следующие темы:

1. Russia's foreign trade. 2. Making an appointment. 3. Making a contract.

Lesson 2. A BUSINESS TRIP

Roberts and Company, a **British** firm, sent an enquiry for containers to "Rossimport". The **buyers were interested in** containers of different **models**. "Rossimport" received the enquiry from the firm and the **President** of our office **asked** Mr. Stepanov to be ready for the **talks**.

On the 3rd of April Mr. Davy, a **representative** of Roberts and Co. came to Moscow. The next day[1] he had a **talk** with Mr. Stepanov and got the necessary materials from him. Mr. Davy and Mr. Stepanov made an appointment for the 7th of May.

Dialogue

Davy: Good afternoon, Mr. Stepanov.

Stepanov: Good afternoon, Mr. Davy. I **hope** you are having a good time.

Davy: Oh, yes. I like it here very much.

Stepanov: **Have** you **gone sightseeing yet**?

Davy: Well, I've only been here **since** Tuesday and I haven't seen much **yet**. I was at **the Tretyakoy Gallery** yesterday and I've **just** been to **the Kremlin**. It's wonderful.

Stepanov: Glad to hear it. Now, what can I do for you?

Davy: **I've gone through your catalogues and price-lists.** I believe **we can buy from you two containers, Model SC-07 and three containers Model HJ-105. But your prices are** too high**,** I'm afraid**.**

Stepanov: **I don't** think so[2]**. We usually sell our containers** at **these** prices**. They** are in great demand**, and we have sold a lot of them at these prices** lately**. I'm afraid we can't** reduce **them.**

Davy: I see[3]. And what about the terms of delivery?

Stepanov: We can offer you the goods c.i.f.[4] London.

Davy: Good, then we **accept** the terms.

Stepanov: When do you **require** the containers?

Davy: We'd like to have them in May.

Stepanov: That's all right[5]. We can **ship** them in May.

Davy: **Fine**[6]. I'd like to **contact** my people[7] and let them know your answer. Can I see you on Friday?

Stepanov: Certainly. What time is **convenient** to you?

Davy: Any time you say[8].

Stepanov: 11.30 then.

Davy: Very good. Good-bye.

Stepanov: Good-bye.

COMMENTARY

1. **next day** — на следующий день. Это слово всегда употребляется без предлога

next week — на следующей неделе

next month — в следующий месяц

next year — на следующий год

Если эти словосочетания встречаются в контексте прошедшего времени, то перед ними, как правило, ставится определенный артикль:

On the 3rd of April Mr. Davy came to Moscow. The next day he had a talk with Mr.Stepanov.

2. **I don't think so**. — Не думаю. Я думаю, что это не так.

I think so. — Я тоже так думаю. Я думаю, что это так.

3. **I see**. — Ясно. Понятно.

4. **c.i.f.** — это первые буквы слов cost, insurance, freight (стоимость, страхование, фрахт). СИФ — условия поставки, по которым продавец обязан доставить товар до пункта приемки и застраховать его. Цена товара, таким образом, включает стоимость товара, фрахта и страхования.

We can sell our goods c.i.f. Liverpool. — Мы можем продать товар сиф Ливерпуль.

f.o.b. — это первые буквы слов free on board (франко борт судна).

ФОБ — условия поставки, по которым продавец обязан доставить и погрузить товар на борт судна за свой счет.

The firm has sold the goods f.o.b. Petersburg — Фирма продала товары фоб Петербург.

We can offer you the goods on c.i.f. terms. — Мы можем предложить товары на условиях сиф.

5. **That's all right**. — Хорошо.
6. **Fine**. — Прекрасно.
7. **I'd like to contact my people**. — Мне бы хотелось связаться со своей фирмой.
8. **Any time you say**. — В любое время.

Глаголы to say, to tell, to speak

to say (said, said) означает «говорить», «сказать». Он употребляется:

1. перед прямой речью

He said: "Let's have a walk." — Он сказал: «Давай погуляем».

Примечание. Перед косвенным дополнением после глагола to say ставится предлог to.

He said to us: "I've got some interesting news to tell you". Он сказал нам: «У меня есть интересная новость».

2. перед косвенной речью

He says that he knows English well. — Он говорит, что хорошо знает английский язык.

3. с прямым дополнением

He didn't say a word. — Он не сказал ни слова.

to tell (told, told) означает:

1. «рассказывать», «сообщать» (как правило, употребляется с косвенным дополнением, за которым идет либо прямое, либо предложное дополнение)

He told us the news. — Он сообщил нам новость.

Tell me about your holiday. — Расскажите мне о вашем отпуске.

Примечание. Без косвенного дополнения to tell употребляется только в словосочетаниях to tell the truth 'говорить правду', to tell a lie 'лгать', to tell a story 'рассказывать историю'.

2. «сказать» (в этом значении он употребляется перед косвенной речью)

Tell him that you know it. — Скажи ему, что ты знаешь это.

3. «велеть»

He told us to come here tomorrow. — Он велел нам прийти сюда завтра.

to speak означает:

1. «говорить» (в этом значении глагол **to speak** непереходный и, как правило, определяется наречием)

He speaks very well. — Он говорит очень хорошо.

2. «разговаривать», «беседовать», «говорить» (в этом значении **to speak** употребляется с предложным дополнением с предлогами **to, with и about**)

We spoke about it for 15 minutes. — Мы говорили об этом в течение 15 минут.

Speak to him about it, please.—Поговорите с ним об этом, пожалуйста.

3. «говорить на языке»

He speaks English and German. — Он говорит по-английски и по-немецки.

4. «выступать»

He spoke at the meeting yesterday.—Он выступал вчера на собрании.

VOCABULARY

buyer *n* The buyers would like to have the goods in May. seller *n* to be interested in	покупатель Покупатели хотели бы получить товар в мае. продавец быть заинтересованным в ...
Оборот **to be interested in** употребляется с последующим существительным или герундием	
We are interested in your goods. Some firms are interested in buying our goods	Мы заинтересованы в ваших товарах. Некоторые фирмы заинтересованы в покупке наших товаров
model *n* We'd like to buy a TV set of a new model. president *n* to ask *v* He asked me to give him a book to read. He asked me not to tell her about it. talk *n* to have a talk to have talks We had talks with one of the French firms last week. representative *n* The firm sent their representative to Moscow. next *adi* I'm going to spend my holiday in the Crimea next year. necessary *adj* You can get the necessary catalogues tomorrow morning. This book is necessary to me. material *n* materials All the materials were ready for the talks. to make an appointment We have made an appointment with the	модель, образец Нам бы хотелось купить телевизор нового образца. председатель объединения просить, попросить Он попросил меня дать ему почитать книгу. Он попросил меня не говорить ей об этом. беседа вести беседу вести переговоры Мы вели переговоры с одной французской фирмой на прошлой неделе. представитель Фирма послала своего представителя в Москву. следующий, будущий В будущем году я собираюсь провести свой отпуск в Крыму. необходимый Вы можете получить необходимые каталоги завтра утром. Эта книга мне необходима. материал материалы, документы Все материалы были готовы для переговоров. назначать встречу Мы назначили встречу с

French businessmen for Friday.	представителями французской фирмы на пятницу.
to hope v	надеяться
I hope you know the news.	Надеюсь, вы знаете эту новость.
to go sightseeing	осматривать достопримечательности
I'd like to go sightseeing tomorrow.	Мне бы хотелось осмотреть достопримечательности завтра.
the Tretyakov Gallery *n*	Третьяковская галерея
the Kremlin *n*	Кремль
to believe *v*	полагать
I believe I can phone you after dinner.	Я полагаю, что сумею позвонить вам после обеда.
too *adv*	слишком
This text is too short.	Этот текст слишком короток.
high *adj*	высокий
The prices of the goods were very high.	Цены на товар были слишком высоки.
low *adj*	низкий
to be afraid	бояться
Этот оборот часто употребляется в разговорной речи для смягчения категоричности высказывания.	
I'm afraid I can't do it now.	Боюсь, что я не могу сделать это сейчас.
I'm afraid it's already late.	Боюсь, что уже поздно.
I think the secretary is in now.	Я думаю, секретарь сейчас у себя.
at the price of...	по цене
a pound	денежная единица в один фунт стерлингов. На письме обозначается знаком £.
We can offer you this equipment at the price of £...	Мы можем предложить вам это оборудование по цене ... фунтов.
great *adj*	великий, большой
Tolstoy is a great Russian writer.	Толстой — великий русский писатель.
to be in demand	пользоваться спросом
The goods are in great demand.	Товары пользуются большим спросом.
to reduce *v*	сокращать, снижать
The Sellers couldn't reduce the prices of their goods.	Продавец не смог снизить цены на свои товары.
to offer *v*	предлагать
He offered me that book.	Он предложил мне эту книгу.
offer *n*	предложение
We've received an offer of power equip-	Мы недавно получили

ment from a French firm lately.	предложение на энергетическое оборудование от французской фирмы.
on c.i.f. (f.o.b., f.a.s.) terms	на условиях СИФ (ФОБ, ФАС)
We can offer you our goods on c.i.f.	Мы можем предложить вам наш товар на условиях СИФ.
to accept *v*	принимать
to accept an offer	принимать предложение
terms of delivery	условия поставки
terms of payment	условия оплаты
goods	товары
The Buyers haven't accepted the Sellers' goods.	Покупатели не приняли товар продавца.
acceptable *adj*	приемлемый
Your terms are acceptable to us.	Ваши условия приемлемы для нас.
to require *v*	требовать (-ся)
The firm requires the goods in July.	Фирме требуются товары в июле.
to ship *v*	грузить, отгружать
The firm shipped the goods in time.	Фирма отгрузила товары вовремя.
ship *n*	судно, пароход
shipment *n*	отгрузка
terms of shipment	условия отгрузки
time of shipment	время отгрузки
Your terms of shipment are not acceptable to us.	Ваши условия отгрузки неприемлемы для нас.
fine *adj*	прекрасный, хороший
It is fine outside today.	Сегодня на улице хорошо.
to contact *v*	связаться с кем-л. (поговорить)
После глагола to contact всегда употребляется прямое дополнение.	
Contact Mr. Smith tomorrow morning, please.	Свяжитесь с г-ном Смитом завтра утром, пожалуйста
convenient *adj*	удобный
The time of the appointment is convenient to me.	Время встречи устраивает меня (удобно мне).
to say (said, said) *v*	говорить, сказать
yet *adv*	уже, еще
Have you seen him yet?	Вы уже видели его сегодня?
I haven't spoken to him yet.	Я еще не говорил с ним.
since *prep*	с
since	с тех пор как
ever *adv*	когда-либо
never *adv*	никогда
В английском языке в предложении возможно лишь одно отрицание.	

Поэтому, если в предложении имеется наречие never, то сказуемое употребляется в утвердительной форме.	
We have never done business with that firm.	Мы никогда не торговали с этой фирмой
just *adv* lately *adv* how long How long have you known him? for a long time I haven't seen him for a long time.	только что за последнее время сколько времена Сколько времени вы его знаете? давно, в течение долгого времени Я давно его не видел

Grammar and Vocabulary Exercises

1. Прочитайте и переведите следующие предложения:

a) 1. Have you made an appointment with Mr. Lake yet? Yes, we've made an appointment with him for Friday. 2. The firm is interested in buying our new model of containers. 3. Mr. Semenov has got all the necessary materials for the talks. 4. Milk is necessary for children. 5. We are going to have talks with a British firm one of these days. 6. I asked the secretary not to make any appointments for tomorrow.

b) 1. The Buyers require the goods this month. Have you shipped the goods yet? 2. I believe we can buy their goods at this price. They've reduced it. 3. We've never sold this firm our goods on f.o.b. terms. 4. The representative of Brown and Co. says they've accepted our offer. 5. I'm afraid we can't buy your goods at these prices. 6. I've been here since Sunday but I haven't gone sightseeing yet. 7. We've just contacted Frank and Co. They say that they can't reduce their price. 8. Their goods are in great demand now and they've received a lot of enquiries for their goods lately.

2. Поставьте всевозможные вопросы к следующим предложениям:

a) 1. We are interested in selling our mining equipment. 2. Our office is going to sell our new model of cars. 3. The secretary has made an appointment with Mr. Brown for 12 o'clock. 4. We were having talks when the secretary brought us the cable.

b) 1. She was at the Tretyakov Gallery last week. 2. They have reduced their prices. 3. I'm going to contact my people tomorrow. 4. The firm has accepted our offer of containers.

3. Найдите в тексте и диалоге эквиваленты к следующим предложениям и словосочетаниям:

a) 1. Покупатели интересовались котлами различных моделей. 2. Быть готовым к переговорам. 3. 3 апреля. 4. На следующий день у него были переговоры с г-ном Буниным. 5. Он получил необходимый материал. 6. Они назначили встречу на 6 апреля.

b) 1. Надеюсь, что вы хорошо проводите время. 2. Мне очень нравится здесь. 3. Вы уже осматривали достопримечательности? 4. Я только что был в Кремле. 5. Рад слышать это. 6. Чем могу быть вам полезен? 7. Я полагаю. 8. Боюсь, что ваши цены слишком высоки. 9. Я не думаю. 10. На них большой спрос. 11. Понимаю. 12. А каковы ваши условия поставки? 13. Мы бы хотели получить их в мае. 14. Прекрасно. 15. Мне хотелось бы связаться со своей фирмой и сообщить им ваш ответ. 16. Любое время.

4. Поставьте глагол в нужном времени, употребив одно из данных обстоятельств:

1. I (to send) them the offer (this week, yesterday, just, a fortnight ago, this morning, last week). 2. We (to go sightseeing) today (three days ago, last week, just, the other day, this week). 3. They (to be) in (to) Kiev never (last year, lately, 2 years ago, this month).

5. Раскройте скобки, употребив глагол в нужной форме и воспроизведите диалог:

Basov: Hello, (to be) that Lake and Co? I'd like to speak to Mr. Lake.
Lake: Yes, Lake (to speak).
Basov: Good afternoon, Mr. Lake. This (to speak) Basov of Avtoexport. We (to see) your new model of cars lately and we (to be interested) in buying some of your new cars. Can you send us your offer?
Lake: I (to believe) we (to send) you our offer, Mr. Basov. You (to receive) it?
Basov: Not yet. When you (to send) it?
Lake: We (to send) it a week ago, I (to believe).
Basov: Then we must receive it today or tomorrow.
Lake: I (to think) so. How many cars would you like to buy?
Basov: 5 or 6.
Lake: Good. And when you (to require) them?
Basov: In April or in May.
Lake: I (to believe) we can ship you the cars in April.

6. Заполните пропуски активными словами:

to have talks *buyers* *to contact* *representatives* *offers* *to be interested* *to make appointments* *acceptable* *to be in great demand*

Russia does business with different countries of the world. Every day our Ministry receives ... and enquiries from different firms. Our goods … and we have a lot of ... in different countries now. They ... in buying our equipment and raw materials. They send their enquiries to our country or their businessmen come here ... with our ...

When they come to our country they usually ... different offices of our Ministry and ... with our businessman.

During the talks they discuss different questions with them. When our prices, terms of payment and delivery are ... to them we make contracts.

7. Заполните пропуски глаголами to say, to speak, to tell в соответствующей форме и переведите на русский язык:

1. The representative of the firm ... that our terms of payment are acceptable to them. 2. I'm afraid I cannot... you about it now. I can let you know our answer tomorrow morning. 3. The President ... to the representatives of the firm about their offer when I came into the room. 4. What did you ... ? I didn't hear you. 5. He ... to us, "We require the goods this month." 6. You see, I don't know English well. I cannot. ... it in English. The President ... the secretary not to contact Brown & Co. that day.
The President is out now. Please, ... Mr. Ward to telephone us in half an hour. 9. Mr. Brown ... that 12 o'clock is quite convenient to them. 10. ... the representative of the firm that we are interested in buying their goods. 11. Mr. Harris ... their goods are in great demand now and they cannot reduce their price. 12. I've ... to Mr. Brown on the phone. He ... he is going to come to Moscow.

Speech Exercises

1. Ответьте на следующие вопросы и на основе ответов составьте рассказ:

a. 1. What office do you work at? 2. What goods do you sell to foreign firms? 3. Are these goods in great demand in foreign countries? 4. What prices do you sell your goods at? 5. Do you sometimes reduce your prices? 6. What firms have you done business with lately?
b. 1. Do you often have talks with foreign businessmen? 2. When did you last have talks? 3. What businessmen did you receive? 4. What goods were they interested in? 5. What questions did you discuss during the talks? 6. What materials did you require for the talks? 7. Have you made a contract for the goods?
c. 1. What firm are you having business with now? 2. What questions have you discussed? 3. What is the price of the goods? 4. Is the price acceptable to the foreign businessmen? 5. Have they asked you to reduce the price? 6. What answer have you given them?
d. 1. What contracts have you made lately? 2. What goods have you bought? 3. Have you bought the goods on c.i.f. or f.o.b. terms? 4. When is the firm going to ship the goods? 5. What time of shipment is convenient to you? 6. Are you very much interested in doing business with this firm?

2. Задайте вопросы по заданию и ответьте на них:

1. Ask Mr. X. what goods they are interested in. 2. Ask Mr. X. for what time he has made an appointment with a representative of a foreign firm. 3. Ask the representative of a foreign firm when he'd like to go sightseeing. 4. Ask the representative of a foreign firm what you can do for him. 5. Ask the representative of a foreign firm at what price his company sells power equipment. 6. Ask the representative of a foreign firm what models of containers are in great demand.

7. Ask the representative of a foreign firm what goods they can offer you. 8. Ask the representative of a foreign firm what terms of shipment are acceptable to them. 9. Ask the representative of a foreign firm what goods they require. 10. Ask Mr. X. since when they have done business with Brown & Co.

3. Ответьте на следующие вопросы:

1. What do we do when we are interested in selling some goods? 2. What do we do when we require some goods? 3. On what terms can you sell (buy) goods? 4. When do you usually send enquiries? 5. What did you do when you received an offer from the firm the other day? 6. What do you do before you make a contract with a firm? 7. What do you do when you find that the firm's price is too high? 8. What does a representative of a foreign firm do when he wants to make an appointment with you?

4. Составьте краткий рассказ на основе следующего диалога:

Secretary: Mr. Smirnov, this is Mr. Gray to see you.
Gray: How do you do, Sir?
Smirnov: How do you do, Mr. Gray. Will you sit down, please?
Gray: Thank you.
Smirnov: What can I do for you, Mr. Gray?
Gray: You see, Mr. Smirnov, my firm is interested in your containers.
Smirnov: Glad to hear it. We can offer you different models of containers. Have you seen our catalogues yet?
Gray: Yes, I have. We require containers, Model BL-220.
Smirnov: I see. And how many containers do you require?
Gray: I believe, we can buy 2 containers of the model. I must say, we would like to have the machines in July or August. Smirnov: Very good. We can promise you July shipment, c.i.f. Manchester. Are these terms acceptable to you?
Gray: Yes, quite. But what about the price?
Smirnov: I think we've written in our offer that our price is £ ...
Gray: Can you reduce the price?
Smirnov: I'm afraid we can't, Mr. Gray.
Gray: All right.

a machine- машина; *to promise*- обещать

5. Составьте диалоги ни основе следующих ситуаций:

1. Mr. Sanin meets Mr. Black in his office. There are cigarettes on the table, and they smoke. Mr. Black has brought catalogues and price-lists. He offers our representative their power equipment. They discuss the time of shipment and the price.
Mr. Sanin asks Mr. Black to reduce the price. Mr. Black can not give his answer. He is going to contact his people.

2. Mr. Minin of Machinoimport has come to the London office of Wilson & Co. Mr. Wilson asks Mt Minin how he likes London. Mr. Minin lets Mr. Wilson know that Machinoimport is intrested in the goods of the company. He asks Mr. Wilson about the terms of delivery and the time of shipment. The Sellers ran offer the goods c.i.f. Petersburg.

6. Составьте ситуации или диалоги со следующими словами и словосочетаниями:

1. to be interested, to send an enquiry, to let the firm know, to sent catalogues and price-lists, to go through, to be acceptable;
2. to have talks, to discuss, prices, to ask, to reduce, to accept, an offer;
3. to offer, to be in great demand, c.i.f. Petersburg, to be acceptable, to require, to ship;
4. to come to Moscow, representative, to have talks, to go sightseeing, to go to the Art Theatre, the Tretyakov Gallery, the Kremlin.

7. Выполните следующие задания:

1. Договоритесь о встрече с г-ном Уайтом на завтра. Скажите, что вы намерены обсудить цену на товар и предложить поставку на условиях сиф Лондон.

2. Спросите представителя покупателей, какие модели оборудования их интересуют. Скажите, что модель АС пользуется сейчас большим спросом и вы уже продали много оборудования этой модели.

3. Позвоните представителю продавцов и скажите, что вы обсудили их предложение с вашим председателем. Сообщите, что вы намерены поговорить с представителем по некоторым вопросам.
Назначьте время встречи.

4. Скажите господину Томпсону, представителю продавцов, что вы не можете купить их товар на условиях фоб Лондон, что обычно вы покупаете товар на условиях сиф Краснодар. Укажите также, что все другие условия для вас приемлемы.

8. Сделайте сообщения на следующие темы:

1. An enquiry. 2. An offer. 3. An appointment. 4. A business talk.

Lesson 3. GOING ABROAD

Techmachimport got **instructions** to buy **chemical** equipment **abroad**. With this in view[1] Mr. Shevchenko, President of Techmachimport **went on business** to Great Britain **to place an order** with a British firm.

He phoned the Intourist **booking-office to book a seat** for **a plane** to London. He **found out** that there were **flights daily** and that **it would take** him three and a half hours to **get to** London.

Mr. Shevchenko booked a seat for the TU-104 **jet-liner**. The next morning he had **arrived** at Sheremetievo **airport** by seven o'clock, an hour **before** the plane **took off**.

After the clerk had **registered** his ticket and **passport** Shevchenko **filled in a declaration** and went to the **waiting-room**. There were **a few passengers** there.

They were all **waiting** for the **announcement to get on** the plane. In ten minutes they heard the announcement, «Attention, please. Passengers for flight 31are requested to proceed to gate 6»[2]

When Mr. Shevchenko got on the plane, the **stewardess showed** him his seat.

At eight o'clock the plane took off. **Although** it **flew** at a high speed[3], the passengers **felt well**. At 11.30 a.m.[4] the plane **landed** at London airport.

AT THE CUSTOMS OFFICE

Mr. Shevchenko is going through the Customs at London airport.

Customs Official: Is this your **suitcase**, sir?
Shevchenko: Yes, that's right.
Customs Official: Will you, please, open it?
Shevchenko: Certainly.
Customs Official: Have you anything **to declare?**
Shevchenko: No, I don't think so, though I have some cigarettes **for my own use**.
Customs Official: How many **packets** of cigarettes have you got?
Shevchenko: Oh, I've got only three packets. I believe they'll be **duty free.**
Customs Official: Yes, of course[5]. Have you got any **presents** or any things **liable to duty?**
Shevchenko: No, I haven't.
Customs Official: Well, thank you, sir.
Shevchenko: Thank you.

COMMENTARY

1. **with this in view** - с этой целью
2. **«Attention, please.** Passengers for flight 31are requested to proceed to gate 6» – Внимание. Просим пассажиров рейса № 31 пройти к выходу на посадку № 6.
3. **at a high speed** - с большой скоростью
4. **at 11.30 a.m.** - в 11.30 утра.
   a.m. = ante meridium - время с 12 часов ночи до 12 дня
   p.m. = post meridium - время с 12 дня до 12 ночи
5. **Yes, of course** - Да, конечно.

VOCABULARY

instruction *n* to give instructions	инструкция, указание давать указания

to get instructions	получать указания
The director gave us all the necessary instructions.	Директор дал нам все необходимые указания.
chemical *adj*	химический
abroad *adv*	за границу, за границей
to be abroad	быть за границей
to go abroad	ездить за границу
to come from abroad	приезжать из-за границы
I have never been abroad.	Я никогда не был за границей.
My friends haven't come from abroad yet.	Мои друзья еще не приехали из-за границы.
to go on business	ездить в командировку
Some of our engineers are going on business to France soon.	Несколько наших инженеров поедут во Францию в командировку.
to place an order	размещать заказ
Techmachimport is placing an order for chemical equipment with a British firm.	«Техмашинпорт» размещает заказ на химическое оборудование у английской фирмы.
booking-office *n*	билетная касса (на вокзале, в аэропорту и т. п.)
to book *v*	заказывать (билет)
We usually book tickets for the theatre in advance.	Мы обычно заказываем билеты в театр заранее (предварительно).
seat *n*	место (в театре, поезде и т. п.)
to book a seat	заказывать (место)
I couldn't book seats for a Sunday performance.	Мне не удалось заказать билеты на воскресный спектакль.
plane *n*	самолет
to find out *v*	выяснять, узнавать
I must find out where he lives.	Я должен узнать, где он живет.
flight *n*	1. полет 2. рейс
Tell us about your first flight to London.	Расскажите нам о своем первом полете в Лондон.
Have you got any tickets for flight 657?	У вас есть билеты на рейс 657?
daily *adv, adj*	ежедневно, ежедневный
We receive two newspapers daily.	Мы ежедневно получаем две газеты.
The "Pravda" is a daily newspaper.	«Правда» — ежедневная газета.
it takes . . .	уходить, требоваться
It took us two days to do the work.	У нас ушло два дня на то, чтобы сделать эту работу.
to get to *v*	добираться до, доехать до (о времени)
It takes me half an hour to get to my office.	У меня уходит полчаса на то,

	чтобы доехать до места работы.
jet-liner *n*	реактивный, пассажирский самолет
to arrive *v*	прибывать
to arrive in a country to arrive in a city But: to arrive at a village to arrive at a town	прибыть в страну, в большой город Но: приехать в деревню, в небольшой город
The businessmen will arrive in Moscow tomorrow morning.	Представители фирмы прибудут в Москву завтра утром.
We arrived at the village at 8 o'clock.	Мы приехали в деревню в 8 часов.
The mail hasn't arrived yet.	Почта еще не пришла.
airport *n*	аэропорт
There are some airports in Moscow	В Москве несколько аэропортов
Перед названиями аэропортов артикль не употребляется. London airport, Vnukovo airport, Sheremetievo airport	
before *conj*.	до того как, прежде чем
We had come home before it got dark.	Мы приехали домой, до того как стемнело.
to take off *v*	1.подниматься (о самолетах), вылетать
The plane is taking off in five minutes.	Самолет вылетает через 5 минут. 2.снимать (пальто, шляпу и т. д.)
after *conj*.	после того как
clerk	служащий, клерк
to register *v*	регистрировать
The clerk registered my ticket for the plane.	Служащий (аэропорта) зарегистрировал мой билет на самолет.
passport *n*	паспорт
to fill in *v*	заполнять (бланк, декларацию..)
to declare *v*	заявлять о вещах, запрещенных для ввоза и вывоза за границу
I have nothing to declare.	У меня нет вещей, запрещенных для ввоза.
declaration *n*	Декларация
I've signed the declaration.	Я подписал декларацию.
It is necessary to fill in a declaration when you go abroad.	Необходимо заполнить декларацию, когда вы едете за границу.
to wait *v*	Ждать

Will you wait for me here? waiting-room There were a lot of people in the waiting-room. a few *adj*.	Вы подождете меня здесь? зал ожидания В зале ожидания было много народу. немного, несколько (употребляется с исчисляемыми существительными)
I have few friends in Krasnodar. I have a few friends in Moscow. I'll tell you a few words about my holiday.	У меня мало друзей в Краснодаре. У меня несколько друзей в Москве. Я расскажу вам в нескольких словах о своем отпуске
a little *adj*. немного (употребляется с неисчисляемыми существительными	
There is little bread on the plate. There is a little bread on the plate. You may take some.	На тарелке мало хлеба. На тарелке есть немного хлеба. Вы можете взять.
a little *adv*. My sister speaks French a little. passenger *n* announcement *n* to make an announcement The director made an announcement that the talks would begin at 10. to get on *v* The passengers got on the plane 15 minutes before the plane took off. to get off *v* Are you getting off now? stewardess *n* to show (showed, shown) *v* Will you show me the way to the airport? although, though *conj*. Although it was cold we went skating. to fly, flew, flown *v* I'd like to fly to Moscow for a holiday.	немного Моя сестра немного говорит по-французски. пассажир объявление (устное, письменное или напечатанное) делать объявление Директор сделал объявление о том, что переговоры начнутся в 10 часов. садиться (на самолет, поезд и т. д.) Пассажиры сели в самолет за 15 минут до вылета. выходить (из самолета, поезда и т. д.) Вы сейчас выходите? стюардесса показывать Покажите мне, пожалуйста, дорогу к аэропорту. хотя, несмотря на то, что Хотя было холодно, мы пошли кататься на коньках. летать Мне бы хотелось полететь в

	Москву на праздники.
to feel (felt, felt) *v*	чувствовать
to feel well	чувствовать себя хорошо
to feel bad	чувствовать себя плохо
to feel fine	чувствовать себя прекрасно
I felt well after I had had a walk.	Я чувствовал себя хорошо после прогулки.
to land *v*	приземлиться
The plane landed at London airport at 10 o'clock.	Самолет приземлился в Лондонском аэропорту в 10 часов.
Customs Office = Customs House n	таможня
to go through the Customs	проходить таможенный досмотр
All the passengers must go through the Customs when they go abroad.	Все пассажиры должны проходить таможенный досмотр, когда они едут за границу.
Customs Official	служащий таможни
suit-case *n*	чемодан
for my own use	для личного пользования
These are things for my own use.	Эти вещи для моего личного пользования.
packet *n*	пачка
a packet of cigarettes	пачка сигарет
to be duty-free	не подлежать обложению пошлиной
Some goods are not duty-free.	Некоторые товары подлежат обложению пошлиной.
present *n*	подарок
My friends have made me a good present.	Мои друзья сделали мне хороший подарок.
to be liable to duty	подлежать обложению пошлиной
What things are liable to duty?	Какие вещи подлежат обложению пошлиной?
bus *n*	автобус
by *prep*	на (видом транспорта)
to go by bus	ездить на автобуса (автобусом)
to go by taxi	ездить на такси
to come by bus	приезжать на автобусе
to go by plane	лететь самолетом
to get to ... by bus	доехать до ... автобусом
Can I get there by bus?	Могу я доехать туда автобусом?

Grammar and Vocabulary Exercises

1. Заполните пропуски предлогами или наречиями и перескажите тексты:

A few days ago Mr. Semenov came ... abroad. He had gone ... business . . . Great Britain. He had instructions to place an order ... chemical equipment.

Mr. Semenov came ... Moscow ... TU-104. It took him three and a half hours to get home. He had got . . . the plane . . . London airport ... 8 o'clock ... the morning. The plane landed ... Vnukovo airport ... half ... eleven.

His friends had come to meet him and Mr. Semenov was glad to see them.

It didn't take him long to go ... the Customs. He had no things liable ... duty. He filled ... a declaration and gave it ... a Customs Official. The Customs official came … … Mr. Semenov and asked him to open his suit-case ... 15 minutes all the formalities (формальности) were...

Mr. Semenov took his suit-case and joined his friends. The car was already waiting ... them. They got into the car and went home.

— Where were you yesterday ... 5 and 6 o'clock? I phoned you.
— I'm sorry, I was not... I went . . . the Bolshoi Theatre booking-office to book tickets . . . tomorrow.
— And what will be ... ?
— «Romeo and Juliette». I've booked two seats. Will you join me?
— I'll be happy to. When and where shall we meet?
— Let's meet ... a quarter ... six. I'll be waiting ... you outside the theatre.

2. Закончите следующие предложения, употребив данные в скобках слова и словосочетания:

1. When I came into the waiting-room of the airport (all the passengers ... to wait . ..). 2. Before Mr. Sobolev got on the plane (to fill in a declaration). 3. Since the representative of a British firm arrived in Moscow, (... to place a few orders). 4. We heard (... to feel bad). 5 The secretary told us (... to go on business). 6. We found out (... to arrive). 7. The passenger asked the Customs Official (... to be liable to duty). 8. The Customs Official answered (... to be duty free).
9. I did not know (... to go abroad). 10. The engineers said (... to show us the new machines).

3. Заполните пропуски активными словами:

/Customs-Office/ /announcement / /to land/ /airport / /to go through the customs/ /to arrive// waiting-room/ /to declare// to fly/ /from abroad / /flight / /to feel well// plane/

The other day I went to Sheremetievo ... to meet my friend. He and his wife were coming back .... When our bus ... at the airport . . . had not yet landed. It was frosty outside and I went into the airport .... There were a lot of people there. Some

of them were waiting for the ... to get on the plane, others had come there to meet or to see off (проводить) their friends.

In 15 minutes the plane .... My friends went to the .... They had no things to ... and it didn't take them long to .... My friends said they had enjoyed the ... and although the jet-liner ... at a high speed they ....

My friend and his wife were very happy to be back.

4. Ответьте на следующие вопросы, обращая внимание на глаголы to say, to tell, to speak.

a) 1. What foreign language do you speak? 2. In what countries do people speak this language? 3. Can you say that you know this language well? 4. Who speaks this language in your family? 5. What do you say when you do not hear some words?
b) 1. Did you go to see a doctor when you felt bad? 2. What did the doctor tell you to do? 3. What did the doctor tell you not to do? 4. Did your friend phone you when you felt bad? 5. What did you speak to him about? 6. Did you speak English or Russian to your friend?
c) 1. What do your children say when they get up? 2. What do they say when they go to bed? 3. What do you say when you meet your friend? 4. What do you say when your friend gives you an interesting book to read?
d) 1. Do you like speaking at meetings? 2. When did you have your last meeting at the office? 3. How many people spoke at it? 4. How long did they speak? 5. What did they speak about at the meeting?

5. Заполните пропуски словами a little, a few, little, few.

1. Let me think . . . before I answer your question. 2. The plane had taken off and there were .... passengers in the waiting-room. 3. It didn't take me long to go through the Customs. There were very . . . people at the Customs-office at that time.

4. I had very . . . time last night and watched

Speech Exercises

1. Перескажите текст урока и воспроизведите диалог.

2. Ответьте на следующие вопросы и на основе ответов составьте краткий рассказ:

1. Have you ever been abroad? 2. When did you last go abroad? 3. What country were you in? 4. What instructions had your President given you before you went abroad? 5. What did you do when you were abroad? 6. When did you come back from abroad?

1. Have you ever flown by jet-liner? 2. On what lines do jet-liners fly in Russia? 3. On what lines do Russian jet-liners fly? 4. Do you usually enjoy flights on a jet-liner? 5. How do you feel when the plane is taking off (landing)? 6. At what speed does a jet-liner fly? 7. Do you have lunch on the plane?

1. When must passengers go through the customs? 2. What does a customs official ask a passenger about? 3. What things are usually liable to duty? 4. What things are duty free? 5. Are presents duty free or liable to duty?
1. When did you last go through the Customs? 2. In what country was it? 3. Did you go there by business? 4. What did the customs official ask you to do? 5. What things for your own use did you have in the suit-case?

3. Составьте диалоги на основе следующих ситуаций:
Mr. Brown arrived in Moscow on business. Mr. Brown felt well during the flight. The plane landed at Sheremetievo airport at 6 p.m. Comrade Petrov came to the airport to meet Mr. Brown. When they were going from the airport Comrade Petrov asked him about the flight.
Comrade Smirnov is going to Paris on business. He telephones the Intourist booking-office and asks when they have flights to Paris. The clerk says that there are flights to Paris every other day.
Then Mr. Smirnov books a seat for a plane for Friday and finds out that the plane takes off at 10 a.m. on Fridays. The clerk asks Mr. Smirnov to be at the airport at 10 o'clock.

every other day через день

When Mr. Krylov came to the Customs House he saw a lot of passengers there. They were all going through the Customs. The Customs official asked Mr. Krylov what things liable to duty he had. Mr. Krylov answered that his things were all duty free. He also said that all the things were for his own use.

4. Составьте диалоги или ситуации, используя следующие слова и словосочетания:
1. Russia, different countries, to have business relations, representatives, to go abroad, to place an order, raw materials, manufactured goods;
2. to go abroad, by plane, to arrive, an airport, to go through the Customs, to register, to fill in, a declaration, to declare;
3. to arrive, an airport, in time, to take off, a passenger, to get on, a jet-liner, to join, a flight;
4. a cable, to receive, to meet, a friend, to find out, the number of the flight, to get to, an airport.

5. Выполните следующие задания:
1. Mr. Brown has arrived in Moscow on business. You have an appointment with Mr. Brown at the Ministry. Receive Mr. Brown at your office and speak to him about his flight from London to Moscow.
2. You are going to New Delhi on business. Telephone the booking-office and make a reservation for a plane.

6. Сделайте сообщение на следующие темы:
1. At the airport. 2. Customs. 3. In the waiting-room.

UNIT 2 BUSINESS ENGLISH ITEMS

Lesson 1. ECONOMICS

1. Read the text:

Economics

Economics is the study of how scarce commodities and resources are affected by supply and demand. Economists focus on the way in which individuals, groups, business enterprises, and governments seek to achieve efficiently any economic objective they select. Other fields of study also contribute to this knowledge: Psychology and ethics try to explain how objectives are formed; history records changes in human objectives; sociology interprets human behavior in social contexts.

Standard economics can be divided into two major fields. The first, price theory or microeconomics, explains how the interplay of supply and demand in competitive markets creates a multitude of individual prices, wage rates, profit margins, and rental changes. Microeconomics assumes that people behave rationally. Consumers try to spend their income in ways that give them as much pleasure as possible. As economists say, they maximize utility. For their part, entrepreneurs seek as much profit as they can extract from their operations.

The second field, macroeconomics, deals with modern explanations of national income and employment. Macroeconomics dates from the book, The General Theory of Employment, Interest, and Money (1935), by the British economist John Maynard Keynes. His explanation of prosperity and depression centers on the total or aggregate demand for goods and services by consumers, business investors, and governments. Because, according to Keynes, inadequate aggregate demand increases unemployment, the indicated cure is either more investment by businesses or more spending and consequently larger budget deficits by government.

Commodities

Virtually everything that comes out of the ground [gold, silver, livestock, corn, oil, etc.] can be classified as a commodity. For the more experienced investor, this venue of investing can offer huge returns with very little initial investment. The risks are tremendous and not at all recommended for the inexperienced investor, but some think the outcome more than makes up for the for potential loss.

Vocabulary Notes on the text:

supply I [sə'plaɪ]/ 1. сущ.

1) снабжение, поставка

to bring up / provide supplies – обеспечить снабжение

2) а) замещение вакантной должности б) временный заместитель

3) (supplies) а) ресурсы, припасы, запас; продовольствие, провиант

б) довольствие, содержание (денежное) в) утверждённые парламентом ассигнования; office supplies – канцелярские принадлежности (товары)

4) предложение

supply-and-demand principle – принцип спроса и предложения

Prices change according to demand and supply. – Цены меняются в зависимости от спроса и предложения.

5) питание, подача, подвод, приток

supply canal – подводящий канал

2. гл. 1) а) снабжать (чем-л.), поставлять; доставлять

Syn: furnish , provide , afford

б) добавлять (что-л. недостающее)

Supply words that are wanting. – Добавь недостающие слова.

2) восполнять, возмещать (недостаток); удовлетворять (нужду, требование и т. п.)

Syn: compensate

3) а) заменять, замещать (кого-л. / что-л.)

4) подавать, подводить (о коммуникациях); питать

II ['sʌplɪ] гибко

demand [dɪ'mɑːnd]/ 1. гл. 1) требовать, потребовать (с кого-л., от кого-л.); предъявлять требование

to demand higher pay – требовать повышения оплаты (труда)

to demand an explanation – потребовать объяснений

to demand that troops be / should be withdrawn – требовать вывода войск

to demand too much of smb. – требовать / ожидать от кого-л. слишком многого

I demand to know what's going on. – Я требую, чтобы мне объяснили, что происходит.

I demand to see the manager. – Я хочу видеть менеджера. / Позовите менеджера!

I demand my money back. – Я требую, чтобы мне вернули деньги.

Syn: ask, insist, claim, exact, order, request, require

Ant: forgo, relinquish

2) требовать, нуждаться

Developing questionnaires demands great care. – Составление вопросников требует большой тщательности.

Syn: require, need, call, involve

3) спрашивать, задавать вопрос

'Is it true?' he demanded angrily. – "Это правда?" - сердито спросил он.

Syn: ask, request

4) вызывать в суд, требовать явки в суд

Syn: summon

5) выставлять иск, предъявлять иск

6) делать запрос

2. сущ. 1) требование, настойчивая просьба

demand for higher pay – требование повысить оплату (труда)
inexorable demands – жестокие требования
ransom demand – требование выкупа
to meet / satisfy smb.'s demands – соответствовать чьим-л. требованиям
to yield to / give in to smb.'s demands – уступать чьим-л. требованиям
to make demands – выдвигать требования, требовать
on demand – по (первому) требованию
to feed the baby on demand – кормить ребёнка столько раз, сколько он попросит
2) (demands) запросы, требования
excessive demands – чрезмерные запросы
to make demands on smb.'s time – отнимать время
The demands on their budgets have increased. – Их расходы возросли.
She is overcome by the many demands on her time. – У неё совсем нет свободного времени.
3) спрос
brisk / enormous / great / strong demand – большой спрос
limited demand – ограниченный спрос
the law of supply and demand – закон спроса и предложения
to meet / satisfy consumers' demand – удовлетворять спрос потребителей
to be in demand – пользоваться спросом
by popular demand – по многочисленным просьбам.
commodity [kə'mɔdətɪ]/ 1) предмет потребления 2) товар, продукт для продажи commodity exchange – товарная биржа
commodity composition – товарная структура
commodity capital – товарный капитал
commodity production – товарное производство
venue ['venjuː] 1) место проведения (мероприятия, встречи)
venue for the conference – место проведения конференции
outcome ['autkʌm]/ 1) исход, итог, последствие, результат
Syn: result, consequence, sequel
2) выход, выпускное отверстие
tremendous [trɪ'mendəs]/) 1) огромный, гигантский, громадный
Syn: colossal, Herculean, prodigious, stupendous, thumping, titanic
Ant: minute, small
2) классный, потрясающий
"Was it fun?" – "Tremendous." – "Это было весело?" – "Потрясающе!"
3) жуткий, страшный, ужасный
Syn: terrible, frightful

2. Give Russian equivalents to:

social science; distribution of goods and services; to try to explain; sociology interprets human behavior; to create a multitude of individual prices; to spend their income; as much pleasure as possible; they maximize utility; for their part; to deal with modern explanation; prosperity and depression; demand for goods and services;

business investors; according to Keynes; larger budget deficits.

3. Answer the following questions:

1. What is economics?
2. What problems do economists focus their attention on?
3. What do psychology and ethics try to explain?
4. What does sociology interpret in social contexts?
5. Into what fields can be standard economics divided?
6. What does microeconomics explain?
7. How do consumers try to spend their income?
8. Do they maximize utility?
9. What questions does the second field study?
10. Who is the author of the book «The General Theory of Employment, Interest, and Money»?
11. How does he explain prosperity and depression?

4. Use the right form of a predicate:

1. Gross national product is the value of all goods and services (to produce) in the economy in a given period such as a year.

2. The value added (to be) the difference between the value of a firm's output and the cost of the inputs (to buy in) to produce that output. The value added (to be) the value that a firm (to add) to its (to buy in) materials and services through its own production and marketing efforts. The sum of all the value added in various sections of the economy such as manufacturing, agriculture, etc. (to know) as the GDP.

3. Businesses (to produce) goods and services (to use) factor inputs (to supply) to them by households.

4. The gross national product (to determine) for a particular geographic area, usually a country, but possibly a region or a city, or a group of countries such as the European Economic Community (EEC). It (to measure) for a time period, usually a year or a quarter.

5. An asset (to be) property (to own) by an individual or a business which (to have) money value.

6. While individual labour supply (to measure) in hours, aggregate supply (to measure) in man-hours, the total amount of hours (to supply) by all workers.

5. Use the right article:

1. ... Russia exports ... machines, ... raw materials, ... equipment to ... different countries of ... world. 2. France and England import ... raw materials from ... Russia. 3. Mister Serov is ... President of Machinoexport. 4. ... President of Machinoimport is out now, he'll be in half ... hour. 5. Are all ... necessary materials for ... talks ready? Yes, they are. I'll call for them in ... quarter of ... hour. 6. 1 think he has cleared up all ... points and we can sign ... contract tomorrow. 7. Can you join me for ... dinner on Sunday? Yes, with ... pleasure. 8. Every year ... Russia concludes trade agreements with ... different countries. 9. When are you going to

give them ... reply? I believe I can let them know ... reply ... day after tomorrow. 10. I'm afraid ... price of ... foodstuffs is not acceptable to us. 11. You must buy ... tickets for ... performance in advance. 12. Do you know when they are leaving for ... Moscow? I believe they are leaving ... next week.

6. Use the right preposition or adverb where necessary:

1. We are interested ... having business relations ... all the countries ... the world. 2. Russia exports different kinds ... goods ... very many countries ... the basis ... trade agreements ... them. 3. Last year we bought some machines ... foreign firms ... acceptable prices. 4. Please, phone Mr. Gray and tell him that I'm going to call ... him ... his hotel ... a quarter ... an hour. 5. I'd like to speak ... the director ... the office. Can you put me ...? Yes, please. 6. Do you know that Mister Pavlov is leaving ... London one ... these days? He'll have talks ... one ... the firms and sign a contract. 7. The secretary has just told me that the British businessmen are going to contact us. They'd like to clear ... some points ... the contract. What time shall we make an appointment ... them ...? I think ... ten o'clock. Please, tell the secretary to let them know ... it today. 8. It is very convenient to buy tickets ... the theatre ... advance.

7. Translate into Russian:

1. Economists have two ways of looking at economics and economy.
2. Macroeconomics is the study of the economy as a whole, microeconomics is the study of individual consumers and the business firm.
3. Each factor of production has a place in our economic system, and each has a particular function.
4. Price stability refers to times during which prices remain constant.
5. A budget is a financial plan that summarizes income and expenditures over a period of time.
6. Saving is one of the most important things that people do with their incomes.
7. Economic forces also affect decisions in the world of business.
8. The United States government also employs economists to study economic problems and to suggest ways to solve them.
9. Consumers are people who use goods and services to satisfy their wants.
10. Efficiency is a measure of how much we get for what we use.
11. Demand is a consumer's willingness and ability to buy a product or service at a particular time and place.

8. Translate:

1. Наши торговые связи развиваются из года в год. 2. Россия – страна устойчивой экономики. 3. Мы можем знать заранее. 4. ... различные виды товаров, такие как ... 5. На основе этих соглашений. 6. Кто говорит? 7. Минутку. Я соединю вас. 8. Говорит Смирнов. 9. Мне хотелось бы выяснить некоторые вопросы. 10. Видите ли, я уезжаю в Лондон. 11. Вы не согласитесь пообедать со мной в субботу? 12. Я заеду за вами в гостиницу около 6 часов.

Tests:

Test № 1.
Enter the correct word to build expressions related to economics and finance

/dollar/ /conscious/ /reserve/ /mouth/ / /order/ /minimum/ /mixed/ /enterprise/ /raiser/ /gold/ /debt/ /non/ currency/ /earned/ /purchase/ /open/ /Pocket/ /power/ /pay/ /season/

1. Free _ is an economic system in which private businesses compete with each other.
2. A fund _ is a person or event which collects money.
3. A _ card is a credit card which you can get if you earn a lot of money.
4. The gold _ is the amount of gold held by a national bank.
5. If you live from hand to _, you have just enough money to live without suffering.
6. Hard _ is money of a type that has a value in other countries than its own.
7. If something is hard-_, it is deserved because lots of work was done.
8. In hire _ the buyer pays part of the cost immediately and then makes small regular payments.
9. Mail _ is a way of buying goods in which you choose what you want, usually from a catalogue.
10. A _ wage is the smallest amount of money that an employer is allowed to pay someone.
11. In a _ economy some industries are controlled privately and some by the government.
12. A country's national/public _ is the total amount of money that is owed by its government.
13. An organisation which is _-profit does not make a profit intentionally (usually charity).
14. In an _ market a country allows companies from other countries to do business there.
15. _ money is given by a parent to a child every week or month.
16. $ is the _ sign.
17. Price-_ shoppers compare the prices of two similar products and buy the cheaper one.
18. A person's purchasing _ is their ability to buy goods.
19. If you ask for a _ rise, you want more money from your employer.
20. A _ ticket can be used many times within a limited period and is cheaper than paying separately for each use.

Test № 2

Enter the correct word to build expressions related to economics and finance:

/inflationary/ /egg/ /eight/ /redundancy/ /train/ /invisible/ /stock/ /vouchers/ /merchant/ /high/ /retail/ /nosed/ /pay/ /tender/ /lending/ /shark/ /standing/ /broke/ /fair/ /benefit/

1. The gravy _is a way of making money quickly, easily, and often dishonestly.
2. The _ life is an exciting way of living in which rich and successful people enjoy themselves.
3. An _ spiral is when wages and prices take turn to grow in short intervals.
4. Services supplied to foreign countries such as banking are called _exports.
5. A joint-_ company is owned by the group of people who have shares in the company.
6. Legal_ is the money which can be officially used in a country.
7. A bank's _ rate is the amount that it charges on money that it lends you.
8. A loan _ charges very large amounts for lending money to someone.
9. Luncheon _ are given by employers to employees to buy meals in some restaurants.
10. A _ bank is involved with companies rather than with people.
11. A nest _ is a sum of money that has been saved or kept for a special purpose.
12. In the past, pieces of _ were gold coins.
13. A _ payment is what a company pays to workers who are no longer needed.
14. The _ price index is a measurement of the changes in the cost of basic goods and services.
15. Someone who is sharp_ is good at dealing with money.
16. Sick _ is money given by an employer to someone who cannot work because of illness.
17. A _ order is an instruction to a bank to pay some money at regular times to another bank account.
18. If you are stony _, you are completely without money.
19. A trade _ is a large gathering at which companies show and sell their products.
20. Unemployment _ is regularly paid by the government to people who do not have a job.

Lesson 2. MARKETING

1. **Read the text:**

Marketing

Marketing, activities involved in getting goods from the producer to the consumer. The producer is responsible for the design and manufacture of goods. Early marketing techniques followed production and were responsible only for moving goods from the manufacturer to the point of final sale. Now, however,

marketing is much more pervasive. In large corporations the marketing functions precede the manufacture of a product. They involve market research and product development, design, and testing.

Marketing concentrates primarily on the buyers, or consumers, determining their needs and desires, educating them with regard to the availability of products and to important product features, developing strategies to persuade them to buy, and, finally, enhancing their satisfaction with a purchase. Marketing management includes planning, organizing, directing, and controlling decision making regarding product lines, pricing, promotion, and servicing. In most of these areas marketing has complete control; in others, as in product-line development, its function is primarily advisory. In addition, the marketing department of a business firm is responsible for the physical distribution of the products, determining the channels of distribution that will be used and supervising the profitable flow of goods from the factory or warehouse.

marketing – маркетинг
consumer – потребитель
pervasive – широко распространенный
precede – предшествовать
involve – включать
availability – доступность
to persuade – убеждать
enhance – повышать
promotion – продвижение
pricing – ценообразование
servicing – обслуживание
advisory – консультативная
profitable – прибыльный

2. Give Russian equivalents to:

Activities involved in getting goods; is responsible for the design; early marketing techniques; to the point of final stage; is much more pervasive; in large corporations; precede the manufacture of a product; testing; with regard to the availability of product; enhancing their satisfaction with a purchase; marketing management; regarding product lines; promotion; its function is primarily advisory; the marketing department; physical distribution; the profitable flow of goods.

3. Use the words to ask questions:

1. is, marketing, what?
2. the producer, is, for what, responsible?
3. early marketing technique, did, what, follow?
4. the manufacture of a profit, where, precede, the marketing functions, do?
5. they, what, do, involve?
6. does, on, what, concentrate, marketing?
7. what, marketing management, does, include?
8. marketing, complete control, has, when?
9. the marketing department of a business firm, responsible for the physical distribution of the products, is?

4. Read and translate the dialogues:

Marketing

I

John is meeting Terry on the arrival from his business trip to Europe.

John: There is a great interest in our new model SC-5 in Europe, especially in Italy and in France. In fact, Gatsby's company from Paris has found the project so perspective that their technical director is arriving this week to discuss the details of the device with Stephen.

Terry: I don't doubt they will get on well[1] taking into consideration that they are both more than anybody else interested in the SC-5 as in a piece of engineering[2]. But I'm not at all happy about this visit in spite of the fact that Gatsby's represents a potential customer for the SC-5.

John: That's just the point![3] The fact is they are more than only a potential customer. All being well[4], we should be able to work with them directly, and it will be the first direct contact Brown & Co has ever had with a phone manufacturer. I have a strong feeling that[5] this is a great opportunity that should not be overlooked[6].

Terry: In any case it is too late already to put the Gatsby's man off. Tell Stephen to be ready with all test results and to collect as much information as possible within the time left.

Well, one more thing concerning the SC-5: there is to be a Board meeting in twelve days' time, where the project is bound to be mentioned. Although there is not time enough to circulate a complete report[7], I'd like to have all the information about the market survey.

John: I have a little information but I don't know how good it is.

Terry: Having a little information is better than having none, don't you think so?

II

John and Gerald Stutfield are discussing the results of preliminary study.

Gerald Stutfield: Unfortunately we have not had enough time to prepare our study. Therefore there is not much data we have collected. In general the preliminary study shows that the market for digital mass media means is growing...

John: Excuse me, Mr. Stutfield, we know that the market for digital mass media means is growing. What we want to know is how fast it's growing.

Gerald Stutfield: I was just going to mention the figures. There is some statistics on the screen including a chart[8] that shows the growth in production for the past five years: total digital communication means production has risen by 35%.

John: O.K. I would prefer not to go through the whole information which is contained in your report. Let us concentrate on details that affect the SC-5 project.

Gerald Stutfield: Regretfully, I'm not able to give you much detailed information on this point. We have sent our questionnaires to many firms that are already producing digital phones.

John: Did many of them reply?

Gerald Stutfield: About 45%, which is quite a lot compared to other surveys. Phone manufacturers indicate that your project will be of interest to them[9]

only if it enables them to produce a more attractive product for their customers than their present models.

John: And did you question the customers?

Gerald Stutfield: Surely, and their answers indicate that only 23% of them will welcome such a model as the SC-5 project can offer.

John: Does that mean that the rest of them will find our device unwelcome?

Gerald Stutfield: The other customers feel that such advantages as the convenient design and simple operation will be worth paying for as long as there is no increase on cost.

John: So, we can count only on 23% of customers! That doesn't sound much encouraging[10].

Gerald Stutfield: Well, I think you could find more interest abroad than in the United Kingdom.

Vocabulary Notes on the Dialogues:

1 to get on well with something – ладить с кем-л.
2 a piece of engineering – образец инженерного искусства.
3 That's just the point! – В том-то и дело!
4 all being well – в лучшем случае.
5 to have a strong feeling that... – быть глубоко убежденным в том, что.
6 to overlook an opportunity – упустить возможность.
7 to circulate a complete report – предоставить полный отчет.
8 a chart – диаграмма.
9 to be of interest to somebody представлять интерес для кого-л.
10 to sound encouraging – звучать обнадеживающе.

5. Practise reading with correct pronunciation. If necessary consult the dictionary:

data; device; chart; figure; manufacturer; preliminary; questionnaire; screen; statistics; survey; to indicate, Germany, France, Paris, project, perspective, technical, director, device, consideration, both, engineering, potential, customer, opportunity, concerning, bound, mention, although, circulate, survey, unfortunately, therefore, digital, mass, media, communication, through, encourage.

6. Find in the text words and expressions close in meaning (one for each group):

diagram, plan, graph, visual aid; deliberation, reflection, contemplation, thought; chance, occasion, opening; state, cite, refer to; assessment, review, scrutiny, appraisal; exchange of ideas, interaction, consultation, transfer, transmission; give confidence, hearten, cheer, support, persuade, promote, advance; unhappily, regrettably, sadly, alas, unluckily; initial, first, introductory; consequently, as a result, for that reason, hence; figures, data, information, info; in cooperation, mutually, together; survey, opinion poll.

7. Give a summary using the most suitable words instead of those from the text:

arrival – influx, entrance ,onset, advent;

business – commerce, trade, dealing, corporation, establishment,

partnership, firm;

enterprise, venture, organization;

project – scheme, plan, assignment, task, endeavour;

trip – journey, tour, excursion, expedition, voyage, visit;

perspective – viewpoint, outlook, view, perception, point of view, angle;

technical – technological, scientific, industrial, mechanical;

details – facts, information, minutiae, niceties, fine points, departure;

director – manager, leader, executive, boss, administrator, principal, chief;

arrive – reach your destination, get there, land, disembark, appear, enter;

discuss – talk about, argue, converse, thrash out, confer, chat about, consider;

device – machine, tool, piece of equipment, mechanism, apparatus, appliance, gadget;

doubt – hesitation, uncertainty, reservation, distrust, disbelief, qualm, skepticism;

consideration – deliberation, contemplation, thought, thoughtfulness, concern, significance;

represent – symbolize, correspond to, signify, be a symbol of, epitomize, denote;

potential – possible, latent, probable, impending, prospective, would-be;

contact – communication, dealings, connection, exchange, commerce, connection;

manufacturer – producer, maker, company, firm;

customer – client, purchaser, buyer, patron, punter, shopper, consumer;

overlooked – ignored, unobserved, unseen, disregarded, without being seen;

although – though, even though, even if, while;

circulate – distribute, spread, issue, disseminate, make known, pass around.

8. Give English equivalents to the following Russian words and expressions:

a) представлять потенциального заказчика; работать напрямую; представить полный отчет; ссылаться на цифры; вырасти на 35%; сосредоточиться на деталях; статистические данные; диаграмма; вопросник (анкета); удобная форма (дизайн); простое управление; рост производства; увеличение стоимости

b) быть глубоко убежденным; считать нежелательным; представлять интерес для кого-л.; не упустить великолепную возможность; одобрять; влиять на кого-л.; отделаться от кого-л.

9. Answer the questions given below:

1) Why is the technical director from Paris arriving in London?

2) Why are Brown & Co's Paris customers interested in the SC-5 project?

3) What does John think about the direct contact between Brown & Co and Gatsby’s?

4) What should Stephen do within the time left before the technical director's arrival?

5) What does Terry want to know before the Board meeting?

6) Why has Mr. Stutfield collected little data about the demand in mass media?

7) What does the preliminary study show?

8) By how much did the communication means production rise for the past five years?

9) What did the Consultants do to receive detailed information concerning the possible marketing of products?

10) How many customers will welcome the model which Brown & Co can offer?

11) On what conditions will the rest of the customers welcome the new model of the digital phone?

12) Where will the new model get a lot of support?

10. Paraphrase:

1.You'll have to take all kinds of measures you think will help to support the sales.

2.You must follow any instructions given in the manual.

3.The demand is not expected to be very great due to high prices and it doesn't matter what the quality of the goods is.

4.He spent all the money he had.

5.No matter what reasons he can give, we must insist on the work being finalized as soon as possible.

11. Translate into English:

1. Работа маркетолога на любом уровне включает в себя принятие ответственных решений. 2. Необходимо составить смету предстоящих расходов. 3. Фирма предлагает большое разнообразие товаров. 4. Каждый товар имеет свой собственный жизненный цикл, который состоит из нескольких этапов. 5. Проект не был принят из-за высокой сметной стоимости. 6. Управленческая деятельность подразделяется на стратегический, тактический и оперативный уровни. 7. Одной из задач является определение рынка или его сегмента для внедрения товара. 8. На выставке вы сможете познакомиться со всеми новшествами, появившимися за последнее время. 9. Ему удалось добиться успеха благодаря большой работе. 10. Какие бы ни были трудности, мы должны обеспечить продвижение товара на рынок.

Lesson 3. DELIVERY

1. Read the text:

Delayed Delivery Dates

The sales force[1] should approach customers[2] individually. In case of inevitably delayed delivery dates[3], it is very important to get in touch with all

company's customers. The Sales and the Marketing Managers should persuade the customers that their company can still deliver the goods. After sending out an explanatory letter they contact as many customers as possible.

Steve is the Marketing Manager of Brown & Co. Later that week Steve together with John, one of his salesmen visited Bonnet Hardware. Steve supposed that Bonnet Hardware's case would be easy to handle[4], but after the meeting with the chief of the company expecting a large order of hardware components by the end of the month, he was not so sure. During the meeting Steve didn't waste time making excuses[5] or explaining his company's problems. He just came straight to the point[6] and questioned whether Bonnet Hardware had sufficient stocks[7] to give Brown& Co the chance to re-schedule its deliveries[8]. By checking the stock levels[9] it was established that Boyd Hardware had enough apparatus to last for several months, so it would be possible to re-schedule deliveries without disrupting Bonnet Hardware's production. Yet in spite of this, the company chief pointed out that he didn't like the idea of being overdependent on Brown& Co for supplies. He pointed out that it would have been almost impossible to find alternative supplies at short notice[10] if the fire had been bad enough to halt production[11] for several months. He added also that he had got a number of attractive offers from some of Brown& Co's competitors, though he hoped there would not be any need to make use of them.

While Steve was busy visiting domestic customers, John, the Sales Manager was preparing to set off for the Continent. The first foreign customer that John visited was Maurice Maoli in Rome. The news that Brown& Co was unable to deliver goods on time put Maurice in a difficult position. It was only a short time ago that he had persuaded the reluctant Board of Directors to order components from the firm. To admit now that the components would not be delivered on time would make things very unpleasant both for him and for Brown& Co. John noticed that Maurice' s order was extremely huge and asked him if he really needed two thousand components per month right through the winter. Maurice admitted that there might be some seasonal variation in his production schedules, but just at that time they needed the goods urgently. So John failed to change Maurice's mind on this point.

From Rome John flew on to Gettysburg, where he met Gerald Stutfield, Brown& Co's agent. During the course of their conversation John brought up the question of the SC-5 project and was surprised to see that Stutfield was extremely interested in it. Stutfield even asked if Brown& Co would be willing to sell him the patents. He said that there was now market in Gettysburg for this device although there had not been five years ago.

Next day John visited Mr. Jefferson, Brown& Co's largest customer. Once again he had to explain how the fire had affected Brown& Co's delivery schedules and apologize for the inevitable delays. Mr. Jefferson pointed one order for a consignment[13] of 3,500 gears that he needed for his new model and that could not be delayed. Although John knew that it would be a problem to meet this order[14], he promised to do his best[15].

Vocabulary Notes on the Text:

1 sales force – торговый персонал;

2 to approach customers – иметь подход к заказчикам;

3 in case of inevitably delayed delivery dates – в случае неизбежной отсрочки сроков поставки;

4 to handle the case – уладить дело;

5 to waste time making excuses – тратить время на извинения;

6 to come straight to the point – сразу перейти к делу;

7 stocks – сток; запас, резерв на складе;

8 to re-schedule deliveries – пересмотреть график поставок;

9 stock levels – количество товарного резерва;

10 at short notice – *зд.* за короткий срок; тотчас же, немедленно;

11 to halt production – останавливать производство;

12 a consignment – партия (товара);

14 to meet an order – удовлетворить (выполнить) заказ;

15 to do one's best – сделать все, что в чьих-л. силах.

2. Translate the following words into Russian and learn their pronunciation:

inevitable; alternative; sufficient; domestic; seasonal; explanatory; overseas; overdependent; delivery; supply; schedule; consignment; conclusion; prototype; variation; to alter; to disrupt; to re-schedule; to halt; to reveal; to suspend.

3. Find in the text words and expressions close in meaning to the following synonymous groups and phrases:

immediately, straight away, without delay; astonished, startled; timetable, to-do list; hold-up, stoppage, impediment; deliverance, release; system, scheme; project, obligation, assignment; accentuate, give emphasis to; provide, contribute, equip; preceding, earlier; surrogate, substitute; subsidiary, insignificant, marginal; corresponding, harmonizing, complementary; disturbing, upsetting; countrywide, national; consumer, purchaser, punter, client; an adequate amount of, sufficient, enough; instantly, then and there, on the spot; obligatory, unavoidable, inescapable necessary; launch, to start for, commence, instigate; to make an order, to arrange, to settle an affair; government grant, exclusive rights; transmit, dispatch; make sure, verify, confirm; judgment, assessment, evaluation; put out of action, immobilize; store, hoard, stash, accumulation; conclude, determine; might, strength; person in charge, boss; purchase, acquisition, bargain; route, itinerary.

4. Find in the text words and expressions opposite in meaning to the following:

foreign; international; capture; following; play down; consultant; avoidable; disagree; receive; begin; collective; common; weakness; sell; trickle; repel; gradual; distant; independent; local; later; end; finish; mobilize; dissuade.

5. Answer the following questions:

1) Is it important to get in touch with the consumers in case of delayed

delivery dates? Why?

2) What should be done after sending out explanatory letters to the customers?

3) What did Steve ask the head of Bonnet Hardware about?

4) What did the chief of Bonnet Hardware find out by checking the stock levels?

5) What else did the head of the company mention during his conversation with Steve?

7) Why was he afraid that his company might halt production for several months?

8) How did the news about the fire influence Brown & Co's customer in Rome?

9) Why did the news bewilder Maurice Maoli?

10) Did John manage to make Maurice Maoli wait for the delayed delivery of the components?

11) Why was Brown & Co's agent willing to buy the patents of the SC-5 project?

12) What did John explain to Brown& Co's largest customer?

5. Give English equivalents to the following words and phrases:

a) дата поставки; пересмотреть график поставок; сезонные отклонения от графика поставок; запас товаров на складе; проверить количество товарного запаса (резерва); остановить производство; сорвать производственный процесс; зарубежные (отечественные) заказчики; вести переговоры с заказчиками; выполнить (удовлетворить) заказ; заказ на партию чего-либо; предыдущий заказ.

b) уладить дело; сразу перейти к делу, отправиться куда-либо; сделать вывод; поставить кого-либо в трудное положение; сделать все, что возможно; слишком зависеть от кого-либо.

6. Explain the meaning of the following words and phrases in English:

domestic customers; stocks; a salesman; to order goods; to reschedule deliveries; to disrupt production; to meet an order; to approach customers individually; to arrange an immediate delivery; inevitable delay; reluctant Board of Directors; to be overdependent on the company for supplies.

Lesson 4. INVESTMENTS

1. Read the text:

Efforts to Attract Investment

Malta, with few natural-advantages apart from its strategic position and plenty of sunshine, is embarking on a fresh bid to attract industry and investment.

The island's difficulties are readily apparent; it is tiny, with a population of fewer than 350,000, and it is trying to compete with the expanding, low-cost

economies of south-east Asia and North Africa on the one hand, and with the developed world on the other. The transformation program is largely completed and the emphasis is now turning towards attracting higher-skill industries like electronics, auto components, medical instruments, pharmaceutics and information technology to take the place of more traditional employers like textiles.

The key element in the new strategy is the development of a network of contracts, particularly in the US and Europe. Tourism will continue to be Malta's biggest revenue earner for the foreseeable future, but it too is subject to fashion and adverse economic pressures as well as being seasonal. The government's intention is to generate permanent high-skill jobs that will guarantee employment and bring the economy up to western European standards.

2. Transcribe the following words:

advantage, strategic, embark, readily, apparent, tiny, population, fewer, compete, expand, economy, transformation, emphases, towards, electronics, auto components, pharmaceutics, technology, employer, textiles, particularly, revenue, earner, foreseeable, adverse, pressures, intention, generate, permanent, guarantee employment, western, European, standard.

3. Find in the text words and expressions close in meaning to the following synonymous groups:

reward; location, site, spot; a lot, sufficient, abundance; proposition, propo-sal, offer; be a magnet for, create a centre of attention, catch the fancy of, exert a pull on; teething troubles, hitches, complications, worries; obvious, evident, perceptible, visible, miniature, diminutive; fight, struggle, contend, battle; enlarge, increase, spread out,; ended, finished, done, concluded, terminated; stress, accent, prominence, highlighting; ability, dexterity, proficiency, aptitude, competence; usual, conventional, customary, long-established, habitual, accepted; owner, manager, company; scheme, policy, approach, tactic, line of attack, stratagem; growth, expansion, progress, increase, maturity, improvement; income, proceeds, profits, returns, takings; predictable, probable, expected, estimated; compel, bully, press-gang; purpose, aim, intent, goal, target, objective; enduring, eternal, everlasting, stable, undeviating; assure, promise, pledge, warrant, secure; service, employ, pay; criterion, benchmark, model, pattern; opposing, contrary, hostile, adversative.

4. Find in the text words and expressions opposite in meaning to the following:

inadequate, disembark, repel, unclear, enormous, contract, innovative, decrease, temporary, resident, favorable, disadvantage, grudgingly, more, past, minor.

5. Using synonymous groups give a summary according to the plan:

Malta’s natural-advantages.

The island's difficulties.

The renovation program.

The major aspect in the new strategy.

6. Translate:

Russian government officials have repeatedly stressed that foreign investment and technology transfer are critical to Russia's economic modernization. At the same time, the government adopted new policies to more effectively control foreign investments in key sectors of the Russian economy. In May 2008, Russia enacted the Strategic Sectors Law – specifying 42 activities that have strategic significance for national defense and state security – and established an approval process for foreign investment in these areas.

According to the law, investors wishing to increase or gain ownership above certain thresholds need to seek prior approval from a government commission headed by Russia's Prime Minister. Partly in response to investor criticism, in 2011 Russia amended the law to simplify the approval process and narrow the range of potential investments requiring formal review by the commission.

With respect to the extractive industries, previously, government approval was required for foreign ownership above 10% of companies operating subsoil plots of "federal significance." The November reforms raised the threshold to 25%, a move that experts predict will greatly reduce the number of cases considered by the commission. Some foreign investors have raised concerns that the Strategic Sectors Law could be used to restrict foreign investors' access to certain sectors. Since 2008, however, the commission has approved 128 of 136 applications for foreign investment.

7. Render:

Сегодня частные инвестиции в бизнес развиваются благодаря т.н. «бизнес-ангелам». Наиболее привлекательными для желающих осуществить частные инвестиции в бизнес, являются IT, альтернативные источники энергии, медицина и генная инженерия и т.д.

Инвестиции в малый бизнес имеют меньший срок окупаемости и при больших потенциальных рисках, тем не менее, МСБ развивается быстрее. Инвестор понимает, что правила игры на выбранной им территории реальны и готов осуществлять инвестиции в малый бизнес.

Осуществляя инвестиции в бизнес-проекты, инвесторы должны юридически закрепить условия инвестирования.

Lesson 5. SHIPPING AND FORWARDING[1]

1. Read the following advertisement and say what you have learned about these English forwarders and their services:

SHIPPING & FORWARDING
D. P. W. FREIGHT FORWARDING SERVICES
Witney
Oxfordshire
We are international forwarding agents with wide experience in Europe. We have large modern warehouses for your groupage requirements. Our customers are guaranteed a service second to none with a fast service into Europe. We also have our international transport company to carry your goods, driver accompanied.
Please contact us for your quote.
Telephone: Witney 0972457/8/9
Fax: 8374485

2. Read, think and answer:

1. Forwarders arrange coordination for timely delivery of the cargo to the vessels. Does it help to avoid demurrage?
2. They book the necessary steamer space. Why should it be done well in advance?
3. Usually forwarders prepare the necessary shipping documents, such as Dock Receipts, Export Declarations, import Declarations and others. Why are such papers necessary?
4. Forwarders' premises are usually located not far from ports. Why is this location preferable? Very often forwarders maintain port, airport and railway offices. Does it help them expand their business? What kinds of services can they thus offer?

3. Translate the text:

A lot of correspondence regarding transport is between firms in the same country: for example, sellers make arrangements with forwarding agents or shipowners, while buyers frequently have to contact agents or carriers in their own country when goods are to be collected from a harbour, airport or railway station.

The seller or buyer – depending upon which party is responsible under the terms of payment for transport arrangements[2] – has to know how much it will cost to deliver his goods. If he is going to deal with regular shipments between specific ports, he will know the normal freight rates and will be kept informed about the changes. But in other cases he will have to make enquiries, as in the following letters:

1. Dear Sirs,

Please quote us your freight rate for cased machinery equipment[3] for shipment from Liverpool to St.Perersburg and let us know when you will be sailing to Russia during the next two months.

Yours faithfully, ...

2. *Dear Sirs,*

We are about to make up an order for a customer in Naples, and in accordance with the terms of the letter of credit the consignment has to be shipped by 23 June at the latest.

Please inform us whether your "Italica" will be able to meet the requirements and kindly quote us a rate for the voyage.

We are looking forward to hearing from you.

Yours faithfully, ...

Habitually, a shipping line issues a sailing card that gives particulars of loading and sailing dates of some cargo vessels sailing between some specific countries. If sailings are infrequent, space has to be reserved in advance.

Further you will find the possible replies to the letters 1) and 2):

1. Dear Sirs,

We have received you enquiry of ..., and can advise you that our current freight rate[4] *for cased machinery equipment, Liverpool-St.Petersburg, is ... per metric tonne or per 10 cubic metre*[5].

We sail twice a week, and the whole voyage takes five days. We enclose our sailing card for "S.S. Night Star" and our shipping instruction form. We would appreciate it if you would kindly complete and return the latter as soon as possible.

Yours faithfully, ...

2. Dear Sirs,

In reply to your letter of ..., we are pleased to inform you that "Italica" will be receiving cargo from 20 to 27 of June inclusive, and is expected to commence loading on 23rd. We see no reason why your goods should not be on board by this date, but suggest that the three containers should be delivered to the ship on the opening date.

We look forward to assisting you. Yours faithfully, ...

If the consignor finds the rate acceptable, he will send an advice note[6] to the shipowning firm or agents:

Dear Sirs,

Thank you for your letter of ... We have noted that your "S.S. Night Star" is receiving cargo for Liverpool on the 9th of this month, and are making arrangements for our equipment to be delivered to the ship.

We are enclosing your shipping instructions form, duly completed.

Yours faithfully, ...

After the arrangements have been made, the senders will inform the customers that the merchandise is on the way. This type of communication is known as an advice of dispatch[7], and normally the information is typed on a printed form and sent together with a cover note[8].

Vocabulary Notes on the Text:

1 shipping and forwarding – перевозка и экспедиторские операции;

2 transport arrangements – обязательства по транспортировке груза;

3 cased machinery equipment – крупное оборудование, упакованное в специальные ящики;

4 freight rate – фрахтовая ставка;

5 per metric tonne or per 10 cubic metres – за метрическую тонну или за Юм^3;

6 an advice note – уведомление, извещение;

7 an advice of dispatch – уведомление об отгрузке;

8 a cover note – свидетельство о временной страховке груза, «ковернот».

4. Translate the following words and phrases and learn their pronunciation:

machinery equipment; voyage; vessel; merchandise; harbour; freight rates; quote; particulars; shipping instructions form; dates of loading; inclusive; cubic metres; frequently; habitually; current; twice; acceptable.

5. Give English equivalents to the following Russian words and expressions:

a) железнодорожная станция; регулярные поставки; фрахтовые ставки; судовое расписание; бланк-инструкция по отгрузке; экспедитор; до 27 июня включительно; дата погрузки; груз; должным образом заполненный; по открытой дате;

b) договариваться о чём-л.; зарезервировать заранее место для груза; связаться с экспедитором; начать погрузку; выслать документ о временной страховке груза; сообщить о фрахтовой цене; вложить расписание.

6. Answer the following questions:

1) Who should arrangements regarding transport be made with?

2) How can goods be transported?

3) In what case will you know the normal freight rates?

4)What should you do if you are not informed about the changes in sailing dates?

5) What kind of letter should you send if you want to know the freight rate for the shipment of some special equipment?

6) What kind of letter should you send if you want your consignment to be shipped at the nearest possible date?

7) What is a sailing card?

8) What must you do if the sailings are infrequent?

9) What kind of letter would you receive in reply to your enquiry concerning the freight rates?

10) What kind of reply could you receive to your order of cargo shipment on a certain date?

Lesson 6. CHARTERING

1. Read the text:

Chartering of Ships

When the senders of goods have very large shipments to make, especially when it concerns bulk cargoes, it is of great advantage to have a whole ship at their disposal. They do not need to buy the ship but can hire it, and this is called "chartering".

Chartering of ships, being a highly specialized business, is usually done through the intermediary of brokers. In London, for example, there is a special center called the Baltic Exchange[1] where the brokers operate, in much the same way as stock and share brokers on a stock exchange.

Ship brokers have an expert knowledge of rises and falls in rates for chartered ships, and the trends of the market. This is a very competitive business and there are no fix rates in it as in the case of the line companies[2]: tramp[3] rates fluctuate very rapidly, depending upon supply and demand.

The contract between the ship owner and the charterer is called a charter party[4], and it is a long and rather complicated document. A charter party may be for the carriage of goods from one specified port to another, and is known as a voyage charter[5], or it may cover a period of time and is known as a timecharter[6].

Much of business of chartering is done regularly by cable or fax. The following is an example of letter written from charters to brokers:

... We have signed the contract for the supply of computers, over the next seven months, to South America, and shall be glad to know if you can fix us a time charter for a suitable vessel.

The question of speed must be considered as the ship should be able to make five voyages in the time, allowing three days for loading and unloading on each voyage.

In view of the general slowness of the market at the moment we hope that you can get us a really good offer.

Some very large enterprises have their own fleet of ships, especially when they need to ship their raw material regularly from another part of the world; this is also the case when they specialize in one type of commodity, such as oil or coal.

It is obvious that such specific cargoes as oil, coal or grain, require special vessels for their transport. Grain in bulk, for example, is carried in ships that can be loaded and unloaded by special apparatus – pouring the grain into the holds of the ship- and sucking it out for unloading, which avoids the long process of loading and unloading sacks. For loading and unloading of ships, ship agents – who are connected solely with ships (unlike forwarding agents) may offer their services.

The following is an example of offer of services from ship agents:

... We see from Lloyd's List that your M.V.Saturn is expected to discharge at their port next week, and we would be very happy to offer you our services as agents.

Our firm has had considerable experience, having been established here for 50 years, and we are acting as agents to all Anglo-Saxon chartered vessels calling

at this port.

You can rely on us to provide your vessel a quick turnround[7], and we might also mention that we can deal with all matters concerning crews.

If you decide to have us as agents we are sure you will be fully satisfied with the results.

Vocabulary Notes on the Text:

1 the Baltic Exchange – Балтийская биржа;

2 line companies – линейные судоходные компании;

3 a tramp – «трамп» – грузовое судно, не работающее на фиксированных рейсах;

4 a charter party – договор на чартерное фрахтование; чартер;

5 a voyage charter – рейсовый чартер;

6 a time charter – тайм-чартер;

7 turnaround – время, необходимое на оборот судна.

2. Translate the following words and learn their pronunciation:

ship owners; brokers; crews; bulk; cargo; exchange; tramp; fleet; slowness; apparatus; chartering; intermediary; raw; sucking; fluctuate; secure.

3. Give English equivalents to:

a) гавань; судовладелец; насыпной или наливной груз; биржевой маклер; фондовая биржа; рейсовый чартер; тайм-чартер; сырье; судовой агент; судовая команда; морской агент/экспедитор; дата отхода судна; навалом *(о грузе);* включительно; через посредничество брокеров;

b) колебаться (о *цене);* наводить справки (делать запрос); отплывать, отбывать.

4. Answer the following questions:

1) In what cases do the senders prefer to have a whole ship at their disposal?

2) What is the chartering of ships?

3) How is the chartering business usually done?

4) Where do ship brokers operate?

5) What should a ship broker know?

6) What is a charter party?

7) What types of charter parties can you mention?

8) How is the business of chartering done nowadays?

9) What did the charters ask the brokers for in their letter?

10) Why is it necessary to consider the speed of the chartered vessel?

11) What services did the ship agents offer in their letter?

12) What information did they give about their firm?

13) What did the agents promise to do in case their services would be accepted?

5. Sum up the contents of the text according to the following plan:

1) The general characteristics of chartering business.

2) A letter from charters to brokers.

Lesson 7. SHIPPING MARKET

1. Read, translate and discuss the newspaper article:

Atlantic dry cargo rates show further upturn FREIGHT RATES in the U. S. Gulf/Continent grain trades have continued to surge ahead[1] with the going rate for 65,000 tonnes rising by around a fifth to $ 23 per ton.

Representative rates for 40,000 ton cargoes between the U.S. and the Continent are being negotiated[2] at $18 per ton and for larger Panamax types the rates are $15-$16 per ton – an increase of around $2 per ton over the last month.

Denholm Coates reports that the Far Eastern dry cargo markets are looking "distinctly dull"[3]; in contrast with the buoyant[4] Atlantic market and rates for large bulk carries are softening.

The latest figures from the General Council of British Shipping underline the present boom in the tramp shipping market.

The GCBS's monthly tramp trip charter and quarterly time charter indices[5] have hit new peaks. The time charter index rose by 7 per cent during the first quarter of the year and is 84 per cent up on a year ago.

The GCBS's monthly trip charter index rose by 14 per cent in March – its biggest monthly increase since last autumn.

Over the period, bigger vessels have done much better than smaller ships.

In the tanker markets, there was a slightly firmer tone in rates.

Rates for Very Large Crude Carriers have risen firmly above Worldscale 30 but any satisfaction must be tempered[6] by the latest increases in War risk insurance for vessels loading in the Gulf recently announced by Lloyd's.

In the sale and purchase market, the present high level of interest rates is stifling[7] demand and tending to increase the relative attractiveness of new building financed by shipyard credits which are less than half the price of present eurodollar credit prices. Unfortunately new building prices are also moving up sharply.

Vocabulary Notes on the Text:

1. to surge ahead – подниматься;
2. to negotiate – продать, реализовать, вести переговоры, переуступать;
3. dull – вялый;
4. buoyant – оживленный;
5. indices – индексы (мн. число от index);
6. to temper – умерять;
7. to stifle – сдерживать, подавлять.

2. Agree with the following statements. Enlarge upon the matter:

1) Every mode of transport has its own specific document.
2) The bill of lading serves to fulfill three main functions.
3) SAD replaces many of the existing customs forms.
4) If your line of business involves exporting or importing of goods, you will come into the contact with the Customs Authorities.

5) A common reason for violation of customs regulations has always been foreign currency.

6) The chartering of ships is a highly specialized business.

3. Discuss the following points:

1) Customs regulations are too strict in our country.

2) A Customs officer should have a special training to carry his work efficiently.

4. Speak about:

1) the procedure of customs clearance;

2) the role of Customs Intelligence.

5. Make up dialogues and act them in pairs:

1) between an interviewer and a Customs official working at the Customs Investigation Department;

2) between a customs officer and a passenger trying to carry out restricted and prohibited articles.

6. Write to some ship brokers and ask them to charter a ship for loading of a cargo of oil; give them necessary particulars about port and time.

7. Write a letter from a ship broker concerning the shipment to the USA and point out the need for speed because of the probable closing of certain ports due to it.

Lesson 8. CARRIAGE OF GOODS

1. Read and translate the text:

Every contract contains a clause defining transport conditions. The clause specifies terms of delivery (CIF, FOB, AS, C & F, for, fot, ex works, ex ship's hold, ddp, ddu and others), mode of shipment (by sea, rail, road, air or pipeline) and responsibilities of each party. Sometimes transshipment or intermodal shipment is practised.

Transport by sea is essential to many contracts. As a rule, a few parties are involved: shipper (usually a manufacturer who sends goods), ship-owner, and forwarder (an agent specializing in the transport of goods), stevedore (a firm employed in loading and unloading vessels), port authorities, consignee and others.

Freight services are provided by liners and tramp ships. Liners provide services over definite routes operate in accordance with schedules and call at regular ports. Tramp vessels go anywhere as long as cargo is offered in sufficient quantity. Shipments by tramp vessels are governed by an agreement between the carrier and the charterer called a "charter party".

Either shipper or consignee, depending on the terms of the contract, pays freight, loading, discharging and other expenses, if any.

Here is a letter of complaint. It is essential to note that the contract said: "The price includes cost, freight (free out) and insurance".

Rossexport

Dear Sirs,

Shipment of Plywood to Tilbury Public Docks

As you are aware, according to Plywood Charter Party vessels are to discharge at Tilbury Public Docks or Rochester, but Buyers' approval of the latter is required before shipment is made.

We have the problem of the "Ladoga" which was to have sailed to a Tilbury public dock. But now the vessells discharging at Northfteet; which is not a public dock but a private berth, and this means we have to pay £... extra lighterage charges, for which we have to hold you responsible.

We have discussed this with Anglo-Russian Shipping Co, your forwarding agents in Tilbury; and they confirm Northfleet is not a public dock and without prejudice Anglo-Russian have offered us £ ... towards our loss and we are requesting reimbursement from you of the balance of £ ... .

Please let us have your reply to the foregoing as soon as possible.

We kindly ask you to make it absolutely clear to your Chartering Department that the vessels must be chartered on the basis of discharge at Tilbury Public Docks. We hope all our future shipments will be discharged at a Tilbury Public Dock, such as Millwall, which is quite suitable to us.

Yours truly,

The matter was finalized during a talk Mr Bodrov had with the Buyers at their premises some time later.

Newby: I am happy to see you here, Mr Bodrov

Bodrov: I am very glad to see you too. One of the things that have brought me here is your claim for extra lighterage expenses.

Newby: Oh, yes we are really worried about this matter.

Bodrov: The point is that the motor vessel "Ladoga" was originally sailing to a Tilbury Public Dock as the Charter Party requested. But because of congestion at the Public Docks we took the liberty of rerouting the vessel to a private berth.

Newby: I see, but in this case you should have contacted us and the matter would have been settled then.

Bodrov: The problem cropped up quite unexpectedly and we had to respond promptly. The vessel was to sail back to St. Petersburg to pick up another lot of wood products under your next Contract. You had asked us to expedite that shipment and we tried to honour your request.

Newby: Well, if it's like that, I suggest that we split the expenses fifty-fifty.

Bodrov: I think that'd be fair.

Newby: And may I remind you that future shipments should be discharged at a Tilbury Public Dock?

Bodrov: Yes, that's under control now.

Newby: Thank you. If there are any more snags, please do let us know immediately.

Bodrov: Good.

Vocabulary Notes on the Text:

define – определять

mode of shipment – режим перевозки
transshipment – перевалка
intermodal shipment – интермодальные перевозки
ship-owner – судовладелец
forwarder – экспедитор
authorities – органы власти
consignee – грузополучатель
freight services – услуги по фрахтованию судов
charterer – фрахтователь
discharge – разгрузка
free out – free of all discharging expenses to Sellers
plywood – фанера
Tilbury – Тилбери – порт недалеко от устья Темзы, обслуживающий Лондон
Northfleet – название одного из доков в порту Тилбери
prejudice – ущерб
private berth – частный причал
extra lighterage charges – дополнительные шлюзовые сборы
reimbursement – возмещение расходов
congestion – затор
rerouting – изменение маршрута
to expedite – ускорить

2. Say what information the text gives about:

1. transport conditions specified by contracts;
2. carriage of goods by sea;
3. transportation expenses.

3. Think and answer:

1. What does the choice of terms of delivery depend on?
2. Is it easy to calculate the transportation expenses in advance?

4. Read and translate the letter.

5. Say what you have learned about:

the transport conditions of the Contract in question;
the extra lighterage charges the Buyers had to pay;
the Buyers' policy in this matter.

6. Think and answer.

1. How would the Buyers have reacted if the Sellers had contacted them in good time?
2. Why did Anglo-Russian Shipping Company offer the British firm certain compensation?

7. Say what you have learned about:

1. the reason why the Sellers directed the "Ladoga" to a private berth;
2. the way the matter was finalized;

3. the Buyers' request concerning further shipments;
4. the Sellers' promise in respect of those shipments.

Lesson 9. TRANSPORTATION

1. Read the newspaper clipping:

Fast Expanding and Modern

The Port of Southampton has in recent years secured an important reputation as one of the fastest expanding and most modern of the principal European cargo ports.

Several major developments have been carried out at the port in the provision of ro-ro[1] and container facilities, the largest of these being the reclamation[2] of vast areas of land to form the Southampton container port.

Two container terminals are now operational on four berths.

At berths 201 and 202, there is a combined straight line common-user quay[3], back-up land, two 30-ton and one 40-ton container cranes.

From these berths services are operated to North America, West Africa, Denmark, Germany and Ireland.

Berths 204 and 205 have been provided for the Far East trade. These consist of a straight line quay, back-up land and three 35-ton container cranes.

Vocabulary Notes on the Text:

1. ro-ro (roll-on-roll-off) – судно с горизонтальной погрузкой контейнеров; lo-lo (lift-on-lift-off) – судно с вертикальной погрузкой контейнеров
2. reclamation – освоение
3. quay – причал

2. Give extensive answers.

1. What does the choice of the terms of delivery depend on?
2. What are the responsibilities of the Sellers and the Buyers when the goods are sold on a CIF (FOB, C & F, ex works) basis?
3. Why do shippers often use the services of forwarders?
4. What difficulties may arise during the transportation of cargo?
5. What expenses and penalties are connected with the carriage of cargo?
6. Are railway and road shipments very frequent?

3. Agree or disagree with the following statements. Give your reasons.

1. Very few contracts contain detailed transport conditions.
2. Containers benefit both shippers and consignees.
3. Containerization dominates the marine mode of transportation only.

4. Read the letter and summarize it.

British Columbia[1] Railway
Vancouver, B.C.
Dear Sirs,
Re: Transportation of One Piece
Runner[2] to Site One Power Station.

We plan to ship the above unit, we have bought from Russia, to Bennet Dam[3], B. C.

We are now studying the feasibility of transporting it over the following route:

- *Ocean vessel St. Petersburg to Vancouver*
- *barge from Vancouver to Kemano*
- *truck from Kemano to Fort St James*
- *B.C. Railway from fort St James to Mackenzie*
- *barge from Mackenzie to Bennet Dam*
- *truck around Bennet Dam to Site One.*

Would you please confirm that B. C Railway can transport this over one portion of the above route, and advise the costs of doing so.

I expect to survey the actual route the week of April 7. If it can be arranged with your roadmaster, I hope to travel over your line from Fort St James to Mackenzie.

Thank you,

Transportation Supervisor

Notes:

1. British Columbia (B.C.) – Британская Колумбия (одна из провинций Канады)
2. runner – рабочее колесо
3. dam – плотина

5. Translate into English.

1. Грузоотправитель не смог зафрахтовать необходимый тоннаж. 2. Это все оговорено в чартере. 3. Судовладелец и грузополучатель поделили эти расходы поровну. 4. Мы послали экспедитору все необходимые документы 5. Фрахтователь сообщил, что судно было поставлено под погрузку в срок. 6. Если судно не будет полностью загружено, мертвый фрахт (dead freight) оплачивается, как оговорено в чартер-партии. 7. Остаток суммы будет переведен после подписания акта приемки. 8. Мы можем сообщить точные фрахтовые ставки на все грузы минимум в сто тонн. 9. Любые дополнительные расходы – в данном случае имеется в виду плата за простой (demurrage) – тоже будут оплачиваться Вами в случае их возникновения. 10. Что касается стивидорных ставок (stevedore charges),они будут зависеть от вида, веса и размера поставляемого оборудования.

Lesson 10. PACKING AND MARKING

1. Read and translate some clauses of a Contract:

V. Guarantee

If during the guarantee period the equipment supplied by the Seller proves to have some defects the Seller undertakes to correct the detected defects or replace the defective equipment at his own expense.

The above period of guarantee in respect of the repaired or replaced

equipment begins from the date of putting it in operation

The Seller guarantees that the Plant shall achieve-the production capacity, product characteristics and operating requirements if:

a) the plant is constructed and installed by the Buyer in accordance with good engineering and construction practice and with the technical documentation supplied by the Seller;

b) the plant is operated and maintained by skilled and experienced personnel and with raw materials that conform to the Seller's specification.

VI. Packing

The equipment shall be shipped in export seaworthy packing in accordance with the requirements of each particular type of equipment or material. The Seller shall be responsible for any damage or breakage of the goods that may be caused by improper or faulty packing.

VII. Marking

The cases, in which the equipment will be packed, shall be marked on three sides: on the top of the case and on two opposite sides. The marking shall be clearly made with indelible paint in English and Russian.

2. Read and translate the text:

Packing and Marking

The important assets[1] of export distribution are packing and marking. Packing is intended to protect goods from all types of different hazards. Cargo in transit[2] may be threatened by natural phenomena or by man-made problems which include pilferage. The damage to a consignment of goods may also be caused by its proximity to another shipment. So the general aim in all packing is not only to make the goods secure during the journey, but at the same time to make the package as small and light as possible. Transport costs on land usually depend on the weight but on the sea the size of the package is also significant.

To handle the problems that face export dispatches, special departments for export packing have been established and the whole problem is under regular control. They also may employ a forwarding agent[3] to do packing for them.

For correspondence, the following specialized terms of packing containers are useful to know:

crate (решетчатая тара), **container** (контейнер), **drum** (цилиндрический контейнер), **sack** (мешок), *tin/амер.* **can** (маленький металлический контейнер, консервная банка), **bag** (пакет), **bale** (тюк, кипа), **barrel** (бочонок, деревянная бочка), **box** (ящик из дерева или металла), **bundle** (связка, пачка), **carboy (**бутыль, баллон), **carton** (картонная коробка), **case** (прочный ящик, скрепленный рейками)

The marking of goods is very important because an unmarked consignment[4] may be mislaid at some stage. Even worse, the unmarked goods become practically untraceable[5]. At the same time, marking should not reveal any excess information about the contents of the goods in order to avoid the risk of theft.

There are three principle types of marking, which are usually done by paint or ink through a metal stencil[6] on export packages:

(a) The consignee's own distinctive marks, which are registered and play the role of identification. These marks, including the name of place of destination, serve as the address on an envelope.

(b) Any official mark required by authorities of the country of export or import. Some countries require the name of the country of origin of the goods to be marked on each package, others – weights and dimensions[7] or both.

(c) Special directions or warnings. Here you will find some special instructions regarding manner of handling, loading, lifting and various warnings both for the owner's and the carrier's benifit[8].

Below are the most widespread examples:

Handle with care –Осторожно!

Glass – with care – Осторожно, стекло!

Acid – with care – Осторожно, кислота!

Fragile – Осторожно, хрупкий груз!

To be kept cool – Хранить в прохладном месте!

Use no hooks – Не пользоваться крюками!

Stow away from heat – Держать вдали от нагревательных приборов!

Keep dry – Беречь от влаги!

Do not drop – Не бросать!

Do not stow on deck – Не складывать на палубе!

This side up – Верхняя часть.

Warnings and directions may be also represented by stenciling symbols that are understood by speakers of any language.

Vocabulary Notes on the Text:

1 an important asset – важная особенность;

2 in transit – в пути;

3 a forwarding agent – экспедитор;

4 an unmarked consignment – немаркированный груз;

5 the goods become practically untraceable – товары практически;

6 through a metal stencil – по металлическому трафарету;

7 weights and dimensions – размеры и вес;

8 both for the owner's and the carrier's benefit – в интересах как владельца груза, так и перевозчика.

3. Translate the following words and learn their pronunciation:

carrier; cargo; assets; hazards; dimension; transit; pilferage; theft; consignment; consignee; phenomena; acid; proximity; crate; stencil; infuriating; untraceable; forwarding; inflammable; perishable; regular; official; mislaid; distinctive; required.

4. Translate the following English collocations:

to make something secure; to handle a problem; to be under regular control; to play the role of identification; to be mislaid; to become untraceable; to reveal excess information about something; to avoid the risk of theft; through a metal stencil; for somebody's benefit.

5. Explain the meaning of the following terms in English:

transport costs; a forwarding agent; destination; export distribution; an unmarked consignment; to give an excess information; a metal stencil; the manner of handling; stenciling symbols.

6. Give English equivalents to the following Russian words and expressions:

a) содержимое; природные явления; близость; баллон; решетчатая тара, связка (пачка); цилиндрический контейнер; осторожно, хрупкий груз; скоропортящийся продукт; трафарет; размеры; вес; партия товара; не бросать; огнеопасно;

b) груз; упаковка; маркировка; отправка; отправитель; получатель; экспедитор; место назначения; созданные человеком проблемы; в отличном состоянии; при перевозке; перевозка по морю/воздуху; безопасность.

7. Answer these questions:

1) What are the important assets of export distribution?
2) What can happen to cargo in transit?
3) Why is it important to keep the package as small and light as possible?
4) What are the functions of a forwarding agent?
5) What kinds of packing containers can you name?
6) Why is it important to mark the goods in a proper way?
7) What are the three principal types of marking?
8) How can warnings and directions be represented?

Lesson 11. SHIPMENT BUSINESSES CORRESPONDENCE 1

1. a) Read the letter:

Remember: survey report – акт сюрвейера, акт экспертизы
debit note – дебет-нота /документ о задолженности/.

Rossexport March 15, ...

Gentlemen:

I refer to my telex No, ... of 20.1.... with which I informed you that this shipment was arranged in a way which brought additional charges, because the goods were shipped unsorted in respect of the various weights of bags.

Furthermore I informed you that I have to hold you responsible for all these charges.

Enclosed please find now the Survey-Report No... showing all details in respect of the unsorted shipment and stating the charges which arose out of the sorting of the bags at the port warehouse amounting to total DM 2,168: – Additionally I enclose a copy of the invoice of the Survey Expert, Messrs. Kraft & Co., amounting to DM 260, – for charges of survey.

Therefore I attach my debit note for total DM 2,428. – Which please book accordingly. Please let me know by which manner we can settle this debit note, either by payment of the sum to me or by next business/shipment.

From the enclosed photos you might see that the bags were shipped

unsorted, and I wish to draw your attention furthermore to the fact that the bags stating 31 kgs gross and 26 kgs gross are nearly of the same size. I am awaiting now your prompt reply with proposals how to settle the amount of DM 2,428.

Yours faithfully, …

b) Think and answer.

1. Why did the Buyers hold Rossexport responsible for additional charges?
2. Would the Sellers find the claim well-grounded? Prove your point.
3. What are the usual responsibilities of Sellers in respect of packing and marking?
4. Why should claims be properly documented?
5. How can the Buyers refund the charges incurred through the fault of the Sellers?

2. Insert appropriate words from the box given below and translate the letter:

Dear Sirs,

We are thankful to you for your letter of 23 June, and can ... that we are still offering our range of peripherals at the prices quoted in our.... We understand your ... with packing and can assure you that we shall take every possible ... to ensure that our products would reach you in perfect condition. For your information, ... is packed as follows: each device is ... in ... and packed in cartons, ten to a carton, separated from each other by corrugated paper ...; we put on each carton symbols representing the following ... and directions: USE NO HOOKS, STOW AWAY FROM HEAT, DO NOT DROP.

We hope this has answered all your questions and we ... to receiving orders from you.

to look forward to, tissue paper, confirm, to wrap, concern, initial offer, cargo, dividers, precaution, warnings

3. a) Read the letter.

Rossexport

Dear Sirs,

As you know, Holton & Son, Inc. received two shipments from Rossexport, St. Petersburg, Russia on the s.s. "Thomas Jefferson" when it last discharged in Wilmington, North Carolina in September. Two Russian technicians were sent to Holton to assist in assembling the equipment and to put it into operation.

These men are thoroughly familiar with the equipment, and after inspection of the material we received, they determined that the shipment was five crates short. All of this information was promptly passed to Rossexport.

We have been unable to find any trace[1] of the missing crates in any of the US ports of call[2] of the s.s. "Thomas Jefferson." We now have the continuing expense of maintaining the two Russian technicians and are losing valuable time.

It is our intention to insist that the missing parts be replaced by you and shipped to us via air freight, all for your account.

Yours faithfully,

Notes:
1. trace – след
2. port of call – порт захода

b) Think and answer.

1. On what terms had the contract been signed?
2. Who do you think was responsible for this short-delivery?
3. How could Rossexport prove actual shipment of the five crates?
4. Do claims connected with short-delivery often arise in business?

4. Make up a letter from your firm to an English engineering firm ordering some special machine. Give packing and marking instructions.

5. Write a letter of order using the information given below and some other details about packing and marking given in the main text.

Each device is placed in its individual cardboard box. The boxes are then packed in strong cardboard cartons. The cartons, in their turn are placed in strong wooden crates. Since the crates are specially made to hold several cartons, there is no danger of movement inside them. The crates are lined with waterproof material. The lids are secured by nailing, and the crates themselves are strapped with metal bands.

In case the consignment sent to a firm needs trans-shipment it will be necessary to mark the details required by the authorities of the country of trans-shipment.

Lesson 12. SHIPMENT BUSINESSES CORRESPONDENCE 2

1. a) Read the letter:

Rossimport December 28...
RE: Contract No... Release No... Trans No...
Dear Sirs,

We sincerely regret to note from your December 20 ... fax that Case No.1/12 of the shipment made against Trans No... has not been received in St. Petersburg.

Upon the instructions from our Mr Smith, we have carefully checked all details of the shipment and now report as follows:

Case No. 1/12 weighing 2,100 lbs. gross and measuring 62.6 cubic feet, was delivered to the pier as part of the lot of 12 pieces, total 25,686 lbs., 806 cubic feet. Pier delivery was made on May 11, ..., by our own truck, for loading to the Baltic Shipping Company vessel "Skania" and a "Clean" Dock Receipt was issued, as per copy marked "Exhibit A" attached.

Ocean Bill of Lading No. 4.509 issued by the Baltic Steamship Company on May 14... to cover these 12 pieces was also a "clean" document. We enclose a copy, marked "Exhibit B".

This lot of 12 pieces was delivered to the pier as "break bulk" cargo i.e., as 12 individual pieces, which was apparently containerized by the steamship company, for their own convenience in handling, at the pier.

Container loads of "break bulk" cargo[1] *might consist of materials from*

several different shippers to be off-loaded at the same port of destination. Such containers of "break-bulk" cargo are sealed after the containers are stuffed, with the seal to remain intact until broken by a representative of the steamship company at port of destination, in this case St. Petersburg.

Based on our extensive research into this matter, and in view of the fact that the cargo arrived in an unsealed container, we believe the responsibility for the shortage does, in fact, lie with the ocean carrier.

We trust the foregoing information will assist you in your claim. If there is any further information you require, we shall be happy to make every effort to furnish it.

Very truly yours,

Note:

"break bulk" cargo – сборный груз.

b) Check your comprehension.

1. In what way did the firm try to prove actual shipment of the cargo in question?
2. How were the goods handed over to the shipping company?
3. Whom did they hold responsible for the shortage?
4. Why did the firm make a special point of "clean" Dock Receipt and "clean" Bill of Lading?
5. What problems arise when several shippers are involved in containerization?
6. What way out could Rossimport find in the circumstances?
7. What are the advantages and disadvantages of containerization?

2. a) Read the dialogue.

Mr. Hopkins of a British engineering firm discusses With Mr Smirnov of Rossimport some problems involved in the transportation of the reactor of a chemical plant ordered by the Russian company.

Hopkins: Now that we have settled the delivery schedule, there is one more point we'd like to make clear. It concerns the transport of overweight and oversized units. The major trouble is the transportation of the reactor.

Smirnov: You have me there. Unfortunately the floating crane at St. Petersburg port is under repair. As to the vessel we planned for the transportation of the reactor, it hasn't got its own cranes. So we cannot transship the reactor onto a barge in St. Petersburg.

Hopkins: Can we be helpful?

Smirnov: I was just going to ask you about that. Could you assist us in chartering a special vessel with cranes to transship the reactor in St. Petersburg?

Hopkins: I think we can.

Smirnov: We would be grateful for your cooperation.

Hopkins: We'll do our best. You'll get our telex when we have located a proper vessel.

Smirnov: Thank you, Mr. Hopkins. I'll be expecting to hear from you very soon.

b). Check your comprehension.

1. What problems were the Buyers faced with?
2. On what terms did the Buyers purchase the equipment?
3. Did the Buyers intend to change the terms of delivery?
4. Was St. Petersburg the port of destination? What makes you think so?
5. How could the British firm assist Rossimport in the transportation of the reactor?
6. Did the request coming from Mr. Smirnov involve extra expenses?

c) Think and answer.

1. What means of transport are usually used to carry the goods to the destination?
2. Why does the transportation of oversized and overweight goods often present problems?
3. Are terms of delivery ever changed during the execution of the contract?

3. Translate the letter into English:

Уважаемые господа!

Настоящим подтверждаем получение товаров, которые мы у вас заказывали два месяца тому назад и которые были вчера доставлены на наш склад.

Количество отгруженного товара совпадает с отгрузочной накладной. Товар в отличном состоянии и отвечает нашим требованиям.

Перед тем как оформить новый заказ, мы хотели бы получить заверение, что вы сможете поставить товар в строго оговоренный срок.

Мы хотим подчеркнуть, что задержка в поставке обходится нам дорого, и полагаем, что при создавшихся условиях ваш экспедитор мог бы избежать трудностей с таможенной очисткой груза, выполнив новые правила по упаковке.

С уважением...

Lesson 13. SHIPMENT BUSINESSES CORRESPONDENCE 3

1. Read the letter*:*

Rossexport January 21,...

Dear Mr Kotov,

Please accept my apologies for not writing to you sooner to thank you for the very kind reception you gave our representatives when we visited you in December.

If you can recall our conversation regarding the shipment of goods from Russia to New Zealand, it would appear that the conventional shipping methods still involve considerable delays and this is a handicap[1] in the successful distribution of your goods in our country. I thought you might be interested to know that a New Zealand shipping company is starting a "roll-on-roll-off" service to the port of Wellington.

The shipping agent operating the service expects to have sailings, initially at least, once per month and says that his trailers will run from Wellington direct

over to Hamilton. The rates are not yet finalized but it is expected to be something tike two times as much as the conventional shipping rates. At least, however, it does get the goods there a lot quicker.

We would like to know your opinion on the matter before we extend our agency agreement.

Once again my sincere thanks for your kind hospitality.

Yours sincerely,…

2. Check your comprehension.

1. What parties were involved in this transaction?
2. Why did the distributors suggest changing the method of transportation of the goods?
3. How did delays in delivery affect the distribution of Russian goods in New Zealand?
4. Why did the writer of the letter inform Rossimport about the new shipping service to be started by a New Zealand company?
5. How regularly would the "roll-on-roll-off" service operate?
6. How would the goods be brought to the destination?
7. What were the advantages of the new service?

3. Write a reply.

Explain why you wish to or cannot make use of the new service at the moment.

4. Think and answer:

1. What are the conventional methods of shipping goods?
2. Is the "roll-on-roll-off" method of loading and unloading goods widely used at present and why?
3. Why do shipping agents try to introduce new methods in their business?

5. Express your agreement with the following statements. Add whatever information you can. Use the following formulas of agreement:

That's right.

Quite so...

I quite agree here..

Practically so...

Yes, indeed...

1) Free economic zones are considered to be independent territory economic structural formations with a special currency-financial, legal, customs and organizational-social system.

2) They are supposed to attract foreign investments, technologies and products into the Russian economy.

3) They are divided into three groups. The first group includes customs which are frontier zones. They are usually created at sea or river ports, at large frontier railway junctions and at airports. The second group is scientific engineering zones. The largest and the most important group are general economic zones.

4) Being an integral part of the territory of the country, a free economic zone enjoys the main right to define its social and economic policy independently if this

does not contradict the rules and laws of Russia.

5) Authorities of the zone have the right to carry out budget and taxation politics of their own within its territory. They independently develop the system of taxation, set financial and other privileges starting with world tax rates and preferences.

6. Render:

Мы изучили Вашу просьбу относительно отгрузки и перевозки товара из порта N и сейчас мы уже можем сообщить точные фрахтовые ставки за все грузы минимум в 10 тонн. Еще раз обращаем Ваше внимание на то, что, если судно не будет полностью загружено, мертвый фрахт (dead freight) оплачивается, как оговорено в чартер-партии. Любые дополнительные расходы – в данном случае имеется в виду плата за простой (demurrage) – тоже будут оплачиваться Вами в случае их возникновения. Что касается стивидорных ставок (stevedore charges), сейчас трудно указать среднюю цифру, но она, несомненно, будет зависеть от вида, веса и размера поставляемого оборудования. Надеемся, эти сведения представят для Вас интерес.

Искренне Ваши ...

Lesson 14. FREE ECONOMIC ZONES (FEZ)

1. Read and translate the dialogue:

A: I say did you hear anything about free economic zones?

B: What actually interests you about them?

A: Well, I have a lot of questions. What are they? Who organized them? What is ...

B: Not so many questions at once, please. Free economic zones were formed on the initiative of local authorities with the permission of the central government of Russia. They are considered to be independent territory economic structural formations[1] with a special currency-financial, legal, customs and organizational-social system

A: What are they meant for?

B: Their main objective is to provide more favorable conditions for the development of foreign economic links.

A: Does that mean that they are created to protect the interests of foreign capital?

B: Exactly. They are supposed to attract foreign investments, technologies[2] and products into the Russian economy. In addition, these zones should help in the development of domestic production on the basis of modern achievements in science and technology.

A: Are all these zones alike?

B: No, they are not. As a matter of fact, they are divided into three groups.

A: What kind of groups are they? Could you describe them in detail, please?

B: Certainly. The first group includes customs which are frontier zones. They are usually created at sea or river ports, at large frontier railway junctions and at airports. The second group is scientific engineering zones[3].

A: What are they intended for?

B: Foreign potential is attracted here to develop some of the directions in science and engineering, and to achieve advanced gains[4] in modern technology. But the largest and the most important is the third group that is general economic zones. Usually they represent a part or the whole of the territory of the administrative region or area and also large port cities.

A: Are free economic zones given any special rights?

B: Of course they are. Being an integral part of the territory of the country, a free economic zone enjoys the main right to define its social and economic policy independently if this does not contradict the rules and laws of Russia. It means that authorities of the zone can regulate export-import transactions, set the order of entry, exit and stay for foreign citizens on its territory, and establish direct foreign economic and cultural links.

A: What are tax privileges in a free economic zone?

B: Authorities of the zone have the right to carry out budget and taxation politics of their own within its territory. They independently develop the system of taxation, set financial and other privileges starting with world tax rates[5] and preferences[6].

Vocabulary Notes on the Text:

1 territory economic structural formations – территориально-экономические структурные образования;

2 technologies – технологические разработки;

3 scientific engineering zones – научно-технические зоны;

4 to achieve advanced gains – добиться больших достижений;

5 tax rates – налоговые ставки;

6 preferences – льготные таможенные пошлины.

Exercises on the Dialogue:

2. Give English equivalents to the following Russian phrases:

по инициативе местных властей; с разрешения центрального правительства; независимые структурные образования; обеспечить наиболее благоприятные условия; защитить интересы иностранного капитала; привлекать иностранные инвестиции; отечественное производство; технологические разработки; современные достижения науки и техники; пограничные зоны; крупные железнодорожные узлы; регулировать экспортно-импортные операции; установить порядок въезда, выезда и пребывания; установить льготные таможенные пошлины

3. Translate the following words and learn their pronunciation:

economic, zones, actually, questions, initiative, authorities, permission, government, formations, currency, financial, legal, objective, favorable, conditions, technologies, domestic, achievements, science, technology, frontier, junctions, engineering, gains, potential, achieve, advanced, represent, administrative, integral, define, rates, independently, contradict, authorities, transactions, entry, exit, privileges, taxation, preferences.

4. Role simulation. Discuss the following points:

1) Packing and marking instructions for any cargo you choose (a dialogue between a seller and a customer).

2) The importance of collecting customs duties and taxes (a dialogue between a customs official and a skeptical tax payer).

3) Objectives and advantages of Free Economic Zones (a dialogue between a foreign businessman and a Russian enterpriser planning to establish a joint venture on the territory of a FEZ).

5. Make up a report on one of the following topics:

1) The role of the Customs in collecting customs duties and taxes.
2) The system of customs duty imposition in the USA and the EC-count-ries.
3) The regulations of import and export duties in Russia.

6. Give English equivalents of the following Russian words and expressions:

свободные экономические зоны; инициатива местных властей; независимое экономическое образование; иностранный капитал; привлекать иностранные инвестиции, внутреннее производство; на основе современных достижений науки и техники; пограничные зоны; железнодорожные узлы; специальные права; неотъемлемая часть территории страны; независимо определять социально-экономическую политику; противоречить правилам и законам России; регулировать экспортно-импортные сделки; установить порядок въезда, выезда и пребывания иностранных граждан; установить прямые иностранные экономические и культурные связи; налоговые привилегии; политика налогообложения; система налогообложения.

7. Answer these questions:

1) What is the main objective of free economic zones?
2) Are all free economic zones alike?
3) Why is foreign potential attracted there?
4) What are the privileges and rights that free *economic zones* enjoy?
5) Who can regulate export-import transactions of the zone?
6) Who carries out budget and taxation politics within the territory?

8. Render:

Коносамент, выдаваемый перевозчиком, содержит условия договора перевозки, заключаемого с перевозчиком. Он также выполняет функцию расписки в получении груза судном. Кроме того, коносамент представляет собой документ, подтверждающий право собственности на указанный в нем товар.

Коносамент обычно выдается в шести экземплярах (3 оригинала и 3 копии). В нем указывается название судна, время отплытия, маркировка и идентификация груза, адрес доставки, а также фраза "clean shipped on board" ("чистый бортовой коносамент"), означающая, что товар не имеет повреждений и что он в настоящий момент находится на борту судна. При

выдаче коносамента консигнант должен убедиться в том, что все сведения указаны верно и, что это подтверждено подписью капитана судна. Затем коносамент вместе с другими документами поступает в банк для передачи консигнатору.

Lesson 15 .TARIFF SYSTEMS

1. Read and translate the text using a dictionary if necessary:

Tariff Systems

Tariff systems can be classified into four main types. The first type is represented by a single column tariff which consists of one list of duties with a single duty rate for each article, applicable equally to imports from all countries. Duty reductions arranged by countries exercising such a system are usually universal for all the other countries. Germany, Japan, the Scandinavian countries are amidst those practicing the single column tariff.

The second type used in customs practice is a maximum-minimum tariff. This involves the setting-up of two columns of duties in the tariff. The lower rate is applicable to countries enjoying most-favored-nation treatment whereas the higher to other countries. Sometimes maximum-minimum tariffs include only one column (usually called the minimum tariff) and the rates of the maximum tariff are calculated by applying a percentage increase or multiplier to the minimum rates. France and Spain are among the countries using such a system.

The countries where a general-conventional tariff is used start with a single column of duties and proceed to establish a second column of conventional duties in negotiations with other countries. This second column contains only the items on which conventional rates have been settled and does not, therefore, cover all tariff items, to which the general tariff is applied. The conventional rates are correspondingly common mostly with the countries of the most-favored-nation treatment.

And the fourth type of customs tariff is a preferential tariff. This one represents an import duty at an especially low rate on goods from a country that is being favored. Usually preferential tariff is applied to the countries of the same group. Thus, within the European Economic Community preferential rates are exchanged exclusively between the countries developing the respective spheres and are not extended to outside countries.

2. Choose corresponding Russian terms for:

1)a single duty rate 2) duty reductions 3) most-favored-nation treatment 4) conventional duty 5) preferential treatment 6) minimum rates 7) multiplier tariff treatment 8) preferential rates;

таможенный режим; конвенциональная пошлина; коэффициент; режим наибольшего благоприятствования; преференциальные ставки; единая тарифная (налоговая) ставка; минимальные ставки; скидки таможенных пошлин; преференциальный режим налогообложения.

3. Answer the following questions:

1) What is the simplest form of tariff?

2) Who usually pays taxes, customs duties and other charges for commodities on the territory of the Seller?

3) What is the most common form of an extra charge regarding import duties?

4) In what way are the internal taxes on imports collected?

5) What internal taxes do you know?

6) What is the difference between a sales tax and a turnover tax?

7) What countries exercise preferential tariffs?

8) What is the difference between a single column tariff and a maximum-minimum tariff?

9) What do conventional rates mean?

4. Say whatever you know about:

1) the four functions of export-import rates;
2) main tariff systems;
3) the internal taxes collected on imports.

5. Render:

Одновременно с введением новых ставок таможенных пошлин на продукты питания отменен НДС на ввоз многих видов технологического оборудования. Список довольно внушительный.

Есть изменения и для частных лиц, причем достаточно серьезные. Если вы помните, у нас разрешен беспошлинный ввоз (duty free import) товаров на сумму до $ 20 000. Все, что ввозилось сверх этой суммы, облагалось единым таможенным платежом в 60%. Сейчас эта сумма снижена до 30%. Эта мера разумна и вполне в духе либерализации. Растет средняя заработная плата, растет и количество товаров, которые может ввозить частное лицо. Также снижен единый таможенный платеж при вывозе товаров.

Таковы новости Пулковской таможни. В заключение хотелось бы приезжающим пожелать спокойного пребывания в нашем прекрасном городе, тем же, кто уезжает – чувствовать себя на таможне спокойно. Главное – не пытаться обмануть таможню, тогда никогда никаких проблем не возникнет.

6. Read and translate:

The European Union (EU)

Customs and tax allowances for travelers:

If you enter the EU from a non-EU country, goods having no commercial character in your personal luggage can be imported free of customs duties, VAT and excise duties within the following limits:

Excise product	Amount
Tobacco products [(a)(c)]	Each Member State decides on the limit applicable: • 200 cigarettes or 40 cigarettes;* • 100 cigarillos or 20 cigarillos;* • 50 cigars or 10 cigars;* • 250 grams of tobacco or 50 g smoking tobacco Each amount represents 100% of the total allowance for tobacco products and any combination of those products must not exceed

	100%. Example: 100 cigarettes + 50 cigarillos = total allowance
Alcoholic beverages [(a)]	• a total of 1 litre of alcohol and alcoholic beverages of an alcoholic strength exceeding 22% vol, or undenatured ethyl alcohol of 80% vol and over [(b)]; or • a total of 2 litres of alcoholic beverages of an alcoholic strength not exceeding 22% vol.[(b)] • a total of 4 litres of still wine, and • 16 litres of beer (only for VAT and excise duty)
Fuel	• In any means of motor transport, the fuel contained in the standard tank; and • a quantity of fuel not exceeding 10 litres contained in a portable container.
Other goods (including perfume, coffee, tea, electronic devices etc.)[(a)]	• Up to a value of €430 for air and sea travellers • Up to value of €300 for other travellers The value on an individual item may not be split up. The value of personal luggage (i.e. suitcases) and medicinal products for the personal needs of the traveller do not count. Member States may reduce the above limits to € 150 for travellers under 15 years.

a) Allowances concerning tobacco and alcohol do not apply in the case of travellers under 17 years of age.

b) Each of these amounts represents 100 % of the total allowance for alcohol and alcoholic beverages (see Art. 9 (2) of Directive 2007/74/EC),

c) Cigarillos are cigars of a maximum weight of 3 grams each.

The European Union (EU) has done a lot to make travelling in Europe simpler. Within the EU, you can cross most borders without being checked and the euro makes it easier to shop around for bargains. Nevertheless you should be aware of a few basic rules in the areas of taxation and customs that might affect you as a traveller.

In this context, imports are regarded as having no commercial character if they take place occasionally and consist of goods for the personal or family use of the travellers, or of goods intended as presents.

The limits laid down in the table above also apply if you come from

- Canary Islands,
- Channel Islands,
- French Overseas Departments
- Aland Islands
- Gibraltar
- Helgoland
- Büsingen
- Ceuta and Melilla
- Livigno
- other territories where VAT and EU excise provisions do not

apply.

EU legislation concerning allowances for travellers can be found in Council Directive 2007/74/EC of December 2007 (as far as VAT and excise duties are concerned) and in article 41 of Regulation 1186/2009 as far as customs duties are concerned.

In spite of these rules the importation of goods may be restricted or prohibited in accordance with specific Community and or national legislation.

6. Express your agreement with the following statements. Add whatever information you can. Use the following formulas of agreement:

That's right
Quite so...
I quite agree here..
Practically so...
Yes, indeed...

1) One of the main functions of import-export rates is to provide the state budget with the additional financial resources.

2) Formerly in the Russian Federation the import rates were calculated as a percentage of the customs value of the imported goods.

3) The minimum duty sums per item established for cars depend now on the engine volume.

4) Previously, a delay in payment for import duties was granted for a period of no more than 30 days.

5) Export duties are expected to be cancelled in future.

6) The internal taxes on importation are usually levied at the same rates as on similar products of domestic origin.

7) All customs tariff systems can be classified into four main types.

8) A maximum-minimum tariff involves the setting-up of two columns of duties.

9) The conventional rates are used mostly with the countries of most-favoured-nation treatment.

10) A preferential tariff is applied to the countries of the same group.

11) Calculation of ad valorem duty on imported goods is based on CIF value of goods.

12) Most of imported goods are subject to VAT.

13) Special taxes change from year to year in connection with the passing of the Budget.

14) The important assets of export distribution are packing and marking.

15) There are three principal types of marking.

16) The higher the value of goods, the better should be the packing.

7. Render:

Если ввезенный товар, подлежащий уплате ввозной пошлины, не является срочно востребованным, он может быть помещен на бондовый склад. Это склад, чей владелец заключил соглашение с таможенными властями, гарантирующее, что товар никуда не денется со склада, пока не

будет уплачена ввозная пошлина. Такая система дает возможность отсроченной уплаты ввозной пошлины, тогда как товар может забираться со склада по частям, по мере необходимости. Подобный подход применяется обычно к таким товарам, как чай, табак и спирт. Когда товар поступает на склад, бондовый или свободный, владельцу товара выдается складской варрант или расписка от владельца склада. Когда товар изымается со склада, должен быть заполнен ордер на выдачу товара за подписью владельца товара.

Lesson 16. CUSTOMS TARIFFS IN RUSSIA

1. Read and translate the text:

Customs Tariffs in Russia

In every country import-export rates are supposed to fulfill four functions:

- to protect home producers from foreign competition in order to increase their own competitiveness in the domestic market;
- to limit exporting products in which there is a shortage in this country and to regulate foreign trade transactions for political interests;
- to supply local consumers, both legal entities and individuals[1], with products which are not produced in this country or produced insufficiently;
- to provide the state budget with additional financial resources.

In order to put these issues into practice[2], the Russian government changed its import rates in 1994. The change of import duties[3] affects mostly the status of foodstuff imports. Inflation and the subsequent price increases for energy, equipment and other materials make storage, processing the products and their packing very expensive. Foreign suppliers have the opportunity to sell products at lower prices, though sometimes their products are of lower quality. Food intervention of imported goods has led to the reduction in the production of some agricultural products inside Russia. So the change of customs tariffs is based on an objective necessity to protect local commodity producers and does not conflict with the General Agreement on Tariffs and Trade. Customs duties are levied only on those types of products which are produced in sufficient quantities.

The level of imposition by import rates[4] was increased at an average of five to seven percent. Formerly, the import rates were calculated as a percentage of the customs value of the imported goods. At the present time there is a universal order for introducing rates as an absolute sum for the imported unit (kilogram, liter, and piece) value. For some types of agricultural products, mainly fruits and vegetables, seasonal duties with limited duration are in force.

Apart from the duties on foodstuffs the duties on some types of industrial products have also been increased. This step of the government is related to the fact that Russian industry has experienced difficulties connected with the success of sale of imported cars, electronics, and some other types of industrial import. Duty rates have been increased on different transport vehicles, on completing articles[5] for assembling electronics and computers, on consumer electronics[6] and

on metal-cutting machines. The minimum duty sums per one item for cars depend now on the engine volume and the year of' production.

The regulations for granting a delay in payment for import duties have also been changed. Previously, the delay was permitted for a period of no more than thirty days. This delay was granted to the importer with no additional fees or expenses. Under the new regulations, this period is prolonged up to sixty days, but a certain interest is collected[7] throughout the whole duration of the delay.

'Export duties in Russia were set up in 1992. At that time world prices were much higher than internal ones and export was highly profitable, though it seriously hurt the level of domestic consumption[8]. Nowadays, in relation to the increase in domestic prices, the existence of export duties negatively affects the ability for long-term export deals[9]. So export duties are supposed to be cancelled in future.

Vocabulary Notes on the Text:

1 legal entities and individuals – юридические и физические лица;
2 to put something into practice – применять что-л. на практике;
3 import duties – ввозная таможенная пошлина;
4 the imposition by import rates – налогообложение на импорт;
5 completing articles – комплектующие;
6 consumer electronics – бытовая электроника;
7 to collect an interest – взимать проценты;
8 domestic consumption – потребление внутри страны;
9 long-term export deals – долгосрочные экспортные сделки.

2. Translate the following words and learn their pronunciation:

inflation; intervention; imposition; consumption; resources; entities; tariffs; vehicles; materials; status; electronics; energy; shortage; percentage; engine; foodstuff; insufficient; subsequent; industrial; levied.

3. Match the verbs in the list close in meaning:

to fulfill; to effect; to protect; to levy; to limit; to grant; to develop; to restrict; to compete; to influence; to expand; to defend; to purchase; to contest; to perform; to buy; to introduce; to relate; to impose; to allow; to present; to connect.

4. Insert appropriate prepositions:

1. All taxes, customs duties and other charges levied ____ connection the performance _____ this Contract _____ Russia are to be paid ____ the Sellers and those levied outside Russia are to be paid _____ the Buyers.

2. The simplest form ___ a tariff is a single column levying the same rate ___ duty ____ all imports.

3. _____ addition ___ customs duties proper, many countries levy extra charges ____ one kind or another. The most common form is a surtax charged as a percentage ____ the duty.

4. The internal taxes are a different kind. They are collected _____ imports

_____ many countries. These are usually levied _____ the same rate as ____ similar products _____ domestic origin. Included _____ this category are sales taxes, excise taxes, V.A.T., turnover and transaction taxes, and the like.

5. Give the English equivalents to:

налоговая ставка; таможенные сборы; взимать налог *(3 варианта);* дополнительное налогообложение *(2 варианта);* внутренний (федеральный) налог; налог на продажу; акцизный сбор; налог с оборота; налог на добавленную стоимость; взимать определенный процент от стоимости товара за хранение: внутренний рынок *(4 варианта);* местные потребители; местные производители товара; юридические и физические лица; дополнительные финансовые ресурсы; ставки импортной пошлины; продовольственные/промышленные товары; оборудование; хранение, переработка и упаковка товаров; таможенные тарифы; ввозная таможенная пошлина; уровень налогообложения; стоимость единицы товара; сезонные пошлины; комплектующие; уровень внутреннего потребления; в среднем.

6. What do we call?

1) duty charged on certain goods and services produced and sold within the country (i.e. tobacco, beer, wines and spirits);
2) a tax charged as a percentage of the retail price of goods;
3) an extra tax on imports, in addition to ordinary customs duties;
4) a continuing rise in prices;
5) a tax charged not only on retail prices but also on the prices charged by manufacturers and wholesalers;
6) an indirect tax, charged as a percentage of the selling price of an article or commodity.

7. Use each of these collocations in sentences of your own:

to protect home producers; to regulate trade transactions; to supply local consumers; to put smth. into practice; not to conflict with international practice; to produce in sufficient quantities; to be in force; to increase export/import duties on; to experience difficulties in smth.; to levy extra charges on.

8. Answer the following questions:

1) When did the Russian government change import duties rates?
3) What did this change mostly affect?
3) What was the result of inflation?
4) How does food intervention influence the home agriculture?
5) On what are customs duties levied?
6) On what do the duty sums for cars depend?

9. Dramatize:

Tariffs and Customs Regulations

Tariffs are taxes on import regulated by the State customs services. Customs duties become one of a number of general sources of state revenue.

MR. BORODIN: Hello, Harry. This is Borodin.
MR. LANE: Good morning, Peter. How are you?
MR. BORODIN: I'm all right, thank you. Have you read a law "On Customs Tariffs" passed the other day by our government?
MR. LANE: Yes, I have. And I'm not very happy about it.
MR. BORODIN: Neither am I. But we need customs tariffs against foreign rivals.
MR. LANE: How will you do it?
MR. BORODIN: By adding to the price of imports and thus lowering our rivals' capacity. Do you think the law will be inoperative?
MR. LANE: You should build a sound market economy in the country first and only then pass this law.
MR. BORODIN: What about the British customs regulations?
MR. LANE: I think they are not so complicated as in your country. Of course, we have to inform the British customs authorities about all import-export shipments.
MR. BORODIN: Both for Eastern and Western Europe?
MR. LANE: No. To export to Eastern Europe you have to apply for an import licence, but you don't need one for European Economic Community countries.
MR. BORODIN: You said something about the simplicity of customs regulations in Great Britain. What system of measurement is accepted in your country?
MR. LANE: If you are sending something to an EEC country the weight of the goods must be given in metric measurement, in other words in kilogram's or metric tones.
MR. BORODIN: And in case of an Eastern European country?
MR. LANE: For deliveries to Eastern European countries you can use British or metric measures.
MR. BORODIN: What language must be used in shipping documents?
MR. LANE: English is an official language of the EEC, so you don't have to translate documents intended for those countries.
MR. BORODIN: And if the shipment is made to Eastern Europe?
MR. LANE: Unfortunately, Eastern European countries require a translation into the local language.
MR. BORODIN: Thank you, Harry. Now I know almost everything about customs regulations.
MR. LANE: You're welcome.
MR. BORODIN: Goodbye.
MR. LANE: Goodbye, hope to see you soon, Peter.
a law "On Customs Tariffs" - закон о таможенных пошлинах
to pass a law - принимать закон
rival - конкурент
rival's capacity - потенциал конкурента
sound economy -здоровая экономика
to be inoperative - быть неэффективным, недействительным
customs regulations - таможенные инструкции, правила

to apply for a license - обращаться за лицензией
system of measurement - система мер
weight - вес
the European Economic Community (the EEC) - Европейское Экономическое сообщество
in case of - в случае
deliveries - поставки
shipping document - отгрузочный документ
official language - официальный язык
to be complicated - быть сложным
import-export shipments - импортно-экспортные перевозки
local language - местный язык
to translate - переводить (с одного языка на другой)
to require - требовать
simplicity – несложность

9. Render:

Если зарубежные покупатели делают заказы через комиссионеров или через комиссионерские фирмы в стране поставщика, их заказы называются индентами.

В инденте указаны сведения о нужном товаре, цены, информация об упаковке, инструкции по отгрузке и способ оплаты. Индент – это не заказ на товар; это заказ, данный комиссионеру, чтобы он купил товар от имени зарубежного покупателя.

Если в инденте указан производитель-поставщик товара, то это "закрытый", или "ограниченный", индент. Если право выбора предоставлено комиссионеру, то это "открытый" индент, и комиссионер может получить предложения от ряда производителей, прежде чем сделать заказ.

Lesson 17. EXPORT-IMPORT DOCUMENTATION

1. Read and translate the text:

Export-Import Documentation

The acquisition of overseas customers is only the first step in selling goods abroad. The job is not complete until a consignee has physically received the consignment and the consigner has been paid. The final part of the order cycle involves completing the documentation requirements[1], arranging the transport and ensuring the payment.

Every exporter can recall a horror story related to problems with documentation. Of course, some problems may be unavoidable, but in too many cases it is the exporter who has not been punctual enough in providing the required documents.

Errors in documentation cost money. The first consequence of a mistake is a delay to the consignment which may be kept in a warehouse under customs

control. Whenever the delay occurs, storage charges[2] will become payable almost immediately, and they have a tendency to rise as the delay extends.

The storage charges have to be paid in full. The warehouse operator will simply refuse to release the goods[3] until all charges have been settled. The customs warehouses are not meant for long-term storage that is why most customs authorities exercise their power[4] to seize goods[5] which have not been cleared through customs within a certain period.

The other danger of delay is the loss of confidence by the customer. Moreover, any delay in delivery will immediately lead to a deferment in settlement of the invoice, which will affect cash flow[6].

Documentation for export is not complicated. Many of the forms required for importing goods are the same as for exporting. These include invoices, packing lists[7], and the certificate of origin[8], the CMR form[9], bill of lading[10] and air waybill[11]. The first three forms are issued by the consignor; the rest should be completed by carriers.

The basic document used both in export and import is a commercial invoice. The details that will always appear in it are the names, addresses and other information about the consignor and the consignee and a full description of the goods. Other details on the invoice will be the marks and numbers of the packages, the price and terms of sale. Normally, every invoice should contain a statement about the origin of the goods and in some cases it is compulsory to state the country of origin.

The other document frequently requested is a certificate of origin, which should be completed before the goods are exported. Usually certificates of origin are obtainable from chambers of commerce.

A packing list will detail the contents of a consignment. It contains the number and kind of packages, their contents, the net and gross weight (in kilograms as a rule) and the full dimensions and total size of each package.

Vocabulary Notes on the Text:

1 to complete the documentation requirements – выполнить требования по оформлению документации;

2 storage charges – плата за хранение; складские расходы;

3 to release the goods – снять арест с товара; «выпустить», «растаможить» товар;

4 to exercise one's power – воспользоваться своей властью (правами);

5 to seize goods – наложить арест на товары;

6 cash flow – баланс оборотных средств;

7 a packing list – упаковочный список;

8 the certificate of origin – сертификат происхождения;

9 the CMR form – транспортная накладная (Си-Эм-Ар-форма);

10 bill of lading – коносамент, морская (транспортная) накладная;

11 air waybill – авиагрузовая накладная.

2. Translate the following words and learn their pronunciation:

acquisition; consequence; consignee; cycle; requirements; deferment; certificate; charges; contents; dimension; invoice; origin; weight punctual;

obtainable; payable; compulsory; frequent; total release; complete; arrange; ensure; occur; exercise; seize; contain; issue; require.

3. Explain the meaning of the following words and phrases in English:

cash flow; a certificate of origin; a commercial invoice; contents; a consignor; a packing list; storage charges; to clear goods; to release the goods; to seize goods; the CMR form.

4. Find in the text English equivalents of the following:

a) под таможенным контролем; таможенные власти; вес и объем каждого упаковочного места; баланс оборотных средств; ошибки в документации; потеря доверия; содержимое; условия оплаты; дополнительные расходы; вес нетто и брутто;

b) наложить арест на имущество; выполнить требования по оформлению документации; снять арест с имущества (товара); оплатить перевозку полностью; указать страну отправления.

5. Answer the following questions:

1) When is the job of selling goods abroad considered to be completed?
2) What does the final part of the order cycle involve?
3) What can every exporter recall?
4) What is the first consequence of a mistake in documentation?
5) Why will the warehouse operator refuse to release the goods?
6) What are the other consequences of delay in delivery?
7) What are the main documentation forms required for exporting as well as for importing goods?
8) What is a commercial invoice?
9) From where are certificates of origin usually obtainable?
10) What should a packing list detail?

6. Sum up the contents of the text according to the following plan:

1) Errors in documentation and their possible consequences.
2) A commercial invoice as one of the main documents required for exporting and importing goods.
3) A certificate of origin and a packing list.

Lesson 18. EXPORT-IMPORTS CORRESPONDENCE

1. Read the letter:

Remember: force majeure – форс-мажор, чрезвычайные обстоятельства

Rossimport Dear Sirs,

We regret to inform you that since Dec 18th there has been unofficial "go - slow" that may become an official strike. Last year the company lost several thousand pounds because of a stoppage that lasted only two days and the impact of this labor dispute is unpredictable.

Our original delivery promise was January 19... We have given the highest possible priority to the delivery of the machines which are the subject of the Contract. However, in spite of our efforts we cannot promise that the machines

will be available for inspection before week commencing1 1st April, ...

In these circumstances, which are completely beyond our control, we have no option but to claim force majeure on your Contract. This is very much to be regretted and we very much hope that you will understand our very difficult position.

We believe that you will appreciate that we are suffering significant losses by reason of the fact that we are unable to dispatch the machines to obtain payments. Any reduction in payments by way of delivery penalties would further increase our losses.

We would be grateful, therefore, if you would accept our contention that Clause 5 (Force Majeure) has been implemented by us and accepted by yourselves as the Buyers.

Our correspondence upon this subject can be regarded as formally amending the Contract but should you wish we can draft a contract amendment for your acceptance. We look forward to hearing from you.

Yours faithfully, Commercial Director

2. *Think and answer.*

1. Why did the firm claim force majeure on this Contract?

2. Do force majeure clauses cover such complications as labour disputes?

3. Did Clause 5 of this Contract cover this unforeseen complication? Give your reasons.

4. Why did the firm try to explain their financial difficulties?

5. Why did they mention the possibility of amending the Contract?

6. What penalty would they have had to pay in the absence of this amendment?

7. What do you think would be the answer of Rossimport?

3. *The following telex was sent by Rossimport. Read the telex and then write it in ordinary English.*

do not rpt not agree to amending contract no ... since labour disputes not rpt not covered force majeure clause will make claim on you unless suitable alternative suggested stop regards Rossimport.

4. Read and translate the following:

1) The commercial invoice contains the names and addresses of the Sellers and the Buyers, a full description of the goods delivered including the weights and numbers and marking of all the cases, the price per unit and the total value of the consignment. It also states the port of shipment and the date, the terms of delivery and the terms of payment. It is signed by an authorized person on behalf of the Sellers.

2) The Sellers shall inform the Buyers by cable or telex within 48 hours since the sailing date about the ship's name and her sailing date, the number of the Bill of Lading and the quantity of the goods shipped.

3) In every SAD, there is a box which requires the commodity code of the particular consignment to be inserted. The commodity code is usually a nine- or eleven-digit number which relates to a particular consignment. All these numbers come into the customs tariff.

4) Companies which import into the EC-countries require a nine digit commodity code whereas imports to the rest of the world require an eleven-digit

classification. This is a general rule and there are no exceptions, particularly with agricultural products.

5. Ask questions in English to which the following Russian sentences are the answers and supply the answers:

1. a) Одним из основных документов, используемых во внешнеэкономической деятельности при транспортных операциях, является коммерческий инвойс.

b) Он содержит все необходимые сведения об отправителе и получателе груза, а также данные о маркировке и нумерации груза, стоимости товара и условиях запродажи.

2. Упаковочный лист состоит из детального описания содержимого поставки; нумерации и типа упаковки, веса нетто и брутто, всех параметров и суммарного объема каждого упаковочного места.

3. a) Сертификат происхождения – это документ, удостоверяющий, что данный импортируемый товар изготовлен в данном месте.

b) Сертификат происхождения позволяет таможенным органам определить, следует ли классифицировать товар согласно преференциальному тарифу.

c) Выдается он обычно торговыми палатами.

6. Denote the following by a single word:

1) to get the shipping papers passed by the Customs;
2) to allow goods to be taken away from the customs warehouse;
3) to declare formally that a certain stated fact is true;
4) to fix as a price;
5) an addressee to whom goods are sent;
6) a bill relating to the sale of goods or services;
7) the amount of cash by a business during a specified period.

7. Render:

Порядок ввоза товара и необходимые документы

Независимо от того, ввозится товар по консигнации или по заказу, порядок ввоза практически одинаков. Прежде чем прибывает судно, грузовые документы обычно уже бывают получены импортером. Оригиналы документов должны пройти через банк, но достаточно часто фотокопии документов отправляют через курьерскую службу, для того чтобы импортер мог заранее оформить все бумаги, прежде чем товар действительно прибудет. Это облегчает импортеру жизнь и экономит много времени.

К грузовым документам относятся:

1. Уведомление об отгрузке, в котором указываются характеристики товара и название судна-перевозчика, дата отплытия и вероятная дата прибытия.

2. Коносамент.

3. Счет-фактура (ориентировочная фактура, в том случае, если товар ввозится по консигнации).

После прибытия судна импортер должен получить документ о передаче коносамента и действовать следующим образом:

Импортер должен индоссировать (расписаться на оборотной стороне

коносамента для передачи прав от индоссанта к индоссату) коносамент и предъявить перевозчику или его представителю в порту. Импортер должен оплатить фрахт (если он уже не оплачен экспортером и некоторые другие расходы в пользу перевозчика). Импортер должен приготовить и представить таможенные декларации на официальных бланках, выданных таможенными властями.

Различаются специфические ставки ввозных пошлин (т.е. по количеству, как, например, на вино и табак) и адвалорные (т.е. по стоимости счета-фактуры, как, например, на телевизоры и другие промышленные товары). Если товар или часть товара, подлежит немедленному использованию, пошлина доли уплачена до того, как товар будет забран.

Lesson 19. CUSTOMS DOCUMENTS

1. Read and translate the text:

The following documents should be presented to the Customs or be enclosed with the accounts when goods are declared:

- Customs declaration, filled in and complete, with customs duties and taxes calculated and entered on the form.
- Bill of Lading, freight document, notice of arrival or similar document issued in connection with buying or selling the goods (one copy will be kept by the Customs if the Customs declaration is surrendered at the customs house).
- Documents of origin when customs clearance of goods from certain countries under the terms for preferential trade is claimed, for example EEC or EFTA countries.
- Licenses, permits, etc. for goods which are subject to import restrictions (not all types of goods can be imported freely).
- Other documents requested by the Customs in order to determine the correct customs tariffs (duty rates, etc.), weight, quantity or value of the goods.
- Relevant documents are catalogues, folders, weight specifications or contract documents.

2. Give English equivalents to:

счета; заполненная полностью; таможня (здание); на условиях преференциальной торговли; Европейское сообщество; Европейская ассоциация свободной торговли; рекламная книжечка (складывающаяся); разрешение (документ)

3. Express your views on the following statements:

1) There are too many articles liable to Customs duties.
2) It is very convenient to make previous transport arrangements.

4. Say whatever you can about:

a customs declaration; a certificate of origin; a commercial invoice; EEC; EFTA; SAD.

5. Retell the text "Customs Documents" enlarging it by any additio-nal information.

6. Reproduce the Dialogue:

Customs Control of the Cargo

Customs Officer: *Good morning. Who's the captain here?*

Captain: *Good morning. My name is Brook. What can I do for you?*

Customs Officer: *Customs control. Please be ready to complete customs formalities. What cargo do you carry?*

Captain: *Machinery equipment and chemicals.*

Customs Officer: *What kind of chemicals?*

Captain: *Carbon oil*[1]

Customs Officer: *How is it packed?*

Captain: *It's packed in 500 kg drums made of steel, with double hooping as reinforcement*[2].

Customs Officer: *Where did you have the cargo loaded and what ports did you call on your way?*

Captain: *All details of our route as well as the names of the consignor and the consignee are marked in the shipping documents.*

Customs Officer: *O.K. Can I see them?*

Captain: *Certainly. Here they are. The Bill of Lading, the Invoice, the Insurance Policy and two Certificates...*

Customs Officer: *Excuse me, you've said you are earring some kind of equipment?*

Captain: *Right. It's machinery equipment. And why?*

Customs Officer *I can't see the Test Certificate*[3].

Captain: *But is it necessary? We are delivering this equipment not for the first time.*

Customs Officer: *Doesn't matter. The set of the documents*[4] *should be complete with each consignment. It's one of the required formalities which are carried out within the customs regulations*[5]. *In other case the cargo won't be cleared.*

Captain: *I see. Do you need the original?*

Customs Officer: *Yes. Only original documents are considered to be valid while going through the customs clearance.*

Captain: *Oh, God! What shall we do then? I will contact with the consignor for this certificate straight away, and no doubt they will send it by DHL*[6] *immediately. But it will take time and our turnround*[7] *is only two days. The day after tomorrow the ship is due to sail off. Otherwise we shall have to pay the demurrage*[8] *to the ship owner.*

Customs Officer: *We'll do it in the following way. I'll give you a permit for unloading. After unloading the cargo will be stored at the customs warehouse awaiting release from Customs Control.*

Captain: *And how much are storage charges?*

Customs Officer: *For three days the cargo is stored free of charge. Then for each day of delay you should pay the penalty at the rate of $ 60.*

Captain: *I see. The only thing left is to hope for the good job of the express post.*

Customs Officer: *Hope dies the last.*

Vocabulary Notes on the Text:

1 carbon oil – бензол.

2 with double hooping as reinforcement – скрепленные двумя обручами для крепости.

3 the Test Certificate – сертификат заводских испытаний.

4 the set of the documents – комплект отгрузочных документов.

5 within the customs regulations – в рамках таможенных правил.

6 DHL – «Ди-Эйч-Эл» – международная экспресс-почта.

7 turnround – время на оборот судна в порту разгрузки, выполнение формальностей и т.д.

8 demurrage – плата за простой судна; «демередж».

7. Give English equivalents to:

таможенный контроль; выполнять таможенные формальности; маршрут; страховой полис; сертификат заводских испытаний; комплект отгрузочных документов; иметь юридическую силу; экспресс-почта; плата за простой судна; судовладелец; бесплатный; штраф.

8. Explain the meaning of the following terms in English:

cargo; consignor; consignee; customs clearance; demurrage; penalty; permit; turnround, confiscation; concealment; customs declaration; customs inspection; currency; offence; prohibited articles; restricted articles; smuggling.

9. Translate into English:

a) - У вас есть разрешение на беспошлинный ввоз оборудования?

- Нет, но мы просим вас оказать нам содействие в получении разрешения на беспошлинный ввоз.

b) - Вы приняли меры по таможенной очистке?

- Да мы подготовили необходимые документы. Наш груз не подлежит обложению таможенными пошлинами.

c) - Вы заполнили таможенную декларацию?

- Да, конечно.

- Предъявите, пожалуйста. У Вас есть вещи, ограниченные для ввоза и вывоза за границу?

- Нет, только личные вещи.

- Это необходимо указать в декларации. Напишите «не имею». Вы неправильно ответили на вопрос пункта 4. Поправки в декларации не разрешаются. Перепишите, пожалуйста.

Lesson 20. TRANSPORT DOCUMENTATION

1. Read and translate the text:

Every mode of transport has its own specific document which remains the same irrespective of the method of transportation. For air transport it is the air waybill, referred to as the AWB, while for sea transport it is the bill of lading shortened frequently to the B/L. For international road freight[1], the consignment note[2] completed by the haulier[3] is the CMR note.

The bill of lading is one of the oldest documents used in international trade. Bills of lading used to be issued either by shipping lines[4] or by freight forwarders[5] and also by the International Federation of Freight Forwarders Association (FIATA). All Bs/L are fairly similar in appearance, the only difference is the name of the shipping line stated at the top. Details of the shipment appear in the body of the document with the space for signatures at the bottom. The reverse side is filled with the detailed description of the conditions of carriage which become important when something goes wrong.

The B/L serves to fulfill three main functions. Its first function is to act as a receipt of goods[6], as it will include full details of the number of packages at the description of the goods.

The B/L is also the contract of carriage[7] between the shipper and the shipping line. The bill is completed after the ship has left the port, as only then can the shipping line complete the parts of the bill regarding the name of the vessel and the sailing date.

The third function of the B/L is as a document of title[8]. This means that anyone who presents the B/L can take delivery of goods.

The CMR is normally completed by the hauler and available for signature by the sender when the goods are collected. The CMR will contain all the relevant information about the load and the details of the trailer and the carrier. The first copy of the CMR remains with the sender, the second accompanies the goods and the third is retained by the carrier. Upon the charge of the goods, the consignee will be asked to sign the CMR. There is space on the CMR for the exporter (or importer) to add any information which might assist the hauler.

The air waybill is used for all airfreight; it is completed either by the airline or the airfreight forwarder who will establish the document[9]. Unlike the bill of lading, the air waybill is not a document of title; it acts as a consignment note. The number in the top right-hand corner is unique and is used to identify the goods at all stages of their journey as well as when they are collected by the consignee, so it is important to let your customer have the air waybill number as soon as possible.

The waybill is also used as an accounting document with charges added as the goods move through various stages of their journey.

There is one more specific export/import document, which was introduced in January 1988 and replaced many of the existing customs forms. It is called the Single Administrative Document (SAD)[10] that acts as a customs declaration. The SAD is used throughout the European Community and, apart from language differences, all member states of the EC use the same form. The SAD is an eight-part document which accompanies the goods from door to door; some parts of this form are filled by the exporter, some by the freight forwarder at the time of export and other parts – by the freight forwarder handling the import.

Vocabulary Notes on the Text:

1 international road freight – международные автодорожные перевозки;
2 the consignment note – транспортная накладная;
3 a hauler – владелец грузовика (трейлера);

4 a shipping line – судоходная линия;
5 a freight forwarder – транспортный агент, экспедитор;
6 a receipt of goods – грузовая квитанция;
7 the contract of carriage – контракт на перевозку;
8 a document of title – товарораспорядительный документ;
9 to establish a document – дать юридическое подтверждение документу;
10 the Single Administrative Document – Единый административный документ.

2. Explain the meaning of the following words and phrases in English:

a CMR form; a bill of lading; an air waybill; a carrier; a consignment note; a hauler; a freight forwarder; a document of title; a trailer.

3. Translate into English:

автодорожная накладная; коносамент; транспортная накладная; авиагрузовая накладная; грузовая квитанция; товарораспорядительный документ; международные перевозки *(2 варианта);* перевозчик; владелец грузовика; трейлер (автоприцеп); транспортный агент (агент по погрузке и отправке товаров); судоходная линия.

4. Answer the following questions:

1) What modes of transportation do you know?
2) What are the specific documents for each mode of transportation?
3) Who issues bills of lading?
4) What is the only difference in their appearance?
5) How should the bill of lading be filled?
6) What functions does the bill of lading fulfill?
7) Who completes the CMR?
8) What information does the CMR contain?
9) What is the air waybill?
10) What is the function of the air waybill?
11) What document was introduced in 1988?
12) Where is SAD used?
13) How many parts does SAD consist of?
14) By whom are the different parts of SAD filled in?

5. Sum up the contents of the text according to the plan:

1) The bill of lading.
2) The CMR.
3) The air waybill.
4) The SAD.

6. Complete the following sentences using the appropriate words and word expressions below:

commodity; import or export documents; penalty; the Customs; duties and taxes; restrictions; importing or exporting; Customs authorities; importable; customs regulations; for control; violation; delivered; customs clearance; customs tariff; receipts; declared; customs declaration

1) If your line of business involves___ ___ ___of goods, you will come into

contact with the___ ___. All goods must be__ and presented___ ____.

2) Declaring a __ involves giving the Customs authorities information about the commodity, which they need in order to determine the correct ___ ____for the commodity. This information which includes weight, quantity, value and etc., forms the basis for calculating customs ___ ___ ____.

3) Some goods, for example foodstuffs, clothes or flowers may be subject to ____; the other types of goods, such as narcotics are not ___ at all. ___ of these regulations can result in severe ___.

4) As the importer or exporter it is your responsibility to fill in a ___ ____and present it to___ ___ for ___ ___. When you declare goods, you submit the necessary__ __ __ __ to the Customs. The goods will not be___ until invoice, freight document, licenses, permits and other documents demanded by the Customs and___ ___have been presented.

5) Before you can sell or make use of the goods, you need ___ from the Customs, showing that customs duties and taxes have been paid.

7. Give English equivalents to:

сфера коммерческой деятельности; войти в контакт с кем-л.; представить на контроль; таможенные органы; таможенные сборы и пошлины; ограничения; наркотические и лекарственные средства; заполнить декларацию; лицензия; таможенная служба; ввозимый; нарушение; наказание; таможенная очистка.

8. Make up questions in English to which the following Russian sentences would be the answers. Do a two-way translation, using both the statements and the questions:

1) Если вы занимаетесь экспортно-импортными операциями, вам необходим контакт с таможенной службой, поскольку весь товар должен быть задекларирован, и представлен для таможенного контроля.

2) Задекларировать товар означает снабдить информацией, которая необходима таможенным органам для правильного определения таможенного тарифа.

3) Основой для исчисления таможенных сборов и пошлин являются данные о весе товара, его количестве, стоимости и т.д.

4) Под нарушением таможенных правил имеется в виду импорт товаров, ввоз которых или запрещен или строго ограничен.

5) Для того чтобы пройти таможенную очистку, необходимо заполнить декларацию и представить ее таможенным властям.

6) Вместе с декларацией таможенной службе должна быть представлена вся экспортно-импортная документация.

7) Как правило, экспортно-импортная документация включает в себя коммерческий инвойс, транспортную накладную, разного вида сертификаты, лицензии и разрешения.

8) Для того чтобы можно было торговать импортным товаром, необходимо иметь квитанцию, удостоверяющую, что все таможенные сборы и налоги уплачены.

9. Say a few words about:

1) the declaring of goods;
2) the violation of customs regulations;
3) the export-import documentation.

10. Give a free translation of the following:

Транспортные средства (vehicles), временно ввозимые в Российскую Федерацию, должны быть вывезены за пределы Российской Федерации не позднее дня установленного таможенным органом Российской Федерации. В противном случае они должны быть либо заявлены к иному таможенному режиму (other customs regime), либо помещены на склады временного хранения (temporary storage warehouses), владельцами которых являются таможенные органы Российской Федерации. При этом оформленные на данные транспортные средства удостоверения изымаются таможенными органами и в трехдневный срок пересылаются в таможенные органы, их выдавшие, для снятия с контроля.

При неполучении таможенным органом, который произвел оформление удостоверения, в течение 15 дней после окончания срока, на который оно было выписано, экземпляра удостоверения либо извещения об его изъятии другим таможенным органом сведения о таких транспортных средствах передаются региональному таможенному управлению (Regional Customs Department), в регионе деятельности которого расположен таможенный орган. Таможенное управление в недельный срок извещает письменно по оперативным каналам связи таможенные органы, расположенные в регионе деятельности, а также другие региональные таможенные управления и подразделения ГАИ (State automobile inspection) МВД (the Ministry of Inner Affairs) России о нарушении сроков обратного вывоза таких транспортных средств с территории Российской Федерации. Материалы на транспортные средства, ввезенные физическими лицами, постоянно проживающими на территории Российской Федерации, направляются в таможенные органы, в регионе деятельности которых проживают указанные лица постоянно, для принятия мер, предусмотренных таможенным законодательством Российской Федерации.

Lesson 21. CUSTOMS INTELLIGENCE[1]

1. Read and translate the dialogue:

An Interview with the Director of the Intelligence Office[2] of the U.S. Customs Service.

Interviewer: Since assuming the helm of Customs Intelligence last year, what is your perception of the role of the Office of Intelligence within the Customs?

Director: I see the role of the Office of Intelligence as providing national guidance[4] and functional direction while the field intelligence managers[5] provide direct management.

Interviewer: What are some of your long-term objectives for the Office of Intelligence?

Director: The most important long-term objective is to develop our analysts, through training, as experts in specific subjects. These experts would have deep knowledge not only of the intelligence process, but also of the particular Customs program – drugs, fraud, technology transfer, etc.

Interviewer: Since your appointment as the Director of Intelligence, has the Intelligence Program made any impact on the Customs enforcement mission[6]?

Director: Intelligence is totally integrated into the Customs enforcement mission. The following example of this integration comes immediately to mind. The Intelligence Operations Centre[7] received the information that the vessel "RIO" had departed from Colombia for Belgium with cocaine hidden in a shipment of bananas. The Resident Agent in Charge confirmed the information and the vessel was placed on lookout[8] in the TECS[9]. Intelligence analysts noticed similarities in modus operandi[10] with another vessel also reported to be smuggling cocaine. After a thorough research and analysis, information emerged which described a possible technique that the smuggling organization would use. Intelligence reported the information to the Customs Attaché in Paris, who then passed it to the Belgian Customs. On July 25 the Belgian Customs inspected "RIO" and discovered 75 kilograms of cocaine secreted in a shipment of bananas.

Interviewer: Is there anything else you would like to comment on during this interview?

Director: Yes, most definitely. As you probably know, the Office of Intelligence is the clearinghouse for some of the most sensitive information within the Customs, information on national defense as well as on Customs investigations. To protect this information, the U.S. Customs needs individuals of the highest caliber in terms of trustworthiness and integrity. One of my goals as Director is to ensure that we recruit and hire only those who meet these strict security standards. Integrity and the pursuit of excellence are the cornerstones I want to use to build and further develop the Customs Intelligence Program.

Vocabulary Notes on the Dialogue:

1 the Customs Intelligence – таможенная разведывательная служба;

2 the Office of Intelligence – разведывательное управление;

3 to assume the helm of – взять на себя управление;

4 national guidance – руководство в масштабах страны;

5 field manager – ответственный за конкретное направление;

6 the Customs enforcement mission – правоохранительная деятельность таможенной службы;

7 the Intelligence Operations Centre – оперативный центр разведывательного управления;

8 to be placed on lookout – взять под контроль;

9 the TECS (the Treasury Enforcement Communications System) – банк данных содержащихся в компьютерной системе управления;

10 modus operandi – *лат.* способ действия.

2. Find in the text English equivalents of the following:

взять на себя управление таможенной разведывательной службой; понимание роли разведывательного таможенного управления; отвечать за общее руководство и основные направления; обеспечивать непосредственное (прямое) руководство; долгосрочные цели; контрабанда научно-технических открытий; влияние на правоохранительную деятельность таможенной службы; оперативный центр разведывательного управления; клиринговая (расчетная) палата для наиболее секретной информации; таможенные расследования; соответствовать строгим стандартам офицера службы безопасности.

3. Answer the following questions:

1) What are the roles of the Office of Intelligence within Customs?
2) What is the role of the field intelligence manager?
3) What is the most important objective of the new Office of Intelligence?
4) What are the experts supposed to acquire?
5) What are the relations between the functions of the Intelligence Office and the Customs enforcement mission?
6) What information did the Intelligence Operations Centre receive?
7) What happened after this information had been received?
8) What did the Intelligence analysts notice when they arrived in Belgium?
9) How did the Belgian Customs discover cocaine on board the vessel?
10) What kind of information should be protected?
10) What qualities are required from the people working at the Customs?
11) What will help to further develop the Customs Intelligence program?

4. Sum up the contents of the dialogue according to the plan:

1) The Office of Intelligence within the Customs: its role and objectives.
2) An example of cooperation between the Intelligence Operation Centre and the Customs.
3) The Director's point of view on the development of the Intelligence Office within the Customs.

5. Read and translate the following text:

Abridged from Pulcovo Aviation Enterprise Inflight magazine.

The struggle against smuggling and violation of Customs regulations has always been closely connected with the political and economic situation in our country. It possesses particular features of its own, which depend upon the situation in question.

A common reason for violation of customs regulations has always been and still is foreign currency; an enormous quantity of it continues to be exported from Russia, both legally and illegally. From an analysis of currency offences it is concluded that there are definite categories of people who commit these offences.

To the first category belong those who do so out of ignorance of Customs legislation: for them Customs regulations and their liability to them is something

that is abstract and has nothing to do with them; failing to declare all their foreign currency when crossing the boarder seems to them to be a minor offence, and the decision by Customs to impose a fine of 100% of the value of the illegally imported currency comes like a bolt from the blue. Incidentally, this is the minimum sanction for such an offence.

The second category of foreign currency smugglers are those who are leaving for countries with unstable political situation and a high crime rate. Fear of revealing the amount of their savings and of being robbed leads to the failure to declare their money to Customs.

The third category consists of people who deliberately provide false information about the money they are carrying. As a rule, they do this with the aims of not providing information about the cash they are exporting and of concealing their personal finances from the tax authorities.

The most effective way to fight these offences will be to bring the Customs legislation into good order, particularly in the section concerning Customs declarations, where there are appreciable gaps.

6. Give English equivalents to the following words and phrases from the text above:

борьба с контрабандой; нарушения таможенных правил; по незна-нию таможенного законодательства; мелкое правонарушение; при пересечении таможенной границы; решение таможни о наложении штрафа в размере ...; минимальная санкция; нестабильная политическая ситуация; страна с высоким уровнем преступности; личные сбережения; умышленно давать недостоверные сведения; налоговая служба; привести в надлежащее состояние таможенное законодательство; ощутимые пробелы.

7. Give the main ideas of the text of Exercise 5 in the form of a dialogue between an interviewer and a customs official. Use the collocations of Exercise 6.

Lesson 22. CUSTOMS CONTROL

1. Read the letter:

Rossimport

Dear Sirs,

For the Attention of Mr. Petrov

6,000 Tons Forging Press Transportation of Heavy Items

During the discussions with your Representatives in Sheffield consideration was given to the transportation of the 6,000 Tons Press Unit for Complex "M".

As agreed, we discussed the problem of moving the heavy item (ap-prox. weight of 220 tons as shown on Drg.[1] No. 215110) with British Rail in England to obtain any useful information they may have.

British Rail inform us that it is not possible to move the piece of equipment by railway in this country due to its physical dimensions[2]. The procedure would be to

move such a piece by road in England. However, British Rail have researched the matter and they have discovered that in Germany a component weighting 270 tons has been moved by rail. Specially designed rolling stock[3] had to be made for this item. Since we believe this will be of interest to you we enclose the illustrated write-up[4] in English and German so that you may study the matter.

The above is the only information we are able to give you and we suggest that if you require more details about the German special railway vehicle[5] you could get in touch with the relevant German authorities yourselves.

Yours faithfully,

Notes:

1. Drg. – drawing;
2. dimensions – габариты;
3. rolling stock – подвижной состав;
4. write-up – описание;
5. railway vehicle – железнодорожное транспортное средство.

2. Check your comprehension.

1. Why did the transportation of the press present a problem to British Rail?
2. How are such heavy items transported in England?
3. What information about the German method was sent to Rossimport?
4. Why did the Sellers write the above letter?

3. Summarize the letter.

4. Think and answer.

1. What further information might Rossimport require about the German method of transportation?

2. What are the advantages and disadvantages of transporting goods by rail? by road?

5. Write a reply. Agree to have the goods shipped by road.

6. Speak about the problems the transportation of oversized and overweight cargoes can cause.

7. Conduct a two-way translation:

A. Мы хотели бы обсудить сегодня с вами вопрос о таможенной очистке оборудования.

B. I am at your service, but I'd like to remind you that the construction is being carried on a "turn-key" basis.

A. Да, вы правы. Наша ответственность в строительстве велика.

B. That's why I believe it would be logical if you were responsible for customs clearance of the equipment.

A. Мы хотели бы объяснить вам свою позицию. Вы, конечно, понимаете, что объем оборудования очень большой и у нас уйдет много времени и средств на выполнение таможенных формальностей.

B. We agree that it will take a lot of time. And what would you suggest?

A. Было бы неплохо, если бы вы смогли получить разрешение на беспошлинный ввоз груза для нашего объекта. Тем более что это

предусмотрено таможенными правилами для объектов подобного типа.

B. Well, it sounds quite reasonable. We agree to see to customs clearance ourselves.

8. Read and translate:

Travelling by air

In the area without internal frontiers of the EU, it is important to ensure freedom of movement of intra-EU travellers' baggage. To this end, rules have to be introduced in order to organise controls on baggage coming from or going to other countries.

How do these controls operate in practice?

That depends on your situation:

1. If you are taking an intra-EU flight *(Ex: Dublin – Warsaw)* your baggage is not subject to any customs control on your arrival in Warsaw. You leave the airport by the exit reserved for intra-EU travellers . Your registered baggage will have been given a green-edged label in Dublin which identifies it as baggage not subject to control on arrival.

2. If you are you taking a non-EU flight *(Ex: Moscow – Prague)* both your registered baggage and hand baggage are liable to be checked by customs in Prague . Your registered baggage was given a normal label in Moscow (no green edges) which identifies it as liable to control.

3. If you are you coming from an airport located outside the EU on board a plane which, after a stopover in an EU airport, will bring you to your final destination in another EU airport *(e.g.: Toronto - London - Budapest on the same aircraft)* you are in a situation identical to that described under 2 ; your registered baggage and your hand baggage are liable to be checked in Budapest.

4. In an EU airport, you are boarding a plane coming from an airport outside the EU and which has another airport in the EU as its final destination. *(Ex: Mexico-Madrid-Athens; you board in Madrid the aircraft bound for Athens)* you are taking an international flight. Consequently, your baggage is liable to be checked in Athens. However, generally speaking registered baggage with a green-edged label will not be checked.

5. If you are taking a flight between a non-EU airport and an EU airport with a change of plane in another EU airport *(e.g. Tokyo - Copenhagen - Amsterdam with a change of aircraft in Copenhagen)* you will get off the first plane in Copenhagen where your hand baggage is liable to be checked by customs. Meanwhile, your registered baggage, which will have been given a normal label (no green edges) in Tokyo, will be transferred from the baggage hold of the first plane to that of the second). On arrival in Amsterdam, your hand baggage will not, in theory, be liable to be checked by customs, whereas your registered baggage may be. If the second EU airport is not equipped for air traffic with third countries, your registered baggage will be liable to be checked in the first EU airport.

6. If you are taking a flight between two EU airports with a stopover in a non-EU airport *(e.g. Rome - Zurich - Paris , with or without a change of plane)*

your registered baggage will be given a green-edged label in Rome and will not be liable to be checked in Paris. However, your hand baggage is liable to be checked for the same reasons as those stated under 4.

Exit reserved for Intra-EU traveler

Exits reserved for intra-EU travellers in EU airports are being identified in a similar way, namely by signs showing either the European Flag, or a symbol denoting a green-edged label, or a combination of both.

Models of labels

In large airports, it is not always possible to separate travellers' flows according to the point of departure of their travel, whether they started their journey in an EU or in a non-EU airport. It can therefore happen that travellers of both categories mix in airports common areas. However, luggage which comes from a non-EU airport can be subject to controls while luggage registered in an EU airport does not.

Consequently, in order to allow for a quick and effective identification of luggage according to the airport where they were checked in, and, thereby, to optimise controls on luggage originating in a third country while ensuring freedom of movement of the other luggage, the latter receive a green-edged label the model of which is different from those used elsewhere than in the EU.

Green-edged label "Normal" label

- ***Green-edged label***. This label model is used to identify the hold baggage registered in an EU airport.
- ***"Normal" label.*** This refers to the labels generally affixed on hold baggage checked in an airport which is not located on the territory of EU. They are not bordered with the distinctive green bands of the labels affixed in the EU.

Glossary

Intra-EU	Traveller that takes an Intra-EU flight.
Intra-EU flight	The movement of an aircraft between two EU airports, without any stopovers, which does not start from or end at a non-EU airport.
Registered baggage	Baggage which, once registered in the departure airport, is neither accessible to the traveller during the flight nor at the

	stopover if there is one. This luggage is carried in the baggage hold of the plane.
Hand baggage	Luggage brought into the cabin of the plane by the traveller.

9. Complete the following dialogue:

At the Air Terminal

Robert Davis is returning from Europe. His plane has just landed at Heathrow Airport.

Customs Officer: _____

Davis: Yes, I am.

Customs Officer: _____

Davis: Yes, of course.

Customs Officer: _____

Davis: No, only three days.

Customs Officer:

Davis: Oh, only in Europe. Germany, France and Belgium, actually.

Customs Officer: _____ ?

Davis: Nothing, actually. I've been on a business trip, not a holiday.

Customs Officer: _____ .

Davis: Oh, I see.

Customs Officer: _____ .

Davis: No, nothing. I went to the wrong gate, that's all.

10. Translate into English:

a) Таможенник: Приготовьте, пожалуйста, ваш багаж для досмотра.

Пассажир: Мне показывать весь багаж?

Таможенник: Да, таковы наши правила. Иногда пассажиры скрывают нелегально провозимые вещи в одежде, игрушках, книгах. Наша обязанность предотвращать контрабанду. А это что такое?

Пассажир: Это образцы тканей, которые я везу на выставку.

Таможенник: У вас есть на них грузовая декларация?

Пассажир: К сожалению, у меня только разрешение от моей фирмы.

Таможенник: В таком случае я вынужден задержать ваш багаж до тех пор, пока вы не предъявите декларацию.

b) Таможенник: У вас есть вещи, подлежащие декларации?

Пассажир: У меня есть несколько предметов из золота, которые я везу в качестве подарка своим друзьям.

Таможенник: Согласно нашим таможенным правилам, вы можете ввозить в нашу страну золотые изделия, но вы обязаны указать их в декларации.

Пассажир: Мне нужно платить на них пошлину?

Таможенник: Нет. В настоящее время пассажиры платят пошлину в основном на ввозимые товары. Таким образом, государства защищают свой рынок.

Lesson 23. PAYMENTS IN FOREIGN TRADE

1. Read and translate the text:

About the Bank

The Bank of England is the central bank of the United Kingdom. Sometimes known as the 'Old Lady' of Threadneedle Street, the Bank was founded in 1694, nationalised on 1 March 1946, and gained independence in 1997. Standing at the centre of the UK's financial system, the Bank is committed to promoting and maintaining monetary and financial stability as its contribution to a healthy economy.

The Bank's roles and functions have evolved and changed over its three-hundred year history. Since its foundation, it has been the Government's banker and, since the late 18th century, it has been banker to the banking system more generally – the bankers' bank. As well as providing banking services to its customers, the Bank of England manages the UK's foreign exchange and gold reserves.

The Bank has two core purposes – monetary stability and financial stability. The Bank is perhaps most visible to the general public through its banknotes and, more recently, its interest rate decisions. The Bank has had a monopoly on the issue of banknotes in England and Wales since the early 20th century. But it is only since 1997 that the Bank has had statutory responsibility for setting the UK's official interest rate.

Interest rate decisions are taken by the Bank's Monetary Policy Committee. The MPC has to judge what interest rate is necessary to meet a target for overall inflation in the economy. The inflation target is set each year by the Chancellor of the Exchequer. The Bank implements its interest rate decisions through its financial market operations – it sets the interest rate at which the Bank lends to banks and other financial institutions. The Bank has close links with financial markets and institutions. This contact informs a great deal of its work, including its financial stability role and the collation and publication of monetary and banking statistics.

The Bank of England is committed to increasing awareness and understanding of its activities and responsibilities, across both general and specialist audiences alike. It produces a large number of regular and ad hoc publications on key aspects of its work and offers a range of educational materials. The Bank offers technical assistance and advice to other central banks through its Centre for Central Banking Studies, and has a museum at its premises in Threadneedle Street in the City of London, open to members of the public free of charge.

Vocabulary notes:

interest rate – процентная ставка;

Bank's Monetary Policy Committee – Комитет по денежно-кредитной политике Банка;

issue of banknotes – выпуск банкнот;

inflation target – целевой показатель инфляции;

ad hoc publications – специальные публикации;
free of charge – бесплатно;
to the general public – широкой общественности.

2. Read and answer the following comprehension questions based on the text.

1. How many parties can there be to a bill of exchange and to a cheque?
2. How do bills change hands?
3. What caused the emergence of discount houses?
4. In what way do cheques differ from bills of exchange?

Financial Instruments

Cheques are familiar to most people, because they finance nearly all domestic transfers. Bills of exchange are not so well known but are used extensively in the settlement of international trade. Promissory notes are like acknowledgement of debt but without any specified date of repayment. Such negotiable instruments like bills of exchange, cheques is not money, although they perform very similar functions. Cheques and bills of exchange are the most important financial instruments that keep the wheels of commerce turning.

The financial institutions which specialize in buying bills at a discount are called discount houses. They buy bills, then collect the proceeds upon the day of maturity and make a profit.

A cheque is a special form of a bill of exchange, namely, one payable on demand and drawn on a banker. Cheques do not require acceptance. Where a bill is payable at a time in the future it is known as a term bill. A term bill or a bill payable after sight has to be presented twice, once for acceptance and once for payment. The bill can be dishonoured at either of this stage (by non-acceptance or by non-payment) and protested.

Cheques like bills of exchange may change hands and are still good for payment. In this case the cheque holder signs or endorses the back.

Sometimes a cheque may be crossed "account payee only". Such cheques would never be paid into any account other than the payee's. If it is not, the collecting bank is put on enquiry and should take steps to find out why it is being paid into another account.

Vocabulary notes:

1. cheque (Br); check (Am)

to make out a cheque to smb – выписать чек на чей-либо счет (на банк) имя
syn. *to issue (to write out, draw up) a cheque to smb*
to draw up a cheque against one's account (on a bank)
to clear a cheque – осуществить клиринг чека
to deposit a cheque – депонировать чек
to cover a cheque – обеспечивать чек (путем создания депозитов в качестве покрытия)
"on us" – чек, выписанный на данный банк
negotiable cheque – чек, передаваемый по индоссаменту
nonnegotiable cheque – чек без права передачи

2. bill of exchange

syn. *draft*

bill of exchange – переводной вексель

to draw up a bill of exchange (draft) on smb – выставить вексель (тратту) на кого-либо

drawer – трассант по векселю (держатель)

syn. *holder*

sight (demand) bill of exchange – вексель на предъявителя, предъявительский вексель

term bill – срочный вексель

3. pay

to pay a bill – оплатить вексель syn. *to meet a bill*

payer – плательщик по кредитным обязательствам *payee* – ремитент, получатель

"account payee only" – только на счет получателя (надпись на кроссированном чеке)

4. accept

to accept a bill – акцептовать вексель

syn. *to honour a bill*

ant. *to dishonour a bill* – не акцептовать (не оплатить) вексель

to protest a bill – опротестовать вексель *(banker's) acceptance* – (банковский) акцепт *accepting house (англ.)* – акцептная контора

5. discount

to discount a bill – учесть вексель

bank discounting – банковский дисконт (учет векселя в банке)

discount house (англ.) – учетный дом, вексельная контора

6. negotiate

to negotiate a bill – переуступать вексель; пускать вексель в обращение

negotiable instrument (bill) – оборотный документ (вексель)

nonnegotiable instrument (bill) – непередаваемый (необращающийся) документ (вексель)

7. endorse (indorse)

to endorse a bill – индоссировать вексель, делать передаточную надпись

to endorse a bill in blank – делать бланковый индоссамент

to bear an endorsement (indorsement) – иметь передаточную надпись

to transfer by endorsement – передать документ по индоссаменту

syn. *to pass the bill on to smb endorser (indorser)* – индоссант

endorsee – индоссат

blank endorsement – бланковый индоссамент *special endorsement* – именной индоссамент

8. collect

to collect a bill (a cheque) – инкассировать (взыскивать) деньги по векселю (чеку)

collection of cheques – инкассирование чеков

for collection – на инкассо

collecting bank – банк-инкассатор

9. account

(bank) account – счет (в банке)

balance of account – остаток на счете

syn. *amount of balance*

account holder – владелец счета

to pay out of the account – осуществлять платежи со счет

to debit (credit) an account with the sum of – дебетовать (кредитовать) счет суммой

to withdraw (draw) money from an account – снимать деньги со счета

withdrawal – снятие (денег со счета); изъятие (денежных средств)

10. cover

to cover a bill – обеспечивать покрытие векселя

syn. *to guarantee a bill*

to provide a cover – предоставлять обеспечение

11. title

to hold title to smth – владеть чем-либо, иметь право собственности на что-либо

syn. *to be entitled to smth*

to give smb title to smb – дать кому-либо право собственности на что-либо

to transfer a title – передать право собственности на что-либо

12. liable

to be liable for – нести ответственность за (по)

liability for bill payment – ответственность за платежи по векселю

joint liability under a bill of exchange – солидарная ответственность по векселю

13. maturity

at (before) maturity – по наступлении (до наступления) срока платежа

3. Read and translate the text:

Types of Payments in Foreign Trade

Payment of goods supplied in the local trade is made either in advance or within a sensibly short period after delivery. If a buyer fails to pay, there comes legal action[1] after which payment can be enforced.

In foreign trade a great deal of time is spent on correspondence, dispatch and delivery. It is here that banks play a fundamental part. The bank comes into each transaction at this or that stage.

Payments in foreign trade are usually made by:

1. banker's transfer;
2. bill of exchange;
3. letter of credit.

As well as in the local trade, payment may be made a) *in advance;* b) *on open account.*

Payments in advance are used 1) when a buyer is in urgent need; 2) when a buyer is unknown to a seller; 3) in the case of a single; 4) isolated transaction.

The method of payment in these cases will probably be by banker's draft or banker's transfer.

Open account terms are granted by a seller to a buyer of unquestionable reputation[2] in whom he has complete confidence, e.g. regular customers, agents or distributors. In these cases payment is made quarterly by bill of exchange or banker's transfer.

The banker's transfer is a mere transference of money from the bank account of a buyer in his own country to the bank account of the seller in the seller's country. It is only necessary for the customer to send a letter of instruction to his bank – or use a special form. The transfer is executed at current rates of exchange[3] and subject to any exchange control regulations of the countries concerned.

The bill of exchange (B/E) is a written order from a creditor to a debtor to pay on demand or at a specified date a stated sum of money to a person named on the bill, or to his order. The bill is drawn by the creditor on the debtor, and is sent to the debtor or his agent to pay or accept (to acknowledge the debt). The debtor accepts it through signing his name on the front of the bill, together with the date. The bill becomes now legally binding, and the acceptor must meet it at or before the due date. Failure to meet the bill on the due date will result in total discredit for the creditor, and legal action can follow. An unpaid bill is called "dishonoured", and the creditor can protest it, which gives him the right to prosecute[4] the debtor.

The letter of credit (L/C) is the most generally used method of payment in the export trade. It starts with the buyer who instructs his bank to issue the L/C for the amount of the purchase and in favor of the seller. The buyer's bank sends this instruction, a special printed form containing full details of the transaction, to its agent (a bank cooperating with it) in the seller's country. On receiving the instruction, the agent bank informs the seller about the credit. The seller can now carry out the buyer's order, knowing that when he has done so, the money will be paid at once by the agent bank. The buyer is equally secure, because the agent bank will pay on his behalf only if the conditions of the transaction are completely executed by the seller.

A L/C may be paid to the seller not immediately upon execution of the order. If there is an agreement between the seller and the buyer the agent bank can accept a bill of exchange drawn by the seller on the agent bank. The buyer gets credit and the action is absolutely safe for the seller, who can discount the bill for ready cash if he needs it.

Vocabulary Notes on the Text:

1 legal action – судебное разбирательство;

2 unquestionable reputation – безупречная репутация;

3 at a current rate of exchange – по текущему курсу обмена валюты;

4 to prosecute – преследовать в судебном порядке.

Exercises on the Text:

4. Translate the following words and learn their pronunciation:

acceptor; creditor; debtor; discredit; failure; reputation; transference; transaction; binding; fundamental; urgent; isolated; unquestionable; subject to; equally; quarterly; debt; acknowledge; legally.

5. Give English equivalents of the following:

а) акцептор; дебитор; кредитор; банковский счет; банковский перевод;

переводной вексель; аккредитив; текущий курс обмена валюты; день оплаты; авансом; по открытому счету; поквартально; юридически обязательный; неоплаченный в установленный срок; акцептировать; опротестовать вексель; преследовать в судебном порядке;

б) судебное разбирательство; единичная (разовая) сделка; безупречная репутация; полная дискредитация; полностью доверять; подлежать (подвергаться) чему-л.; по требованию.

6. Explain the meaning of the following in English:

acceptor; creditor; debtor; a bill of exchange; a letter of credit; a banker's transfer; to accept.

7. Answer the following questions:

1) What types of payments in foreign trade do you know?
2) In what way may they be made?
3) When are payments in advance used?
4) What is the method of payment in such cases?
5) Who are open account terms granted to?
6) In what way is payment in these cases made?
7) What is the banker's transfer?

8. Make up dialogues and act them out in pairs:

1) between a customer and a seller discussing the terms of payment as one of the articles of the proposed agreement;
2) between a seller and a customer whose settlement is overdue;
3) Note that previously the customer was a regular payer;
4) between a seller and a customer who wants to place an urgent order and is giving payment instructions over the telephone.

9. Render

Современный вексель – это документ, составленный по установленной законом форме и содержащий безусловное абстрактное денежное обязательство. Различают простой и переводной вексель. Переводной вексель (тратта) содержит письменный приказ векселедержателя (трассанта), адресованный плательщику (трассату), об уплате указанной в векселе суммы денег третьему лицу – первому держателю векселя (ремитенту). В отличие от переводного векселя в вексельных отношениях по простому векселю участвуют два лица: векселедатель и векселедержатель. Простой вексель, в отличие от переводного, содержит ничем не обусловленное обязательство векселедателя заплатить определенную, поименованную в векселе сумму векселедателю или его приказу по предъявлении документа или в установленный срок. Таким образом, векселедатель и плательщик совпадают в одном лице.

Трассат становится должником по векселю только после того, как акцептует вексель, то есть согласиться на его оплату, поставив на нем свою подпись.

Вексель – строго формальный документ: отсутствие любого из обязательных реквизитов, предусмотренных вексельным законом, лишает его силы. Согласно принятому в Женевской вексельной конвенции 1930 года Единообразному вексельному закону переводной вексель должен содержать

вексельную метку-наименование «вексель» в тексте документа; безусловный приказ о платеже определенной суммы денег; наименование плательщика и первого держателя; срок и место платежа; дату и место составления документа и подпись векселедателя. Английский закон не требует вексельной метки и разрешает выставление векселя на предъявителя. Права векселедержателя основываются исключительно на владении векселем и не нуждаются в подтверждении никакими иными доказательствами. Вексель – безусловное денежное обязательство, так как приказ трассанта переводного векселя и обязательство векселедателя простого векселя не могут быть ограничены никакими условиями.

Lesson 24. INSURANCE

1. Read and translate some clauses of a Contract:

V. Guarantee

If during the guarantee period the equipment supplied by the Seller proves to have some defects the Seller undertakes to correct the detected defects or replace the defective equipment at his own expense.

The above period of guarantee in respect of the repaired or replaced equipment begins from the date of putting it in operation.

The Seller guarantees that the Plant shall achieve-the production capacity, product characteristics and operating requirements if:

c) the plant is constructed and installed by the Buyer in accordance with good engineering and construction practice and with the technical documentation supplied by the Seller;

d) the plant is operated and maintained by skilled and experienced personnel and with raw materials that conform to the Seller's specification.

VIII. Insurance

The Buyer shall insure at his expense all the equipment for its full value against ail usual marine risks from the moment the goods are put on board at the port of loading.

2. Read and translate the text:

Insuring Goods

The general idea of insurance is to gain indemnity[1] in the case of any happening that may cause loss of money.

Insurance has become more and more significant as commerce has developed. Neglecting to insure goods either warehoused or in transit is all very well until something goes wrong. While goods are being stored, there are the risks of fire and burglary. With the goods in transit the number of hazards even arise. While transporting, the goods may be damaged through a lot of reasons; for example vibration, an accident, poor handling, change of temperature, etc. And, of course, there is always the threat of pilferage when either a small part of consignment or the total contents of trailers or containers disappear without trace. Consequently, the reason for insuring goods is evident – both the buyer and the seller are protected against financial loss which may arise through no fault of them.

Goods are normally insured for the full amount of their value, which is calculated as: price of goods + cost of freight + insurance premium[2] + percentage of the total sum to represent a reasonable profit for the seller. There may be different types of insurance coverage[3] – insurance against fire[4], theft/burglary insurance[5], accidence insurance[6] and a lot of others. But the usual procedure is to insure goods against all risks[7]. This type of insurance involves a W.A. clause (="with average"[8], where the word "average" derived from French avarie means damage), which denotes that insurers pay claim for partial losses. The F.P.A. ("free of particular average[9]") type of insurance means that partial losses are not covered.

Particular average denotes partial loss or damage accidentally caused to a particular lot of goods. The responsibility for particular average is set either upon the owner of the lost property or those who caused damage.

In the case of general average[10], which means any extraordinary loss, damage or expenditure borne for the purpose of preserving the ship and the cargo, all the parties interested in the adventure are responsible. The following events may serve as examples of general average: when goods are thrown into the sea to lighten the ship, when cargo is damaged by water used to put out a fire, the cost of towing a ship into the port for repair, etc.

The principal document used in insurance is insurance policy which acts as a contract. The policy may be known as a floating policy[11], when it covers a large quantity of goods for a fairly long period, usually a year, or it covers goods up to a large sum of money. For each shipment of goods another document is issued, which is called the insurance certificate.

A cover note[12] is a small document issued by the insurance agents to their customers, to tell them that their goods are insured, and to give proof of this until the policy is ready.

Vocabulary Notes on the Text:

1 to gain indemnity – обеспечить возмещение убытков;
2 insurance premium – страховое вознаграждение, премия;
3 insurance coverage – страховое покрытие;
4 insurance against fire – страхование от пожара;
5 theft/burglary insurance – страхование на случай кражи;
6 accidence insurance – страхование от несчастных случаев;
7 against all risks – страхование от всех рисков;
8 "with average" – включая аварию;
9 "free of particular average" – свободно от частной аварии;
10 general average – общая авария;
11 a floating policy – генеральный страховой полис;
12 a cover note – «ковернот», свидетельство о страховании.

3. Translate the following words and learn their pronunciation:

indemnity; burglary; threat; premium; coverage; average; pilferage; vibration; hazards; adventure; financial; particular; towing; warehoused; accidentally; extraordinary; repair; lighten; neglect.

4. Answer the following questions:

1) What is the general idea of insurance?

2) What kind of hazards can arise while goods are being stored or are in transit?

3) How are goods normally insured?

4) How is insurance value calculated?

5) What types of insurance coverage can you mention?

6) What do W.A. and F.P.A. clauses mean?

7) What's the difference between a particular average and a general average?

8) What kind of documents is issued by insurers?

5. Explain the meanings of the following terms in English:

insurance premium; insurance policy; insurance certificate; a floating policy; a cover note; particular average; general average; W.A. clause insurance; F.P.A. clause insurance; burglary; pilferage.

6. Reproduce the situations from the text where these collocations were used:

to gain indemnity; to go wrong; to disappear without trace; to cause damage; to put out a fire; to act as a contract; to cover goods up to a large sum of money; to give proof of smth.

7. Give English equivalents of the following:

страховка (страховая сумма); страховое дело; страховая премия; страховое покрытие; страхование от пожара/на случай кражи/от всех рисков; генеральный страховой полис; воровство; мелкая кража; плохое обращение (с товаром); риск.

8. Insert the appropriate prepositions:

1) _____Nowadays carrying goods can be effected ____ sea, ___ air, ___rail and_____road. One transaction may involve both land and sea transportation that is first goods may be carried ____ railway or road means

Conveyance and then ____ ships. Henceforth the export trade is subject __ many risks, because consignments may be damaged ___ transit.

2) _____ Usually exporters insure their goods ____ all kinds _____ risk ___ professional insurance companies, example Lloyd's _____Great Britain or "Ingosstrakh"____ Russia, which ___ return _____ a ___ a fee known as a premium will compensate____ them if any loss or damage ___the goods occurs. Insurance is therefore a contract____ indemnity which is called an Insurance Policy.

Lesson 25. CALCULATING OF AN INSURANCE PREMIUM

1. Read and translate the text using the dictionary if necessary:

An insurance premium is the name given to the sum of money paid by the firm insuring its goods, and is quoted as a percentage.

Normally goods are insured for the CIF value of the consignment plus 10 per cent of that figure. Using the CIF value means that, in addition to the price of the

goods, the freight charges and insurance premium are also covered. The 10% means that, in the case of a total loss, the insured party receives some compensation for the expense of processing the claim and for any commercial loss.

As an example of calculating of an insurance premium let's take a consignment with the value of $1000, a freight charge of $100 and an insurance rate of 0.75%. First we should calculate the CAF (C&F) value of the goods, which in this case is $1100 [= $1000 (value of goods) + $100 (freight)]. Then we calculate 10 per cent to this value, and the sum will be $110 [=$1100 x 10: 100]. This amount ($110) is added to the original $1100, so the goods will be insured for $1210. To define the insurance premium now means to calculate 0.75% of $1210, which is $9.08 [= $1210 x 0.75: 100].

Thus, the premium payable is $9.08 to which may be added a small administration charge which will not amount to more than a few pounds.

There are other ways of calculating insurance premium, but they involve more complicated formulas and so this method is widely used.

It is worth noting that the insurance premium of 0.75 per cent is widely quoted by too many countries round the world, so this example is quite realistic.

2. Ask eight questions about the previous text.

3. Render:

Страхование жизни необходимо для того, чтобы обеспечить финансовую поддержку семье в случае вашей смерти. Есть два основных типа страхования жизни – временное (term insurance) и постоянное (permanent insurance). Различие между ними сводится к следующему: при временной страховке договор с вами заключается на определенное время или до достижения определенного возраста, и пособие вашей семье выплачивается только тогда, когда смерть наступила в этот период. При постоянной страховке охватывается весь период вашей жизни, и сумма страховки выплачивается полностью вне зависимости от того, когда наступила смерть.

К типам страхования здоровья относятся следующие: основная госпитальная страховка (basic hospital insurance), которая покрывает ваши больничные расходы, причем обычно страховая компания устанавливает пределы на продолжительность пребывания в больнице и общую сумму счетов; основная медицинская страховка (basic medical insurance), которая служит для возмещения расходов, связанных с визитами к врачам и амбулаторным лечением; и дополнительная медицинская страховка (major medical insurance), которая служит для покрытия расходов, которые возникают в случае серьезного заболевания и выходят за пределы двух предыдущих страховок. Размер компенсации может сильно варьироваться в зависимости от типа договора и от политики страховой компании.

4. a) Read the letter.

Rossimport *August 27, ...*

Dear Sirs,

Subject: Packing/Handling of Equipment under Contract No.

Following the discussions this morning with the representatives of your

trading organization we wish to make the following comments:

1. We have received several reports concerning damage to 96 cases and their contents delivered to St. Petersburg by the s.s. "Novodruzhesk". We cannot consider those reports acceptable as they do not give specific details to enable us to consider if there are in fact any faults with our packing procedure. In fact they are informal reports (mainly photographs) showing marking and packing deficiencies1 only.

We therefore ask you in all cases of damage to prepare detailed reports with photographs giving the following data:

a) identification data of cases giving case number and name of vessel;

b) detailed description of damage to the case;

c) detailed description of damage to contents;

d) your considered opinion as to the cause of damage.

2. We would like to emphasize that the packing specification which we are using in fulfilment of the contractual requirements are virtually the same specifications which have been used by other major US contractors shipping goods to Russia.

3. Finally we would like to state that in accordance with the provisions of the Contract your inspectors do not have the right to reject equipment and/or materials technically acceptable because of non-acceptance of export packing. However we have always welcomed your inspectors at the packers and we have found their comments and advice to be useful.

We are looking forward to your reply.

Yours faithfully,

b) Think and answer.

1. Why didn't the Sellers refer the Buyers to the Insurance Company?
2. What was the weakest point in their arguments?
3. What evidence would the Buyers need to justify their claim?

5. Translate into English:

1. Когда мы сможем получить компенсацию от страховой компании?

– Как только будут выполнены все формальности.

2. Куда мы должны обратиться по поводу страхования?

– В страховое агентство.

3. В каком случае предоставляется страховая гарантия?

– Если это предусмотрено контрактом.

4. Что вы хотите застраховать? – Мы хотим застраховать очередную поставку «от всех рисков».

5. Кто будет нести расходы по страхованию? – Поставщик.

6. У вас есть акт осмотра и экспертизы? Когда он был выписан?

7. Вам необходимо уплатить налоги по страхованию.

8. Мы освобождаем себя от обязательств по договору страхования.

Lesson 26. INSURANCE CLAIMS

1. Read and translate the dialogue using the dictionary if necessary:

• Look, it's all very well if the goods collected from the port, airport or whatever station is agreed upon is in good condition. But what if as a consignee I got my goods damaged? What am I supposed to do under these circumstances?

• The most reasonable action of yours in this situation is to make an insurance claim[1].

• What do you mean by making an insurance claim?

• This procedure includes two essential steps. The first one is to call in a properly qualified and disinterested person who will inspect your cargo.

• What kind of person is he?

• We call him an insurance surveyor[2]. He must be employed by a company which has insured your goods.

• Why is it necessary to call in a surveyor to inspect the goods?

• No insurance company will ever pay compensation unless they receive a report on the damage[3] from a surveyor. If they didn't require such a report they would soon be out of business, because it would be very easy for buyers to say that the goods had arrived damaged and then put in a claim for compensation[4].

• Oh, I see. And what precisely should the surveyor inspect?

• He should inspect the packing – cases, boxes, crates, bottles, etc. – and the contents and report on the nature and extent of the damage[5].

• That's clear. Well, what is my second step?

• You must also report the damage to the sellers. If you are not able to sell the damaged goods you may ask for replacement for which you will pay separately, setting the amount of the indemnity[6] against this additional payment to be made.

• What about the spoilt goods? Am I to send them back?

• Not necessarily. If the articles have been scratched or chipped, that is partly damaged; you can try to sell them at a considerably reduced price. And there is one more very important thing to be done.

• If you consider to make a claim, do it without delay, otherwise your claim on the insurers may be jeopardised[7].

Vocabulary Notes on the Dialogue:

1 to make a claim – предъявить претензии, возбудить иск;

2 an insurance surveyor – страховой инспектор;

3 a report on the damage – отчет о понесенном ущербе;

4 to put in a claim for compensation – выдвинуть требование о компенсации;

5 the nature and extent of the damage – характер и размеры понесенного ущерба;

6 indemnity – возмещение, компенсация;

7 to jeopardize a claim – оспорить в суде предъявленный иск.

2. Pronounce the following words correctly:

circumstances; procedure; nature; replacement; compensation; indemnity;

surveyor; qualified; disinterested; scratched; jeopardized; reasonable; separately.

3. Find in the list below the verbs close in meaning:

to damage; to agree; to inspect; to report; to spoil; to claim; to change; to demand; to survey; to state; to compensate; to replace; to indemnify; to settle.

4. What do we call?

1) a person with special knowledge employed by an insurance company to examine and report on a proposed risk;

2) a demand made by an insured party on the insurer for payment under an insurance policy;

3) the description of loss of goods value caused by being broken or spoilt;

4) a payment to make good a loss;

5) to demand for compensation;

6) to lose a job.

5. Answer the following questions:

1) What is necessary to do if a consignee gets his goods damaged?

2) What are the essential steps of making an insurance claim?

3) Who is an insurance surveyor?

4) Why is it necessary to employ a surveyor?

5) What does the surveyor report on?

6) What can you demand of the sellers?

7) What can you do with damaged goods?

8) Why is it important to make a claim without delay?

6. Give English equivalents of:

a) договориться о чём-л.; предъявить иск страховой компании; вызвать страхового агента; выплачивать компенсацию; возмещать ущерб; выдвинуть требование о компенсации; делать что-л. незамедлительно; оспаривать иск в суде;

b) по сниженной цене; при данных обстоятельствах; в хорошем состоянии; незаинтересованное лицо.

7. Report the dialogue:

a) on the part of an insurance agent;

b) on the part of the consignee;

c) on the part of the seller.

8. Fill in the missing prepositions:

1) _____Goods are normally insured ____ certain risks. They are usually insured ____ the full amount their value. If they are found___ arrival _____the port destination to be damaged, a report ____ the damage should be made.

2) ____ Details ____ the agreement _____ the client and the insurance agency are to be found _____ the insurance policy.

3) When a Lloyd's agent examines a damaged consignment, he will also look___ the bill ____ lading signed ____ the captain _____ the ship. If the bill ____ lading is clean, the captain has accepted the consignment as being ____ good condition, and so the ship owners may be claimed ____ the cost _____the

damaged goods.

9. Read and translate the following dialogue:

Customer: We would like you to discuss the insurance problem with us.

Seller: I am at your service.

Customer: How are the personnel on site supposed to be insured?

Seller: We shall insure the experts against industrial risks and accidents.

Customer: And what about the construction projects? Will you insure them too?

Seller: Undoubtedly. We shall insure not only the projects but the property as well against fire and natural hazards.

Customer: And who will pay expenses if there will be such a situation?

Seller: The expenses will be included in the cost of the projects.

Customer: And one more thing. We know that you suppose to insure the equipment but we would like to ask you to insure it against air risks too.

Seller: Well, let me remind you the context of the article of the Transport Regulations Insurance. It says that the Supplier shall insure the equipment against marine risks but not against air risks.

Customer: Well, we see that the "Regulations" really do not provide for insurance against air risks. We don't have any more questions.

10. Give English equivalents of the following:

вопрос о страховании; персонал; строительная площадка; страхование от производственных рисков и несчастных случаев; объекты строительства; материально-имущественные ценности; стихийное бедствие; застраховать от морских/авиационных рисков.

11. Disagree with the following statements. Give your reasons.

1) The basic document used in insurance is a cover note.

2) General average means partial loss or damage accidentally caused to a particular lot of goods.

3) An insurance policy is issued for each shipment of goods.

Lesson 27. COMPLAINTS AND REPLIES TO COMPLAINTS

1. Read and translate the text:

Complaints may be of several kinds, and may arise from delivery of damaged goods, wrong goods, or too few or too many goods. Even if the right articles are supplied in the right quantities, they may arrive later than expected, which will cause problems to the buyer and, correspondingly, to his customers. Then the quality of goods may be unsatisfactory: they may be not according to the sample or description on the basis of which they were ordered, or they may simply be second-rate products.

If a customer is unsatisfied with the execution of his order, he will complain. While doing so he should refer to the articles in question, by pointing out his own order number or that of his suppliers invoice, or both. He should also specify the nature of his complaints, and declare what action he wants his supplier to take.

Below are the examples of the sentences which may be used in complaints of poor quality goods, wrong goods and goods missing from the delivery:

1. *Unfortunately, we discover you have sent us the wrong goods.*

2. *On comparing the goods received with the sample, we were surprised to discover that the color is not the same.*

3. *We cannot possibly supply our customers with the articles you have sent to us because of the poor quality.*

4. *We cannot accept these goods as they are not the size and shape we ordered.*

5. *Unfortunately we have not received from you all the goods we ordered. Some of them are missing.*

6. *You have short-shipped*[1] *this consignment by 150 kg.*

The replies to complaints must always be courteous; even if the sellers think that the complaint is bottomless they should not say so until they have reliable grounds[2] on which to repudiate the claim[3]. If the complaint is justified, the sellers should at once apologize to the buyers and suggest a solution.

When the sellers are the first to discover that a mistake has been made they should not wait for a complaint, but should write, cable or telephone at once to let the buyers know, and either put the matter right[4] or offer some compensation.

If on making a claim the buyers have offered to keep the goods, the sellers will probably agree to this and to a price reduction. Yet, if the value of goods in question is high, it might be advantageous to have them returned, though in this case, the added risk of damage in reverse transport[5] should be taken into account.

There is no need for the suppliers to go into a long story[6] of how the mistake was made; a short explanation will be enough.

Further you will find the possible replies to the complaints of poor quality, bad packing and goods short-delivered:

1. *We were very sorry to receive your complaint that the textile you received was not of the quality expected.*

2. *We think the best procedure will be to have the pieces inspected by a specialist and we are arranging for this to be done.*

3. *We greatly regret that you received only 3 dozen instead of 4 dozen ordered. On investigation we found that the packers misread the number, and we have arranged with them for the immediate dispatch of the missing 1 dozen.*

4. *There was a slight delay due to the breakdown of machinery, which held up production for 2 days.*

5. *We are extremely sorry about this delay, which you will understand was due to circumstances beyond our control*[7].

6. *The packers do not agree that there is any defect in the material used, and there have been no previous complaints: they insist that the boxes must have been subjected to very bad treatment.*

Vocabulary Notes on the Text:

1 to short-ship – недопоставить;

2 to have reliable grounds – иметь серьезные основания;

3 to repudiate a claim – оспорить претензию, отказаться признать претензию обоснованной;

4 to put the matter right – исправить положение вещей;
5 in reverse transport – при обратной транспортировке;
6 to go into a long story – долго объяснять;
7 to be beyond one's control – выйти из-под контроля кого-л.

2. Answer the following questions:

1. What may complaints arise from?
2. In what case do we complain of the quality of goods?
3. What should you mention in your complaint if you are unsatisfied with the execution of your order?
4. What formulas would you mention in your complaints? (Name some of the formulas given in the text.)
5. What should the sellers do if they find your complaint bottomless?
6. What should be done if the complaint is justified?
7. How should the sellers act if they were the first to discover a mistake?
8. What might the buyers do on making a claim?
9. What formulas should be used in replies to complaints? (Name some of them.)

3. Give nouns corresponding to the following verbs:

to accept; to agree; to apologize; to arrange; to arrive; to cause; to compare; to compensate; to complain; to damage; to declare; to delay; to deliver; to describe; to discover; to examine; to execute; to expect; to explain; to justify; to order; to refer; to reply; to return; to satisfy; to specify; to suggest; to supply; to think; to threat.

4. Find in the text English equivalents for the following:

иметь прочные основания; предложить компенсацию; отклонить претензию; предложить решение; согласиться на денежную скидку; задерживать производство; быть вне чьего-л. контроля; принимать во внимание; быть необоснованным; товары, о которых идет речь; точно определить суть жалобы, быть подвергнутым плохому обращению.

5.Give sentences of your own to illustrate the meaning of the expressions from the previous exercise.

6.Translate into English:

товары второго сорта; недопоставленные товары *(2 варианта);* при обратной транспортировке; небольшая задержка; поломка оборудования; проведя расследование; неправильно истолковать; скидка в цене.

7. Fill in the necessary prepositions or adverbs:

Dear Sirs,

The goods ordered _____ this number arrived today ___ good condition, and your invoice is checked andfound correct. However, we have to point ____ that these articles were ordered subject their arriving to us the end of June. Since they did not reach us 10 July, we have been forced to have problems our customers.

As you understand, a recurrence _____ this situation could result _____ our customers placing orders some where else. We are obliged, therefore, to insist, that you

observe delivery deadlines future orders.

Yours faithfully,..

8. Translate into English:

Уважаемые господа!

К нашему сожалению, мы вынуждены сообщить вам, что ваша последняя поставка не соответствует обычным стандартам. Покрытие не очень хорошего качества и эмаль в некоторых местах потрескалась. С экспресс-почтой мы послали вам образцы последней и предыдущей поставок, для того, чтобы вы смогли видеть разницу в качестве товара сами.

Хотим сообщить вам, что всегда были уверены в высоком качестве вашего товара, и тем более (all the more) разочарованы, что этот товар был предназначен для нашего нового заказчика.

Поскольку нам пришлось забрать этот товар обратно, просим вас сообщить нам незамедлительно, какие меры вы собираетесь принять в сложившейся ситуации.

С уважением...

9. Write a letter of reply to the previous letter on behalf of the suppliers.

10. Reply to the letter of Exercise 7 on behalf of the producers.

11. Write a letter to your suppliers to inform them that some articles in three cases have been broken due to bad packing; you have the report of the insurance surveyor confirming this.

TESTS ON BUSINESS ENGLISH

PART 1.

I. Read the text, and then decide whether the statements below are TRUE (**T**) or FALSE (**F**).

Theories of Motivation

One of the most important elements of any manager's job is to motivate his or her subordinates to do their jobs well and to be productive. Two well-known theories of motivation among managers are those of Abraham Maslow and Frederick Herzberg.

In *Motivation and Personality* (1954), Maslow identified what he considered to be a hierarchy of basic human needs and classified them under five headings. First come physiological needs such as food, water, air and sleep. If these needs are not satisfied, people will not pursue other needs. The second category is security needs: clothing, shelter, the necessity to be free from danger and physical pain, and – most relevant to management – to be free from the threat of losing one's job.

Where these first two categories of needs are satisfied, people feel social needs: to belong to a group, to be liked and loved and accepted by others. Next come esteem needs: people do not only want to be accepted, they want to have

self-respect and to be esteemed by others. Maslow believes that people all require power and status, respect and self-confidence.

The fifth and highest category concerns self-actualization needs: the desire to develop as a person, to maximize one's potential, and to achieve the goals one has set for oneself. According to Maslow, employees will only be motivated if they are able to realize their goals (concerning creativity, responsibility or whatever) through their work.

As a need is satisfied, it becomes less important. For example, the more money one has, the less motivating it is to earn more – although, of course, this doesn't stop people wanting it! In fact, pay becomes a social or psychological matter rather than an economic one. When needs are satisfied, their capacity to reward and to act as an incentive diminishes. In *Work and the Nature of Man* (1966), Frederick Herzberg argued that things like good salaries and benefits, job security, status, good company administration and labor relations, cannot motivate workers. They are merely "satisfiers" or, more importantly, "dissatisfiers" where they do not exist. "Motivators", on the contrary, include things such as having a challenging or interesting job, recognition, responsibility, promotion, and so on.

Clearly, not everybody in manufacturing industry or routine service industry jobs can expect challenging and interesting work or promotion to the highest positions of responsibility. For this reason, many people have disputed Maslow's theory. For example, self-realization and self-actualizing needs are probably far more prominent among university graduates and at higher levels of a company than at lower levels, where social and security needs, and even a desire to avoid responsibility, might be dominant. Not everybody can actualize himself or herself at work. Yet even workers who cannot be, or do not want to be, involved in planning, decision-making, controlling and organizing, can be given a variety of tasks, rather than be expected to perform the same boring, repetitive, mechanical task eight hours a day or more.

1. The possibility of losing their job generally motivates people to work harder.
2. Workers need to be accepted and respected by their colleagues and superiors.
3. After a certain point, people are no longer motivated by money.
4. According to Maslow, a good working environment will motivate employees.
5. According to Herzberg, providing good working conditions is necessary.
6. Educated people are more likely to want to achieve things in their jobs.
7. Managers have to ensure that everybody has an interesting job.
8. Switching among several boring, repetitive tasks is better than doing only one.

II. Paragraphs **1-9** contain advice for business leaders. Choose the appropriate heading **A – I** for each paragraph.

A. A leader should be a good teacher and communicator.
B. A leader must manage time and use it effectively.
C. A leader must have technical competence.
D. A leader must provide vision.
E. A leader must be visible and approachable.
F. A leader should be introspective.
G. A leader should be dependable.
H. A leader should be open-minded.
I. A leader should have a sense of humour.

1. In large organizations, leaders should spend no more than four hours a day in their offices. The rest of the time, they should be out with their people, talking to lower-level employees and getting their feedback on problem areas. They should be making short speeches and handing out awards. They should be traveling widely throughout their organizations.
2. The best leaders are those whose minds are never closed and who are eager to deal with new issues. Leaders should not change their minds too frequently after a major decision has been made, but if they never reconsider, they are beginning to show a degree of rigidity and inflexibility that creates problems for the organization.
3. Executives must take a disciplined approach to their schedules, their post, their telephone calls, their travel schedules and their meetings. Staying busy and working long hours are not necessarily a measurement of leadership effectiveness.
4. Leaders may run efficient organizations, but they so not really serve the long-term interests of the institution unless they plan, set goals and provide strategic perception.
5. The leader must be willing to pass on skills, to share insights and experiences, and to work very closely with people to help them mature and be creative.
6. Leaders should let people know that life is not so important that you can't sit back occasionally and be amused by what is happening. Laughter can be a great reliever of tension.
7. Reliability is something that leasers must have in order to provide stability and strength to organizations. Leaders must be willing to be flexible but consistency and coherence are important elements of large organizations.
8. Leaders must not only understand the major elements of their businesses but must also keep up with any changes.
9. Leaders should be able to look at themselves objectively and analyze where they have made mistakes and where they have disappointed people.

III. Complete the text using words from **A** to **O**.

A analyze	**F** train	**K** perform
B improve	**G** contribute	**L** use
C select	**H** commercialize	**M** form
D communicate	**I** understand	**N** risk
E measure	**J** divide	**O** work out

You want me to explain what management is? Well, I guess I can manage that! Actually, management as we (**1**) …it today is a fairly recent idea. Most economists in the 18th and 19th centuries, for example, wrote about factors of production such as land, labor and capital, and about supply and demand. An exception was Jean-Baptiste Say, who invented the term "entrepreneur", the person who sees opportunities to (**2**) …resources in more productive ways.

Entrepreneurs are people who are alert to so-far undiscovered profit opportunities. They perceive opportunities to (**3**) … new technologies and products that will serve the market better than it is currently being served by their competitors. They are happy to (**4**) … their own or other people's capital. They are frequently unconventional, innovative people. But entrepreneurship isn't the same as management, and most managers aren't entrepreneurs.

So, what is management? Well, it's essentially a matter of organizing people. Managers, especially senior managers, have to set objectives for their organization, and then (**5**) …how to achieve them. This is true of the managers of business enterprises, government departments, educational institutions, and sports teams, although for government services, universities and so on we usually talk (**6**) …the activities of the organization and the relations among them. They (**7**) … the work into distinct activities and then into individual jobs. They (**8**) … people to manage these activities and perform the jobs. And they often need to make the people responsible for performing individual jobs (**9**) …effective teams.

Managers have to be good at communication and motivation. They need to (**10**) …the organization's objectives to the people responsible for attaining them. They have to motivate their staff to work well, to be productive, and to (**11**) … something to the organization. They make decisions about pay and promotion.

Managers also have to (**12**) … the performance of their staff, and to ensure that the objectives and performance targets set for the whole organization and for individual employees are reached. Furthermore, they have to (**13**) …and develop their staff, so that their performance continues to (**14**) … .

Some managers obviously (**15**) …these tasks better than others. Most achievements and failures in business are the achievements or failures of individual managers.

IV. Read the following passage and choose the correct word from **A**, **B** or **C** to fill each gap.

Recent research at business schools in the USA has shown that traditional management styles are rapidly becoming obsolete. In the traditional model, senior management exercises its (**1**) …… to ensure that decisions are carried out by (**2**) …… at lower levels of the company (**3**) …….. . However, in today's rapidly evolving business environment, it has become clear that (**4**) …… is something that all managers will have to live with and adapt to. In the modern digital organization (**5**) …… is no longer restricted to senior managers, and employees are not expected to blindly (**6**) …….. orders from above. Because of the increasing complexity of business, managers have had to (**7**) ……. tasks to people at lower levels and to (**8**) …….. them to take the necessary decisions. It has become a system where what you achieve, in other words your (**9**) ……, is what determines not only the respect that other people in the organization have for you but also how you are (**10**) ……. for the work that you accomplish. As one manager puts it, "Today you have to be very careful about what you say to someone who works for you because tomorrow that same person could be your boss!"

1. A custom	B gesture	C authority
2. A bosses	B subordinates	C partners
3. A culture	B hierarchy	C headquarters
4. A initiative	B change	C etiquette
5. A knowledge	B communication	C decision-making
6. A obey	B operate	C value
7. A reward	B signal	C delegate
8. A empower	B infer	C familiarize
9. A relationship	B education	C performance
10. A rewarded	B scheduled	C measured

V. Which terms are defined below?

1. an organization's staff or work force; the people it employs
2. employees under someone else's authority or control
3. raising someone to a higher grade job
4. the extent to which a job can be considered as permanent
5. to assign or designate resources for a particular purpose
6. to give an incentive to someone, to encourage
7. the situation in which people work: the amount of space and light, the noise level, the relations between workers and managers, etc.
8. money paid (per hour or day or week) to manual workers

PART 2.

Money accepted

Q1 I like to visit other countries but I find the **.....** of travel is too high.
(a) money (b) cost (c) expenses (d) currency
Q2 She is very happy because she starts her new **.....** today.
(a) job (b) work (c) labour (d) post
Q3 One day I hope I shall **.....** the lottery.
(a) gain (b) collect (c) reach (d) win
Q4 He must have a lot of money because this summer he is going on a cruise **.....** the world.
(a) about (b) around (c) across (d) through
Q5 Have you read that book **.....** the life of Van Gogh?
(a) about (b) of (c) over (d) in
Q6 Do you want **.....** sugar in your coffee?
(a) some (b) much (c) any (d) little
Q7 They do not **.....** cheques in that restaurant.
(a) accept (b) agree (c) allow (d) admit
Q8 I cannot work today because I have very bad tooth**.....**.
(a) pain (b) hurt (c) damage (d) ache
Q9 Children are not **.....** in that public house.
(a) aloud (b) allowed (c) accepted (d) agreed
Q10 You can see the **.....** about the sale in the local paper.
(a) announcement (b) warning (c) notice (d) advertisement

Computers

Q1 How are you getting on **.....** your new computer?
(a) at (b) with (c) by (d) for
Q2 Not too bad but sometimes I just can't get the **.....** of it.
(a) drop (b) fall (c) hang (d) low
Q3 Do you mean it drives you up the **.....**?
(a) wall (b) ceiling (c) floor (d) roof
Q4 Well, not that often but there are things that completely **.....** me.
(a) mysterious (b) mystery (c) mysteriously (d) mystify
Q5 What sort of things do you have in **.....**?
(a) thought (b) mind (c) idea (d) think
Q6 Well, take the times when everything **.....**.
(a) frozen (b) freezing (c) freezes (d) frees
Q7 Yes, I know what you mean that's when you'd like to smash it to **.....**.
(a) pieces (b) piece (c) peace (d) peaces
Q8 Never mind, most of the time it behaves like a little **.....**.
(a) angle (b) angel (c) angelic (d) angles

Q9 And just think of all the **.....** you get from having one.
(a) beneficiaries (b) benefit (c) benefits (d) benefited
Q10 Personally I'm looking forward to my holidays when I'll be **.....** of it for two weeks!
(a) free (b) freer (c) freedom (d) freed

Making an Appointment

Q1 Welcome back **.....** in this session — we're going to take a look at some of the vocabulary we used in session 2.
(a) somebody (b) everybody (c) anybody (d) nobody
Q2 To start with, can you **.....** what session 2 was all about?
(a) retain (b) remain (c) remind (d) remember
Q3 Yes, that's right. It was all about the job I do every day. I expect you recall that I work for a financial company **.....** a financial advisor.
(a) at (b) as (c) on (d) of
Q4 In other words I help people with **.....** their money.
(a) inviting (b) inventing (c) investing (d) involving
Q5 My clients contact our office via email or phone and then we **.....** an appointment.
(a) make (b) take (c) give (d) do
Q6 You arrange an appointment with another person because you want to **.....** or see them.
(a) encounter (b) greet (c) meet (d) talk
Q7 The two things that are important for an appointment are the time and the place. You say for example: Let's meet next Monday **.....** 10 o'clock.
(a) on (b) at (c) in (d) for
Q8 Another word that is very similar in meaning to appointment is the word date. A date is usually a private
meeting with **.....** person.
(a) different (b) second (c) other (d) another
Q9 So, when you say: I've got a date with my boss, it means you **.....** see your boss privately.
(a) are going to (b) will not be (c) will be (d) would be
Q10 Possibly you also know the expression 'blind date', which is a rendezvous with a person you have never seen
before and you are meeting them **.....** the first time.
(a) at (b) in (c) for (d) from

Late Again

Q1 Do you know **.....** time it is?
(a) which (b) when (c) what (d) how
Q2 No, I have **.....** idea.

(a) any (b) no (c) not (d) some
Q3 It's time you got **.....**.
(a) on (b) in (c) over (d) up
Q4 I don't believe you. You can't be **.....**.
(a) right (b) accurate (c) precise (d) definite
Q5 I'm telling that you must **.....** up or ...
(a) haste (b) hasten (c) hurry (d) quick
Q6 Or what? **.....** on, tell me.
(a) Get (b) Come (c) Take (d) Put
Q7 Simply that you're going to be **.....** for work.
(a) late (b) later (c) lately (d) latest
Q8 I think there's something you've **.....**.
(a) forgiven (b) forbidden (c) forsaken (d) forgotten
Q9 Now, it's your **.....** to tell me.
(a) bend (b) turn (c) corner (d) curve
Q10 Remember that there's no work today **.....** it's Sunday.
(a) for (b) while (c) because (d) however

Shopping

Q1 The trouble is I haven't made a **.....**.
(a) detail (b) note (c) sheet (d) list
Q2 **.....** you must know what we need?
(a) Certainly (b) Surely (c) Definitely (d) Absolutely
Q3 Well, yes I do have a **.....** good idea?
(a) pretty (b) fine (c) beautiful (d) nice
Q4 Do we need any dairy **.....**?
(a) producers (b) produced (c) products (d) producing
Q5 Yes, we've almost run out **.....** cheese, butter, milk.
(a) through (b) of (c) by (d) with
Q6 Right, we'd **.....** get on with it.
(a) better (b) sooner (c) quicker (d) faster
Q7 Oh and we'll also need some washing **.....**.
(a) dust (b) flakes (c) powder (d) grains
Q8 I assume there's nothing **.....**. I said it would be quick. Oh dear.
(a) included (b) excluded (c) either (d) else
Q9 What's the **.....**?
(a) thing (b) matter (c) material (d) stuff
Q10 Just look at the size of those huge **.....** at the checkouts.
(a) tails (b) lines (c) queues (d) rows

On my Mobile

Q1 Hello — I'm just **.....** out my new mobile.
(a) testing (b) probing (c) finding (d) trying
Q2 Oh yes. Are you **.....** away?
(a) distant (b) long (c) far (d) quite
Q3 Not really. I'm quite **.....**.
(a) nearer (b) near (c) next (d) nearly
Q4 You **.....** very clear.
(a) sound (b) ring (c) hear (d) noise
Q5 Well, I did **.....** a lot of money on it.
(a) dispense (b) pass (c) spend (d) dispose
Q6 Tell where are you at the **.....**?
(a) time (b) second (c) hour (d) moment
Q7 I've already told you I'm in the **.....**.
(a) place (b) area (c) spot (d) location
Q8 Well, this is very interesting but I am very **.....**.
(a) busy (b) occupied (c) hurried (d) active
Q9 Don't **.....** — I'll see you very soon.
(a) concern (b) care (c) worry (d) mind
Q10 Oh there goes the front door bell — oh it's you! I might have **.....**.
(a) thought (b) believed (c) considered (d) guessed

Basic Business English

Q1 The water in the refrigerator should be **.....**.
(a) warm (b) hot (c) cold (d) frozen
Q2 **.....** I will come home early.
(a) Today at night (b) This night (c) Tonight (d) The night
Q3 Do you **.....** the bus to work?
(a) take (b) drive (c) bring (d) walk
Q4 Have you **.....**?
(a) turned skinny (b) lost weight (c) no more fat (d) weighted less
Q5 She is a member **.....** the gym.
(a) for (b) from (c) by (d) of
Q6 He **.....** executive.
(a) is (b) is an (c) is a (d) an
Q7 My friend likes **.....** work on extra projects.
(a) to (b) of (c) from (d) the
Q8 Please **.....** a message on the answering machine.
(a) make (b) do (c) leave (d) report
Q9 Yesterday they **.....** very well in their class.
(a) do (b) does (c) will do (d) did

Q10 At work we get a 30 minute lunch **.....**.
(a) rest (b) break (c) vacation (d) holiday

Business dialogue on the phone

Q1 Bob: Do you **.....** if I use your phone to call my wife?
(a) value (b) worry (c) mind (d) allow
Q2 Bill: Sure. Would you **.....** use my cell phone or the one in my office?
(a) rather (b) prefer (c) like (d) assume
Q3 Bob: The one in your office is fine. Do I need to **.....** anything special to get out of the building?
(a) tighten (b) press (c) compress (d) dial
Q4 Bill: Yes. You **.....** dial 9 and then your number.
(a) should (b) could (c) would (d) shall
Q5 Bob: If another call comes in while I'm on the phone, should I put my wife on **.....** and take it?
(a) wait (b) hold (c) hope (d) the side
Q6 Bill: No, that's alright. If you don't answer it will just go through to my **.....** and I can call them back later.
(a) answering machine (b) voicemail (c) voice-recoder (d) e-mail
Q7 Bob picked up the **.....** and dialed 9 then his home number.
(a) handle (b) cord (c) thing-a-ma-jig-er (d) receiver
Q8 Bill straightened up the office, pretending not to listen to Bob's **.....** of the conversation with his wife.
(a) end (b) part (c) words (d) half
Q9 Finally Bob **.....**.
(a) hanged up (b) hang over (c) hung up (d) hung over
Q10 Bill: I couldn't help but **.....** you're having chicken for dinner tonight. Can I come over?
(a) overhear (b) eavesdrop (c) listen (d) comprehend

Chit Chat: At the garage

Q1 Customer: Have you had a chance to **.....** at my car yet?
(a) see (b) examine (c) view (d) look
Q2 Mechanic: Yes, we've given it a **.....** examination.
(a) complete (b) utter (c) absolute (d) actual
Q3 Customer: And what do you think is **.....** with it?
(a) incorrect (b) wrong (c) false (d) faulty
Q4 Mechanic: That's a **.....** of a difficult answer to give in a few words.
(a) part (b) lot (c) bit (d) section
Q5 Customer: Well, just give me the **.....** picture.
(a) casual (b) general (c) uncertain (d) simple

Q6 Mechanic: To start **.....** It's losing a lot of oil.
(a) at (b) for (c) in (d) with
Q7 Customer: I see. Anything **.....**?
(a) else (b) ever (c) over (d) indeed
Q8 Mechanic: Well, there's a lot more. I mean the petrol tank has a **.....** in it.
(a) gap (b) hole (c) space (d) opening
Q9 Customer: Why don't you tell me the **.....**. What should I do?
(a) picture (b) scene (c) truth (d) rightness
Q10 Mechanic: Okay — I'll come straight to the **.....** — buy a new car!
(a) angle (b) conclusion (c) end (d) point

Renting a place

Q1 In order for you to buy a house in the United States, it is important that you have a good **.....** report.
(a) school (b) medical (c) credit (d) dental
Q2 If you have pets, it is always necessary to pay for a pet **.....** when you rent an apartment.
(a) deposit (b) vaccination (c) leash (d) walker
Q3 When you are interested in buying or renting a place you have to fill out **.....**,which is a type of written request
for an apartment or house.
(a) a police report (b) an application (c) an IRS form (d) a parking ticket
Q4 Sometimes when you rent a studio apartment, it comes already **.....**.
(a) with pets (b) with a pool (c) with a backyard (d) furnished
Q5 **.....** is a person who is renting the apartment or house.
(a) Landlord (b) Tenant (c) Houseguest (d) Host
Q6 **.....** is a person who owns and runs an apartment building, a house or a land.
(a) Tenant (b) Ranger (c) Landlord (d) Seller
Q7 If you wish to temporarily rent your apartment to someone else, that means you **.....** your apartment to that
person.
(a) sublet (b) buy (c) employ (d) hire
Q8 It is always good to provide **.....** letter to the landlord to prove that you are a good character.
(a) an accredited (b) a touching (c) an anonymous (d) a reference
Q9 **.....** is a contract that determines for how long you can stay at the place you are renting and how much you
have to pay.
(a) Document (b) Lease (c) Loan (d) License
Q10 Application fees are usually **.....**, which means you don't get your money back.
(a) restituted (b) reimbursed (c) non-refundable (d) inexpensive

Applying for that Job

Q1 I would be very interested in **.....** for that job.
(a) entering (b) working (c) applying (d) writing
Q2 Do you want to **.....** as a candidate in the local elections?
(a) stand (b) sit (c) go (d) try
Q3 They are completely **.....** up with all the noise in the centre of town.
(a) tired (b) fed (c) sick (d) ill
Q4 The reason there are no buses is because the drivers are on **.....**.
(a) hit (b) stop (c) strike (d) leave
Q5 The government has changed its policy and had a complete change of **.....**.
(a) view (b) opinion (c) mind (d) heart
Q6 This supermarket is trying to **.....** young shoppers by offering fashionable clothes.
(a) target (b) persuade (c) encourage (d) trap
Q7 You should have **.....** those shares when they were cheap.
(a) taken out (b) sold off (c) bought up (d) taken over
Q8 You must try and hurry up because my patience is **.....** out.
(a) running (b) racing (c) pacing (d) turning
Q9 Have you ever tried your **.....** at running a business?
(a) arm (b) finger (c) hand (d) leg
Q10 After all these years she has decided to take early **.....**.
(a) leave (b) finishing (c) departure (d) retirement

Accounts

Q1 In order to check all the telephone calls made during the month I want the account to be **.....**.
(a) detailed (b) particular (c) specialized (d) itemized
Q2 All the representatives are allowed to spend money for entertaining with their **.....** account.
(a) expensive (b) expending (c) expense (d) expenses
Q3 To spread the cost of spending on articles you buy many big departments let you open a **.....**.
(a) credible (b) credit (c) credited (d) credulous
Q4 Once you are earning money and you want to keep it safe, you can always **.....** an account with a bank.
(a) open (b) start (c) begin (d) commence
Q5 At the end of thirty days the company will ask you to **.....** the account.
(a) arrange (b) finish (c) end (d) settle
Q6 The finance director is responsible for **.....** the accounts for the business.
(a) holding (b) keeping (c) taking (d) finding

Q7 At the end of the financial year it is the responsibility of the chief finance officer to **.....** the accounts.
(a) print (b) edit (c) publish (d) direct
Q8 Before they got married, they decided to open a **.....** account.
(a) united (b) joint (c) unified (d) combined
Q9 If you have saved some money, it is a good idea to put the money into a **.....** account.
(a) heap (b) pile (c) lump (d) deposit
Q10 However hard I try, I find it impossible to account **.....** this missing sum of money.
(a) with (b) to (c) for (d) by

UNIT 3 READING

1. A FEW FACTS FROM EARLY ENGLISH HISTORY

Text assignments:
1. Read and translate the passage of the text, printed in italics.
2. Divide the text into the parts according to the ideas given in it.
3. Choose the suitable headline for each part.

It is obvious, that in order to make a thorough study of the English language, and in order to understand its laws of development it is necessary to know the history of the English people who are the creators and carriers of the English language. It goes without saying that the history of a people cannot be given in a single text. Therefore we shall only deal with such facts of English history as throw light on the development of the English language and to some extent explain its complex character.

The first settlers in Britain that we know of belonged to the Celtic tribes which, before their arrival in Britain, had spread over what is now Germany, France and Spain. These first Celtic invaders are known as the Goidels, and their language survives in some parts of Ireland and Scotland.

About two centuries later a new wave of Celtic tribes known as Britons landed on the shores of Britain. They spoke a different language from that of the Goidels, both of which may be regarded as Celtic dialects. The modern language spoken in Wales (the western part of Britain) is a survival of their language. The Celtic people lived in tribes based on kinship.

In 55 B. C. Julius Caesar landed with his troops on the shores of Britain. But Julius Caesar's raids upon Britain at that time were in no sense a Roman conquest of the country.[1]

The actual conquest of Britain by Rome began one hundred years later, in 43 A.D. And their rule over Britain lasted for about four centuries. During this period a considerable part of the land was cleared for cultivation, many new towns grew up, roads in all directions were made and a number of forts were built for the defense of their frontiers.

Britain, now a Roman province, was frequently troubled by the Picts and Scots, the Celtic tribes which had escaped the Roman conquest and settled in Scotland and Ireland. But in the fifth century other enemies appeared. These were Germanic tribes: the Angles, the Saxons and the Jutes. By this time the Britons were left on the island alone to defend their country, as the Roman legions had been withdrawn to the Continent to defend Rome from the advancing Germanic tribes.

We know very few details of the Anglo-Saxon invasion of Britain. We know that the invaders belonged to the Germanic tribes. Their languages and dialects belonged to the Indo-European family of languages.

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[1] The century after the Caesar incident was a century of preparation for the Romanization of Britain. Gaul became a peaceful province of Rome. On the Britons the raids had had a considerable influence, and we hear no more of their stirring up trouble in Gaul. There was certainly an active trade between the Celts of the opposite shores of the narrow sea. It is possible that Landon was already a town of some importance, for its site was the first practicable landing-place on the Thames for those who wished to travel northwards into the midlands, and it was probably the only crossing-place on the road from Kent into the same region. The Emperor Claudius undertook the invasion in 43 A.D. Within twenty years the south and midlands had been subdued and partly romanized. London, Colchester, and Verulam (near the present St. Albans) had become towns filled with Romans and their slaves and with a multitude of Britons who had evidently yielded to the new way of life.

Before their assault on Britain the invaders had lived on the Danish peninsula. The details of the invasion are lost in the dim light of unrecorded history. Some information can be found in the so-called Anglo-Saxon scribes, but it was written centuries after the time of the Anglo-Saxon conquest. Its stories were folk tales, handed down from generation to generation.

The Anglo-Saxon colonies began on the coast-line of the eastern half of England and worked their way slowly inland. The earliest invaders were Jutes, who occupied first Thanet and then Kent, not long after the middle of the fifth century. The open country of the South Downs was seized by some Saxon tribes, who speedily reached the limits of their expansion and settled down as the small and backward kingdom of Sussex. Other Saxons took the northern bank of the Thames estuary and founded the kingdom of Essex. North of them appeared Angles. A few more angles settled on the high inner part of what is now Lincolnshire. The Angles then occupied the coast-lines and open country north of the Humber estuary. From their scattered settlements arose the kingdom of Northumbria. Some time after a stream of newcomers poured into the midland and founded Mercia, whilst another stream took the coast-line west of the Isle of Wight and moved northwards to the Thames and westwards towards Devon and Somerset. These last named settlements grew into the Kingdom of Wessex.[2]

The social order of these tribes preserved the early organization of human society in its transition stage from kindred order to that of feudalism. The unit of settlements was the kindred (clan), a large family or a group of families.

They worked in the fields in common, i.e., the ploughing and other operations were performed by the common efforts of the whole community. But there are evident traces of slavery. Slaves were mostly prisoners of war. By the time the Kingdoms were organized there was a definite social differentiation of the society.

The isolation of the Angles, Saxons, and Jutes from the Continental Germanic tribes actually led to the formation of the English nationality. The dialects of these tribes had so much in common that the tribes could easily understand each other. So we can say that even in this remote past the English

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[2] There are a great many instances in the early history of most nations upon which positive statements cannot fairly be made. The surviving facts are few, and sometimes seems to contradict one another, and there are frequent gaps in the record which have to be bridged by guess-work. It is safer to say that our explanations are probable than that are certain. The Anglo-Saxon invasion of England is an example.

One clear fact about the invaders is that they belonged to the Germanic tribes. As invasion spread across Britain, three kingdoms, Northumbria, Mercia, and Wessex, overshadowed the rest in power and size. Northumbria became for a time the most advanced state in old England. Mercia and Wessex had the same experience. Each in turn had a period of supremacy, Mercia in the eighth century, and Wessex in the ninth century. Little is known about the making of Mercia, although it was a much larger area than the earlier kingdoms. Its history is almost all lost. The Wessex record is more fully preserved.

people had a common language which they themselves called *"Englisc"* (English).

The time of the invasion of Britain by the Angles, Saxons and Jutes is considered to be the real beginning of the history of the English language which isolated from the continental Germanic dialects, developed according to its inner laws of development.

Words and expressions:

- **B.C., A.D.** – сокращения. принятые в английском языке для обозначения периодов до и после рождества Христова. **B.C.** обозначает *Before Christ* – до рождества Христова; **A.D.** – сокращение от латинского *Anno Domini* – буквально: *год господа бога*, т.е. после рождества Христова.
- **i.e.** – (*лат.*id est) = **that is** то есть
- **obvious** – очевидный, явный, ясный
- **therefore** – поэтому, потому, следовательно, значит
- **in order to** – для того, чтобы
- **It goes without saying** – само собой разумеется
- **deal with smb/smth** – иметь дело с кем-либо/чем-либо
- **deal with a problem** – разрешать вопрос
- **deal with questions** – рассматривать вопрос
- **to some extent** – до некоторой степени
- **invader** – захватчик
- **invade** – вторгаться, захватывать
- **invasion** – вторжение
- **known as** – известный как
- **survive** – 1. пережить, переживать (современников, свою славу и т.п.), 2. выдержать, перенести, 3. остаться в живых, 4. продолжать существовать
- **regarded as** – рассматривались как, считались (кем-либо, чем-либо)
- **kinship** – родство
- **conquest** – победа; завоевание, покорение
- **make a conquest (of smb)** – 1. одержать победу (над кем-либо), 2. завоеванная территория, 3. захваченное имущество
- **frequently** – 1. часто, 2. обычно, 3. повторяясь, 4. зачастую
- **withdraw, withdrew, withdrawn** – брать обратно, изымать деньги (брать их со счета в банке), отзывать (войска)
- **raid on** – налёт
- **raid on a bank** – 1. ограбление банка, 2. налет на банк
- **make a raid on** – совершать налет на
- **estuary** – 1. эстуарий, дельта, 2. устье реки
- **so-called** – так называемый
- **scribe** – 1. писец, переписчик, 2. секретарь, клерк, 3. (библ.) книжник
- **hand down from generation to generation** – передавать от поколения к поколению
- **seize** – хватать, схватить. захватывать
- **settle down** – обосноваться, устроиться

- **backward** – 1. обратный (о движении), 2. отсталый, 3. заскорузлый, замшелый, 4. запоздалый
- **backward** – назад (backwards)
- **backward** – 1. задом, 2. задом наперед
- **plough [plau]** – n 1. плуг (plow амер.), 2. снегоочиститель (plow), 3. вспаханное поле, пашня, 4. (жарг.) провал (на экзамене)
- **plough** – v 1. пахать, вспахать (**plow** *амер.*), 2. поддаваться вспашке
- **considerable influence** – значительное, заметное влияние
- **stir up** – возбуждать (интерес, волнения, беспорядки); взбалтывать, мутить, замутить
- **stir** – *n* 1. шевеление, движение, 2. размешивание, 3. суматоха, суета, переполох, шум
- **stir** – *v* 1. двигать шевелить, шевелиться, 2. мешать, помешивать, размешивать размешать
- **yield to** – уступить, поддаться (кому-либо, чему-либо)
- **evidently** — очевидно
- **instance** – 1. пример, отдельный случай, 2. требование, настояние, 3. просьба, 4. (юр.) инстанция
- **gap** – пробел, трещина, расщелина
- **guess-work** – догадки, предположения
- **bridged by** – ограниченный (чем-либо)
- **record** – запись
- **folk** – это слово входило в англо-саксонсий язык, в котором оно означало народ (*folc*). В совр. английском языке это слово имеет несколько архаический оттенок. Означает *народ, люди*. Известные словосочетания: **folk songs** – народные песни, **folk tales** – народные сказки; **my folks** – (разг.) родня; **old folk** – старики. По сравнению со словом **people**, заимствованным из французского языка, слово **folk** в значении *народ* имеет более возвышенный оттенок.

2. BRITISH HOLIDAYS AND LONDON PAGEANTRY

Text assignments

1. Read and translate the text.

2. Render the text in Russian / English.

It may seem surprising but the British have fewer holidays than many other countries. Some of them are named Bank Holidays due to the fact that on those days the banks are closed.

In England and Wales they comprise at present five bank holidays (New Year's Day, Easter Monday, spring and late summer holidays at the end of May and August respectively, and Boxing Day; they also have two common holidays

(Good Friday[3], Christmas Day). In Scotland and Northern Ireland they have six bank holidays, plus two other public holidays. The particular dates of the bank holidays are fixed annually.

New Year's Day

January, 1

It is a bank holiday though many Britons do not celebrate on New Year's Eve. In Scotland New Year's Eve is called Hogmanay[4] and is an occasion for joyous celebration. In London Scottish people gather on the steps of St. Paul's Cathedral and sing "Auld Lang Syne"[5] at midnight.

Easter

April, 3

The word Easter owes its name and many of its customs to a pageant festival hold eostre which is the name of Anglo-Saxon goddess of spring time. Every spring European peoples celebrated the festival to honour the awakening of new life in nature. Christians related the rising of the sun to the resurrection of Jesus and their old spiritual rebirth. This "holy" day is celebrated in many countries of the world.

Spring and Summer Bank Holidays

The Summer Bank Holidays is the most popular holiday, because it comes at a time when children are not at school. Many families try to go away to the seaside or the country as they may indeed have done at Easter or in Spring.

Guy Fawkes Night

November, 5

Guy Fawkes Night or Bonfire Night is an annual celebration held on the evening of 5 November to mark the failure of the Gunpowder Plot of 5 November 1605, in which a number of Catholic conspirators, including Guy Fawkes, attempted to destroy the United Kingdom's Houses of Parliament, in London. The occasion is primarily celebrated in the United Kingdom where, by an Act of

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[3] Good Friday – Великая пятница (также Страстная пятница, лат. Dies Passionis Domini) – пятница Страстной недели, которая посвящена воспоминанию крестной смерти Иисуса Христа, снятию с креста Его тела и погребения.

[4] **Hogmanay** (произносится [hɔgmənei:], с ударением на последнем слоге) – так в Шотландии называют последний день года Считают, что это слово происходит от гэльского «oge maidne», что означает «новое утро». Также есть мнение, что название праздника – англо-саксонского происхождения и изначально писалось как «Haleg Moneth» – «святой месяц». «Хогманай» – очень древний праздник, который отмечали еще язычники, поклонявшиеся огню и солнцу. Также он связан и с праздником солнцеворота, который существовал у викингов.

[5] **Auld Lang Syne** (шотландское произношение: [ˈɔːld lɑŋˈsəin]: скорее "s" чем "z") – буквальный перевод на английский язык названия этой песни: "old long since", или "long long ago", или ещё более идиоматично: "days gone by". Вообще "Auld Lang Syne" – это шотландская поэма, написанная Робертом Бёрнсом в 1788 году и переложенная на мелодию народной шотландской песни.

Parliament called The Thanksgiving Act, it was compulsory until 1859, to celebrate the deliverance of the King of England, Scotland, and Ireland. Festivities are centred on the use of fireworks and the lighting of bonfires.

Halloween

October, 31

Halloween is also called All Saints' Eve. It has ancient roots in the polytheistic Celtic harvest festival of Samhain (pronounced /sɑːwɪn/) and the Christian holy day of All Saints, but is today largely a secular celebration. Halloween activities include trick-or-treating, wearing costumes and attending costume parties, carving jack-o'-lanterns, ghost tours, bonfires, apple bobbing, visiting haunted attractions, pranks, telling scary stories, and watching horror films.

Remembrance Day

November, 11

Remembrance Day (also known as Armistice Day) is observed throughout the Commonwealth and dates back to November 11, 1918 when all fighting in the First World War ended. it now commemorates British soldiers, sailors and airmen who gave their lives in the two world wars. Special Services are held and wreaths are laid at the Cenotaph, a war manorial at Whitehall, where thousands of Londoners observe the two-minute silence and participate in the remembrance ceremony. Similar ceremonies are held throughout the country.

Christmas

December, 25

In England Christmas is the most important of all the bank holidays of the year. it is celebrated much the same way as in the United States of America. On December 26, the Boxing Day[6], traditionally people give each other Christmas presents, which used to come in boxes. It is a very pleasant custom indeed.

London remains one of the world's strongholds of pageantry much of which is centred on traditional observances connected with the Royal family. They are always attracting large crowds of spectators, native Londoners as well as foreign visitors. Here are two of them.

Trooping the Colour

This ceremony is held on the Sovereign's official birthday in June. This is the most colourful of all London's annual events, a pageantry of rare splendour with the Queen riding side-saddled on a highly trained horse. On Horse Guards'

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[6] **Boxing Day** (День подарков) – праздник этот – продолжение англо-саксонской традиции дарить традиционные подарки бедным людям и рабам. В средние века в этот день священники обычно открывали ящики для пожертвований и раздавали их содержимое бедным людям прихода. Впоследствии отсюда развился обычай раздачи рождественских денежных подарков ("boxes") прислуге и государственным служащим, обслуживающему персоналу и пр. Празднуется обычно 26 декабря, после Рождества, в день св. Стефана.

Parade in Whitehall the Queen inspects the Brigade of Guards, dressed in ceremonial uniforms. Then comes the Trooping ceremony, followed by the March past of the Guards to the music of the bands. Specially noted should be the precision drill of the regiments.

The State Opening of Parliament

This is another royal event at the end of November which draws thousands of spectators, who see the Queen on the drive from Buckingham Palace to the Houses of parliament in the State Coach. The public are not admitted to parliament to see her read the speech from the Throne, prepared for her by the Government. But the State Opening is televised. Visitors are admitted to the Public Galleries only by the personal invitation of the members of Parliament.

Words / Слова к теме

- **pageantry** – 1. пышное зрелище, великолепие, блеск, 2. шик, 3. помпа
- **pageant** – 1. пышное зрелище, 2. пышная процессия, 3. карнавальное шествие, 4. маскарад
- **celebrate** – 1. праздновать, 2. прославлять
- **eve** – 1. канун, 2. (уст.) вечер
- **joyous** – 1. довольный, 2. радостный, счастливый
- **awakening** – пробуждение
- **spiritual** – 1. духовный, 2. одухотворенный, возвышенный, 3. святой, божественный, 4. религиозный, церковный, 5. (амер.) спиричуэл, негритянский религиозный гимн
- **resurrection of Jesus** – воскрешение Иисуса
- **annual** – ежегодный
- **to hold (held, held) celebration** – проводить празднование, праздновать
- **failure** – провал, неудача
- **conspirator** – заговорщик
- **deliverance** – 1. освобождение, избавление, 2. официальное заявление, 3. (юр.) вердикт
- **firework** – фейерверк
- **bonfire** – костер
- **Commonwealth** – содружество
- **commemorate** – 1. отмечать, 2. праздновать, 3. чтить память, 4. служить напоминанием
- **wreath** – венок, гирлянда
- **remembrance** – 1. воспоминание, 2. память, 3. сувенир, подарок на память
- **ancient roots** – древние корни
- **harvest** – урожай
- **holy** – святой
- **trick-or-treating** – фраза, которую говорят американские дети на Хэллоуин, обходя окрестные дома с требованием конфет – «Откупись, а то заколдую!», или «Конфеты или жизнь!»

- **carve** – высекать, вырезать
- **jack-o'-lantern** – 1. блуждающий огонек, 2. фонарь из тыквы
- **ghost** – привидение
- **haunted attractions** – аттракционы с привидениями
- **haunt** – часто посещать, преследовать (о привидениях)
- **prank** – 1. выходка, проказа, проделка, шалость, 2. шутка
- **scary** – 1. (разг.) жуткий, 2. пугливый
- **stronghold** – оплот
- **observances** – 1. (of) соблюдение, 2. обряд, ритуал, 3. (уст.) почтение
- **splendour** – 1. блеск, 2. великолепие, пышность, 3. величие, слава
- **draw (drew, drawn) thousands of spectators** – привлекать тысячи зрителей

3. HISTORY OF THE USA

Text assignments:

1. Read and translate the passage of the text, printed in italics.
2. Divide the text into the parts according to the ideas given in it.
3. Choose the suitable headline for each part.
4. Render the text in Russian / English.

The history of the United States as covered in American schools and universities typically begins with either Christopher Columbus's1492 voyage to the Americas or with the prehistory of the Native peoples, with the latter approach having become increasingly common in recent decades.

Indigenous populations lived in what is now the United States before European colonists began to arrive, mostly from England, after 1600. By the 1770s, thirteen British colonies contained two and a half million people. They were prosperous and growing rapidly, and had developed their own autonomous political and legal systems. The British Parliament asserted its authority over these colonies by imposing new taxes, which the Americans insisted were unconstitutional because they were not represented in Parliament. Growing conflicts turned into full-fledged war beginning in April 1775. On July 4, 1776, the colonies declared independence from the Kingdom of Great Britain and became the United States of America.

With major military and financial support from France and military leadership by General George Washington, the Patriots won the Revolutionary War and peace came in 1783. During and after the war, the 13 states were united under a weak federal government established by the Articles of Confederation. When these proved unworkable, a new Constitution was adopted in 1789; it remains the basis of the United States federal government, and later included a Bill of Rights. With Washington as the nation's first president and Alexander

Hamilton his chief advisor, a strong national government was created. When Thomas Jefferson became president he purchased the Louisiana Territory from France, expanding American territorial holdings. A second and last war with Britain was fought in 1812. The main result of that war was the end of European support for Indian attacks on western settlers.

U.S. territory expanded across the continent, bringing conflict with Native Americans and Mexico, and rejecting the advice of Whigs who wanted to deepen the economy rather than expand the geography. Slavery of Africans was abolished in all the Northern states at the turn of the 19th century, but it flourished in the Southern states because of heavy European demand for cotton. After 1820, a series of compromises postponed a showdown on the issue of slavery, but in the late 1850s, the new Republican power took political control of the North and promised to stop the expansion of slavery, which implied its eventual death. The 1860 presidential election of Republican Abraham Lincoln triggered a crisis as eleven slave states seceded to found the Confederacy in 1861. The bloody American Civil War (1861-65) redefined the nation and remains the central iconic event. The South was eventually crushed and, in the Reconstruction era (1863-77), the United States ended slavery and extended legal and voting rights to the Freedmen (African Americans who had been slaves). The national government was much stronger, and because of the Fourteenth Amendment it now had the explicit duty to protect individual rights. Reconstruction ended in 1877 and from the 1890s to the 1960s the system of Jim Crow (segregation) kept blacks in political, social and economic inferiority. The entire South remained poor until the late 20th century, while the North and West grew rapidly and prospered.

The United States became the leading industrial power at the turn of the 20th century due to an outburst of entrepreneurship in the North and the arrival of millions of immigrant workers and farmers from Europe. The national railroad network was completed and large scale mining and factories industrialized the Northeast and Midwest. Dissatisfaction with corruption and traditional politics stimulated the Progressive movement from the 1890s to 1920s, which pushed for reforms and allowed for women's suffrage and the prohibition of alcohol (the latter repealed in 1933). Initially neutral in World War I, the U.S. declared war on Germany in 1917, and funded the Allied victory the following year. After a prosperous decade in the 1920s, the Wall Street Crash of 1929 marked the onset of the decade-long world-wide Great Depression. Democrat Franklin D. Roosevelt became president and implemented his New Deal programs for relief, recovery, and reform, defining modern American liberalism. After the Japanese attack on Pearl Harbor on December 7, 1941, the United States entered World War II alongside the Allies and helped defeat Nazi Germany in Europe and, with the detonation of newly-invented atomic bombs, Japan in the Far East.

The United States and the Soviet Union emerged as opposing superpowers after World War II and began the Cold War, confronting one another indirectly in the arms race and Space Race. U.S. foreign policy during the Cold War was built

around the containment of Communism, and the country participated in the wars in Korea and Vietnam to achieve this goal. Liberalism won numerous victories in the days of the New Deal and again in the mid-1960s, especially in the success of the civil rights movement, but conservatism made its comeback in the 1980s under Ronald Reagan. The Cold War ended when the Soviet Union dissolved in 1991, leaving the United States the only superpower. As the 21st century began, international conflict centered around the Middle East and heightened significantly following the September 11 attacks and the controversial War on Terrorism that was subsequently declared. The United States experienced its worst economic recession since World War II in the late 2000s, which has been followed by slower than usual rates of economic growth during the 2010s.

Indigenous populations – коренное население
full-fledged war – полномасштабная война
westward – на запад
Whigs – Виги
the issue of slavery – проблема рабства
secede – отделять
iconic event – знаковое событие
explicit duty – явная обязанность
segregation – сегрегация
Inferiority – неполноценность
outburst of entrepreneurship – всплеск предпринимательской активности
suffrage – избирательное право
Allied victory – победа союзников
New Deal programs – Новый курс программы

4. CHIEF PUBLIC HOLIDAYS IN THE UNITED STATES

Text assignments:
1. Read and translate the text.
2. Render the text in Russian / English.

Each state has its national holidays which are dedicated to the important dates in the establishment and history of the country, interesting customs and traditions all its own.

Americans share some holidays such as Easter, Christmas and New Year's Day with other countries of the world. Here are public holidays which are celebrated by the Americans.

New Year's Day
January, 1

Most Americans spend the final hours of the old year and the first hours of the New Year celebrating with their families or friends. Champagne – the drink

that traditionally symbolizes an important event is often served for the midnight toast on New Year's Eve. One of the noisiest celebrations takes place on the Times Square in New York City. The crowd, joined by millions of Americans across the country at their TV sets, watches the traditional Huge Apple (emblem of New York) strike midnight.

Lincoln's Birthday

February, 12

Americans consider birthdays of their outstanding citizens George Washington and Abraham Lincoln public holidays.

Abraham Lincoln is considered by many the greatest of all American heroes.

During his term as President the Civil War broke out. The most outstanding achievements of the Lincoln presidency were the preservation of the union and the abolition os slavery.

Washington's Birthday

February, 15

Washington is called "the father of the nation" for he was the first president of the United States of America. the capital of the country, Washington D.C., was named in his honour and was moved from Philadelphia.

Independence Day

July, 4

This is the most important holiday of the nation, which celebrates its birthday. On this day in 1776 the Continental Congress adopted the famous Declaration of Independence declaring the former British colonies free, thus founding the United States of America.

Columbus Day

October, 10

Christopher Columbus, an Italian, discovered the American continents in 1493 by accident, while seeking a short route to Asia. Thus, he called the natives the Indians and the islands he explored, the West Indies which bear these names to this day. this event is widely celebrated in most Latin American countries as well. the district of Columbia was named in his honour as well as many cities, squares and streets.

Memorial Day

November, 5

This day was first established to honour the dead in the war between the North and the South, a mournful remembrance of the fallen.

Veteran's Day

November, 11

This day, like Memorial Day, is a solemn occasion in honour of all American veterans of all wars. in many communities veterans march in parades, national flags are displayed, special ceremonies, observing two minute's silence, are held at the tomb of the Unknown soldier in Arlington National Ceremony.

Thanksgiving Day

November, 24

It is the oldest national holiday. The pilgrims, the first English settlers searching for religious freedom, came on Mayflower to Plymouth bay, Massachusetts, in 1620. They suffered a very hard year. By the autumn of the next year assisted by the Indians they had a good harvest. And a feast was given of turkey corn and pumpkin pie to celebrate the harvest and give thanks to God for their survival. The old traditions of their feast are observed throughout the country today.

Christmas

December, 25

Christmas is a great American and British festivity, very rich in custom and tradition – with Santa Claus, the decorating of the Christmas tree, of card sending and gift giving. It is celebrated as the birthday of Christ. Now it is becoming more and more a folk holiday. It has always been observed as a family affair.

Words / Слова к теме

- **which are dedicated** – которые предназначены
- **customs** – обычаи
- **celebrate** – 1. праздновать, 2. прославлять
- **eve** – 1. канун 2. (уст.) вечер
- **share** – 1. часть, доля, акция, 2. делить, разделять, делиться
- **such as** – такие как
- **noisy** – шумный
- **consider** – считать, полагать
- **outstanding citizens** – выдающиеся граждане
- **was named in his honour** – был наименован в честь
- **abolition of slavery** – отмена рабства
- **remembrance** – 1. воспоминание, 2. память, 3. сувенир, подарок на память
- **mournful** – траурный
- **adopt** – принять; усыновить
- **by accident** – случайно
- **seek (sought, sought)** – искать
- **short route** – короткий маршрут
- **bay** – залив, бухта

- **affair** – дело, занятие; любовная связь

5. THE HISTORY OF MONEY

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

The use of money is as old as the human civilization. Money is basically a method of exchange, and coins and notes are just items of exchange. But money was not always the same form as the money today, and is still developing.

The basis of all early commerce was barter, in other words the direct exchange of one product for another, with the relative values a matter for negotiation. Subsequently both livestock, particularly cattle, and plant products such as grain, come to be used as money in many different societies at different periods. The earliest evidence of banking is found in Mesopotamia between 3000 and 2000 B.C. when temples were used to store grain and other valuables used in trade.

Various items have been used by different societies at different times. Aztecs used cacao beans. Norwegians once used butter. The early U.S. colonists used tobacco leaves and animal hides. The people of Paraguay used snails. Roman soldiers were paid a "salarium" of salt. On the island of Nauru, the islanders used rats. Human slaves have also been used as currency around the world. In the 16th century, the average exchange value of a slave was 8000 pounds of sugar.

Gradually, however, people began exchanging items that had no intrinsic value, but which had only agreed-upon or symbolic value. An example is the cowrie shell. Metal tool money, such as knife and spade monies, was also first used in China. These early metal monies developed into primitive versions of round coins at the end of the Stone Age. Chinese coins were made out of copper, often containing holes so they could be put together like a chain. The Chinese invented also paper money during the T'ang Dynasty.

Outside of China, the first coins developed out of lumps of silver. They soon took the familiar round form of today, and were stamped with various gods and emperors to mark their authenticity. These early coins first appeared in the Kingdom of Lydia (now in Turkey) in the 7th century B.C.. Paper money was adopted in Europe much later than in Asia and the Arab world – primarily because Europe didn't have paper.

The Bank of Sweden issued the first paper money in Europe in 1661, though this was also a temporary measure. In 1694 the Bank of England was founded and

began to issue promisory notes, originally handwritten but later printed. To make travelling with gold less dangerous, goldsmiths, or people who made jewelry and other items out of gold, came up with an idea. The goldsmiths started writing out notes on pieces of paper that said the person who had the note could trade the note in for gold. These promissory notes were the beginning of paper money in Europe. If you look at a British bank note today, you'll see it still says: I promise to pay the bearer on demand the sum of twenty pounds.

6. MARKET PLACE

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

The stock market. To some it's a puzzle. To others, it's a source of profit and endless fascination. The stock market is the financial nerve centre of any country. It reflects any change in the economy. It is sensitive to interest rates, inflation and political events. In a very real sense, it has its fingers on the pulse of the entire world.

Taken in its broadest sense, the stock market is also a control centre. It is the market place where businesses and governments come to raise money so that they can continue and expand their operations. 11 is the market place where giant businesses and institutions come to make and change their financial commitments. The stock market is also a place of individual opportunity.

The phrase "the stock market" means many things. In the narrowest sense, a stock market is a place where stocks are traded-that is bought and sold. The phrase "the stock market" is often used to refer to the biggest and most important stock market in the world, the New York Stock Exchange, which is as well the oldest in the US. It was founded in 1792 NYSE is located at 11 Wall Street in New York City. It is also known as the Big Board and the Exchange. In the mid-1980s NYSE-listed shares made up approximately 60% of the total shares traded on organized national exchanges in the United Slates.

AMEX stands for the American Stock Exchange. It has the second biggest volume of trading in the US. Located at 86 Trinity Place in downtown Manhattan, the AMEX was known until 1921 as the Curb Exchange, and it is still referred to as the Curb today. Early traders gathered near Wall Street. Nothing could stop those outdoor brokers. Even in the snow and rain they put up lists of stocks for sale. The gathering place became known as the outdoor curb market, hence the name the Curb. In 1921 the Curb finally moved indoors. For the most part, the

stocks and bonds traded on the A M EX are those of small to medium-size companies, as contrasted with the huge companies whose shares are traded on the New York Stock Exchange.

The Exchange is a non-for-profit corporation run by a board of directors. Its member firms are subject to a strict and detailed self-regulatory code. Self-regulation is a matter of self-interest for stock exchange members. It has built public confidence in the Exchange. It is also required by law. The US Securities and Exchange Commission (SEC) administers the federal securities laws and supervises all securities exchanges in the country. Whenever self-regulation doesn't do the job, the SEC is likely to step in directly. The Exchange doesn't buy, sell or own any securities nor does it set stock prices. The Exchange merely is the marketplace where the public, acting through member brokers, can buy and sell at prices set by supply and demand.

It costs money to become an Exchange member. There are about 650 memberships or "seats" on the NYSE, owned by large and small firms and in some cases by individuals. These seats can be bought and sold; in 1986 the price of a seat averaged around $600,000. Before you are permitted to buy a seat you must pass a test that strictly scrutinizes your knowledge of the securities industry as well as a check of experience and character.

Apart from the NYSE and the AMEX there are also "regional" exchanges in the US, of which the best known are the Pacific, Midwest, Boston and Philadelphia exchanges.

There is one more market place in which the volume of common stock trading begins to approach that of the NYSE. It is trading of common stock "over-the-counter" or **"OTC"**-that is not on any organized exchange. Most securities other than common stocks are traded over-the-counter. For example, the vast market in US Government securities is an over-the-counter market. So is the money market-the market in which all sorts of short-term debt obligations are traded daily in tremendous quantities. Like-wise the market for long-and short-term borrowings by state and local governments. And the bulk of trading in corporate bonds also is accomplished over-the-counter.

While most of the common stocks traded over-the-counter are those of smaller companies, many sizable corporations continue to be found on the "OTC" list, including a large number of banks and insurance companies.

As there is no physical trading floor, over-the-counter trading ' is accomplished through vast telephone and other electronic net-/ works that link traders as closely as if they were seated in the same room. With the help of computers, price quotations from dealers in Seattle, San Diego, Atlanta and Philadelphia can be flashed on a single screen. Dedicated telephone lines link the more active traders. Confirmations are delivered electronically rather than through the mail. Dealers thousands of miles apart who are complete strangers execute trades in the thousands or even millions of dollars based on thirty seconds of telephone conversation and the knowledge that each is a securities dealer registered with the National Association of Securities Dealers (NASD), the industry self-regulatory organization that supervises OTC trading. No

matter which way market prices move subsequently, each knows that the trade will be honoured.

7. SECURITIES. CATEGORIES OF COMMON STOCK

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

There is a lot to be said about securities. Security is an instrument that signifies (1) an ownership position in a corporation (a stock), (2) a creditor relationship with a corporation or governmental body (a bond), or (3) rights to ownership such as those represented by an option, subsription right, and subsription warrant. People who own stocks and bonds are referred to as investors or, respectively, stockholders (shareholders) and bondholders. In other words a share of stock is a share of a business. When you hold a stock in a corporation you are part owner of the corporation. As a proof of ownership you may ask for a certificate with your name and the number of shares you hold. By law, no one under 21 can buy or sell stock. But minors can own stock if kept in trust for them by an adult. A bond represents a promise by the company or government to pay back a loan plus a certain amount of interest over a definite period of time.

We have said that common stocks are shares of ownerships in corporations. A corporation is a separate legal entity that is responsible for its own debts and obligations. The individual owners of the corporation are not liable for the corporation's obligations. This concept, known as limited liability, has made possible the growth of giant corporations. It has allowed millions of stockholders to feel secure in their position as corporate owners. All that they have risked is what they paid for their shares.

A stockholder (owner) of a corporation has certain basic rights in proportion to the number of shares he or she owns. A stockholder has the right to vote for the election of directors, who control the company and appoint management. If the company makes profits and the directors decide to pay part of these profits to shareholders as dividends, a stockholder has a right to receive his proportionate share. And if the corporation is sold or liquidates, he has a right to his proportionate share of the proceeds.

What type of stocks can be found on stock exchanges? The question can be answered in different ways. One way is by industry groupings. There are companies in every industry, from aerospace to wholesale distributors. The oil and gas companies, telephone companies, computer companies, auto companies and electric utilities are among the biggest groupings in terms of total earnings and

market value. Perhaps a more useful way to distinguish stocks is according to the qualities and values investors want.

Growth Stocks. The phrase “growth stock” is widely used as a term to describe what many investors are looking for. People who are willing to take greater-than-average risks often invest in what is often called “high-growth” stocks-stocks of companies that are clearly growing much faster than average and where the stock commands a premium price in the market. The rationale is that the company’s earnings will continue to grow rapidly for at least a few more years to a level that justifies the premium price. An investor should keep in mind that only a small minority of companies really succeed in making earnings grow rapidly and consistently over any long period. The potential rewards are high, but the stocks can drop in price at incredible rates when earnings don’t grow as expected. For example, the companies in the video game industry boomed in the early 1980s, when it appeared that the whole world was about to turn into one vast video arcade. But when public interest shifted to personal computers, the companies found themselves stuck with hundreds of millions of dollars in video game inventories, and the stock collapsed.

There is less glamour, but also less risk, in what we will call-for lack of a better phrase – “moderate-growth” stocks. Typically, these might be stocks that do not sell at premium, but where it appears that the company’s earnings will grow at a faster-than-average rate for its industry. The trick, of course, is in forecasting which companies really will show better-than-average growth; but even if the forecast is wrong, the risk should not be great, assuming that the price was fair to begin with.

There’s a broad category of stocks that has no particular name but that is attractive to many investors, especially those who prefer to stay on the conservative side. These are stocks of companies that are not glamorous, but that grow in line with the economy. Some examples are food companies, beverage companies, paper and packaging manufacturers, retail stores, and many companies in assorted consumer fields. As long as the economy is healthy and growing, these companies are perfectly reasonable investments; and at certain times when everyone is interested in “glamour” stocks, these “non-glamour” issues may be neglected and available at bargain prices. Their growth may not be rapid, but it usually is reasonably consistent. Also, since these companies generally do not need to plow all their earnings back into the business, they tend to pay sizable dividends to their stockholders.

Preferred stocks. A preferred stock is a stock which bears some resemblances to a bond (see below). A preferred stockholder is entitled to dividends at a specified rate, and these dividends must be paid before any dividends can be paid on the company's common stock. In most cases the preferred dividend is cumulative, which means that if it isn't paid in a given year, it is owed by the company to the preferred stockholder; If the corporation is sold or liquidates, the preferred stockholders have a claim on a certain portion of the assets ahead of the common stockholders. But while a bond is scheduled to be redeemed by the corporation on a certain "maturity" date, a preferred stock is ordinarily a

permanent part of the corporation's capital structure. In exchange for receiving an assured dividend, the preferred stockholder generally does not share in the progress of the company; the preferred stock is only entitled to the fixed dividend and no more (except in a small minority of cases where the preferred stock is "participating" and receives higher dividends on some basis as the company's earnings grow).

Many preferred stocks are listed for trading on the NYSE and other exchanges, but they are usually not priced very attractively for individual buyers. The reason is that for corporations desiring to invest for fixed income, preferred stocks carry a tax advantage over bonds. As a result, such corporations generally bid the prices preferred stocks up above the price that would have to be paid I' a bond providing the same income. For the individual buyer, a bond may often be a better buy.

Convertible Securities. A convertible bond (or convertible debenture) is a corporate bond that can be converted into the company's common stock under certain terms. Convertible preferred stock carries a similar "conversion privilege". These securities are intended to combine the reduced risk of a bond or preferred stock with the advantage of conversion to common stock if the company is successful. The market price of a convertible security generally represents a combination of a pure bond price (or a pure preferred stock price) plus a premium for the conversion privilege. Many convertible issues are listed on the NYSE and other exchanges, and many others are traded over- , the-counter.

Options. An option is a piece of paper that gives you the right to buy or sell a given security at a specified price for a specified period of time. A "call" is an option to buy, a "put" is an option to sell. In simplest form, these have become an extremely popular way to Speculate on the expectation that the price of a stock will go up or down. In recent years a new type of option has become extremely popular: options related to the various stock market averages, which let you speculate on the direction of the whole market rather than on individual stocks. Many trading techniques used by expert investors are built around* options; some of these techniques are intended to reduce risks rather than for speculation.

Rights. When a corporation wants to sell new securities to raise additional capital, it often gives its stockholders rights to buy the new securities (most often additional shares of stock) at an attractive price. The right is in the nature of an option to buy, with a very short life. The holder can use ("exercise") the right or can sell it to someone else. When rights are issued, they are usually traded (for the short period until ' they expire) on the same exchange as the stock or other security to which they apply.

Warrants. A warrant resembles a right in that it is issued by a company and gives the holder the option of buying the stock (or other security) of the company from the company itself for a specified price. But a warrant has a longer life-often several years, sometimes without limit. As with rights, warrants are negotiable (meaning that they can be sold by the owner to someone else), and .several warrants are traded on the major exchanges.

Commodities and financial futures. The commodity markets, where foodstuffs and industrial commodities are traded in vast quantities, are outside the scope of this text. But because the commodity markets deal in “futures” – that is, contracts for delivery of a certain good at a specified future date – they have also become the center of trading for “financial futures”, which, by any logical definition, are not commodities at all.

Financial futures are relatively new, but they have rapidly zoomed in importance and in trading activity. Like options, the futures can be used for protective purposes as well as for speculation. Making the most headlines have been stock index futures, which permit investors to speculate on the future direction of the stock market averages. Two other types of financial futures are also of great importance: interest rate futures, which are based primarily on the prices of U. S. Treasury bonds, notes, and bills, and which fluctuate according to the level of interest rates; and foreign currency futures, which are based on the exchange rates between foreign currencies and the U. S. dollar. Although, futures can be used for protective, purposes, they are generally a highly speculative area intended for professionals and other expert investors.

8. YOU CAN ALWAYS SPOT A TYPICAL AMERICAN

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

You can easily spot Americans abroad by their toughness. It comes from their sense of individual freedom – their first value and belief.

Americans realize however that individuals must rely on themselves, otherwise they risk to lose their freedom. They must come to both financial and emotional independence from their parents as early as possible, usually by age of 18 or 21. So, self-reliance usually is the second trait and moral value supposed to be obligatory to a true American.

It designates the ability of succeeding on one's own. "Pull yourself up by the bootstraps" is their saying as well as "Life is what you make it" and "Actions speak louder than words".

The third national value accounts for their confident and unaffected manners. It's the old belief that everyone in America has equal opportunity to succeed, an equal chance for success. This value is said to be particularly true at the times of settlers' moving west to make a new beginning, from 1600s to 1890s. The differences in wealth between rich and poor were little at that time, so one's

fortune depended only On one's industry. But if everybody had chance to better his living conditions, then everybody's duty was to try, which led to the overall competition with one another. And up to now people who compete successfully are honoured and called "winners". Those who do not like to compete and are failures are dishonoured and called "losers".

Here we come to the fourth American value – competition. 60% of the Americans believe competition and desire to win are healthy and desirable. So you can hardly see a person wishing to look incapable or "a loser". But you shouldn't think that their optimistic look is but make believe. In spite of the fact that society can't consist only of "winners" the Americans are optimistic. This trait proceeded from a "can-do" spirit of earlier settlers which had to be inventive experimenters and had come to believe that every problem has a solution: a difficult problem can be solved immediately – an impossible one may take a little longer. This "can-do" spirit was for all that strengthened by natural abundance and unmeasured territory.

It greatly reduced the conflict between the rich and the poor too. "If at first you don't succeed, try, try again," they say here.

As for the greater American dream "from rags to riches" it is still alive by far! It goes on attracting immigrants from all over the world.

The fifth national value is material wealth. Well, wealth but ought to become measure of social status and success in the society which rejected aristocracy with all its privileges Most Americans believe wealth is a reward for hard work and that it is possible to have a good standard of living if a person works hard. This conviction is believed to stem from the Protestant religion, which holds thai gaining wealth goes along with self-improvement of a person. "God helps those who help themselves," says the proverb.

The sense of humour is often the most revealing aspect of a culture. Surely, humour has never been valued more highly in any civilization than in this one.

Humour is the great reliever of tension the counterbalance to the dash and roar of our fast paced industrialized life with its whirring machines, traffic snarls and frayed tempers.

American humour, in short, confirms the importance of mating and the family, the high status of women and children, the pace and tension of life.

Americans carry with them an appearance which is more a result of attitude than of clothing.

They love children, animals, gadgets, mother work, excitement, noise, nature, television, shows, comedy, installment buying, fast motion sports, the flag, Christ, jazz, shapely women and muscular men, crowds, beefsteak, coffee, ice cream, do-it-yourself.

There is of course no typical American. But if you added them all together and then divided by 226.000.000 they would look something like what this chapter has tried to portray.

9. A CUSTOM HOUSE INCIDENT (BY NIGEL BALCHIN)

Text assignments:
1. Read the text.
2. Write out key words and word combinations and give their Russian equivalents.
3. Render the text in Russian / English.

Nigel Balchin, a modern English writer, was born in 1908. He is the author of several novels, stories and screen-scripts.

Among the passengers travelling home by train from Florence there was a certain Miss Bradley.

I only noticed her when passing down the corridor, because of her really remarkable plainness. She was rather a large, awkward woman of about thirty-five with a big, red nose, and large spectacles.

Later on, when I went to the dining-car, Miss Bradley was already seated, and the attendant placed me opposite her.

I think we may have exchanged half a dozen words at dinner, when passing one another the sugar or the bread. But they were certainly all we exchanged, and after we left the dining-car, I did not see Miss Bradley again until we reached Calais Maritime.

And then our acquaintance really began, and it began entirely on my initiative. There were plenty of porters, and I called one without difficulty from the window of the train. But as I got off, I saw Miss Bradley standing on the platform with two large very old suit-cases. The porters were passing her by.

I am quite sure that had she been an even slightly attractive woman, I should not have gone up to her, but she was so ugly, and looked so helpless that I approached her, and said: "My porter has a barrow. Would you like him to put your cases on it too?" Miss Bradley turned and looked at me.

"Oh – thank you. It is very kind of you."

My porter, without great enthusiasm, added her luggage to mine; and in a few minutes we found ourselves on board the Channel ferry.

Before the boat had been under way for ten minutes, I realized that Miss Bradley was a remarkable bore. Shyly and hesitantly she kept on talking about nothing, and made no remark worth taking notice of.

I learned that she had been in Italy a fortnight, visiting her sister who was married to an Italian. She had never been out of England before.

I did not look forward to travelling to London with her for another four hours, so excusing myself I went along to the booking-office on board the boat and booked myself a seat on the Golden Arrow.

Miss Bradley was travelling by the ordinary boat train, so this would mean that we should part at Dover.

At Dover I hired one of the crew to carry our luggage.

Normally, passengers for the Golden Arrow are dealt with by the customs

first, as the train leaves twenty minutes before the ordinary boat train. When the boy asked if we were going on the Golden Arrow, I hesitated and then said "Yes".

It was too difficult to explain that one of us was and one of us wasn't, and then it would get Miss Bradley through the customs quickly.

As we went towards the Customs Hall, I explained carefully to her that my train left before hers, but that I would see her through the customs; the boy would then take the luggage to our trains, and she could sit comfortably in hers till it left. Miss Bradley said, "Oh, thank you very much."

The boy, of course, had put our suit-cases together on the counter, and Miss Bradley and I went and stood before them. In due course the customs examiner reached us, looked at the four suitcases in that human X-ray manner which customs examiners must practise night and morning, and said, "This is all yours?"

I was not quite sure whether he was speaking to me, or me and Miss Bradley. So I replied, "Well – mine and this lady's".

The examiner said, "But you're together?"

"For the moment," I said rather foolishly, smiling at Miss Bradley.

"Yes," said the customs man patiently. "But are you travelling together? Is this your joint luggage?"

"Well, no. Not exactly. We're just sharing a porter "

I pointed my cases out. I had nothing to declare, and declared it. Without asking me to open them, the examiner chalked the cases and then, instead of moving to my left and dealing with Miss Bradley, moved to the right, and began X-raying somebody else's luggage.

The boy took my cases off the counter. I hesitated for a moment, but then decided it was no use waiting for Miss Bradley since we were about to part, so I said:

"Well, I'll say good-bye now, and go and find my train. I expect the examiner'll come back and do you next. The porter will stay and bring our luggage up to the trains when you're through. Good-bye."

Miss Bradley said, "Oh... good-bye and thank you so much." We shook hands and I left.

I found my seat in the Golden Arrow and began to read.

It must have been about twenty minutes later that I suddenly realized the train was due to leave in five minutes and that the porter had not yet brought my luggage. I was just going to look for him when he appeared, breathing heavily, with my suit-cases. I asked him rather what he had been doing.

"The lady is still there," said the boy, "and will be for some time, I think. They are going through her things properly."

"But why?"

"Well, they'd found forty watches when I came away, and that was only the start, so I thought maybe you wouldn't want me to wait."

I have often wondered whether, when Miss Bradley stood so helplessly on the platform at Calais, she had already chosen me as the person to come to her

rescue, or whether she was just sure that somebody would.

Looking back, I think, she must have chosen me. I am fairly sure of that though exactly how, I have never been clear. I am quite sure she never made the slightest effort to make my acquaintance.

10. A FUTURE BUSINESSMAN (FROM "THE FINANCIER" BY THEODORE DREISER)

Text assignments:

1. Read and translate the passage of the text, printed in italics.
2. Divide the text into the parts according to the ideas given in it.
3. Choose the suitable headline for each part.
4. Write out key words and word combinations and give their Russian equivalents.
5. Render the text in Russian / English.

Theodore Dreiser, the great American progressive writer, was born in a poor family in 1871. He began to work for his living when he was sixteen. He had a number of jobs, and at one time was a newspaper reporter. As a reporter he gained a wide experience of life, which was a great help to him when he took up novel-writing.

Dreiser's literary career started in 1900 when "Sister Carrie" was published. In this novel and also in his later works, the writer exposed the true nature of American "democracy"

Dreiser was deeply impressed by the Great October Socialist Revolution. In 1927-28 he visited the Soviet Union and from that time on was a true friend to our country. In 1945, at the age of 74, he joined the Communist Party of the USA.

Dreiser died in 1945.

The passage below comes from "The Financier" Frank Cowperwood at thirteen is shown as a boy who is already fully aware of the power of money. Later on he becomes a typical capitalist who stops at nothing to become rich and powerful.

Buttonwood Street, Philadelphia, where Frank Cowperwood spent the first ten years of his life, was a lovely place for a boy to live in. There were mainly red brick houses there with small marble steps leading up to the front doors. There were trees in the street – a lot of them. Behind each house there was a garden with trees and grass and sometimes flowers.

The Cowperwoods, father and mother, were happy with their children. Henry Cowperwood, the father of the family, started life as a bank clerk, but when Frank, his elder son, was ten, Henry Cowperwood became a teller at the bank.

As his position grew more responsible, his business connections increased. He already knew a number of rich businessmen who dealt with the bank where he worked. The brokers knew him as representing a well-known film and considered him to be a most reliable person.

Young Cowperwood took an interest in his father's progress. He was quite often allowed to come to the bank on Saturdays, when he would watch with great interest the quick exchange of bills. He wanted to know where all the different kinds of money came from, and what the men did with all the money they received. His father, pleased at his interest, was glad to explain, so that even at this early age – from ten to fifteen – the boy gained a wide knowledge of the condition of the country financially. He was also interested in stocks and bonds, and he learned that some stocks and bonds were not even worth the paper they were written on, and others were worth much more than their face value showed.

At home also he listened to considerable talk of business and financial adventure.

Frank realized that his father was too honest, too careful. He often told himself that when he grew up, he was going to be a broker, or a financier, or a banker, and do some of the risky things he so often used to hear about.

Just at this time there came to the Cowperwoods an uncle, Seneca Davis, who had not appeared in the life of the family before.

Henry Cowperwood was pleased at the arrival of this rather rich relative, for before that Seneca Davis had not taken much notice of Henry Cowperwood and his family.

This time, however, he showed much more interest in the Cowperwoods, particularly in Frank.

"How would you like to come down to Cuba and be a planter, my boy?" he asked him once.

"I am not so sure that I'd like to," replied the boy.

"Well, that's frank enough. What have you against it?"

"Nothing, except that I don't know anything about it."

"What do you know?" The boy smiled, "Not very much, I guess."

"Well, what are you interested in?"

"Money."

He looked at Frank carefully now. There was something in the boy ... no doubt of it.

"A smart boy!" he said to Henry, his brother-in-law. "You have a good family."

Uncle Seneca became a frequent visitor to the house and took an increasing interest in Frank.

"Keep in touch with me," he said to his sister one day. "When that boy gets old enough to find out what he wants to do, I think I'll help him to do it." She told him she was very grateful. He talked to Frank about his studies, and found that the boy took little interest in books or most of the subjects he had to take at school.

"I like book-keeping and mathematics," he said. "I want to get out and get to work, though. That's what I want to do."

"You're very young, my son," his uncle said. "You're only how old now? Fourteen?"

"Thirteen."

"Well, you can't leave school much before sixteen. You'll do better if you stay until seventeen or eighteen. It can't do you any harm. You won't be a boy again."

"I don't want to be a boy. I want to get to work."

"Don't go too fast, son. You'll be a man soon enough. You want to be a banker, don't you?"

"Yes. sir."

"Well, when the time comes, if everything is all right and you've behaved well and you still want to, I'll help you get a start in business. If you are going to be a banker, you must work with some good company a year or so. You'll get a good training there. And, meantime, keep your health and learn all you can."

And with these words he gave the boy a ten-dollar gold piece with which to start a bank-account.

11. A STOCKBROKER IS AN HONORABLE BUSINESS

Text assignments:

1. *Read the text.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

Our brokerage firm was founded in 1931 by my father, Reed Glover. He was a banker. I'm 40 years old. I started in the securities business in 1954. I believed we were in a new era: there could no longer be a severe collapse in stock prices.

In 1968 and 1969 a great many large firms overexpanded. Worse than that, they recommended stocks which were unsound. The downturn occurred in 1969 and 1970, many of these firms went out of business. They forgot that there really isn't a new era. The business cycle is not going to vanish. You must be prepared for adversity as well as prosperity.

When you're dealing with an individual's money it's a terrific responsibility. The individual is exposed to so many people in the brokerage business that it's quite a compliment to have him turn to you for investment service. The rule I've always gone by is that I expect to have my brother-in-law's account and my roommate in college. But it seems everybody has a roommate in college or a brother-in-law who's in this business. So I don't really use my social acquaintances for purposes of business. My closest friends are with many of .the brokerage firms. At social gatherings we don't discuss the market, other than in an amuzing way.

I'm amazed how rarely the individual customer will find fault with the broker. Along with that, there's no written contract in our business. If the stock goes down, the customer's word is his pledge. They all pay. This is an honorable business.

When you're dealing with a person's money and investments, you deal with his hopes and ambitions and dreams.

It's quite easy to look around and say this is a parasitical business. All you're doing is raking off your cut from the productivity of others. That is, I think, an erroneous view. Frankly, I've wrestled with that. It comes down to this: the btext2html of the country's strength and prosperity is the finest economic system that's ever been devised, with all its imperfections.

Our system depends on a free exchange of publicly owned assets, and we're part of the picture. If there were no stock market, I think the economy would be stifled. It would prevent the growth of our companies. Without a stock market, the companies wouldn't be able to invest their capital and grow. This is my life and I count myself very fortunate to be in this work. It's fulfilling.

12. MY FINANCIAL CAREER (AFTER STEPHEN LEACOCK)

Text assignments:

1. *Read the text.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

My salary had been raised to fifty dollars a month and I felt that the bank was the only place for it. So I walked in and looked round at the clerks. I had an idea that a person who was about to open an account must necessarily speak to the manager.

"Can I see the manager?" I asked the clerk and added "alone." I don't know why I said "alone".

"Certainly," said the clerk, and brought him.

The manager was a calm, serious man. While talking to him I held my fifty-six dollars in my pocket.

"Are you the manager?" I said. God knows I didn't doubt it.

"Yes," he said.

"Can I see you," I asked, "alone?" I didn't want to say "alone" again, but without this word the question seemed useless.

"Come in here," he said, and led the way to a private room.

"We're safe from interruption here," he said. "Sit down."

We both sat down and looked at each other. I found no voice to speak.

"You're one of Pinkerton's detectives, I suppose," he said.

The expression in my eyes had made him think that I was a detective, and he looked worried.

"To speak the truth," I began. "I'm not a detective at all. I've come to open an account. I intend to keep all my money in this bank."

The manager looked serious, he felt sure now that I was a very rich man,

probably a son of Baron Rothschild.

"A large account, I suppose," he said. "Rather a large one," I whispered. "I intend to place in this bank the sum of fifty-six dollars now, and fifty dollars a month regularly."

The manager got up and opened the door. He called out to the clerk.

"Mr Montgomery," he said loudly, "this gentleman is opening an account. He will place fifty-six dollars in it. Good morning."

"Good morning," I said, standing up, and walked through a big door into a safe.

"Come out," said the manager coldly and showed me the other way.

I went up to the clerk and pushed the money to him. My face was terribly pale.

"Here," I said, "put it on my account." The sound of my voice seemed to mean, "Let's do this painful thing while we feel that we want to do it."

When the operation had been performed, I remembered that I hadn't left any money for present use. My idea was to draw out six dollars. Someone gave me a chequebook and someone else began telling me how to write it out. The people in the bank seemed to think that I was a man who owned millions of dollars, but was not feeling very well. I wrote something on the cheque and pushed it towards the clerk. He looked at it.

"What, are you drawing it all out again?" he asked in surprise.

Then I realized that I had written fifty-six dollars instead of six. I was too upset to think clearly now. I had a feeling that it was impossible to explain the thing. All the clerks stopped writing to look at me. One of them prepared to pay the money.

"How will you have it?" he said.

"What?"

"How will you have it?"

"Oh," I caught his meaning and answered without even trying to think,— "in fifty-dollar notes." He gave me a fifty-dollar note.

"And the six?" he asked coldly.

"In six-dollar notes", I said.

He gave me six dollars, and I ran out. As the big door closed behind me, I heard a sound of laughter that went up to the roof of the bank. Since then I use a bank no more. I keep my money in my pocket and my savings in silver dollars in a sock.

13. PRE-HISTORY OF THE USA CONSTITUTION

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*

4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

Having read this story you'll get to know why the Constitution was necessary for the American people at the beginning of their nation.

There was no United States of America in the early 1770s. Americans lived in thirteen colonies along the Atlantic coast. They were not independent then. Great Britain was then a powerful country more than two thousands miles away across the Atlantic Ocean.

One of the first things the visitors to America noticed was the huge size of the country. The opportunity to buy land attracted many new immigrants. Land was cheap and owning land meant not only that you could support your family, but also that you could vote.

Many Americans or their families, had originally come from Great Britain. As a result they spoke English and had many British ways. They dressed like the British. They practised the Protestant religion and followed many of the British customs. However, the American colonists were also different in some ways from the British.

Later, people from many different lands came to live in America. Each group of settlers brought with them their own customs and ways of life. There were about 500.000 black people who had originally been brought from Africa. This was 1/5 of the population of the entire country.

A newcomer to America would have been impressed by how well the colonists lived. They worked hard, but the land was fertile and they grew plenty of food. Most Americans ate better and were taller and healthier than people in Europe.

Not all people, however, had the same opportunities. Women, blacks, native Americans, and white men who did not own property usually were not allowed to vote. They could not be elected to the government. Most women were not allowed to own property. Slaves had no rights.

Great Britain ruled the American colonies from 1607 to 1776, more than 150 years. During much of this time Great Britain was busy with problems in Europe. Leaders in the American colonies learnt to govern themselves. They had brought British customs and laws with them to America. They used these British ideas to develop their own governments. The colonies participated in their governments much more than people did in Europe.

There were many important leaders in early America. For example, Patric Henry, Abigail Adams, and Benjamin Franklin and, of course, George Washington were all well-known during this time. They were Founders, because they helped found, or establish, the country.

The Founders led the fight to free the country from British rule.

Most of the Founders believed everyone has certain basic rights. These are the rights to life, liberty, and property. They called these rights their natural rights.

The Founders thought the best way to protect citizens' rights was for people to consent to form a government and to obey its laws. The main purpose of such a government would be to protect people's natural rights.

The Founders studied the history of governments. They were very interested in what they read about the government of the Roman Republic, which existed more than 2.000 years before the American nation began.

In 1776, the new government formed a committee to tell everyone why the colonists wanted to free themselves from British rule.

14. NOW HE BELONGS TO THE AGES

Text assignments:

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

The 14th of April, 1865, was a tragic day in the history of the United States. For on the evening of that day, President Abraham Lincoln went to Ford's Theatre in Washington to see a play which was popular at the time – and never returned.

The day had started for the President with the usual round of office duties. The city of Washington was still in a happy mood. The weather was fine, the sky was cloudless, a fresh spring wind was blowing about flags hoisted from many private and government buildings. The war had only ended a few days before, and the whole country continued to celebrate.

The theatre party for that evening had been planned by Mrs Lincoln. The President usually enjoyed going to the theatre and went very often — but this evening he had no wish to go. He had felt very tired all day and looked upset. He finally decided to go, however, because it had been announced in the newspapers that the President would be present at Ford's Theatre.

The President and his party arrived at the theatre when the play had already begun. When he appeared in the box, the audience greeted him with a storm of applause and the performance was interrupted for a moment. Then the play went on, and the President enjoyed it. He didn't know that his life was in danger...

At about ten o'clock an actor named John Booth came into the theatre and walked directly towards Lincoln's box. He noiselessly opened the door, and approaching the President so that his gun was only a short distance from his head, calmly took aim and fired. The President fell forward in his chair. Booth immediately jumped from the box to the stage. He landed heavily and shouted something. He was about to rise to his feet when he gave a cry of pain and had to

lie still for a moment. Then he got up with difficulty and slowly walked to the back of the stage. His leg was broken, but he was able to get outside where a horse was waiting for him. The audience saw him do all this, but they thought that it was all part of the play, when suddenly they heard a woman's voice cry out:

"The President has been killed." It was Mrs Lincoln. Immediately a young doctor from the audience hurried to the President's box. After he had examined Lincoln, he said that the President had only a few hours to live. Lincoln was lifted from his chair and carried to a house opposite the theatre, where he remained until his death the next morning. When he died, one of the people in the room at the time said:

"Now he belongs to the ages."

These words have since become famous.

15. THE RICHER, THE POORER BY D. WEST (1892-1983)

Text assignments:

1. *Read the text.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

Over the years Lottie had urged Bess to prepare for her old age. Over the years Bess had lived each day as if there were no other. Now they were both past sixty, the time for summing up. Lottie had a bank account that had never grown lean. Bess had the clothes on her back, and the rest of her worldly possessions in a battered suitcase.

Lottie had hated being a child, hearing her parents skimping and scraping. Bess had never seemed to notice. All she ever wanted was to go outside and play. She learned to skate on borrowed skates. She rode a borrowed bicycle. Lottie couldn't wait to grow up and buy herself the best of everything.

As soon as anyone would hire her, Lottie put herself to work. She minded babies, she ran errands for the old.

She never touched a penny of her money, though her child's mouth watered for ice cream and candy. But she could not bear to share with Bess, who never had anything to share with her. When the dimes began to add up to dollars, she lost her taste for sweets.

By the time she was twelve, she was clerking after school in a small variety store. Saturdays she worked as long as she was wanted. She decided to keep her money for clothes. When she entered high school, she would wear a wardrobe that neither she nor anyone else would be able to match.

But her freshman year found her unable to indulge so frivolous a whim, particularly when her admiring instructors advised her to think seriously of college. No one in her family had ever gone to college, and certainly Bess would never get there. She would show them all what she could do, if she put her mind to it.

She began to bank her money, and her bank became her most private and

precious possession.

In her third year high she found a job in a small but expanding restaurant, where she cashiered from the busy hour until closing. In her last year high the business increased so rapidly that Lottie was faced with the choice of staying in school or working fulltime. 102

She made her choice easily. A job in hand was worth two in the future.

Bess had a beau in the school band, who had no other ambition except to play a horn. Lottie expected to be settled with a home and family while Bess was still waiting for Harry to earn enough to buy a marriage license.

That Bess married Harry straight out of high school was not surprising. That Lottie never married at all was not really surprising either. Two or three times she was halfway persuaded, but to give up a job that paid well for a homemaking job that paid nothing was a risk she was incapable of taking.

Bess's married life was nothing for Lottie to envy. She and Harry lived like gypsies. Harry playing in second-rate bands all over the country, even getting himself and Bess stranded in Europe. They were often in rags and never in riches.

Bess grieved because she had no child, not having sense enough to know she was better off without one. Lottie was certainly better off without nieces and nephews to feel sorry for. Very likely Bess would have dumped them on her doorstep.

That Lottie had a doorstep they might have been left on was only because her boss, having bought a second house, offered Lottie his first house at a price so low and terms so reasonable that it would have been like losing money to refuse.

She shut off the rooms she didn't use, letting them go to rack and ruin. Since she ate her meals out, she had no food at home, and did not encourage callers, who always expected a cup of tea.

Her way of life was mean and miserly, but she did not know it. She thought she lived frugally in her middle years so that she could live in comfort and ease when she most needed peace of mind.

The years, after forty, began to race. Suddenly Lottie was sixty, and retired from her job by her boss's son, who had no sentimental dealing about keeping her on until she was ready to quit.

She made several attempts to find other employment, but her dowdy appearance made her look old and inefficient. For the first time in her life Lottie would gladly have worked for nothing to have some place to go, something to do with her day.

Harry died abroad, in a third-rate hotel, with Bess weeping as hard as if he had left her a fortune. He had left her nothing but his horn. There wasn't even money for her passage home.

Lottie, trapped by the blood tie, knew she would not only have to send for her sister, but take her in when she returned. It didn't seem fair that Bess should reap the harvest of Lottie's lifetime of self-denial.

It took Lottie a week to get a bedroom ready, a week of hard work and hard cash. There was everything to do, everything to replace or paint. When she was

thro-ugh the room looked so fresh and new that Lottie felt she deserved it more than Bess.

She would let Bess have her room, but the mattress was so lumpy, the carpet so worn, the curtains so threadbare that Lottie's conscience pricked her. She supposed she would have to redo that room, too, and went about doing it with an eagerness that she mistook for haste.

When she was through upstairs, she was shocked to see how dismal downstairs looked by comparison tried to ignore it, but with nowhere to go to escape it, the contrast grew more intolerable.

She worked her way from kitchen to parlor, persuading herself she was only putting the rooms to right to give herself something to do. At night she slept like a child after a long and happy day of playing house. She was having more fun than she had ever had in her life. She was living each hour for itself.

There was only a day now before Bess would arrive. Passing her gleaming mirrors, at first with vague awareness, then with painful clarity, Lottie saw herself as others saw her, and could not stand the sight.

She went on a spending spree from specialty shops to beauty salon, emerging transformed into a woman who believed in miracles.

She was in the kitchen basting a turkey when Bess rang the bell. Her heart raced, and she wondered if the heat from the oven was responsible. She went to the door, and Bess stood before her. Stiffly she suffered Bess's embrace, her heart racing harder, her eyes sudden, smarting from the onrush of cold air.

"Oh, Lottie, it's good to see you," Bess said, but saying nothing about Lottie's splendid appearance. Upstairs Bess, putting down her shabby suitcase, said, "I'll sleep like a rock tonight," without a word of praise for her lovely room. At the lavish table, top-heavy with turkey, Bess said, "I'll take light and dark both", with no marveling at the size of the bird, or that there was turkey for two elderly women, one of them too poor to buy her own bread.

With the glow of good in her stomach, Bess began to spin stories. They were rich with places and people, most of them lowly, all of them magnificent. Her face reflected her telling, the joys and sorrows of her remembering, and above all, the love she lived by that enhanced the poorest place, the humblest person.

Then it was that Lottie knew why Bess had made no mention of her finery, or the shining room, or the twelve-pound turkey. She had not even seen them. Tomorrow she would see the room as it really looked, and Lottie as she really looked, and the warmed-over turkey in its second-day glory. Tonight she saw only what she had come seeking, a place in her sister's home and heart.

She said, "That's enough about me. How have the years used you?"

"It was me who didn't use them," said Lottie wistfully. "I saved for them. I forgot the best of them would go without my ever spending a day or a dollar enjoying them. That's my life story in those few words, a life never lived."

"Now it's too near the end to try."

Bess said, "To know how much there is to know is the beginning of learning to live. Don't count the years that are left us. At our time of life it's the days that count. You've too much catching up to do to waste a minute of a waking hour

feeling sorry for yourself."

Lottie grinned, a real wide open grin, "Well, to tell the truth I felt sorry for you. Maybe if I had any sense I'd feel sorry for myself, after all. I know I'm too old to kick up my heels, but I'm going to let you show me how. If I land on my head, I guess it won't matter. I feel giddy already, and I like it."

16. THE ROMANCE OF A BUSY BROKER (BY O. HENRY)

Text assignments:

1. *Read the text.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

O. Henry (1862-1910) – an American writer. With great talent he expresses his love to "a small Man".

Pitcher, confidential clerk in the office of Harvey Maxwell, broker, allowed a look of mild interest and surprise to visit his usually expressionless countenance when his employer briskly entered at half-past nine in company with his young lady stenographer. With a snappy "Good morning. Pitcher", Maxwell dashed at his desk as though he were intending to leap over it, and then plunged into the great heap of letters and telegrams waiting there for him.

The young lady had been Maxwell's stenographer for a year. She was beautiful in a way that was decidedly unstenographic. She forwent the pomp of the alluring pompadour. She wore no chains, bracelets or lockets. She had not the air of being about to accept an invitation to luncheon. Her dress was grey and plain, but it fitted her figure with fidelity and discretion. In her neat black turban hat was the gold-green wing of a macaw. On this morning she was softly and shyly radiant. Her eyes were dreamily bright, her cheeks genuinely peach blow, her expression a happy one, tinged with reminiscence.

Pitcher, still mildly curious, noticed a difference in her ways this morning; instead of going straight into the adjoining room, where her desk was, she lingered, slightly irresolute, in the outer office. Once she moved over by Maxwell's desk, near enough for him to be aware of her presence.

The machine sitting at that desk was no longer a man; it was a busy New York broker, moved by buzzing wheels and uncoiling springs.

"Well – what is it? Anything?" asked Maxwell sharply. His opened mail lay like a bank of stage snow on his crowded desk. His keen grey eye, impersonal and brusque, flashed upon her half impatiently.

"Nothing," answered the stenographer moving away with a little smile.

"Mr. Pitcher," she said to the confidential clerk, "did Mr. Maxwell say anything yesterday about engaging another stenographer?"

"He did," answered Pitcher. "He told me to get another one. I notified the agency yesterday afternoon to send over a few samples this morning. It's 9.45 o'clock, and not a single picture hat or piece of pineapple chewing gum has showed up yet."

"I will do the work as usual, then," said the young lady, "until someone comes to fill the place." And she went to her desk at once and hung the black turban hat with the gold-green macaw wing in its accustomed place.

He who has been denied the spectacle of a busy Manhattan broker during a rush of business is handicapped for the profession of anthropology. The poet sings of the "crowded hour of glorious life." The broker's hour is not only crowded, but the minutes are hanging to all the straps and packing both front and rear platforms.

And this day was Harvey Maxwell's busy day. The ticker began to reel out jerkily its fitful coils of tape, the desk telephone had a chronic attack of buzzing. Men began to throng into the office and call at him over the railings, jovially, sharply, viciously, excitedly. Messenger boys ran in and out with messages and telegrams. The clerks in the office jumped about like sailors during a storm. Even Pitcher's face relaxed into something resembling animation.

On the Exchange there were hurricanes and landslides and snowstorms and glaciers and volcanoes, and those elemental disturbances were reproduced in miniature in the broker's offices. Maxwell shoved his chair against the wall and transacted business after the manner of a toe-dancer. He jumped from ticker to phone, from desk to door with the trained agility of a harlequin.

In the midst of this growing and important stress the broker became suddenly aware of a high-rolled fringe of golden hair under a nodding canopy of velvet and ostrich tips, an imitation sealskin sacque and a string of beads as large as hickory nuts, ending near the floor with a silver heart. There was a self-possessed young lady connected with these accessories; and Pitcher was there to construe her.

"Lady from the Stenographer's Agency to see about the position", said Pitcher.

Maxwell turned half around, with his hands full of papers and ticker tape.

"What position?" he asked, with a frown.

"Position of stenographer," said Pitcher. "You told me yesterday to call them up and have one sent over this morning.

"You are losing your mind, Pitcher", said Maxwell. "Why should I have given you any such instructions? Miss Leslie has given perfect satisfaction during the year she has been here. The place is hers as long as she chooses to retain it. There's no place open here, madam. Countermand the order with the agency, Pitcher, and don't bring any more of'em in here."

The silver heart left the office, swinging and banging itself independently against the office furniture as it indignantly departed. Pitcher seized a moment to remark to the bookkeeper that the "old man" seemed to get more absent-minded and forgetful every day of the world.

The rush and pace of business grew fiercer and faster. On the floor they were

pounding half a dozen stocks in which Maxwell's customers were heavy investors. Orders to buy and sell were coming and going as swift as the flight of swallows. Some of his own holdings were imperilled, and the man was working like some high-geared, delicate, strong machine – going at full speed accurate, never hesitating, with the proper word and decision and act ready and prompt as clockwork. Stocks and bonds, loans and mortgages, margins and securities – here was a world of finance, and there was no room in it for the human world or the world of nature.

When the luncheon hour drew near there came a slight lull in the uproar.

Maxwell stood by his desk with his hands full of telegrams and memoranda, with a fountain pen over his right ear and his hair hanging in disorderly strings over his forehead. His window was open, and through the window came a wandering – perhaps a lost-odour – a delicate, sweet odour of lilac that fixed the broker for a moment immovable. For this odour belonged to Miss Leslie; it was her own, and hers only.

The odour brought her vividly, almost tangibly before him. The world of finance dwindled suddenly to a speck. And she was in the next room – twenty steps away.

"By George, I'll do it now," said Maxwell, half aloud. "I'll ask her now. I wonder I didn't do it long ago."

He dashed into the inner office with the haste of a short trying to cover. He charged upon the desk of the stenographer.

She looked up at him with a smile. A soft pink crept over her cheek, and her eyes were kind and frank. Maxwell leaned one elbow on her desk. He still clutched fluttering papers with both hands and the pen was above his ear.

"Miss Leslie," he began hurriedly. "I have but a moment to spare. I want to say something in that moment. Will you be my wife? I haven't had time to make love to you in the ordinary way, but I really do love you. Talk quick, please – those fellows are clubbing the stuffing out of Union Pacific."

"Oh, what are you talking about?" exclaimed the young lady. She rose to her feet and gazed upon him round-eyed.

"Don't you understand?" said Maxwell restively. "I want you to marry me. I love you, Miss Leslie. I wanted to tell you, and I snatched a minute when things had slackened up a bit. They're calling me for the phone now. Tell'em to wait a minute, Pitcher, Won't you, Miss Leslie?"

The stenographer acted very queerly. At first she seemed overcome with amazement; then tears flowed from her wondering eyes; and then she smiled sunnily through them, and one of her arms slid tenderly about the broker's neck.

"I know now," she said softly. "It's this old business that has driven everything out of your head for the time. I was frightened at first. Don't you remember, Harvey? We were married last evening at eight o'clock in the Little Church Around the Corner".

17. CROSS CULTURAL COMMUNICATION

Text assignments

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

Our world is really a small world. Modern transport facilities make it possible to reach any part of our planet within a few hours. People have to communicate and solve common problems in all the spheres of political life, economy and culture. Communication is an interaction of cultures. The knowledge of each other's culture and traditions is very often important for successful business and political talks. We, Russians, very often surprise our foreign partners by our behavior and manners.

People of every nationality have their peculiar features. English and German people, for example, are very punctual, reserved, they are not very quick to make decisions, they dislike off-hand manners, and they try to follow very strict norms of behavior. People from Norway, Finland, Sweden are even more reserved and emotionless and not so quick to make friends. Italian and French people, on the other hand, are very emotional. All these things should be taken into consideration when we go to this or that country either on business or just as tourists.

Certainly, the knowledge of the language of the country helps a lot. Of course it is impossible to know all languages existing on the Earth. They say there are about 6.000 languages on our planet. Fortunately, those who study English are lucky enough because English is becoming the language of international communication. The English language spreads together with new high technologies and technical achievements. The English language is the language of the United Nation Organization and of most scientific international conferences and political talks. Without English you cannot be a success neither in business, nor in politics, nor in public relations. Thanks to cross cultural communication people get to know each other much better, the more we communicate, the less is the danger of wars and other unfriendly feelings. I hope that Internet, traveling and international business will soon turn our planet into one big country with very friendly people understanding each other perfectly well.

18. GLOBALIZATION

Text assignments

1. *Read and translate the passage of the text, printed in italics.*
2. *Divide the text into the parts according to the ideas given in it.*
3. *Choose the suitable headline for each part.*
4. *Write out key words and word combinations and give their Russian equivalents.*
5. *Render the text in Russian / English.*

Globalization is a controversial issue for business and governments throughout the world. We recognize globalization mainly through its effects. It's a bit like electricity – we can not see it, but we certainly observe what it does.

Globalization can be described as a process by which the people of the world are unified into a single society and function together. This process is a combination of economic, technological, sociocultural and political forces. It's a movement of people, goods, capital and ideas due to increased economic integration.

Globalization is a controversial issue mainly because different groups interpret it in different ways. For its opponents globalization is a threatening word. It prompts visions of large multinationals dominating the world in pursuit of ever-higher profits. Many pressure groups fear that globalization threatens the environment as well as national cultures – they predict that it will make the rich nations richer and the developing countries even poorer than they are. But its supporters have another point of view. They believe that increasing and freer trade between nations will offer prosperity and economic growth for all countries and businesses.

So globalization is likely to be a hot potato for the twenty-first century. As far as the benefits are concerned there it's possible to name next statements:

1. An opportunity to get acquainted with cultures of different nations;

2. A variety of choice for consumers: when they can buy in their local stores and supermarkets not only home-produced goods but also foreign ones;

3. Transnational corporations create additional work places for local people, at the same it is convenient for these large corporations as well: they may locate the labour-intensive part of their production process in countries with a relative abundance of labour in order to minimize their costs;

4. Another point is risk-sharing. It's more reasonable to invest money not in one company but to create an international company with great amount of subsidiaries in various countries, so it won't have so serious consequences if one of them will not stand cut-throat competition;

5. This cut-throat competition in the local markets between domestic and foreign producers leads to production of high-quality goods.

The disadvantages of globalization are:

1. Pollution of the environment (and there one peculiarity should be admitted - developed countries try to locate their harmful for the environment factories and works not in their own countries but in developing countries);

2. Globalization destroys cultural identity, for example Europeans usually try to impose their customs and traditions on Asian people;

3. Multinational corporations prefer to use cheap labour-force of developing countries for instance in Asia. And at the same time they provide their workers with bad and sometimes even awful working conditions;

4. It's difficult for domestic producers to compete with multinational corporations especially if it's an infant industry;

The last but not least is that we don't actually know to what globalization can lead, we don't realize its consequences.

19. GREAT INVENTIONS

Text assignments

1. *Read and translate the text.*
2. *Write out key words and word combinations and give their Russian equivalents.*
3. *Render the text in Russian / English.*

Television (1920s)

The invention that swept the world and changed leisure habits for countless millions was pioneered by Scottish-born electrical engineer John Logie Baird. It had been realized for some time that light could be converted into electrical impulses, making it possible to transmit such impulses over a distance and then reconvert them into light.

Motor Car (Late 19th Century)

With television, the car is probably the most widely used and most useful of all leisure-inspired inventions. German engineer Karl Benz produced the first petrol driven car in 1885 and the British motor industry started in 1896. Henry Ford was the first to use assembly line production for his Model T car in 1908. Like them or hate them, cars have given people great freedom of travel.

Electricity

The name came from the Greek word for amber and was coined by Elizabeth I's physician William Gilbert who was among those who noticed that amber had the power to attract light objects after being rubbed. In the 19th century such great names as Michael Faraday, Humphry Davy, Alessandro Volta and Andre Marie Ampere all did vital work on electricity.

Photography (Early 19th Century)

Leonardo da Vinci had described the camera obscure photographic principle as early as 1515. But it was not until 1835 that Frenchman Louis Daguerre produced camera photography. The system was gradually refined over the years, to

the joy of happy snappers and the despair of those who had to wade through friends' endless holiday pictures.

Telephone (1876)

Edinburgh-born scientist Alexander Graham Bell patented his invention of the telephone in 1876. The following year, the great American inventor Thomas Edison produced the first working telephone. With telephones soon becoming rapidly available, the days of letter-writing became numbered.

Computer (20th Century)

The computer has been another life-transforming invention. British mathematician Charles Babbage designed a form of computer in the mid-1830s, but it was not until more than a century later that theory was put into practice. Now, a whole generation has grown up with calculators, windows, icons, computer games and word processors, and the Internet and e-mail have transformed communication and information.

Aeroplane

The plane was the invention that helped shrink the world and brought distant lands within easy reach of ordinary people. The invention of the petrol engine made flight feasible and the American Wright brothers made the first flight in 1903.

20. SELF DEVELOPMENT TIPS

Text assignments:

1. Read and translate the text.

As long as you are still alive, you are capable of changing and growing. You can do anything you want to do, be anything you want to be. Listen to some positive thoughts on how to continue your self development and then apply them in your own life.

1. Accept personal responsibility for your own growth; no one can do it for you. What you do today will determine your readiness for tomorrow.

2. Take time every day to do something for yourself.

3. Take classes to stay current in your field of expertise. The world is changing rapidly and you must learn to manage change to avoid obsolescence. The way Will Rogers put this was that "Even if you are on the right track, if you just sit there you will get run over."

4. Listen to cassette tapes on personal and professional growth topics.

5. Never look back to the past - you only can control your actions in this instant, so what should you be doing right now?

6. Learn from "other people's experience" rather then having to try everything for yourself. It shortens the time needed to learn.

7. Dealing with a problem helps you learn patience and strengthens your management skills; it is good mental exercise.

8. Analyze, in a non-judgmental way, mistakes in which you were involved. It will

help you to prevent these in the future.
9. Reward yourself when you catch yourself working on the most important priorities.
10. Never say something can't or won't be done. Keep looking for ways to do it.
11. After attending a seminar, report to your boss or other people in your organization, what the most important things are that you learned from the program.
12. Eliminate one time waster a week from your life.
13. Read a minimum of one chapter of a book a day.
14. Read a minimum of one book a month.
15. Be hungry for what life has to offer and go for it.
16. Decide what you really desire to do - then do it.
17. When you have the option of reading a book or listening to the cassette tape version of the program, listen to the tape. It will be more to the point and can be done while you are driving, jogging/walking, or getting other routine things done.
18. Develop a "master mind" group of four or five people with whom you can openly discuss ideas in a nonjudgmental way.
19. Develop yourself as a resource for others by networking. Find out who does what, when, and for whom. You may find excellent contacts for your future needs and for the needs of others you meet.
20. Work for balance in your life goals: family, financial, professional, social, spiritual, recreational.
21. Always keep your goals in mind as you start a new activity.
22. If you do a lot of work with the calculator, run the machine with the hand you don't use for writing.
23. Do not be afraid of failing at something. You can learn and change as a result of it.
24. The most difficult projects are opportunities for your biggest successes just as the most difficult people could become your strongest allies.
25. Put up pictures of your dreams and goals where you will see them frequently. They will remind you and aid you in focusing and visualizing your goal.
26. We all have the same 24 hours in a day. Learn from those people who get more done than you do. Perhaps you can find a way to improve what you are doing.
27. Find a nonjudgmental mentor who will help you by providing feedback, suggestions, challenges and support.
28. Identify some "models" and observe their style and actions. Do not copy them but learn from their experiences.
29. Learn from the errors you see others make as well as from their successes.
30. Fill your mind with positive ideas, thoughts and inspirations and you will have no room left for the negative.
31. Trade jobs with someone so you gain additional experience.
32. Ask for and accept lateral moves in the organization so you learn more about the entire operation.

33. Do more than your "self doubts" say you can.
34. Have confidence that you can get through and learn from anything and everything you experience.
35. Reward yourself with a treat when you have completed a learning objective.
36. Keep a daily journal, recording your thoughts, ideas, feelings and personal growth progress.
37. Ask questions, listen, then ask more questions. You will learn as well as help others learn.
38. Ask yourself, "How can I manipulate my fate?"
39. Do things with someone you respect. They will be supportive of you and you will learn from interacting with them.
40. Seek new information on projects for which you have responsibility. Look for new "ah ha" ideas all the time.
41. Challenge yourself to learn something new every day.
42. Remain flexible and constantly adaptable.
43. Be open to others and sincerely interested in them. You can learn from everyone you meet.
44. Mentally rehearse a new skill. Your subconscious does not know the difference between actual practice and mental rehearsal.
45. Keep a record of what you accomplished the previous day(s)/week. If you did not accomplish as much as you wanted, it gives you extra incentive to do better in the next time period.
46. Make notes of the questions you want answered. Then as the answers come to you, jot them down next to the question.
47. Work on overcoming personal, nonproductive habits; for example: overeating, smoking, gossip.
48. Keep an "Idea File" ring binder or notebook in which you record all new ideas. At least once a week in a standing appointment with yourself, review your ideas.

UNIT 4 ENGLISH BUSINESS LETTER

How to Structure an English Business Letter
Sender's Address in a Business Letter

Don't write your address if you use paper with a ready-printed sender's address.

If you write your own address, only give the following information:

house number, street, area code, place, country, telephone.

(Don't include your name here; in English the name is only put at the end of the letter.)

Note: The order for sender's addresses in English is: house number, street, area code, place. If the order is different in your culture, keep to the structure used in your country, don't adopt the English way.

British English

Position: In British English, the sender's address is usually placed in the top right corner of the letter.

Britain Import GmbH
Londoner Weg 25
87953 Posemuckel
Tel 0049 741 563 6219

American English

Position: In American English the sender's address is usually placed in the top left corner, below the date, or at the end of the letter, below the signature.

Sender's address below the date:

October 30, 2003

US Import GmbH
Lincoln-Straße 25
87953 Posemuckel
Tel. 0049 741 563 6219

Sender's address below the signature:

Sincerely,

Hammerschmidt

Fred Hammerschmidt
US Import GmbH
Lincoln-Straße 25
87953 Posemuckel
Tel. 0049 741 563 6219

Date in a Business Letter

British English

Write: 30 October 2010

Position: on the right, one line below the sender's address (in letters with a ready-printed sender's address, the date can also be put in the top left corner)

Britain Import GmbH
Londoner Weg 25
87953 Posemuckel
Tel 0049 741 563 6219

Mr Johnny Welsh
46 Baker Street

30 October 2003

American English
Write: October 30, 2010
Position: top left corner (sometimes centred)

October 30, 2003

US Import GmbH
Lincoln-Straße 25
87953 Posemuckel
Tel. 0049 741 563 5219

Recipient's Address in a Business Letter
Ms / Miss / Mrs / Mr / Dr ...
house number, street
place
area code
COUNTRY (in capital letters)

In American English, the area code is usually at the same level as the place, separated by a comma.

Position: on the left

British English

In British English, the recipient's address starts on the same line as the date or one line below the date.

Mr Johnny Welsh 30 October 2003
46 Baker Street
London
NW2 2LK
GREAT BRITAIN

American English

In American English, the recipient's address starts two lines below the sender's address (or two lines below the date if the sender's address isn't placed in the top left corner).

Ms Julia Thomson
76 Camptown Road
Chicago, IL 60710
UNITED STATES

Salutation in a Business Letter
If you know the person's name:
Dear Ms / Miss / Mrs / Mr / Dr + surname

Dear Mr Miller

You can also write the person's full name. In this case, leave out the title (Mr/Mrs). This way of writing the salutation is very handy if you don't know the gender of the person.

Dear Chris Miller

If you don't know the person's name:

There are several possibilities to address people that you don't know by name:

salutation	when to use
Dear Sir / Dear Sirs	male addressee (esp. in British English)
Gentlemen	male addressee (esp. in American English)
Dear Madam	female addressee (esp. in British English)
Ladies	female addressee (esp. in American English)
Dear Sir or Madam	gender unknown (esp. in British English)
Ladies and Gentlemen	gender unknown (esp. in American English)
To whom it may concern	gender unknown (esp. in American English)

Business partners often call each other by their first names. In this case, write the salutation as follows: Dear Sue

Punctuation

In British English, don't use any punctuation mark or use a comma.

Dear Mr Miller or Dear Mr Miller,

In American English, use a colon:

Dear Mr. Miller:

Ms, Miss or Mrs?

- Mrs – to address a married woman
- Miss – to address an unmarried woman (rarely used now)
- Ms – to address a woman whose marital status you don't know; also used to address an unmarried woman

Note: The abrreviations Mr, Mrs etc. are usually written without full stops (Mr) in British English and with full stops (Mr.) in American English.

Subject Line in a Business Letter

A subject line is not really necessary. You may want to use one, however, so that the reader immediately knows what your letter is about. There are three common methods to distinguish the subject line from the body of the letter:

- Use "Subject:" or "Re:"
- Type the subject in bold letters
- Type the subject in capital letters

British English

The subject line is usually placed between the salutation and the body of the letter (with a blank line in between).

Dear Mr Wilson

Subject: Order No 175/03

With reference to the above order, ...

American English

In American English, the subject line can also be placed between the recipient's address and the salutation (with a blank line in between).

Subject: Order No 175/03

Dear Mr. Wilson:

With reference to the above order, ...

Body of a Business Letter

Capitalise the first word of the text (even if the salutation ends with a comma). The text is left-justified and a blank line is put after each paragraph. It is not common to indent the first line of a paragraph.

Content

- first paragraph: introduction and reason for writing
- following paragraphs: explain your reasons for writing in more detail, provide background information etc.
- last paragraph: summarise your reason for writing again and make clear what you want the recipient to do

Note: Your text should be positive and well structured.

Greeting in a Business Letter

British English

If you used the recipient's name in the salutation, use 'sincerely'.

If you did not use the recipient's name in the salutation, use 'faithfully'.

American English

Use 'sincerely', no matter if you used the recipient's name in the salutation or not ('faithfully' is not common in American English).

Salutation - Greeting

British English

Salutation	Greeting
Dear Ms Wexley Dear Jane Wexley	Yours sincerely / Sincerely yours

Dear Jane	
Dear Sir Dear Sirs Dear Madam Dear Sir or Madam	Yours faithfully / Faithfully yours

American English

Salutation	Greeting
Dear Ms. Wexley: Dear Jane Wexley: Dear Jane:	Sincerely, / Sincerely yours,
Gentlemen: Ladies: Ladies and Gentlemen: To whom it may concern:	Sincerely, / Sincerely yours,

In emails you could also write:

- Regards
- Kind regards
- Best wishes

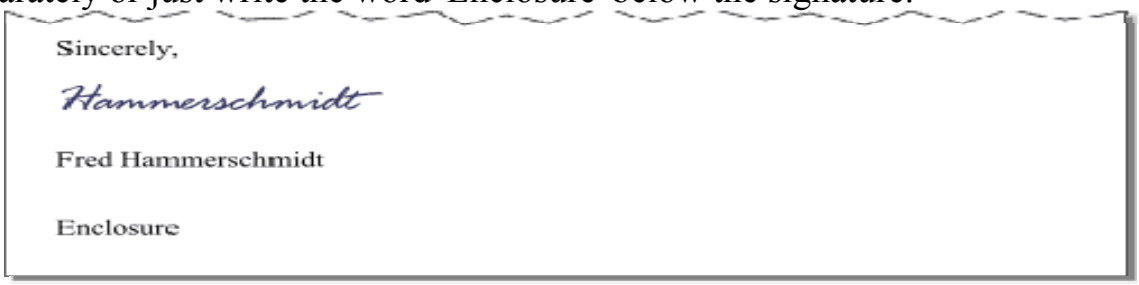
Note: If you end the salutation with a comma or colon, use a comma after the greeting. If you didn't punctuate the salutation, don't punctuate the greeting.

Position: Write the greeting two lines below the last paragraph and left-justify it. If the date is centre-justified, however, do also centre-justify the greeting.

Leave 4 blank lines after the greeting (space for the signature) and write the sender's name below that space.

Enclosure in a Business Letter

If you wish to enclose documents, you can either list all enclosed documents separately or just write the word 'Enclosure' below the signature.



BUSINESS CORRESPONDENCE

1. A formal Letter

Layout Newspaper's name and address Your address

The date

Greeting *Dear Editor, (or Dear Sir/Madam,)*

Paragraph 1

ive your reason for writing.

I am writing to protest about the proposal for...

Paragraph 2

Write about one part of the problem.

First, the government says that the new airport will bring us industry and jobs. However...

Paragraph 3

Write about another part of the problem.

Despite what the government says, it is clear that the airport will also affect our health. Problems will increase ...

Paragraph 4

Write some suggestions for action.

I think other residents should ...

Formal ending

I look forward to reading more letters about this issue in your newspaper.

Yours faithfully.

Your signature

Print your name clearly

Example:

Tamford Evening News,
12 Main Street,
Tamford.

28 Wexford Grow,
Tamford.
9th January, 2001

Dear Editor,

I am writing to protest about the proposal for a new airport: people have been against the idea from the start. Nevertheless, the government is planning to go ahead with the building next year.

First, the government says that the airport will bring us jobs. However, in my opinion, it will ruin the character of Tamforl historic, country town. Although the airport would bring tourists I am not sure they would want to stay in a dirty, industrial town.

Despite what the government says, it is clear that the airport will also affect our health. Problems will increase in spite of the new hospital the government has promised us. Air pollution will get and this will affect people, for example, asthma sufferers. Noise pollution will also have an effect on the houses and schools near airport.

I think other residents should write to the government about this issue. This Saturday I will be outside the Town Hall to collect signatures for a petition. I think

we should do everything we can stop this airport.

I look forward to reading more letters about this issue in your newspaper.

Yours faithfully,

Mr Steve Morgan

2. A Letter of Application

Example:

87 Orchard Rise, Bishops Castle, Oxfordshire. Mr Michael Cartwright September 15, 2001 World Aid, Palmers House, Ludford.

Dear Mr Cartwright, I am writing to apply for the job of volunteer worker which I saw advertised in The Guardian last week. I would be interested in teaching maths to primary children in your camp in Chittagong in Bangladesh. I enclose a copy of my CV.

I am 18 years old and I have just finished secondary school in Newcastle. I would like to work for you because I am very interested in teaching. I would also like to learn about a different culture as I feel that intercultural understanding is extremely important.

I am a hard-working and committed person. I have participated for the last three years in a voluntary programme, Community Links, visiting elderly people in my local area. I also feel that I can get on well with people from other cultural backgrounds, since I have also taught immigrant children English at our church school.

I think I would be a good primary teacher of maths due to my teaching experience. Also, I have recently passed my Maths 'A' level (grade B), so I have a good understanding of the subject. In addition, I hold a certificate in first aid, which might be useful.

I look forward to hearing from you.

Yours sincerely,

Ms Maureen Taylor

3. An Informal Letter

Introduction

Your address The date

Layout

Greeting

Hi ..., / Dear ...,

Introduction

Ask your friend some introductory questions.

How are you? I hope the summer job is going well. Have you decided where to go on holiday?

Paragraph 1

Describe where you are (the place / the weather).

Anyway, we're camping in the Isle ofSkye. We're staying on a campsite ... It rained every single day.

Paragraph 2

Say what you are doing.

Luckily, we didn't come here for the nightlife! Actually, there isnt... We go walking every day and yesterday ...

Paragraph 3

Mention the people in the group.

Were's some news for you about the group. Tom .

Ending

Make up an excuse to stop writing.

Well, I must finish – it's my turn to cook tonight. Write back soon.

Signing off

Say goodbye and sign your name.

All the best, / Lots of love, Janet

Example:

Dear Sonia,

How are you? Very well, I hope. I'm sure my dog remembers going for walks in the park with you – he barks when I say your name!

Anyway, I'm writing because there's only a month to go before I come to visit you. Maybe you can give me some advice so that I'm fully prepared.

First, what sort of present should I bring for your parents? I'd also like to buy you a CD. So can you help me out? I know you like Queen, but I don't know which albums you've got. Finally, what sort of clothes shall I bring? Will we be going anywhere special such as a party? Shall I bring anything formal?

Well, I have to go now as I've got to study for a maths exam. Please write back soon and let me know. I'm really looking forward to coming!

Lots of love, Suzanne

4. Apology letter to Customer for Billing Error

Dear [Name]

We would like to apologize for the error in your billing statement last [insert date]. We have now thoroughly checked our records and updated your account with the correct billing amount. The changes will be reflected on your next biling statement.

I hope this will resolve the problem to your satisfaction. If you have additional questions about your account, please feel free to contact [insert name] at [insert telephone number].

Thank you very much

Sincerely, [Name]

5. Certificate of degree.

Certificate of degree is a state paper that confirms higher education

Registration number 749 dated on July 1, 2001

Russian Federation

Blagoveshensk City

National Agro-ecological University

Certificate of degree

№ 0728543

By decision of State certifying commission Petrova Mariya Antonovna is adjudged by Qualification of veterinary surgeon on veterinary science specialty

dated on June 22, 2009.

*Chief of State certifying commission [*signature*]*

*Chancellor [*signature*]*

*[*stamp*]*

6. Cover Letter. Example:

Dear Sir, Greetings!

I am interested in the [specific position] you have posted in the [newspaper or job agency name]. Given my related experience and capabilities in the given field, I think that this position is an ideal match for my abilities. Please consider my application.

My Qualifications:

** Bachelor's degree in [Educational Attainment]*

** Experience in [work] and specialized [field of work] for [duration] years.*

** Able to work efficiently within an assigned deadline.*

** Good oral and communications skills.*

For your review, I have attached my curriculum vitae and samples of my work. I appreciate your time and effort in considering my application.

Thank you very much

Sincerely, [Name]

7. Curriculum Vitae (CV). Example:

Personal Information

Name: Maureen Taylor

Date of birth: 21.03.81

Nationality: British

Address: 87 Orchard Rise, Bishops Castle SY9 7H

Education and Qualifications

Secondary School: Newcastle, 1992-99

A' levels: English Literature(C), Maths (B), Economics (D)

Experience

Voluntaty work for Community Links 1996

Teaching English- St Paul's Church, Bishops Castle

Other Skills And Achievements

Driving licence; First Aid Certificate (First Class)

Interests

Reading; cinema; cooking; swimming

8. Landing card. Example:

Family name: Vasilev

Фамилия

First Name: Alexey

Имя

Sex: M

Пол (M - мужской F - женский)

Date Of Birth: 27.10. 1981

Дата рождения

Town And Country Of Birth: Moscow, Russian Federation
Город и страна рождения
Nationality: russian
Национальность
Occupation: designer
Род занятий
Contact Address in the UK:
Контактный адрес в Соединенном Королевстве
Passport no: 565698857
Номер паспорта
Place of Issue: Department of internal affairs of Moscow City
Место выдачи паспорта
Length of stay in UK - 25 days
Срок пребывания в Соединенном Королевстве
Port of last departure - Domodedovo
Место отбытия
Arrival flight - AF3426
Номер рейса
Signature - подпись

9. Marriage Certificate

Citizen Petrov Alexey Petrovich, Russian, date of birth September 15, 1980, place of birth Blagoveshensk City, Amurskaya Region, Russia and citizen Ivanova Maria Ivanovna, Russian, date of birth January 12, 1985, place of birth Retuzka settlement, Tambovsky Area, Amurskaya Region, Russia entered into a marriage on February 14, 2001 that is registered in the civilian registry book record №123 from February 30, 2001.

After marriage the husband has received the family name Petrov, wife – Petrova.

Place of state registration: Registry office of Blagoveshensk City and Blagoveshensky Area.

Date of issue: February 14, 2004

Head of registry office O.V.Gazzaeva [signature][stamp]

I-OT № 543955

10. Opinion essay.

An opinion essay expresses your personal point of view on some controversial problem in writing. The main aim of an opinion essay is to persuade your audience that your position is correct. To produce a successful opinion essay, you should carefully choose the theme and conduct proper research on the debatable problem. Opinion papers should be interesting and well balanced to read. Both, your point of view and the opposing position must be introduced to guarantee the pluralism of idea. The opposing point of view presented in an opinion paper must reflect the common view of the readers on the selected topic.

There are five main steps.

Step 1: Read the task

Read the task. Decide what kind of essay it is - opinion, compare/contrast, problem and solution, cause and effect, or a mixture. The type of question will decide the layout and your ideas.

Step 2: Underline

Underline key vocabulary in the task and write words with the same or related meaning. This will really save you a lot of time later on. It will also help to avoid repetition of words, and will show that you understand the question.

Step 3: Get Ideas

Decide if you are for or against the idea. Usually it is best to give both sides (for and against – one paragraph each) and then to give your opinion in the conclusion.

Step 4: Decide Layout

You should decide on a layout. The easiest is 3-7-7-3. That means four paragraphs:

1) introduction (3 sentences). Introduction obligatory includes a thesis in the 3-d sentence

2) one side (7 sentences)

3) the other side (7 sentences)

4) conclusion (3 sentences). Conclusion summarizes the main ideas and gives your opinion

Step 5: Write

After you have written your plan, write your essay. Write the introduction, body, and conclusion. Check for fragments, run-ons and comma splices.

Useful Vocabulary:

Give the other side

- Some people think that…
- Although many people feel that…
- It is claimed that…
- Some people feel that…

One sentence (While, although)

- While it is true that… … I believe…
- Despite the fact that millions of people die every year from lung cancer, many people think it is cool to smoke.
- Although many people think that ..., I feel that
- Although it is often said that …, in fact the opposite is true

Two sentences

- It is undoubtedly true that … … However …
- It is often argued that … However, it is
- Some people say that … They claim … However, I feel …
- Supporters of this viewpoint say that … However, it is

One sentence (While, although)

- While it is true that … … **I believe** …
- **Despite the fact that** millions of people die every year from

lung cancer, **many people think** it is cool to smoke.

- **Although** many people think that …, **I feel** that
- **Although** it is often said that …, **in fact** the opposite is true

Example:

Animal testing may be necessary, but we need to be merciful

Every year, millions of animals undergo painful suffering or death as a result of scientific research into the effects of drugs, food additives, cosmetics and other chemical products. While most people think animal testing is necessary, others are upset by what they see as needless suffering. This essay looks at some of the positive and negative aspects of animal testing.

Many medical treatments and procedures have been developed from experiments on animals. Since animals share many features with humans, scientists use animals to test the safety and effectiveness of newly developed drugs before pilot testing on small groups of patients. Medical teams practice new operating techniques such as transplants on animals. Without animal testing, many procedures or new drugs would be extremely unsafe.

However, many people are concerned that animals are suffering unnecessarily and cruelly. They do not believe that every new drug needs to be tested on animals, especially with the huge database of knowledge and modern computer models. They also are worried that many animal tests are ineffective, pointing out that any drugs have had to be withdrawn from the market despite extensive testing. They particularly feel that animal testing should not be used for non-essential products such as cosmetics, shampoos, soaps, and cleaning products. Furthermore, some campaigners would like to see certain tests replaced and more humane methods used.

We need to make sure that the millions of animals who are used for testing new products are treated with the minimum of suffering. Although some animal testing may be unavoidable at present, treating our fellow creatures as mercifully as possible will demonstrate our humanity.

11. Resume

Example:

Viktor Vasilev
123 Pushkin Street, Apt. 122, Moscow, Russia
Date of birth: March 10, 1980
Cellular phone: 8(***)111-11-11
E-mail: vasilev_v@mail.ru

OBJECTIVE	Apply my skills as a regional sales manager with a company focused on quality, dedication and ingenuity

WORK EXPERIENCE

2005 to present	Regional Sales manager Limited Liability Company Planeta, Moscow
Type of business	the distribution of soft drinks
Major Duties	1. management of 10 sales representatives; 2. trade negotiations; 3. direction of the sales force in planned selling

	toward specific goals; 4. carrying out of store check.
Accomplishments	1. increased monthly regional volume 25 percent and helped to improve customer-company relations during my tenure; 2. developed the training for sales representatives.
2003-2004	Trade representative Limited Liability Company Diary, Moscow
Type of business	the sale of writing materials
Major Duties	1. search of new clients; 2. execution of monthly sales plans; 3. prepared sales forecasts and sales goals reports; 4. trade negotiations, presentations of the production.
Accomplishments	1. increased client base by 50 percent; 2. increased volume of sales by 200 percent during my tenure.
EDUCATION	
1997-2002	Lomonosov Moscow State University Master's Degree Major: management
2005	Training for Sales managers in Limited Liability Company Planeta, Moscow
SKILLS	Computer: MS Word, MS Excel, The Bat
Languages	Russian (native), English (fluent)
REFERENCES	Available upon request

UNIT 5. SOME TIPS ON ENGLISH GRAMMAR

1. ВИДО-ВРЕМЕННЫЕ ФОРМЫ АНГЛИЙСКОГО СКАЗУЕМОГО

Грамматическое время – набор глагольных форм, показывающий хронологию действия, его взаимосвязь с моментом речи и другими действиями/состояниями. Английские времена разделяются по контексту на 3 (настоящее, прошлое, будущее) и по аспекту на 4 группы (простые, длительные, совершённые, совершённо-длительные).

Основные видо-временные формы английского сказуемого (действительный залог)

ASPECT		SIMPLE	PROGRES-SIVE	PERFECT	PERFECT PROGRESSIVE
MEANING		a common aspect	a process	priority	priority + process
		When?	At what time?	By what time?	Since what time? How long?
Period of time		usually, often, always, seldom, every day (week, month, year)	now, at the moment	ever, never, just, already, nor...yet, by 3p.m.	since 3p.m., for a long lime, for a month...
Present	+	V, V**s**	Am is + V**ing** are	have + V**ed,** V**3**has	have + been + V**ing** has
	?	do, does… V	inversion	inversion	inversion
	-	do, does + not + V	am, is, are + not + V**ing**	have, has + not + V**ed,** V**3**	have, has + not + been + V**ing**
Period of time		yesterday, last week (month, year), long ago	yesterday at 3p.m., yesterday from 6 till 7, when you came...	yesterday by 3p.m., before some time in the past...	yesterday since 3p.m., for some time in the past
Past	+	V**ed**, V**2**	was + V**ing** were	had + V**ed,** V**3**	had + been + V**ing**
	?	did… V	inversion	inversion	inversion
	-	did + not + V	was, were + not + V**ing**	had + not + V**ed,** V**3**	had + not + been + V**ing**
Period of time		tomorrow, next week (month, year)	tomorrow at 3p.m., tomorrow from 6 till 7, when you come	tomorrow by 3p.m., by some time in the future	tomorrow since 3p.m., for some time in the future
Future	+	will + **V**	will + be + V**ing**	will + have + V**ed,** V**3**	will + have + been + V**ing**
	?	inversion	inversion	inversion	inversion
	-	won't + V	won't + be + V**ing**	won't + have + V**ed,** V**3**	won't + have + been + V**ing**

<u>Простые времена (Simple Tenses)</u>

Означают состояние, повторение, последовательность и часто идут с частотными наречиями (*never*, *seldom*, *sometimes*, *often*, *as a rule*/ *usually*/*normally*/*typically*/*commonly, always*) и в условных придаточных.

Present Simple(Indefinite) (настоящее простое) для обычных действий/состояний.

***I often hear English words on TV*.**

Я часто слышу английские слова по ТВ.

Past Simple(Indefinite) (прошедшее простое) для прошлых действий/состояний.

It happened when I was 10.

Это случилось, когда мне было 10.

Future Simple(Indefinite) (будущее простое) для ожидаемых действий/состояний.

After the 2nd right turn you'll see your destination.

За вторым поворотом направо придёте по назначению.

Длительные времена

Означают процесс и часто идут с временными наречиями (*(right) now / at the moment / nowadays*) и союзами (*as*, *while*).

Present Continuous(Progressive) (настоящее длительное) для текущих действий/состояний.

What are you talking about?

Что ты несёшь?

Past Continuous(Progressive) (прошедшее длительное) для протекавших действий/состояний.

The sun was shining.

Сияло солнце.

Future Continuous(Progressive) (будущее длительное) для ожидаемо протекающих действий/состояний.

She'll be asking for more and more…

Она будет просить всё больше и больше…

Совершённые времена

Означают результат и часто идут с наречиями вроде *just, yet, already* и во временных придаточных (*when*, *after*, *before, no sooner*).

Present Perfect (настоящее совершённое) для свежих действий / состояний.

Look what you've done!

Посмотри, что ты наделал!

Past Perfect (прошедшее совершённое) для предпрошедших действий/состояний.

He thought the party had started.

Он думал, что вечеринка уже началась.

Future Perfect (будущее совершённое) для предбудущих действий/ состояний.

Will you have done the work by lunch?

К обеду закончишь работу?

Совершённо-длительные времена

Означают результативный процесс и часто идут с наречиями вроде *lately / of late /recently* и временными предлогами *by, since*, *for*, *during*.

Present Perfect Continuous (настоящее совершённо-длительное) для результативно протекающих действий/состояний.

We've been waiting here for a whole hour.

Мы ждем тебя уже целый час!

Past Perfect Continuous (прошедшее совершённо-длительное) для результативно протекавших действий/состояний.

I'd been watching him from my car before he disappeared.

Я наблюдал за ним из машины, пока он не исчез.

Future Perfect Continuous (будущее совершённо-длительное) для ожидаемых результативных процессов.

By 2020 the family will have been living there for 50 years.

В 2020 г. будет уже 50 лет как эта семья там живет.

2. ВЫРАЖЕНИЕ ОПРЕДЕЛЕНИЙ

Определение в английском языке (***Attribute***) уточняет существительное. Оно выражается:

- прилагательным

The live in the new house – Они живут в новом доме.

I received a long letter this morning – Утром я получил длинное письмо.

- причастием (и оборотом)

The playing boy is my son. – Играющий мальчик – мой сын.

The boy playing in the garden is my son. – Играющий в саду мальчик – мой сын.

The results obtained were promising. – Полученные результаты обнадёживали.

- числительным

We've seen 3 scientific films. – Мы посмотрели 3 научных фильма.

This is my 7th paper. – Это моя седьмая статья.

- местоимением

Her paper was interesting. – Её статья была интересной.

I know these songs. – Я знаю эти песни.

Which month is the warmest? – Какой месяц самый тёплый?

Any student can do it. – Любой студент может сделать это.

I don't know whose paper this is. – Я не знаю, чья это статья.

It's a secret of ours. – Это наша тайна.

- существительным

Jack's mother is a doctor. – Мама Джека – врач.

My student's paper was interesting. – Статья моего студента была интересной.

They visited one of the Moscow institutes. – Они посетили один из московских институтов.

A friend in need is a friend indeed. – Друг познаётся в беде.

- наречием

He returned the night before. – Он вернулся прошлым вечером.

Lunch out still seemed a good idea. – Сходить пообедать было ещё актуально.

- герундием (с предлогом)

There're many ways of solving this problem. – Есть много путей решения этой задачи.

- инфинитивом

The desire to do it was very strong. – Желание сделать это было очень сильным.

The method to be used isn't new. – Подлежащий использованию метод не нов.

- фразой

I have no news worth mentioning. – Мои новости не стоят даже упоминания.

- придаточным предложением (определительное)

Here's the book which we were speaking about. – Вот книга, о которой мы говорили.

Пояснение (Apposition) – подвид определения в английском языке. Пояснительное определение по-иному называет определяемое понятие. Вместе они указывают на одно и то же.

Engineer Smith is an expert. – Инженер Смит знаток своего дела. (= Этот инженер – знаток = Смит – знаток)

Подвиды пояснения

Английское пояснение бывает 2 подвидов – **привязанное** и **свободное**.

Привязанное пояснение напрямую уточняет определяемое без запятой. Оно обычно предшествует именам и местам для уточнения их звания, родства или раздела.

Mr. Smith – мистер Смит

Uncle Rodger – дядя Роджер

Queen Mary – королева Мария

the Isle of Wight – остров Вайт

You're as different from me as I am from my Uncle James. – Ты отличаешься от меня так же, как я от своего дяди Джеймса.

Mrs. Baynes, Bosinney's aunt, was in her kitchen when June was announced. – Миссис Бейнс, тётя Босини, была на кухне в момент объявления Джун.

Свободное пояснение отделяется от определяемого запятой, обычно следуя за ним.

Miss June Forsyte, old Jolyon's granddaughter. – мисс Джун Форсайт, внучка старого Джолиона.

Вставка

Свободное пояснение за вводно-соединительными лексемами типа namely, in other words, for example/instance, or better, that's to say тесно связано со вставкой (Parenthesis) – оценочным составляющим английского предложения.

Some people, for instance my brother, like such music. – Некоторые вроде моего брата слушают такую музыку.

Функции вставки:

- субъективность (отношение автора к истинности высказывания словами типа perhaps, maybe, certainly, of course, evidently, oh)

Of course, I always value your advice, Thomas. – Конечно, я всегда ценю твои советы, Томас.

- связка соседних предложений (лексемами типа first(ly), secondly, finally, after all, besides, that is, for example)

Perhaps, after all, I'll have a beer. – Пожалуй, выпью пива, в конце концов.

- комментарий (словосочетаниями типа to tell the truth, in other words, in my opinion, by the way)

In the long run, he's the only hope we have. – В дальней перспективе, он – наша единственная надежда.

Морфологическое выражение вставки:

- модальная лексема (вроде perhaps, no doubt, certainly, in fact, evidently, maybe)

Maybe that's why York made such an impression on me. – Возможно, поэтому Йорк так меня поразил.

- междометие (вроде Oh, Dear me, Good heavens)

Oh, I was right about the facts. – А ведь я оказался прав.

- соединитель (союзное наречие вроде finally, anyway, consequently, besides, moreover, otherwise)

In consequence, I'm inclined to reserve all judgment.s – В конечном счёте, я попридержу свои суждения.

- предложная фраза (вроде in my opinion, in short, by the way, on the other hand, on the contrary, at least)

At least, they won't hate us like they hate the French. – Они уж точно не будут ненавидеть нас как французов.

- инфинитивная фраза (вроде to tell the truth, to be sure, to begin with, to do smb. justice)

To be sure, we have heard many such promises before. – Точнее, мы уже слышали подобные обещания.

- причастная фраза (вроде frankly speaking, strictly speaking)

Strictly speaking, nobody is allowed in here. – По правилам, сюда нельзя.

- придаточное предложение

What is even more remarkable, he managed to inspire confidence in the most suspicious people. – Что ещё удивительнее, он умудрился вселить уверенность в самых сомневающихся.

3. ВЫРАЖЕНИЕ ОБСТОЯТЕЛЬСТВА

Наречие

I live there. – Я живу там.

Причастие (и оборот)

(While) reading, he made notes. – При чтении он делал заметки.

Having finished his experiments, he compared the results. – Закончив свои эксперименты, он сравнил результаты.

Предложный инфинитив

She went there to study physics. – Она поехала туда изучать физику.

Предложный герундий

She went there for studying physics. – Она поехала туда для изучения физику.

Предложное существительное

They were walking in the forest. – Они гуляли в лесу.

Эти части речи могут выступать обстоятельством одним словом, во фразе или синтаксическом комплексе.

He was walking slowly. – Он шёл медленно.

He goes there tomorrow. – Он идёт туда завтра.

The boy rushed in, his blue eyes shining happily. – Мальчик ворвался с горящими глазами.

Придаточное предложение

She'll do it when she returns. – Она сделает это по возвращению.

The plant grows where the others couldn't. – Это растение растёт там, где не могли бы другие.

As it was raining, we stayed at home. – Из-за дождя мы остались дома.

She must hurry lest she be late. – Ей надо торопиться, чтобы не опоздать.

Виды обстоятельства

- времени

He rose at dawn. – Он встал на рассвете.

He seldom goes there. – Он редко ходит туда.

- места

He lives in the south of England. – Он живёт на юге Англии.

He went south. – Он поехал на юг.

- образа действия

He talked to her slowly choosing his words. – Он говорил с ней, медленно подбирая слова.

He talked to her walking up and down the room. – Он говорил с ней, расхаживая по комнате.

- причины

Her eyes were red from want of sleep. – Её глаза были красными от недосыпа.

Not knowing what to add she stopped. – Не зная, что добавить, она остановилась.

- цели

He set the alarm clock to get up at 7. – Он поставил будильник на 7 утра.

- результатное

Обычно после предикативного прилагательного с предыдущим too или последующим enough.

It was too hot to go out into town. – Выбираться в город было душновато.

- условное

He always came if invited.– Он всегда приходил, если приглашали.

- уступительное

They managed in the end, in spite of great difficulties. – Они наконец управились несмотря на препятствия.

- степени (обычно перед определяемым)

She's awfully nice – Она ужасно мила.

I was a little uneasy – Мне было не по себе.

- сравнительное (обычно с as if/though)

Инфинитив выражает сравнение на основе цели, причастие – на основе образа.

He took her hand as if to shake it. – Он взял её руку словно для рукопожатия.

4. МЕТАФОРА

Метафора (Metaphor) – это связь словарного значения слова с контекстно-логическим на основе приписывания присущего свойства одной вещи другой, лишённой её изначально.

В метафоре мы находим полную замену одного другим.

Это мощнейшее средство образности – отношения реальности к её видению автором. Метафора получается в результате творчества на фоне цельного текста о человеке и его устремлениях, природе, истории, мифологии.

a sunny smile – сияющая улыбка

to purr with delight – урчать от удовольствия

a sun-drenched beach – залитый солнцем пляж

to pull strings – тянуть за ниточки

The news you bring me is a dagger to my heart. – Твои новости мне как нож в сердце.

I hope this will have cushioned your loss. – Надеюсь, это смягчит вашу потерю.

She just froze when she saw her ex-boyfriend. – При виде бывшего парня она просто застыла.

I didn't think she'd have the bottle to ask – Не думал, что она посмеет спросить.

Метафора создаётся на основе различных видов сходства формы, цвета, звука и т.п. Она может воплощаться в любую смысловую часть речи.

These thoughts melted away. – Эти мысли растаяли.

Leaves fell sorrowfully. – Листья грустно падали.

Частые метафоры склонны увядать. По неожиданности различают истинные (когда мы воспринимаем оба значения одновременно), стёртые (полуживое двоякое восприятие с потерей оригинальности, как в *a wall between 2 people*) и мёртвые метафоры (*to plant the seeds of smth*). Истинные метафоры присущи поэзии и эмоциональной прозе, стёртые – публицистике и риторике.

Составные метафоры

Некоторые составные существительные и прилагательные всегда метафоричны, т.е. значат не то, что по отдельности.

mindgames – головоломка

a nutcase – псих

a sinbin – скамейка штрафников

narrow-minded – предвзятый

bone-dry – пересохший

hard-bitten – стойкий

green-fingered – садоводческий

soul-searching – самоанализ

Фразовые метафоры

Это 2 упорядоченных слова через *and/or*.

Come rain or shine. – Будь что будет.

She was the life and soul of the party. – Она была душой компании.

It's a case of swings and roundabouts. – Никогда не знаешь, где найдёшь, где потеряешь.

Making mistakes is part and parcel of growing up. – Ошибки – часть взросления.

I'll move heaven and earth to achieve my goal. – Я горы сверну за свою цель.

This selling season is make or break for the car industry. – Этот сезон продаж решит судьбу автопрома.

She may act strangely, but live and let live is what I always say. – Она возможно и чудачка, но я никогда не лезу в чужую жизнь.

Развёрнутая метафора

Порой метафора затрагивает несколько образов.

A woman is a foreign land. – Все женщины – с другой планеты.

Although he there settles young. – *И хоть знаком с ней с детства он.*

The man will never understand. – Мужчина никогда не поймёт.

Its customs, politics and tongue. –.Её традиции, политику и язык.

Развёрнутые метафоры могут быть подсказными, когда вместо главного образа даны сопутствующие. Такие метафоры могут составлять загадки.

I have no spur to prick the sides of my intent. – У меня нет шпор, чтобы пришпорить мои намерения. ≈ Я никак не могу ускорить процесс…

5. ОСНОВНЫЕ СОКРАЩЕНИЯ В АНГЛИЙСКОМ ЯЗЫКЕ

Сокращения (*abbreviations*) в английском бывают ***акронимами*** и ***инициализмами***. Они происходят из научно-деловой терминологии и характерны не только для отраслей, но и для просторечного письма. Словесно-фразовые сокращения заполонили мобильную переписку, чаты и форумы. Поэтому без знания хотя бы основных аббревиатур невозможно полноценно ориентироваться в сегодняшнем английском – читать надписи, переписываться и даже разговаривать.

Сокращение/аббревиатура – сжатая форма слова/фразы. На письме сокращения могут заменять целые предложения для экономии места.

ASAP ['eisep/ˌeiəsei'piː] *как можно быстрее*

(Обычно письменно.)

I need that report ASAP – Мне нужен тот отчёт немедленно

RSVP répondez sil vou plait (по-французски) [ˌaːrəsviː'piː] *ждём ответа*

Формальное завершение писем и приглашений на события, требу-ющее подтверждения и ответных подробностей (по телефону/почте…)

Oh, you're going to their wedding? Have you RSVPed? – О, тебя пригласили на их свадьбу? Ты уже ответил?

ATTN [ə'tenʃn] *вниманию*

Обычно печатается сверху факсов для предназначения кому-то другому.

ATTN: *Joe Smith – Вниманию: Джо Смита*

CEO [ˌsiːiː'əu] *исполнительный директор*

Главный управляющий компании.

The CEO just took away all of our 401K funds! – Генеральный просто забрал весь 401-тысячный фонд!

No. ['nambə] *номер*

Не путать с отрицательным междометием.

No.1, (#)1 – №1

N/A [ˌnot 'æplikəbl] *неприменимо*

Письменная форма пропуска при заполнении, особенно анкет (например, рядом с именем супруга).

email address: n/a – адрес э-почты:

PR [ˌpiː 'aː(r)] *общественные отношения*

Отдел компании по связям с общественностью.

the PR (department) - пиарщики

Jennifer works public relations for McDonalds – Дженнифер ведёт PR в «Макдональдсе»

Акронимы

Акронимы обычно произносятся по своим полным исходникам (кроме самостоятельно развившихся сокращений типа *radar*).

сокращение	значение
addr.	*адрес*
approx.	*около*
Ch.	*глава*
c/o	*для передачи*
corp.	*корпорация*
Dept.	*отдел, министерство*
e.g.	*например*
encl.	*приложение*
esp.	*особенно*
etc.	*и т.д.*
FAQ(s)	*часто задаваемые вопросы*
fwd	*пересылка*
Govt.	*правительство*
HQ	*штаб-квартира*
i.e.	*то есть*
info.	*информация*
Ltd.	*ООО*
max.	*максимум*
min.	*минимум*
mph	*миль/час*
NB	*внимание!*
No.	*№*
OS	*ОС*
para.	*параграф*
pls.	*пожалуйста*
qtr	*четверть*
Rep.	*республиканец, представитель*
sec.	*секунда*
SME/SMB	*малый и средний бизнес*
VP	*вице-президент*
vs	*против*

Текстик

Акронимы стали основой тайнописи в дружеской и мгновенной переписке. Помимо инициализации просторечных фраз в буквенные наборы, текстик широко применяет для сокращения слогов и слов сходнозвучащие математические символы (*too late for you > 2L8 4U*).

сокращение	значение
&	*и*
@	*в, при, на*
24/7	*круглосуточно*
404	*не знаю*
AAMOF	*по сути*
AFAIK	*насколько знаю*
BTW	*кстати*
CU	*увидимся*
F2F	*очно, наедине*
FOAF	*от знакомого знакомого*
FYA	*к твоей радости*
FYI	*к сведению*
IC	*ясно*
IM	*мгновенное сообщение*
IMHO	*по моему скромному мнению*
IOW	*другими словами*
IWBNI	*хорошо, если бы*
JK	*шучу*
KIS	*будь проще*
NRN	*ответ необязателен*
OTOH	*с другой стороны*
POV	*мнение*
R	*получено*
TFS	*спасибо, что поделился*
TIA	*заранее спасибо*
TUVM	*спасибо большое*
WOBTAM	*потеря времени и денег*
WRT	*с уважением к*

Инициализмы

Инициализмы служат экономии места и ускорению прочтения, поэтому чаще произносятся алфавитно, по буквам (*USA*).

сокращение	значение
AGM	*общее ежегодное собрание*
aka	*также известный как*
ASAP	*как можно скорее*
CEO	*исполнительный директор*
CRM	*клиентские отношения*
CV	*резюме*
DIY	*сделай сам*
ETA	*расчётное время прибытия*
et al.	*и другие*
GMT	*по Гринвичу*
HR	*трудовые ресурсы*
ISBN	*международный стандартный книжный номер*
OK	*ладно*
PLC/plc/Plc.	*ОАО*
PR	*связи с общественностью*
R&D	*НИОКР*
SWOT	*достоинства, недостатки, возможности, угрозы*
WYSIWYG	*что видишь, то и печатается*
BA	*бакалавр искусств*
BEd	*бакалавр педагогики*
BSc	*бакалавр наук*
MA	*магистр искусств*
MBA	*магистр делового управления*
MSc	*магистр наук*
PhD	*доктор философии*
VIP	*элита*

ABBREVIATIONS IN BUSINESS CORRESPONDENCE

a/c	account	счет
a. m.	*(Lat.* ante meridiem)	до полудня
a/s	after sight	после предъявления
a v	average	средний
aw b	air waybill	авианакладная
bal	balance	остаток
bc	bank clearing	банковский клиринг
B/E	bill of exchange	вексель, чек, тратта
B/L (blading)	bill of landing	коносамент
bs	balance sheet	баланс
c	cent; currency	цент; валюта
c/a	current account;	текущий счет;
	credit account	счет по кредиту
cad	cash-against-documents	средства против акцепта
Cat.	catalogue	каталог
c&f	cost and freight	стоимость и фрахт
cd	certificate of deposit	депозитный сертификат
cert	certificate	сертификат
c.f.	carriage forward	за перевозку не уплачено
cif	cost, insurance, freight	стоимость, страхование и фрахт
C/N	credit note	кредитовое авизо
co	cash order	предъявительская тратта
cod	cash on delivery	оплата при доставке
corp	corporation	корпорация
contd.	continued	с продолжением
c. p.	carriage paid	перевозка оплачена
cy	currency	валюта
d	penny; denaril	пенс
	dated	датированный
d/a	documents against acceptance	документы против акцепта
dely	delivery	доставка, поставка скидка, со скидкой
dis	discount; at a discount	дивиденд (ы)
div	dividend	дебетовое авизо
D/N	debit note	заказ на поставку
d/o	delivery order	документы против платежа
d/p	documents against	
	payment	через ... дней
d/s	...days sight	доставка, поставка
dy	Delivery	евро
€	euro	ошибки и пропуски не
E.&O. E.	errors and omissions are excepted	допускаются
EC	Eurocheque	еврочек
e.g.	(Lat. exampli gratia) for example	например

enc.	enclosure *(Fr.* etcetera)	приложение
etc.	and so on and so forth	и так далее
EU	European Union	Европейский Союз
Exch	exchange	обмен; биржа
Fob	free on board	фоб, свободно на борт
f. o. r.	free on rail	франко рельсы, франко железная дорога
fya	for your attention	вашему вниманию
fyi	for your information	для вашего сведения
h	hundred	сотня
inc.	incorporated	акционерный,
inst.	instant	текущего месяца
jr	junior	младший
1/c	of credit	аккредитив
ltd	limited	с ограниченной ответственностью
max	maximum	аксимум
min	minimum	минимум
mo	money order	денежный перевод
Mr		господин
Mrs		госпожа
MS	motorship	судно
MT	mail transfer	почтовый перевод
MV	motorvessel	судно
nc	no charge	без оплаты
nd	no date; not dated	без даты
No	number	номер
o/a	on account	в счет причитающейся суммы;
o/d	overdraft;	овердрафт; остаток счета
	overdrawn on sale;	превышен на продаже
o/s	out of stock	нет в запасе
pin	personal identification number	персональный номер
Pl	price list	прайс-лист
plc	public limited company	открытое акционерное общество
p.p.	pages	страницы
p.p.	*(Lat.)* per pro	по поручению
PR	public relations	связь с общественностью
prem	premium	премия; вознаграждение
p. t. o.	please turn over	переверните страницу;см. на обороте
pur	purchase	покупка
qtr	quarter	квартал
quot	quotation	предложение
Re	*(Lat.* in re) concerning	касательно
Ref.	reference	ссылка; при ссылке указывать следующее
SS	steamship	судно
sr	senior	старший

tel	telephone	номер телефона
TT	telegraphic transfer	телеграфный перевод
ult.	*(Lat.)* ultimo	прошлого месяца
USD	American dollar	доллар США
VAT	value added tax	налог на добавленную стоимость
Vip	very important person	важная персона
viz.	*(Lat.)* videlicet	то есть, а именно
VP	vice-president	вице-президент
У	year	год
Z	zero	ноль

APPENDIX 1

PHRASE BOOK

ПОЛОЖЕНИЯ О ВЪЕЗДЕ В СТРАНУ И ВЫЕЗДЕ ЗА РУБЕЖ	REGULATIONS FOR ENTERING A COUNTRY AND LEAVING FOR ABROAD
въезд в США (Великобританию)	entry to the US (Great Britain)
действующий заграничный паспорт	valid international passport
дипломатический паспорт	diplomatic passport
недействительный паспорт	invalid passport
служебный паспорт	official/service passport
выдать паспорт	issue a passport
действительное удостоверение	valid identity papers
виза многократного пользования	multiple visa
виза на въезд (въездная виза)	entry visa/permit
виза на выезд (выездная виза)	exit visa/permit
для пребывания до трех месяцев виза не нужна	visas are not required for an under three-months stay
выдать визу	issue/grant a visa
выдача виз	issuance of visas
продлить срок визы	prolong a visa
просьба о выдаче визы	request for a visa
отказать кому-либо в визе (в даче визы)	refuse smb a visa/deny smb a visa
без визы	without visa
Я гражданин России.	I am a citizen of Russia,
Представительство США (Великобритании) в России	mission of the US (Great Britain) in Russia
продлевать срок действия визы	prolong/extend the validity of a visa
срок действия визы истекает	visa expires
срок действия визы продлен	the visa has been prolonged
получить визу	receive a visa
натурализованный гражданин	naturalized citizen
апатрид, лицо без гражданства	stateless citizen (person)
иметь двойное гражданство	have dual citizenship/nationality
изменение гражданства детей	alteration of the children's citizenship
иметь российское гражданство	be a citizen of Russia
представительство России	mission of Russia
консульские сборы	consular fees
посольство США	Embassy of the USA
консульство	Consulate
консульский отдел	Consular department (division)
посольство Великобритании	Embassy of the UK
лишение гражданства (прав гражданства)	denaturalization (deprivation),
утратить гражданство	lose citizenship
утрата гражданства	loss of citizenship/nationality
приобретение права (прав гражданства)	acquisition of citizenship

лишать гражданства (прав гражданства)	deprive of citizenship/terminate citizenship/denaturalize
отказаться от гражданства	renounce citizenship
переменить гражданство	change citizenship
получить права гражданства	be granted citizenship /admitted to citizenship
принять русское (российское) гражданство	be naturalized as a Russian citizen/be granted Russian citizenship/acquire Russian nationality
предоставление прав гражданства (натурализация), принятие в гражданство (иностранца)	naturalization
депортация, высылка	deportation
иммигрировать	immigrate/emigrate
политический беженец	political refugee
русские иммигранты в США	Russian immigrants in the USA
вид на жительство	residence permit
иммиграционная квота	immigration quota
Управление по вопросам иммиграции и натурализации (США)	Immigration and Naturalization Service
отдавать заявление о принятии в гражданство	apply for citizenship
специальный режим для иностранцев	special regime/treatment of aliens
право политического убежища	right of political asylum
лица, которым предоставлено убежище	persons granted asylum
лица, подлежащие выдаче	extraditable persons
Ознакомьтесь, пожалуйста, с положением о въезде в страну и выезде из страны.	Read the regulations on entry and exit of the country, please.
Какое гражданство Вы имеете?	What is your citizenship?
Предъявите, пожалуйста, свой паспорт.	Show your passport, please.
Ваш паспорт недействителен.	Your passport is not valid.
Проверять паспорта	check up passports
Можно продлить срок действия паспорта?	Can I prolong the duration of my passport?
Где Вам выдан паспорт?	Where was your passport issued?
Вам отказано в выдаче визы.	You have been denied a visa.
Я хотел бы продлить визу.	I'd like to prolong my visa.
Когда выдана виза?	When was your visa issued?
Ваша виза больше недействительна.	Your visa is no longer valid.

При получении визы необходимо обратить внимание на срок ее действия	When receiving a visa it is necessary to check its duration
Dialogues	
А: Я хотел бы посетить США. Какие документы необходимы для въезда в вашу страну?	*I'd like to visit the US. What papers are needed to enter your country?*
В; Вам нужно ознакомиться с положением о въезде и выезде из страны.	*You should first read the regulations on entry and exit of the country.*
А: Где я могу получить это положение?	*And where can I get them?*
В: В консульстве, посольстве или представительстве США в СНГ. Там Вы можете получить любую справку о въезде и выезде из США.	*At the Consulate, Embassy or mission of the US in the Commonwealth of Independent States. You can find there any information about how to enter or leave the US.*
А: Я – гражданин России и хотел бы посетить вашу страну. Нужна ли мне для этого виза?	*I am a citizen of Russia and I'd like to visit your country. Do I need a visa?*
В: Да, граждане СНГ должны сначала получить визу. Кроме того, они должны иметь при себе заграничный паспорт.	*Yes, citizens of the Commonwealth of Independent States must first receive a visa. Besides, they must have an international passport.*
А: Английские визы действительны со дня их выдачи?	*Are British visas valid since the date of issue?*
В: Нет, они действительны со дня, который указан в визе.	*No, they become valid since the date fixed in the visa.*
А: Где я могу получить более подробную информацию об этом?	*And where could I get more detailed information about it?*
В: Такую информацию можно получить в любом представительстве Великобритании за границей.	*Such information is available in any mission of the UK abroad.*
ТАМОЖЕННАЯ ПОШЛИНА / ТАМОЖНЯ	DUTY/CUSTOMS
таможенные сборы	customs fees
таможенная дискриминация	customs discrimination
таможенное соглашение	customs agreement
таможенный досмотр	customs examination
пункт таможенного досмотра	customs examination check-point
беспошлинный / не облагаемый пошлиной	duty-free
оплаченная пошлина	duty paid
подлежащий обложению пошлиной	liable to duty / dutiable
товары, не облагаемые пошлиной	duty-free goods

таможенное свидетельство	customs certificate
таможенная льгота	customs privilege/benefit
облагать пошлиной	lay/levy duties
таможенные пошлины	customs duties
таможенные власти	customs authorities
таможенные барьеры	tariff/customs barriers
таможенное извещение	customs notice
таможенник	customs officer/official
таможенная конфискация	customs confiscation
таможенные правила	customs regulations
таможенный тариф	customs tariff
таможенная декларация	customs declaration
ввозные (импортные) пошлины	entry/import duties
дискриминационные пошлины	discriminatory duties
покровительственная (протекционистская) пошлина	protective duty/tariff
экспортная пошлина	export duty
товары, облагаемые пошлиной	customable items
обложить высокой пошлиной	impose a high duty/tariff (on)
таможенное правонарушение	breach of customs regulations
таможенные сборы и пошлины	customs fees and duties
таможенное свидетельство на право ввоза	customs certificate to import
взыскивать таможенную пошлину	collect duty
право на освобождение от таможенных пошлин	right to exempt from duty
запрещение ввоза (вывоза) таможенный кодекс	embargo on imports (exports) customs code
таможенный режим	customs treatment
укрывать грузы (багаж) от обложения таможенной пошлиной	shelter cargo (luggage) from duty
уклоняться от уплаты таможенной пошлины	dodge duty
подвергнуть таможенному досмотру	subject to a customs examination
подвергаться таможенному досмотру	undergo/be subject to a customs examination
таможенная конвенция	customs convention
пройти таможенный досмотр	pass/get through the customs
таможенные документы	customs paper
Предъявите, пожалуйста, таможенные документы.	Show your customs papers, please.
Это контрабанда.	This is contraband/smuggling.
таможенный кордон	customs post
Это может привести к таможенному конфликту.	It can result in a customs conflict.

закон о таможенных тарифах	law on customs tariff rates
Это нарушение таможенных правил.	This is a breach of the customs regulations.
Ваш паспорт недействителен.	Your passport is invalid.
Ваша виза недействительна.	Your visa is invalid.
Нужно мне платить за это?	Shall I pay any duty on it?
Сколько кофе, какао, шоколада, вина, шампанского можно провозить с собой и вывозить?	How much coffee, cocoa, chocolate, wine, champagne can one take in and out of the country?
Вы должны уплатить пошлину за эти товары.	You must pay duty on those good
Ввоз таких книг (порнографических) запрещен.	It is prohibited to import such books (pornographic) into the country.
У Вас есть разрешение на провоз валюты?	Have you got a permit t carry the currency on you?
Есть ли у Вас что-нибудь, что подлежит обложению пошлиной?	Have you got anything to declare?
Какие предметы подлежат обложению пошлиной?	What articles are dutiable?
Я здесь только проездом.	I'm only passing through the country
Dialogues:	
A: Какие товары при въезде в вашу страну не облагаются пошлиной?	*What articles are not dutiable when entering your country?*
B: Все предметы личного пользования не облагаются пошлиной. Кроме того, беспошлинны продукты питания и сувениры общей стоимостью до...	*All personal effects are not dutiable. Besides, food stuff and souvenirs worth not more than... are not dutiable either*
A: А как обстоят дела с табачными изделиями?	*What about tobacco?*
B: Следующие табачные изделия не облагаются пошлиной: 200 сигарет или 100 маленьких сигар, или 50 сигар и 250 г курительного табака.	*The following kinds of tobacco are not dutiable: 200 cigarettes or 100 small cigars, or 50 cigars and 250 g of pipe tobacco.*
A: Это касается всех туристов?	*Does it concern all tourists?*
B: Да. Это общее правило.	*Yes, this is the general rule.*
A: Что можно провозить беспошлинно?	*What else can be transported duty-free?*
B: Один литр крепких спиртных напитков или два литра шампанского, или два литра вина.	*One litre of spirits or two litres of champagne, or two litres of wine.*
A: Сколько беспошлинно можно провозить с собой кофе?	*And how much coffee can I carry duty-free?*

B: 250 г кофе и 100 г растворимого кофе.	*250 g of coffee or 100 got instant coffee*
A: А как обстоят дела с горючим (бензином)?	*And what about petrol (gasoline)?*
B: При въезде в страну не облагается пошлиной ваш автомобиль, а также горючее в баке и 10 литров бензина в запасных канистрах.	*When entering the country you must not pay duty on your car as well as on the petrol (gasoline) in the petrol (gas) tank and 10 litres of petrol in spare cans.*
A: Добрый день! Вы везете с собой такие ценные предметы, как фотоаппараты, пишущие машинки, радиоприемники, магнитофоны, оптические приборы, шубы, благородные металлы, украшения и т.д. или такие продукты, как чай, кофе, табак?	*Good afternoon! Are you carrying such valuable items as cameras, typewriters, cassette-recorders, optical devices, fur coats, precious metals, jewelry, etc. or such food products as tea, coffee, tobacco?*
B: У меня видеокамера, которую я хочу увезти с собой обратно.	*I have got a video camera with me which I'd like to bring back*
A: Тогда укажите в таможенной декларации марку и номер видеокамеры.	*Then you should put a make and series number of your video camera into the customs declaration.*
B: Кроме того, у меня с собой полкило кофе и четыре пачки сигарет.	*Apart from it, I've got half a kilo of coffee and 4 packs of cigarettes.*
A: Вы можете беспошлинно провозить все предметы личного пользования. Чей это большой чемодан?	*You can carry all personal effects duty-free. Who is the owner of this big suitcase?*
B: Это мой чемодан.	*It's mine.*
A: Откройте его, пожалуйста. Хорошо, спасибо. Желаю Вам хорошо провести время в нашей стране.	*Open it, please. All right, thanks. Have a pleasant stay in your country*
ВАЛЮТА	CURRENCY
рыночная экономика	market economy
валютный рынок	capital market
курс иностранной валюты падает	exchange is falling
Россия скоро станет членом Международного валютного фонда.	Russia will be granted soon full membership in the International Monetary Fund.
курс дня (иностранной валюты)	exchange of day
Рубль скоро может стать конвертируемым.	The ruble can become convertible soon.
твердая валюта	hard currency
иностранная валюта	foreign currency
выплатить кредиты в иностранной валюте	cancel credit in foreign currency

валютное соглашение	currency agreement
К сожалению, я не обратил внимания на валютную оговорку.	Unfortunately, I took no notice of the currency clause.
У меня нет валютного счета.	I haven't got a currency account.
цена в иностранной валюте	price in foreign currency
валютно-финансовая реформа	currency and financial reform
Европейский валютный союз	the European Currency Union
Это может вызвать обесценивание валюты.	It can cause depreciation of currency.
Между этими странами не заключен валютный договор.	No currency agreement has been signed between those countries.
Это нарушение валютного соглашения.	This is a breach of the currency agreement.
Наше предприятие приобрело валюту законным путем	Our enterprise has acquired currency legally.
валютная сделка	currency transaction
Торговля иностранной валютой запрещена.	It is prohibited to sell foreign currency.
Все валютные ограничения устранены.	All currency restrictions have been removed.
валютный курс	currency exchange rate
котировка иностранной валюты	foreign currency quotation rate
валютное законодательство	currency legislation
В этой стране нет валютного контроля.	There is no currency control in this country.
спекулянт валютой	currency speculator
Контрабандный провоз валюты – уголовно наказуемое деяние.	Smuggling of currency is an indictable offence.
спекуляция валютой	currency speculation/trading
Это нарушение валютного законодательства.	This is a breach of the currency legislation.
Я хотел бы ознакомиться с валютными предписаниями (нормами).	I'd like to see the currency regulations.
За нарушение валютного законодательства вы будете привлечены к ответственности.	You can be prosecuted for violating the currency legislation.
конвертируемая валюта	convertible currency
Английский фунт стерлингов – свободно конвертируемая валюта.	The British pound is a hard currency.
A: Извините, где я могу конвертировать рубли?	Excuse me, where could I convert rubles?
B: Насколько я знаю, между нашими странами до сих пор еще не заключено валютное соглашение. Кроме того, ваша страна не является членом	As far as I know, there *is* no currency agreement between our countries. And apart from that, your country has not become a member of the International Monetary Fund

Международного валютного фонда, поэтому рубль не является свободно конвертируемым.	yet. So the ruble is not a convertible currency.
A: У меня нет валютного счета, но у меня есть иностранная валюта. Где производятся в вашей стране валютные операции?	I haven't got a currency account, but I possess some foreign currency. Where are currency transactions undertaken in your country?
B: Если ваше предприятие приобрело валюту законным путем, тогда Вы можете конвертировать ее на валютных рынках. Торговля иностранной валютой у нас запрещена.	If your enterprise has acquired the currency legally, then you can convert it at capital markets. It is not prohibited with us to trade foreign currency.
A: Вы случайно не знаете, каков валютный курс?	And do you happen to know the exchange rate?
Dialogues	
A: Какими деньгами производят оплату в США?	*What units do they have in the US?*
B: В США оплата производится американскими долларами.	*They have American dollars.*
A: Сколько центов в одном долларе?	*How many cents are there in a dollar?*
B: Один доллар равняется 100 центам.	*There are one hundred cents in a dollar.*
A: Какие банкноты и монеты находятся в обращении в США?	*What bills and coins are used in the US?*
B: В обращении находятся банкноты достоинством в 1,5, 10 и более долларов и монеты достоинством в 1, 5, 10, 25 и 50 центов.	*There are one-dollar bills, five-dollar bills, ten-dollar bills and bills of higher values, and coins: a penny, a nickel, a dime, a quarter and a half dollar.*
A: Какими деньгами производят оплату в США?	*What units do they have in the US?*
МЕЖДУНАРОДОЕ ПРАВО	INTERNATIONAL LAW
Международное право – это право, которое регулирует отношения между государствами.	International Law is the law which requitals or governs relations between States.
действующее международное право	valid international law
признание норм международного права	recognition of the rules of international law
нарушение международного права	violation/breach of the norm of international law
международное правовое признание	International and legal recognition
нарушать международный правовой порядок	violate/break the international legal order
Это нарушение международного правового порядка.	This is a breach of the international legal order.
Декларация прав человека	Declaration of Human Rights

Это соответствует всеми признанному международному праву.	It is consistent with generally recognized international law.
преследование граждан, противоречащее международному праву	Prosecution of citizens contradictory to international law
защита прав человека	human rights protection
Комиссия по правам человека	Commission on Human Rights
ущемление прав человека	infringement upon human rights
принимать беженцев	receive refugees
бесспорная юрисдикция	indisputable jurisdiction
объявить перемирие	declare armistice/truce
брать заложников	take hostages
вводить военное положение	introduce/declare martial law
вводить чрезвычайное положение	introduce/declare state of emergency
в одностороннем порядке	unilaterally
обмен военнопленными	exchange of prisoners of **war** /P.O.W.
начать (прекратить) военные действия	start (cease) hostilities
военный преступник	war criminal
в нарушение международных договоров, соглашений и обязательств	in violation of international treaties, agreements and obligations
волеизъявление народа	expression of the will of the people
вооруженный конфликт	armed conflict
восстановить права	restore rights
в силу договора выдача преступников	extradiction by virtue of a treaty
выполнять положения договора	observe the terms of a treaty
выход из организации	withdrawal from/disaffiliation with an organization
государство-нарушитель	transgressing state
действовать в обход положений устава ООН	act in circumvention of the UN Charter
интернированные лица	interned persons/internees
кодекс международного права	code of international law
система коллективной безопасности	collective security system
компетенция международного суда	jurisdiction of the International Court of Justice
международная дееспособность	international capacity to act
правовое закрепление	legal confirmation
правовой статус	legal status
правовые последствия	legal implications
предмет спора	point at issue
преступление против мира и человечества	crime against peace and humanity
согласительная процедура	procedure of conciliation

соглашение о прекращении огня	cease-fire agreement
спорящие стороны	Contestants
мирное решение территориальных споров	peaceful settlement of territorial disputes
территориальные претензии	territorial claims
террористический акт	act of terrorism
международный арбитраж несовместимый с международными нормами	International arbitration incompatible with the rules of international law
Dialogues	
A: Вы посягаете на человеческое достоинство. Это – нарушение Декларации прав человека.	*You're encroaching upon human dignity. This is a breach of the Declaration of Human Rights.*
Кроме того, это – нарушение международного права.	*Besides, this is a violation of the rules of international law.*
B: На мой взгляд, это не противоречит нормам международного права.	*In my opinion, it doesn't contradict the rules of international law.*
A: Я подам жалобу на ущемление прав человека в комиссию по правам человека.	*I'm going to file a complaint on the infringement of human rights to the commission on human rights.*
B: Пожалуйста. Вы имеете такое право. Эта комиссия как раз и занимается охраной прав человека и хорошо знает действующее международное право.	*You're welcome. It's your legitimate right. This very commission deals with human rights protection and they have a good knowledge of the valid international law*
ДЕНЬГИ /ВАЛЮТА/ВАЛЮТНЫЙ КУРС	MONEY/CURRENCY
обменный курс/валютный курс	Exchange rate
конвертируемая валюта	convertible currency
свободно конвертируемая валюта	freely convertible currency
свободно «плавающая» валюта	freely floating currency
обесцененная валюта	depreciated currency
запасы (резервы) валюты	currency reserves
обменивать валюту	exchange currency
валютный дефицит	foreign exchange deficit
валютно-финансовые расчеты	monetary and financial settlements
единая валюта	common currency
фальшивые (поддельные) деньги	adulterated (bogus) money
местная валюта (валюта данной страны)	domestic currency
наличные деньги (свободная наличность)	hand-to-hand currency/cash
зарабатывать деньги	make money
кредитные деньги	credit currency
валюта	currency

деньги в обращении	currency in circulation/active
доставать деньги	take up money
изымать деньги из обращения	withdraw money
неконвертируемая валюта	inconvertible/soft currency
твердая валюта	hard currency
в национальной валюте	in native/national currency
европейская валютная единица (экю)	European currency unit/ECU
падение курса	fall in exchange
обесценивание курса	devaluation/depreciation of money
валютный контроль (сдача государству валюты и ее покупка по установленному курсу)	rationing of foreign exchange
поддельные банкноты	counterfeit banknotes
Денежная единица США:	US money:
бумажные купюры (доллары $):	bills (dollars $):
1 доллар	a one-dollar bill
5 долларов	a five-dollar bill
10 долларов	a ten-dollar bill
20 долларов	a twenty-dollar bill
50 долларов	a fifty-dollar bill
100 долларов	a hundred-dollar bill
Монеты (центы)	coins (cents):
1 цент (100 центов = 1 доллару)	a penny
5-центовая монета	a nickel
10-центовая монета	a dime
25-центовая монета	a quarter
50-центовая монета	a half-dollar
Денежная единица Великобритании:	UK money:
бумажные купюры (фунты стерлингов)	notes (pounds):
1 фунт	a five-pound note
5 фунтов	a ten-pound note
10 фунтов	a ten-shilling note
10 шиллингов	Coins:
Монеты:	one shilling
1 шиллинг (1 фунт=20 шиллингам)	one penny
1 пенс (1 шиллинг =12 пенсам)	halfpenny
1 фартинг (1 пенс = 4 фартингам)	one farting
ДЕНЬГИ / БАНКНОТЫ / БАНКОВСКИЕ БИЛЕТЫ	MONEY/ BANK NOTES
отчислять деньги	deduct money
расходовать деньги	spend money
Я израсходовал очень много денег.	I have spent a lot of money.
брать деньги взаймы	borrow money
давать деньги в долг	lend money

Я могу дать Вам взаймы 1000 долларов сроком на один год.	I can lend you 1000 dollars for a year.
взимать деньги	exact money
сдавать деньги на хранение	give money for safekeeping
иметь денежный долг	be in debt
совершать растрату	commit an embezzlement
снять деньги со счета	draw money from an account
Могу я снять со счета 2000 долларов?	Could 1 draw 2000 dollars from my account?
компенсировать деньгами	compensate with money
превращать в деньги	convert into money
помещать деньги в сберкассу	place money in a savings bank
переводить капиталы за границу	transfer capital abroad
наличные деньги	cash
обесцененные деньги	devalued/depreciated money
фальшивые банкноты	counterfeit notes
фальшивые деньги	counterfeit money
менять деньги	change/exchange money
денежная купюра (банкнота)	bill (US); a bank-note
денежная единица	money unit
Это мой депозит (вклад).	This is my deposit.
денежный вычет	money deduction
вложение денег	investment of money
денежный перевод	money order/remittance
выплата денег	payment of money
денежная сумма	amount of money
денежный штраф	fine
взыскивать денежный штраф	exact a fine
иметь деньги в банке	have money in a bank
У меня 30 000 долларов в банке.	I have 30 000 dollars in a bank.
вносить деньги на свой счет	place/put money in an account
Я бы хотел внести 900 долларов на свой счет.	I'd like to put 900 dollars in my bank account.
экономить деньги	save money
Я хочу вложить свои деньги в ценные бумаги.	I want to invest my money in securities.
денежная ссуда	banking/loan
учетная ставка	bank rate
вкладчик	depositor
получатель денег	recipient
Подпись получателя денег неразборчива.	The recipient's signature is illegible.
Я настаиваю на денежной компенсации.	I insist on money compensation.
Это приведет к обесцениванию денег (девальвации).	It will result in depreciation of money.
подделка денежных знаков	counterfeiting

Фальшивомонетничество уголовно наказуемо.	Counterfeiting is an indictable offense.
у меня украли деньги.	My money has been stolen.
денежный фонд	monetary fund
денежная сделка	monetary transaction
Это была денежная сделка.	It was a monetary transaction.
взяточник (взяткополучатель)	bribetaker
взятка	bribe
давать взятку	give a bribe/bribe
брать взятки	take bribes
из-за нехватки денег	due to a shortage of money
дающий взятку (взяткодатель)	briber
торговля ценными бумагами	securities business
подкуп судьи (дача взятки судье)	judical bribery
курс доллара (фунта стерлинга)	dollar (sterling) rate
котировка ценных бумаг о	quotation rate of securities
обменный курс	exchange rate
Каков курс этих ценных бумаг?	How high is the quotation rate of the securities?
Курс цен (на бирже) падает.	The quotation rate is falling.
Курс цен повышается.	The quotation rate is rising.
процентная ставка	rate of interest
проценты по кредиту	interest on the loan
за вычетом процента	less interest
высокие проценты	high interest
низкие проценты	low interest
обычная норма процентов	conventional rate of interest
платить проценты	pay interest
под проценты	cum / with interest
давать взаймы под проценты	lend money at...% interest
беспроцентный	interest free
Сколько денег Вы можете дать мне взаймы под проценты?	How much money could you lend me at interest?
начислять проценты	charge interest
взимать проценты	exact interest
Не могли бы Вы отсрочить уплату процентов?	Could you defer my payment of interest?
БАНКИ И КАССЫ ДЛЯ ОБМЕНА ДЕНЕГ	BANKS AND MONEY EXCHANGE
Обмен иностранной валюты (чеков)	Money Exchange
дорожный (туристский) чек	traveller's cheque
чековая книжка	cheque-book
снять деньги со счета	draw money from an account
оплатить чек	cash a cheque

банк, осуществляющий операции по обмену валюты	exchange bank
оплатить чеками	to pay by check
коммерческий банк	commercial/trading/business bank
поменять рубли на доллары	change rubles for dollars
частный банк	private bank
обменивать иностранные деньги	exchange foreign money
Где находится ближайший банк (касса) для обмена денег?	Where is the nearest bank (Money Exchange)?
Как мне пройти в сберегательный банк?	How can I get to a savings bank?
обмен валюты и оплата чеков производятся в банках и сберегательных кассах	money is exchanged and cheques are cashed in banks and savings banks
банковский счет	bank account
открыть / закрыть счет в банке	open / close a bank account
помещать деньги в банк	put money in a bank
банковское соглашение	bank convention
принять к оплате денежные документы	accept a payment order
банковские операции	banking operations/transactions
банковская ссуда	bank loan/banking
Я буду просить банковскую ссуду	I'm going to apply for a bank loan (banking)
депозитная книжка (сберегательная книжка)	bankbook
платить наличными	to pay cash
банковское законодательство	bank regulations
государственный контроль над частными банками	state control over private banks
банковская гарантия	bank/banker's guarantee
Это банковская тайна.	This is a banker's secret.
Это предписано банковским законодательством.	It is provided by the bank regulations.
банковский контроль	bank control
exchange control	валютный контроль
The Bank proclaimed its bankruptcy.	Банк объявил себя банкротом.
apply bank sanctions	Применять банковские санкции
ЧЕК / ПЛАТЕЖНОЕ ПОРУЧЕНИЕ	CHEQUE / CHECK (am.)
выписывать чек	to write a cheque
получать деньги по предъявленному чеку	draw money on a presented cheque/ cash a cheque
чек на предъявителя	cheque to bearer
непокрытый чек	cheque without sufficient funds
уплатить чеком	pay/remit by cheque
У меня есть чеки в иностранной валюте.	I have got some cheques in foreign currency.
прекратить выплату по чекам	suspend payments on cheques

просроченный чек	stale cheque
Кто является чекодателем?	Who is the drawer of the cheque?
чек на сумму...	a check for .../a cheque to the amount of...
Назовите сумму чека.	What amount is your cheque to?
мошенничество, связанное с использованием чеков	cheque fraud
чековая книжка	chequebook
поручитель (за уплату) по чеку	warrantor on cheque
учет (дисконтирование) чеков	discount of cheques
поддельный чек	forged cheque
фиктивный чек	kite/ruber cheque
опротестовать чек	contest a cheque
чековые расчеты (расчетные операции с использованием чеков)	cheque settlements
чек, по которому приостановлен платеж	stopped cheque
незаполненный чек	blank cheque
оплаченный чек	cancelled cheque
оплатить чек	pay a cheque
предъявить чек (к оплате)	present a cheque
чековая книжка	cheque card/banker's card
ДОГОВОР/КОНТРАКТ/СОГЛАШЕНИЕ/ ДОГОВОРНОЕ ПРАВО	AGREEMENT/ CONTRACT / CONTRACT LAW
заключать / подписывать / обсуждать условия договора / ратифицировать договор	to conclude / sign / negotiate / ratify a contract
исполнять / оформлять / совершать договор	to carry out / execute a contract
аннулировать / расторгнуть / отменить договор	to abrogate / cancel / repudiate a contract
нарушать договор	to breach / break / violate a contract
нарушить / расторгать / денонсировать соглашение	to break / violate / denounce an agreement
приходить к заключению/заключать/обсуждать условия соглашения/достигать соглашения / выработать соглашение	to come to / conclude / enter into / negotiate / reach / work out an agreement
исполнять соглашение	to carry out an agreement
согласно договору	under/in accordance with a contract
выработать текст договора	elaborate the wording of an agreement
оспаривать положения договора	contest contract specifications
придерживаться условий договора	adhere to the terms of a contract
Вы неправильно толкуете договор.	You are misinterpreting the agreement.
соблюдать договор	adhere to/observe an agreement
Мы не нарушили договор.	We haven't broken the agreement.
Мы одобряем этот контракт.	We approve this contract.

договорная санкция	contractual sanction
платить неустойку	pay a penalty
точное соблюдение контракта	strict observance of a contract
нарушение контракта	breach of a contract
договорное обязательство / договорная обязанность	contractual commitment
противоречащий договору	contrary to agreement
договорные проценты	contractual interest
двустороннее соглашение	bilateral agreement
долгосрочный контракт	long-term contract
краткосрочный контракт	short-term contract
временное соглашение	interim agreement
соглашение, которое может быть расторгнуто в одностороннем порядке	agreement liable to unilateral annulment
многостороннее соглашение	multilateral agreement
недействительный договор	invalid agreement
истечение срока контракта	expiration of a contract
статья договора	clause
Это неравноправный договор.	This is an unequal agreement.
договор безвозмездного пользования	agreement of use gratis
действующее соглашение	effective agreement
проект договора	draft agreement
Вы обладаете полномочиями заключить контракт?	Are you entitled to conclude a contract?
договорная цена	contractual price
соглашение о ведении переговоров	agreement to bargain
соглашение о продаже	agreement to sell
прекращение обязательств по договору	discharge of contract
письменное соглашение	articles of agreement
Договор вступает в силу ...	The contract comes into effect...
договаривающиеся стороны	contracting parties
штраф за невыполнение договора	penalty for nonperformance of contract
Мы выполняем все обязательства по договору.	We are performing all contract obligations.
срок действия (договора)	term of validity
отступление от контракта	recession from a contract
соблюдать условия договора	abide by the terms of an agreement
отказ от контракта	repudiation of a contract
прекращение действия контракта	contract termination
ЗАЕМ (ССУДА)	LOAN/CREDIT
договор безвозмездного пользования	an agreement of use gratis
банковская ссуда	a bank loan/banking
расторгнуть договор безвозмездного пользования	annul/abrogate an agreement of use gratis

ссуда под обязательство клиента	loan against borrower's note
одалживать (ссужать)	lend
ссуда под ценные бумаги	loan against securities
брать напрокат	hire/take on hire/rent
ссуда, погашаемая по требованию	repayable on demand
ссудный капитал	loan capital
погашать ссуду	meet a loan/pay off a loan/redeem a loan
закон о ленд-лизе	the land-lease law
Назовите, пожалуйста, имя заемщика (должника).	Give me the name of the debtor, please.
денежный долг	money debt
начислять проценты на денежный долг	charge interest on a debt
разрешить выдачу кредита (предоставлять кредит)	allow a loan
платеж, срок которого наступил	expired / due payment
требовать погашения ссуды	call a loan/recall a loan
Как зовут Вашего ростовщика?	What is the name of your moneylender?
платежное соглашение	payment agreement
срочная ссуда	term loan
застрахованная ссуда	insured loan
ссуда под обеспечение	collateral loan
краткосрочная ссуда (заем)	short-term loan
долгосрочная ссуда (заем)	long-term loan
беспроцентная ссуда	loan without interest/gift loan
безвозвратная ссуда	outright grant
государственный заем	public/state loan
ссуда без обеспечения	unsecured loan
льготный заем	soft loan
беспроцентный заем	gift/interest free loan
нецелевая ссуда	no-purpose loan
взять ссуду (получить заем)	take up a loan
условия займа	terms of loan
предоставить ссуду (заем)	grant a loan
выплачивать проценты по ссуде	pay interest on a loan
выплачивать (погашать) ссуду	pay back/meet a loan
обсуждать условия займа	discuss a loan
заключать соглашение о займе	negotiate a loan
Я могу найти для Вас ссудодателя (кредитора).	I could find a creditor for you.
Кто является ссудополучателем (заемщиком)?	Who is the borrower?
размещать заем	make/distribute a loan
Кто был посредником при получении ссуды?	Who was the credit vouched by?

долговое обязательство	promissory note
непогашенный долг	unpaid off/outstanding debt
Какова ссуженная сумма?	How large is the amount of the loan?
под обеспечение	on the security of
предварительное соглашение о кредитовании	preliminary agreement on crediting
неустойка	liquidated damages/penalty
договор займа	loan contract
получать ссуду	raise a loan/contract a loan
в кредит	on credit
выплачивать в рассрочку	pay by installments
получать кредит в банке	contract a bank credit
предоставить кредит	grant/give a credit
условия предоставления кредита	terms of credit
под залог	against security
Это кредитоспособный банк.	This is a bank of high credit standing.
кредитная карточка	a credit card
У Вас есть кредитная карточка?	Have you got a credit card?
Не могли бы Вы предоставить сумму … в кредит?	Could you give me credit to the amount of ...?
Я не сомневаюсь в Вашей кредитоспособности	I have no doubt of your being solvent.
контроль над кредитными операциями	control over credit operations
погашать задолженность	pay off/clear off debts
закрыть кредит	close a credit
применить кредитные санкции	impose credit sanctions
неплатежеспособный	insolvent
объявить кого-либо некредито-способным	adjudge a person insolvent
У Вас нет документации, служащей основанием для предоставления кредита.	You haven't got any papers to secure a credit.
Нам нужно создать объединение (товарищество) взаимного кредитования.	We should form an association of mutual crediting.
Обратитесь к посреднику при получении кредита.	Consult a middleman if you want to get a credit.
Чем он может подтвердить свою кредитоспособность?	Is there anything he could prove his solvency with?
У Вас есть аккредитив?	Have you got a letter of credit?
безотзывный аккредитив	irrevocable letter of credit
Вы можете дать мне поручительство по кредиту?	Could you vouch for me on credit?
Договор об открытии кредита подписан.	The agreement on opening credits has been signed.

Это мошенническое получение кредита.	This is a fraudulent way of raising a credit.
Обратитесь со своей просьбой в кредитное кооперативное товарищество.	Address your request to the cooperative crediting association.
Это противоречит закону о кредитных операциях.	It is contrary to the law on credit operations.
Ознакомьтесь с кредитным законодательством.	You should know the credit legislation.
От кого и от чего зависит предоставление кредита?	Who and what does granting of credit depend on?
Не могли бы Вы предоставить мне кредит?	Could you give me a credit?
Этот человек заслуживает доверия в предоставлении кредита.	This is a person of high credit standing.
Этот клиент не внушает доверия в предоставлении ему кредита.	This customer doesn't look trustworthy enough to be granted a credit.
Мы согласны даже с предоставлением кредита под большие проценты.	We agree even to get a high-interest credit.
выполнять обязательства по кредиту	fulfill one's liabilities on credit
кредитный вексель	credit paper
Это ростовщичество.	This is usuary.
Вы уже получили согласие на предоставление кредита?	Have you already obtained consent to credit?
дать согласие на предоставление кредита	give a consent to credit
ценные бумаги	securities
кредит, обеспеченный залогом ценных бумаг	credit against securities
максимальные размеры кредита	maximum amount credit
Сколько времени он занимается ростовщичеством?	How long has he been a moneylender?
Господин X. был моим ростовщиком.	My money lender was Mr. X.
Эта фирма может выдать Вам ссуду с выплатой 4 процентов.	This firm can grant you a loan at four percent.
АРЕНДА (АРЕНДНЫЙ ДОГОВОР)	RENT/LEASE
арендная плата	rental payment
сдавать в аренду	contract out/lease/give in rent
продлевать арендный договор	renew the lease
расторгнуть арендный договор	annul/abrogate the lease
Когда истекает арендный договор?	When does the lease expire?
Арендный договор истекает...	The lease expires in...
брать в аренду	contract for/lease/rent
Арендная плата составляет 300 долларов в месяц.	The rental payment amounts to 300 dollars a month.
Мы хотели бы взять в аренду это	We'd like to rent the premises.

помещение	
Можно ли арендовать эту гостиницу?	Can we rent the hotel?
соаренда	cotenancy
смешанная аренда	joint/share tenancy
индивидуальная аренда	individual tenancy
задолженность по арендной плате	rental liability/debt
пожизненная аренда	life lease
арендный договор	lease contract
арендный договор действителен	the lease is valid until...
Арендатор хочет расторгнуть арендный договор.	The leaseholder intends to annul the lease.
залоговое право арендаторов	mortage law for leasers
опись арендованного имущества	inventory of tenement
Каков размер арендной платы?	What is the rental payment?
срок аренды	duration of lease
взимать арендную плату	collect rent
платить арендную плату	pay rent
поднаем, субаренда	sublease
договор о поднаеме с одновременным взятием в аренду	sell-and-lease agreement
«сдаем в аренду...»	«capacity available...»
истечение срока аренды	expiration of lease
право выкупа	right of redemption
фиксированная арендная плата	fixed sum royalty
отказываться от аренды	surrender a lease
возобновление аренды	renewal of lease
пользование на правах аренды	leasehold
СТРАХОВАНИЕ	INSURANCE
оценщик	adjuster, *n*
оценщик размера страхового убытка	insurance ~
установление суммы	adjustment,
устанавливать сумму, выплачиваемую по страховому полису	adjust, v
диспашер *(официальный эксперт, производящий диспашу)*	average adjuster
определить сумму денежного возмещения	to assess damage
эксперт по оценке истинной суммы заявляемых исков / эксперт-консультант суда	assessor, *n*
рекламация / иск	claim, n
заявлять претензию	claim, v
предъявлять иск	to make a claim
предъявлять притязание *(на что-либо)*	to put in a claim

страховое возмещение / компенсация	insurance compensation
возмещать / компенсировать	compensate, v
застраховать	to effect insurance
ковернота / временное свидетельство о страховании / страховой сертификат	a cover note
страховщик	insurer, *n*
страхователь / застрахованный	insured, *n*
страховать	insure, *v*
Я хотел бы застраховаться.	I'd like to be insured.
Мой дом застрахован.	My house has been insured.
социальное страхование	social insurance
государственное страхование	state/public insurance
У меня есть страховое свидетельство.	I have got an insurance certificate/policy.
Обратитесь к представителю страхового общества.	Apply to the insurance company agent.
В каждом городе есть страховое общество.	Each city has an insurance company.
Этими вопросами занимается страховой надзор.	Those matters will be dealt with by the insurance supervision agency.
У Вас есть с собой страховое свидетельство?	Have you got an insurance certificate on you?
Сначала я хотел бы познакомиться с условиями страхования	I'd like first to see the insurance terms and conditions
положение о страховании	regulations on insurance
Каков размер страхового взноса?	How large is the premium?
Я требую страхового возмещения.	I demand an insurance indemnity
Это обман в целях получения повышенной страховки.	This is a fraudulent attempt to obtain a greater lump sum compensation.
общие условия страхования	insurance terms and conditions
Этими вопросами занимается страховое общество.	Those issues come within the jurisdiction of an insurance company
платеж из фонда социального страхования	payment from the social insurance fund
Страховой агент ознакомит Вас с условиями страхования.	An insurance agent will inform you of the insurance terms and conditions.
Кто берет на себя страховые издержки?	Who will assume the responsibility for the damage?
местный страховой орган выплата страхового возмещения	local insurance company
Это приводит к злоупотреблению страхованием.	It will lead to insurance abuses.
Страхователь с этим согласен.	The policy-holder complies with it.
Вы уже застраховали свое имущество?	Have you insured your property already?
Вы нарушаете страховые	You are violating the insurance

обязательства.	commitment.
Уплатите страховой налог, пожалуйста.	Will you pay the insurance tax, please?
Страховая компания не несет за это ответственности.	The insurance company bears no responsibility for it.
Где находится страховая документация?	Where are insurance papers available?
Наша страховая компания возместит Вам все ваши убытки (потери).	Our insurance company will cover all your losses.
заключить договор страхования	effect insurance
нарушить договор страхования	violate/break insurance
расторгнуть договор страхования	cancel insurance
страховая сумма	amount at risk
выплата страховой суммы	lump sum compensation
Мы возражаем против выплаты страховой суммы.	We are against the indemnification
Я застраховался от несчастного случая.	I am insured against accidents.
Каков размер суммы страхования?	What is the amount at risk?
оценить размер ущерба	assess the damage
Страхование товаров действительно с момента вывоза их со склада.	The insurance attaches from the moment the goods leave the warehouse.
быть застрахованным от пожара, ограбления и др. ущерба	be insured against fire, burglary and other risks
страхование жизни	life assurance
Dialogues	
A: Я хотел бы застраховаться в вашем страховом обществе.	*I'd like to be insured at your company.*
B: Обратитесь к представителю нашего страхового общества. Наше страховое общество находится на улице...	*Apply to our insurance agent. Our company is located in Street...*
A: Ваше общество страхует только людей?	*Does your company insure only people?*
B: Нет. Мы страхуем как людей, так и имущество.	*No, it doesn't. We insure both people and property.*
A: Каков размер страхового взноса?	*How large is the premium?*
B: Размер взноса страхователя устанавливается в каждом конкретном случае. Наш страховой агент ознакомит Вас с положением о страховании.	*The amount of premium is established in each particular case. Our insurance agent will inform you of the regulations on insurance.*
A: Могу я заключить с вашим обществом страховой договор сегодня?	*Can I effect the insurance today?*

B: Конечно. Когда Вы и ваше имущество будете застрахованы, Вы получите страховое свидетельство (полис).	*Sure you can. When you and your property are insured, you will get an insurance certificate.*

Keys on Tests:
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Test № 1.

1. /enterprise/
2. /raiser/
3. /gold/
4. /reserve/
5. /mouth/,
6. /currency/
7. /earned/
8. /purchase/
9. /order/
10. /minimum/
11. /mixed/
12. /debt/
13. /non/
14. /open/
15. /Pocket/
16. /dollar/
17. /conscious/
18. /power/
19. /pay/
20. /season/

Test № 2

1. /train/
2. /high/
3. /inflationary/
4. /invisible/
5. /stock/
6. /tender/
7. /lending/
8. /shark/
9. /vouchers/
10. /merchant/
11. /egg/
12. /eight/
13. /redundancy/
14. /retail/
15. /nosed/
16. /pay/
17. /standing/
18. /broke/
19. /fair/
20. /benefit/

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Money accepted

A1 (b) cost
A2 (a) job
A3 (d) win
A4 (b) around
A5 (a) about
A6 (c) any
A7 (a) accept
A8 I cannot work today because I have very bad tooth*ache*.
answer: (d) ache
A9 Children are not *allowed* in that public house.
answer: (b) allowed
A10 You can see the *advertisement* about the sale in the local paper.
answer: (d) advertisement

Computers

A1 How are you getting on *with* your new computer?
answer: (b) with

A2 Not too bad but sometimes I just can't get the *hang* of it.
answer: (c) hang
A3 Do you mean it drives you up the *wall*?
answer: (a) wall
A4 Well, not that often but there are things that completely *mystify* me.
answer: (d) mystify
A5 What sort of things do you have in *mind*?
answer: (b) mind
A6 Well, take the times when everything *freezes*.
answer: (c) freezes
A7 Yes, I know what you mean that's when you'd like to smash it to *pieces*.
answer: (a) pieces
A8 Never mind, most of the time it behaves like a little *angel*.
answer: (b) angel
A9 And just think of all the *benefits* you get from having one.
answer: (c) benefits
A10 Personally I'm looking forward to my holidays when I'll be *free* of it for two weeks!
answer: (a) free

Making an Appointment

A1 Welcome back *everybody* in this session — we're going to take a look at some of the vocabulary we used in
session 2.
answer: (b) everybody
A2 To start with, can you *remember* what session 2 was all about?
answer: (d) remember
A3 Yes, that's right. It was all about the job I do every day. I expect you recall that I work for a financial company
as a financial advisor.
answer: (b) as
A4 In other words I help people with *investing* their money.
answer: (c) investing
A5 My clients contact our office via email or phone and then we *make* an appointment.
answer: (a) make
A6 You arrange an appointment with another person because you want to *meet* or see them.
answer: (c) meet
A7 The two things that are important for an appointment are the time and the place. You say for example: Let's
meet next Monday *at* 10 o'clock.
answer: (b) at
A8 Another word that is very similar in meaning to appointment is the word date. A date is usually a private
meeting with *another* person.
answer: (d) another
A9 So, when you say: I've got a date with my boss, it means you *are going to* see your boss privately.
answer: (a) are going to
A10 Possibly you also know the expression 'blind date', which is a rendezvous with a person you have never seen
before and you are meeting them *for* the first time.

answer: (c) for

Late Again

A1 Do you know *what* time it is?
answer: (c) what
A2 No, I have *no* idea.
answer: (b) no
A3 It's time you got *up*.
answer: (d) up
A4 I don't believe you. You can't be *right*.
answer: (a) right
A5 I'm telling that you must *hurry* up or ...
answer: (c) hurry
A6 Or what? *Come* on, tell me.
answer: (b) Come
A7 Simply that you're going to be *late* for work.
answer: (a) late
A8 I think there's something you've *forgotten*.
answer: (d) forgotten
A9 Now, it's your *turn* to tell me.
answer: (b) turn
A10 Remember that there's no work today *because* it's Sunday.
answer: (c) because

Shopping

A1 The trouble is I haven't made a *list*.
answer: (d) list
A2 Surely you must know what we need?
answer: (b) Surely
A3 Well, yes I do have a *pretty* good idea?
answer: (a) pretty
A4 Do we need any dairy *products*?
answer: (c) products
A5 Yes, we've almost run out *of* cheese, butter, milk.
answer: (b) of
A6 Right, we'd *better* get on with it.
answer: (a) better
A7 Oh and we'll also need some washing *powder*.
answer: (c) powder
A8 I assume there's nothing *else*. I said it would be quick. Oh dear.
answer: (d) else
A9 What's the *matter*?
answer: (b) matter
A10 Just look at the size of those huge *queues* at the checkouts.
answer: (c) queues

On my Mobile

A1 Hello — I'm just *trying* out my new mobile.
answer: (d) trying
A2 Oh yes. Are you *far* away?

answer: (c) far
A3 Not really. I'm quite *near*.
answer: (b) near
A4 You *sound* very clear.
answer: (a) sound
A5 Well, I did *spend* a lot of money on it.
answer: (c) spend
A6 Tell where are you at the *moment*?
answer: (d) moment
A7 I've already told you I'm in the *area*.
answer: (b) area
A8 Well, this is very interesting but I am very *busy*.
answer: (a) busy
A9 Don't *worry* — I'll see you very soon.
answer: (c) worry
A10 Oh there goes the front door bell — oh it's you! I might have *guessed*.
answer: (d) guessed

Basic Business English

A1 The water in the refrigerator should be *cold*.
answer: (c) cold
A2 Tonight I will come home early.
answer: (c) Tonight
A3 Do you *take* the bus to work?
answer: (a) take
A4 Have you *lost weight*?
answer: (b) lost weight
A5 She is a member *of* the gym.
answer: (d) of
A6 He *is an* executive.
answer: (b) is an
A7 My friend likes *to* work on extra projects.
answer: (a) to
A8 Please *leave* a message on the answering machine.
answer: (c) leave
A9 Yesterday they *did* very well in their class.
answer: (d) did
A10 At work we get a 30 minute lunch *break*.
answer: (b) break

Business dialogue on the phone

A1 Bob: Do you *mind* if I use your phone to call my wife?
answer: (c) mind
A2 Bill: Sure. Would you *rather* use my cell phone or the one in my office?
answer: (a) rather
A3 Bob: The one in your office is fine. Do I need to *dial* anything special to get out of the building?
answer: (d) dial
A4 Bill: Yes. You *should* dial 9 and then your number.
answer: (a) should

A5 Bob: If another call comes in while I'm on the phone, should I put my wife on *hold* and take it?
answer: (b) hold
A6 Bill: No, that's alright. If you don't answer it will just go through to my *voicemail* and I can call them back later.
answer: (b) voicemail
A7 Bob picked up the *receiver* and dialed 9 then his home number.
answer: (d) receiver
A8 Bill straightened up the office, pretending not to listen to Bob's *end* of the conversation with his wife.
answer: (a) end
A9 Finally Bob *hung up*.
answer: (c) hung up
A10 Bill: I couldn't help but *overhear* you're having chicken for dinner tonight. Can I come over?
answer: (a) overhear

Chit Chat: At the garage

A1 Customer: Have you had a chance to *look* at my car yet?
answer: (d) look
A2 Mechanic: Yes, we've given it a *complete* examination.
answer: (a) complete
A3 Customer: And what do you think is *wrong* with it?
answer: (b) wrong
A4 Mechanic: That's a *bit* of a difficult answer to give in a few words.
answer: (c) bit
A5 Customer: Well, just give me the *general* picture.
answer: (b) general
A6 Mechanic: To start *with* It's losing a lot of oil.
answer: (d) with
A7 Customer: I see. Anything *else*?
answer: (a) else
A8 Mechanic: Well, there's a lot more. I mean the petrol tank has a *hole* in it.
answer: (b) hole
A9 Customer: Why don't you tell me the *truth*. What should I do?
answer: (c) truth
A10 Mechanic: Okay — I'll come straight to the *point* — buy a new car!
answer: (d) point

Renting a place

A1 In order for you to buy a house in the United States, it is important that you have a good *credit* report.
answer: (c) credit
A2 If you have pets, it is always necessary to pay for a pet *deposit* when you rent an apartment.
answer: (a) deposit
A3 When you are interested in buying or renting a place you have to fill out *an application*,which is a type of written request for an apartment or house.
answer: (b) an application
A4 Sometimes when you rent a studio apartment, it comes already *furnished*.

answer: (d) furnished
A5 Tenant is a person who is renting the apartment or house.
answer: (b) Tenant
A6 Landlord is a person who owns and runs an apartment building, a house or a land.
answer: (c) Landlord
A7 If you wish to temporarily rent your apartment to someone else, that means you *sublet* your apartment to that
person.
answer: (a) sublet
A8 It is always good to provide *a reference* letter to the landlord to prove that you are a good character.
answer: (d) a reference
A9 Lease is a contract that determines for how long you can stay at the place you are renting and how much you
have to pay.
answer: (b) Lease
A10 Application fees are usually *non-refundable*, which means you don't get your money back.
answer: (c) non-refundable

Applying for that Job

A1 I would be very interested in *applying* for that job.
answer: (c) applying
A2 Do you want to *stand* as a candidate in the local elections?
answer: (a) stand
A3 They are completely *fed* up with all the noise in the centre of town.
answer: (b) fed
A4 The reason there are no buses is because the drivers are on *strike*.
answer: (c) strike
A5 The government has changed its policy and had a complete change of *heart*.
answer: (d) heart
A6 This supermarket is trying to *target* young shoppers by offering fashionable clothes.
answer: (a) target
A7 You should have *bought up* those shares when they were cheap.
answer: (c) bought up
A8 You must try and hurry up because my patience is *running* out.
answer: (a) running
A9 Have you ever tried your *hand* at running a business?
answer: (c) hand
A10 After all these years she has decided to take early *retirement*.
answer: (d) retirement

Accounts

A1 In order to check all the telephone calls made during the month I want the account to be *itemized*.
answer: (d) itemized
A2 All the representatives are allowed to spend money for entertaining with their *expense* account.
answer: (c) expense

A3 To spread the cost of spending on articles you buy many big departments let you open a *credit*.
answer: (b) credit
A4 Once you are earning money and you want to keep it safe, you can always *open* an account with a bank.
answer: (a) open
A5 At the end of thirty days the company will ask you to *settle* the account.
answer: (d) settle
A6 The finance director is responsible for *keeping* the accounts for the business.
answer: (b) keeping
A7 At the end of the financial year it is the responsibility of the chief finance officer to *publish* the accounts.
answer: (c) publish
A8 Before they got married, they decided to open a *joint* account.
answer: (b) joint
A9 If you have saved some money, it is a good idea to put the money into a *deposit* account.
answer: (d) deposit
A10 However hard I try, I find it impossible to account *for* this missing sum of money.
answer: (c) for

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Хачак Светлана Кадировна,
Гузиекова Саида Мусовна

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Тел. для справок 8-928-470-36-87. E-mail: slv01.maykop.ru@gmail.com