

BUSINESS ENGLISH



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LESSON 1. GREETINGS**1. a) Useful phrases and sentences**

Good morning.	Доброе утро.
Good afternoon.	Добрый день.
Good evening.	Добрый вечер.
How do you do?	Как Вы поживаете? (при первой встрече, знакомстве)
Pleased to meet you.	Приятно познакомиться.
Nice to meet you.	Приятно познакомиться.
Good to see you again.	Приятно снова видеть Вас.
It's been a long time since I last saw you.	Прошло много времени с тех пор, как я видел Вас в последний раз.
How's business?	Как дела? (как работа?)
Not bad, thanks for asking.	Неплохо. Спасибо, что интересуетесь.
Fine/it's okay/OK.	Все хорошо.
We're doing quite well.	У нас все довольно хорошо (о своей компании).
And what about you?	А как насчет Вас?
How are you?	Как дела (здоровье)?
How are you feeling?	Как Вы себя чувствуете?
How are you getting on?	Как Вы поживаете?
How is life?	Как жизнь?
Perfectly well, thank you.	Прекрасно, спасибо.
Very well, thanks.	Прекрасно, спасибо.

Very well indeed, thank you.	Действительно хорошо, спасибо.
I'm quite all right, thank you.	Все хорошо
So-so.	Так себе.
Not so bad.	Неплохо.
Not too bad.	Неплохо.
Not so well.	Не очень хорошо.
Doing badly, I'm afraid.	Боюсь, что плохо.
Nice weather.	Чудесная погода
Nice and sunny.	Солнечно и приятно.
Lovely day.	Чудесный день.
Happy to have met you.	Был рад повидаться с Вами.
Hope to see you again.	Надеюсь встретиться снова.
See you again.	Увидимся (снова).
See you later.	Увидимся (позже).
See you soon.-Увидимся (скоро).	See you soon.-Увидимся (скоро).

b) Examples

A. Good afternoon, Mr. Black.

B. Good afternoon, Mr. White.

A. How are you?

B. Fine, thank you.

A. Oh, Hi, Terry!

B. Hello, Ann. How is life?

A. Not bad, thanks.

A. Hello, Martin. How are you?

B. Not so well, I am afraid.

A. Good evening!

B. Good evening! Absolutely beautiful evening nice and warm, isn't it?

A. Yes, I hope you're doing well?

B. Quite well, thank you. And how are you getting on?

A. Not bad, thank you.

A. Good morning! You must be Ann?

B. Yes, good morning. I'm sorry, and your name is?

A. My name is Alex. Nice to meet you. Welcome to Grodno!

B. Thank you.

A. How are you today?

B. Very well, thank you. And what about you?

A. I'm good. Thanks for asking.

A) Hello!

B) Hello! Are you Ann?

A) Yes, that's right. What's your name?

B) Alice. Nice to meet you. How are you?

A) Fine, thanks. And you?

B) I'm good, thanks.

2. Complete the following dialogue

- Добрый день!

- Good afternoon!

- Как дела?

- Fine, thanks. And you?

- Hello, how are you?
 - Прекрасно, а у тебя как дела?
 - I am very well, too. And how is your family?
 - Все хорошо, спасибо.
-

3. Translate into English

- Доброе утро! Мэри Финли.
- Доброе утро, миссис Финли.
- Здравствуйте! Как поживаете?
- Спасибо, хорошо.
- Миссис Браун, мистер Блэк.
- Здравствуйте, мистер Блэк.
- Здравствуйте, Миссис Браун.
- Садитесь, пожалуйста.
- Спасибо.
- Прекрасный день, не так ли?
- Да, очень. Как Ваши дела?
- Боюсь, не очень хорошо.
- Жаль слышать.
- А как Ваши дела?
- Хорошо, спасибо.

4. Match the sentences

1. Hello, John! How are you?	1. Hello, Pete. It's nice to see.
2. Jane, say «hello» to Pete!	2. Fine, thanks. And you?
3. How do you do?	3. How do you do?
4. Good morning, Mr. Smith! I'm so pleased you could come.	4. Bye!

5. Ok, see you soon.

5. How do you do? Pleased to meet you to.

5. What can you say in the following situations?

- 1) When parting your colleague hopes to see you again.
- 2) Your colleague hopes you will come soon again.
- 3) You are leaving Mr. Brown's office.
- 4) After a short talk with a colleague in the street.
- 5) You are leaving the friend's family.

LESSON 2. INTRODUCTION

1. a) Useful phrases and sentences

How do you do?	Здравствуйте.
Let me introduce...	Позвольте Вам представить.
May I introduce...	Разрешите Вам представить.
I'd like to meet you...	Я бы хотел познакомиться с Вами.
Allow me to present...	Разрешите Вас познакомиться
Happy to meet you.	Счастлив с Вами познакомиться.
Nice to meet you.	Приятно познакомиться.
I'm very glad (delighted, pleased) to meet you.	Я очень рад познакомиться с Вами.

This is Mr. (Mrs.)....	Познакомьтесь. Это мистер (миссис)...
Have ever met each other before?	Встречались ли вы раньше?
I don't think you've met.	Я не думаю, что вы знакомы.

b) Examples

Nick: Peter I'd like you to meet Oleg. Peter Popov – Oleg Dinov.

Peter: How do you do.

Oleg: Hello. It's a pleasure to meet you.

Nick: Oleg is a friend of Mary's. He arrived in New York a couple of weeks ago.

Peter: Oh, where are you from?

Oleg: I'm from Moscow.

Peter: How do you like Belarus?

Oleg: I like it very much.

Peter: Have you come with your family?

Oleg: Yes, I have. With my wife and my son.

Peter: What are your most urgent problems?

Oleg: First of all, I have to get a job.

Peter: What's your occupation?

Oleg: I'm an insurance agent.

Peter: Maybe I can help you to find a job. Call me on Tuesday morning if it is convenient for you.

Oleg: What's the best time to call you?

Peter: After 10 a.m.

Oleg: Thank you very much. I will certainly call you.

2. Take part in the following conversation

- Hello, Ben. I'd like you to meet Mr. Lee.

- ...

- How do you do. Glad to meet you.

- ...

- I'm fine, thank you. And what about you?

3. Complete the following dialogue

- Добрый вечер, миссис Ричардсон. Разрешите представить Вам Мистера Блэка.

- Good evening, Mr. Black. Pleased to meet you.

- Я тоже рад познакомиться с Вами.

- How are you?

- Спасибо, хорошо. А вы?

- I'm fine. Thank you.

4. Translate into English

- Доброе утро.

- Доброе утро, миссис Грин.

- Это ваш новый секретарь мисс Катрин Морган.

- Здравствуйте, мисс Морган.

- Здравствуйте, мистер Пейдж.

5. What would you say in the following situations?

- a. A man, Mr. Brown introduces himself to you. You answer his introduction.

- b. You introduce yourself to a new boss.
- c. You are meeting a group of guests. How would you introduce yourself?
- d. You introduce a businessman to your boss, who has never met him before.
- e. You introduce your friends to each other.

LESSON 3. APOLOGIES

1. a) Phrases and sentences

Sorry!	Извините!
Excuse me!	
Excuse me for....!	Извините за...!
Sorry to trouble you.	Извините за беспокойство.
I'm terribly sorry for being late.	Я ужасно сожалею, что опоздал.
I'm very sorry for troubling you.	Я очень сожалею, что потревожил вас.
I'm awfully sorry for disturbing you.	Я сильно сожалею, что побеспокоил вас.
I'm very sorry, I'm afraid... .	Я очень сожалею, но боюсь...
I apologize for...	Я извиняюсь за....
That's (quite) all right.	Ничего, ничего.
It's perfectly all right.	
That's Ok.	
Never mind.	Не стоит.
It doesn't matter.	

Please don't worry.

Пожалуйста, не волнуйтесь.

b) Examples

A. I Apologize for not coming yesterday.

B. It doesn't really matter.

A. I'm sorry to have you kept waiting.

B. That's (quite) all right. No need to apologize.

A. So sorry I troubled you.

B. No trouble at all.

A. Excuse my troubling you. Will you give me a reference book?

B. Here you are.

A. I must apologize for being late.

B. That's (quite) all right. We have only just begun.

A. I'm very sorry for troubling you

B. That's (quite) all right.

A. I must apologize I haven't brought a letter.

B. That's (quite) all right. I don't think I need it today.

LESSON 4. GRATITUDE

1. a) Useful phrases and sentences

Thank you.

Благодарю Вас.

Thank you very much. Not at all. -Thanks. Thanks a lot.	Большое спасибо.
Thank you for your trouble.	Спасибо за Ваше беспокойство.
Not at all.	Не стоит (благодарности).
Don't mention it.	Не стоит (все хорошо).
That's (quite) all right.	Не стоит (все хорошо).
Please, don't thank me.	Не благодарите меня, пожалуйста.
It's a pleasure.	Мне приятно оказать Вам услугу.
How nice of you to ...	Очень мило, что Вы...
It's was a pleasure	Мне было приятно оказать Вам услугу.
We were delighted to ...	Мы были очень рады, что...
The pleasure was all ours.	Это мы должны благодарить Вас.
Oh, the pleasure was all mine.	О, это я Вас должен благодарить.
You are welcome.	Пожалуйста.

b) Examples

A. Thank you for your trouble.

B. That's (quite) all right.

A. We were delighted to have you with us tonight.

B. The pleasure was all ours.

A. How nice of you to invite me to the restaurant.

B. Oh, the pleasure was all mine.

A. Thank you very much for your help.

B. Not at all.

A. Thank you very much.

B. Please, don't thank me.

A. Thanks a lot.

B. It's a pleasure.

2. React the phrases choosing the necessary reply

1. I'm terribly sorry for being late.

2. I must apologize for forgetting to phone you.

3. I'm very sorry for troubling you.

4. Thank you for your trouble.

3. Match the pairs

1. It's very kind of you.

1. Don't mention it.

2. Sorry to trouble you.

2. Not at all.

3. Many thanks.

3. It was a pleasure.

4. Thank you for your help.

4. It's quite all right.

5. Thanks a lot.

5. Please, don't thank me.

4. Complete the following dialogues

- Простите за беспокойство.
- That's (quite) all right.
- I'm very sorry for troubling you.
- Ничего, ничего.
- Извините, что заставил Вас ждать.
- Please, don't worry.

5. Translate into English

- Спасибо за Ваше беспокойство. - Не стоит благодарности.
- Очень мило, что Вы позвонили мне вчера. - Мне приятно оказать Вам услугу.
- Я очень сожалею, но боюсь не смогу Вам помочь. - Ничего, ничего.
- Простите, я заставил Вас ждать. - Ничего, все хорошо.

6. What would you say in the following situations?

- You were rude to your visitor and want to apologize
- You have forgotten to telephone to your client
- You are 15 minutes late to your work

LESSON 5. REQUEST, OFFERS

1. a) Phrases and sentences

Could you do me a favor...? Не могли бы Вы оказать мне одолжение?

Do you think you could...? Вы думаете, Вы могли бы?

<i>Would you help me, please?</i>	Вы не поможете мне?
<i>Yes, certainly.</i>	Да, конечно.
<i>Yes, of course.</i>	Да, конечно.
<i>Yes, with pleasure.</i>	Да, с удовольствием.
<i>Yes, sure.</i>	
<i>Yes, here you are</i>	Да, пожалуйста (используется при вручении того, о чем просили).
<i>I'm afraid / I'm sorry I can't.</i>	Боюсь / сожалею не могу.

b) Examples

A. Would you like a cup of coffee?

B. Yes, with pleasure.

A. Would you help me, please?

B. Yes, certainly.

A. Excuse me, could I take a look at your report?

B. Yes, here you are.

A. Can I use your telephone?

B. Yes, certainly.

A. Would you help me, please?

B. I'm sorry I can't.

A. Could you do me a favor...?

B. Yes, certainly. What can I do for you?

A. Would you mind changing your seat?

B. Yes, of course.

2. Respond the following phrases

- Could you do me a favor?
- Would you help me, please?
- Could you call me later, please?
- Would you mind changing your seat?
- Would you like a cup of coffee?

3. Make up a dialogue using the following phrases

- No problem.
- Yes, of course.
- Could you do me a favor...?
- Certainly. What can I do for you?
- Could you take a look at my report?
- Would you mind being here at 9 at clock?

4. Complete the sentences describing tasks a boss might ask you

Could you copy ...?

Can you just...?

I'd like you to...?

Do you think you could ...?

Would you mind arranging ...?

5. Dramatize the situation

Извинитесь за беспокойство и узнайте у секретаря не могли бы вы встретиться с директором прямо сейчас. Узнав, что он на совещании, скажите, что подождете. Ответьте положительно на предложение выпить чашечку кофе.

Could you..., Would you... Could you call me later, please? Excuse me, could you take a look at my report?	Могли бы Вы... Могли бы Вы позвонить мне позже, пожалуйста? Прошу прощения, могли бы Вы взглянуть на мой отчет?
Who would you like to talk to? Would you like a cup of coffee? Can I help you? Shall I help you with carrying these documents? May I turn on the lights? Would you mind changing your seat? Let me start by explaining the reason of this meeting.	С кем бы Вы хотели поговорить? Хотите чашечку кофе? Могу ли я Вам помочь? Могу ли я Вам помочь понести эти документы? Могу ли я включить свет? Могли бы Вы (Вы не возражаете) пересесть? Позвольте начать с объяснения причины этой встречи.
I'm very sorry about that. I'm sorry to hear that. Sorry, could you repeat that?	Мне очень жаль, сожалею. Мне жаль слышать это. Прошу прощения, могли бы Вы повторить это?
Do (would) you mind, please?	Вы не возражаете...?

LESSON 6. TELEPHONING

1. a) Useful phrases and sentences

Speaking	Слушаю
Mr. Brown calling.	говорит Мистер Браун.
Who is calling, please?	Кто звонит (говорит)?
The line is engaged.	Номер занят.
Mr. Brown is on the other line.	Мистер Браун говорит по другому телефону.
I'll see if he is in.	Я сейчас посмотрю, у себя ли он.
Mr. Brown is not available.	
Mr. Brown is out at the moment.	Мистера Брауна сейчас нет.
Could you take a message?	Вы не могли бы передать
Could I leave a message?	ему мою просьбу?
Hold on, please.	Подождите, пожалуйста.
Hold the line, please.	Не кладите трубку, пожалуйста.
Is there any message?	Ему что-нибудь передать?
I'll call back later.	Я позвоню ещё раз позже.
Who's this?	Кто говорит?
Go ahead, please.	Говорите, пожалуйста.
Hang on a minute.	Подождите минутку.
Could you speak up, please.	Вы не могли бы говорить громче?
I can't get through.	Не могу дозвониться.

What number are you calling from?

You have got the wrong number.

По какому номеру Вы звоните?

Вы набрали неправильный номер.

b) Examples

A. Hello! Mr. Cooper's office. What can I do for you?

B. Can you connect me to Mr. Cooper, please?

A. Who is calling?

A. This is Mr. Wolf.

B. Just a minute. I'll see if he is in the office. I am putting you through. Go ahead, please.

A. Thank you.

2. Spell the following names

Christopher Miller, David Turner, Gregory Alford, James Baldwin, Catherine Becker, Sara Fane, Dorothy Finch, Mary Foster, Alice Brooks.

3. Read the following numbers

34765

982645786

477223564

5688324

4467239687

563288899

4. Fill in the blanks

- Hello? Is that Alice Brooks?

- Yes! Hello? Who's?

- It's Nick. Nick Turner.

- Oh, hi, Nick! I didn't recognize your voice.?
- I'm OK, thanks, Alice. Is Cathy in?
- Yes, she must be in. Could you? I'll just get her.
- OK, thanks.

A. Insurance company.?

B. Could I speak to Mr. Bush, please?

A. I'm afraid Mr. Bush is at the moment. Would you like to hold on? Your name was?

B. Carter, Mr. Carter. Yes, I will

5. Say it in English

- 1) Кто говорит?
- 2) Вам звонят из страховой компании.
- 3) Я слушаю.
- 4) Вы набрали неправильный номер.
- 5) Подождите минутку, я посмотрю на месте ли она.
- 6) Могу я передать ей что-нибудь?
- 7) Я позвоню позже.
- 8) К сожалению, директор занят.

6. Answer the following questions

- 1) What is your phone number?
 - 2) How many telephone calls do you generally make a day?
 - 3) How many of them are business calls?
 - 4) How many of them are private calls?
 - 5) Could you live without a phone?
-

7. What do you say on the phone when?

1. Somebody asks for your boss and you are not sure if he is in
2. You call and wish to speak to...
3. You call the wrong number
4. You are talking to your colleague and your boss enter the room

LESSON 7. INTERVIEW, RESUME

1. a) Useful phrases and sentences

What would you like to know	Что бы вы хотели знать?
Why don t you begin by telling me something about your background?	Почему бы вам не начать с вашей биографии?
Tell me about your experience.	Расскажите о своем опыте.
What are your parents?	Кто ваши родители (по профессии)?
I come from a professional family.-	Я родом из интеллигентной семьи.
I graduate from	Я закончил...
What made you decide...?	Что заставило вас принять решение...?
Come for an interview.	Прийти на собеседование.

Anything personal that you think is pertinent.	Что-нибудь личное, то, что вы считаете уместным.
We'll get back to you...	Мы вернемся к вам (к вашему делу) ...
You have excellent references from your previous job.	У вас отличные отзывы с предыдущей работы.
The hours are from eight to six.	Мы работаем с восьми до шести.
When do you want me to start?	Когда Вы хотите, чтобы я начал работать?
What will my responsibilities and obligations be during the first year?	За что я буду отвечать и какие у меня будут обязанности в первый год работы?
Does this suit you?	Вас это устраивает?
I am quite prepared to offer you a job with us	Я готов предложить Вам работать с нами.

b) Examples

A. Why don't you begin by telling me something about your background?

B. What would you like to know?

A. What made you decide to get into insurance business?

B. I always liked to help people in difficult situations

A. Tell me about your experience and anything personal that you think is pertinent.

B. Well, I was born in Grodno, I went to school there and graduated from the University.

2. Choose the adjectives describing you

as a candidate for the position of insurance agent

Active	sincere	energetic
Tactful	disciplined	loyal
Attentive	punctual	reliable
Creative	diplomatic	cooperative

3. Complete the following dialogue

A. Good morning, sir.

B. Доброе утро. Входите, садитесь, пожалуйста. Расскажите о себе.

A. What would you like to know?

B. Почему бы Вам не начать с Вашей биографии?

A. I was born in Grodno; I went to school there and graduated from the University.

B. Кто ваши родители?

A. I come from a professional family.

4. Put the sentences in the correct order to make a dialogue

- Good morning, sir.
- What do you know about our company?
- I think they are energy and loyalty.
- Good morning. Come in. Please take a seat.
- I know that this is a very promising company.
- So tell me what are your main strengths?

5. Translate these tips into English

- DO answer questions honestly.
- DO indicate your readiness to learn.
- DO have a good resume.
- DO mention any experience you have.
- DO stress your qualification.
- DO try to be optimistic in your attitude.
- DO be well-groomed and appropriately dressed.
- DO recognize your limitations.

6. Answer the following questions

- 1) What do you do during your free time?
- 2) Tell me about your childhood.
- 3) Do you enjoy pleasing others?
- 4) What do you consider your strong points to be?
- 5) What kind of salary are you looking for?
- 6) How much do you expect to earn?
- 7) What are your career goals?

7. Get acquainted with the resume

Alan Fox
54 Park Avenue, Ap.50
New York, N.Y.11298
Tel.312 678-4332

EMPLOYEMENT OBJECTIVE (цель работы)	A position as an insurance agent.
SUMMARY OF SKILLS AND QUALIFICATIONS (резюме навыков и умений)	Perfect knowledge of English and computers. 5 years of experience in the field of insurance business.
RESPONSABILITIES (обязанности)	Performed operations to insure individuals against possible damage to health, life and property.
WORK EXPERIEENCE (опыт работы) 2015-2020	Vita Com. San Francisco, California An insurance agent Performed operations to insure individuals against possible damage to health, life and property.
EDUCATION (образование)	London school of economics.
PERSONAL (персональные данные)	Arrived in the United States April 2020 British subject. Married.
REFERENCES (рекомендации)	Available upon request.

8. Write your resume according to these headings

- Employment objectives
- Summary of skills and qualifications
- Education
- Personal

LESSON 1. At the company office

1. a) Useful phrases and sentences

Hello, my name is.... Nice to meet you!	Здравствуйте, меня зовут... Приятно познакомиться!
And what's your name? Nice to meet you too!	А как зовут Вас? Мне тоже приятно познакомиться с Вами!
Where are you from? I'm from...	Вы откуда? Я из... (страны, города, компании)
I'm on business. I don't think we've met.	Я (приехал) по работе. Я не думаю, что мы встречались.
What company are you from? / What company are you with?	На какую компанию Вы работаете? / Какую компанию Вы представляете?
Who do you work for? I work for... (название компании)	На кого Вы работаете? Я работаю на ...
What do you do? I'm a/an...	Чем Вы занимаетесь? (сфера деятельности) Я (после этого следует название профессии) ...
Let me introduce myself. Let me introduce my staff to you.	Разрешите представиться. Разрешите представить Вам моих сотрудников.

This is a very promising company.

Наша фирма имеет большие перспективы.

We need a team of creative people

to make our company competitive

Нам нужна творческая команда, чтобы наша компания со временем стала конкурентоспособной.

Our company consists of 4 departments.

Наша компания состоит из четырех отделов.

Economic, Financial, Personnel , Payments and Claim Departments

Экономический, финансовый, отдел кадров, отдел выплат и претензий.

Currently we employ about...people

В компании занято около...человек.

We have a staff of 200.

В нашем штате 200 человек.

The company is based in Grodno, and we have a few branches throughout Belarus.

Компания расположен в Гродно, и у нас есть несколько филиалов (отделений) по всей Беларуси.

Company was founded/established/set up in...

компания была основана в...

b) Examples

A. Let me introduce myself. My name is Mr. Green.

B. Nice to meet you, Mr. Green.

A. Let me tell you about our company. This is a very promising company.

Currently we employ about 1060 people.

B. It's impressive.

2. Complete the following dialogue

- Good morning, gentlemen. How are you?

- Спасибо, хорошо. А Вы?

- Very well, thank you.

- Let me tell you about our company.

Наша фирма имеет большие перспективы.

Our company consists of 4 departments:

экономический, финансовый, отдел кадров, отдел выплат и претензий.

В компании занято около 100 человек.

3. Take part in the following conversation

- How do you do. My name is Walter Drake. Nice to meet you!

-

- Where are you from?

-

- What do you do?

-

- Tell me about your company, please.

-

- It's impressive. Hope to meet you soon.

-

4. Translate a dialogue into English

- Разрешите представиться. Меня зовут Алиса Купер. Я являюсь директором страховой компании «Вита».
- Рады познакомиться с Вами, миссис Купер. Расскажите нам о Вашей компании.
- С удовольствием. Наша компания была основана в 2010 году. Она расположена в Гродно и имеет филиалы по всей Беларуси. Компания состоит из четырех отделов: экономический, финансовый, отдел кадров, отдел выплат и претензий.
- В компании занято около 160 человек. У нас есть отличная творческая команда.
- Звучит впечатляюще.

5. Get acquainted with the business card and answer the questions

LEGAL AND GENERAL GROUP

ALAN SIMPSON
INSURANCE AGENT

6 WEST ROAD, LONDON, BN 16 JF, GREAT
BRITAIN

PHONE:(0273) 5734256 FAX:(0273) 448763

- 1) Whose card is this?
- 2) Who is he?
- 3) What company is he from?
- 4) What city is he from?
- 5) What is his telephone number?
- 6) What is the address of his company?

6. Make a business card of your company.

LESSON 2. Office equipment

Useful words, phrases and sentences

Printer	Принтер
Scanner	Сканнер
Copier	Ксерокс
Schroeder	Шредер
Calculator	Калькулятор
Fax	Факс
Multifunction device	Мультифункциональное устройство
Photo printer	Фотопринтер
Projection device	Проектор
Laminating machine	Ламинатор
Data collection terminal	Терминал обработки информации
Install a computer	Установить компьютер
Level of efficiency	Уровень эффективности
Attain	Устройство, ускоряющее работу
Time-saving device	Запустить программу
Start a program	Нажать кнопку
Click the button	Дважды нажать кнопку
Double-click	Папка (каталог)
Folder	Переключиться с... на
Switch from... to	Переключиться обратно
Switch back	Искать, поиск
Search,	Переместить
Move	Восстановить удалённые
Retrieve deleted files	

Copy a file to a floppy disk	файлы Скопировать файлы на дискету
Create a new folder	Создать новую папку (каталог)
Print-printer	Печатать-Принтер
Appear –disappear	Появляться-исчезать
View documents	Просматривать документы
Change printer settings	Изменять настройки Принтера
Paper clips	Скрепки
A ballpoint pen	Шариковая ручка
Scissors	Ножницы
A pencil sharpener	Точилка
Computer breakdown	Отказ работы компьютера
Data	Данные
Data bank	Банк данных
Digital computer disk	Цифровой диск
Display screen	Экран отображения информации
Hardware	Аппаратные средства
Internal storage	Хранение информации в оперативной памяти
Keyboard	Клавиатура
Off-off-line	Выключенный, автономный
On-on-line	Подключенный, включенный
Software	Программное обеспечение

A sheet of paper got jammed in the printer. - Листок бумаги застрял в принтере.

I'll need to set up a projector before the meeting starts. - Мне будет нужно настроить проектор до начала собрания.

My printer is also a mess. I've tried to change the ink, it didn't help. - Мой принтер тоже в плохом состоянии. Я пыталась заменить чернила, но это не помогло.

My laptop also plays tricks on me. - Мой ноутбук тоже меня подводит.

My files don't open. - Мои файлы не открываются.

It's important to protect your PC. Otherwise, your personal information might become available to third parties. - Очень важно защищать свой личный компьютер. Иначе, твоя личная информация может стать доступной третьим лицам.

EXERCISES

1. Match the words:

Hardware	The programs
Software	Central processing unit

Processor	Physical electronic device
Cartridges	Any part of memory can be read equally quickly
Random access	Specialized secondary memory device

2. Decide whether the following statements are true or false:

- It's important to protect your PC. Otherwise, your personal information might become available to third parties.
- When certain files fail to open, it might be a virus. So we will need a reliable anti-virus software set up.
- I assume that the problem of shutting down is because of overheating. Perhaps you should replace the battery.

3. Complete the dialogue:

Amy: Hi, Sean. How are you?
Sean: Привет, Эми. Все хорошо, спасибо. Рад слышать тебя.
Amy: Sorry to bother you, but I have one problem and I think you might help me with it.
Sean: : Никаких проблем. Что случилось?
Amy: It's my computer. I've been having some problems with it lately. I know that you're good with computers, so I decided to address you. As for me, I don't understand a thing in electronic appliances.
Sean: : Понятно: Попытаюсь помочь тебе. Так, в чем проблема?
Amy: There are actually several problems here. First of all, my computer started to shut down unexpectedly. It wasn't like this before.

LESSON 3. Business letter.

The ordinary business letter comprises the following principle parts:

1. The Date.
2. The Inside Address.
3. The Opening Situation.
4. The Subject Heading.
5. The Opening Paragraph.
6. The Body of the Letter.
7. The Closing Paragraph.
8. The Complimentary Closing.
9. The Signature.
10. Enclosures, Postscripts and copies sent.

THE MAIN PARTS OF A BUSINESS LETTER

***BUSINESS INFORMATION CENTER
LONDON WC 1A 2TR BLOOMSBURY***

Heading

WAY

Telephone 01242

Telex 436543

<i>DA/MG The Polish Foreign Trade Enterprise TOREX 00-356 Warszawa</i>	Reference
	Inside address
<i>ul. Asfaltowa 6 06/12/2021</i>	Date

Attention Mr. J. Gorski

Dear Gorski

PRICE LIST

Due to worsening rates of exchanges, we are obliged to produce a new price list for Publication on 1997/01/01. Therefore, may we ask you if your Enterprise is planning any price increase in the near future.

Your prompt reply in this matter would be appreciated

*Yours sincerely,
For Business Information Center
(Ms) D. Anderson
Secretary*

Attention line
Salutation
Subject line
Body
Close
Signature

Note the following points of writing business letters

<p>Writer's address or company Letterhead—at the top or in the top right hand corner. The writer's name is not at the top of the letter.</p> <p>Reader's name, position and address —on the left.</p> <p>If you are writing to another country, write the country in the address.</p> <p>Date is on the right. Various forms of the date are possible.</p>	<p>Адрес автора или название компании располагается сверху или в верхнем правом углу. Имя автора не ставится вверху письма.</p> <p>Имя адресата, его должность и адрес пишутся слева.</p> <p>Если Вы пишете в другую страну, на адресе дайте её название.</p>
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<p>Opening salutation: use the name of the reader, if you know it, without the initial. If you do not, write Dear Sirs, Sir, and Madam and so on.</p> <p><i>Body of the letter:</i> start a new paragraph for each new idea or subject. Leave a line space between each paragraph. Do not break words at the end of the line.</p> <p>Block style is the modern style –all paragraphs start at the left hand margin.</p> <p>Punctuation: in modern business letter punctuation is not used in the headings and endings of a letter. Normal punctuation is used in the body of the letter.</p>	<p>Дата пишется справа. Возможны различные формы её написания.</p> <p>Вступительное обращение: если знаете фамилию адресата, то пишете её без инициалов. Если не знаете, пишете Dear Sirs, Sir, Madam и т. д.</p> <p>Текст письма: каждую новую мысль начинайте с нового абзаца. Делайте пробел между каждым абзацем. Не переносите слова в конце строки. Блочный стиль является современным стилем – все абзацы начинаются слева.</p> <p>Пунктуация: в современном деловом письме знаки препинания не используются в заголовках и концовках. Обычная пунктуация присутствует в тексте письма.</p>
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<p><i>Some rules of punctuation</i></p>	<p><i>Некоторые правила пунктуации</i></p>
<p>Comma is used before and / or after somebody’s name when you are writing to</p>	<p>Запятая ставится перед и / или после имени человека,</p>

<p>them; in a list of several things:</p> <ul style="list-style-type: none"> –Hello, Jane. –What are you doing, Ann. –She has got long, dark, curly hair. <p>Comma is used in numbers over 999, before direct speech, either side of a non-definite relative clause:</p> <ul style="list-style-type: none"> –1, 786, 000 –She said, “Hello” –The invoice, which is a request for payment, is out of date. <p>Comma is used before some clauses and conjunctions: but, so, then, not before and, or</p> <p>Full stop is used at the end of the sentence, in decimals, money.</p> <ul style="list-style-type: none"> –She works at the office. –562. 3 –\$25. 50 	<p>которому Вы пишете; при перечислении:</p> <ul style="list-style-type: none"> –Hello, Jane. –What are you doing, Ann. –She has got long, dark, curly hair. <p>Запятая ставится в числах более 999, перед прямой речью, с обеих сторон придаточного предложения.</p> <ul style="list-style-type: none"> –1, 786, 000 –She said, “Hello” –The invoice, which is a request for payment, is out of date. <p>Запятая ставится перед некоторыми придаточными предложениями и союзами but, so, then, но не пред and, or.</p> <p>Точка ставится в конце предложения, в десятичных дробях, в написании денежных сумм.</p> <ul style="list-style-type: none"> –She works at the office. –562. 3 –\$25. 50
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<i>The Salutation</i>	<i>Обращение</i>
<p>Below the address a double space at least is left, and the words “Dear Sirs” are typed. This is the usual salutation in British business letters addressed to a company rather than to an individual within the company. Very often comma is typed after a salutation. There are no hard-and-fast “rules”, but every firm has its own policy. In the USA the most common salutation is “Gentlemen”. Note, that the salutation is typed against the left hand margin.</p> <p>When we write to a man, we write: Mr. P. Watkins or P. Watkins, Esq. (only in England). When we write to a woman, we write Miss J. Harris, if the woman is not married, Ms A. Lewis either for married or unmarried woman. When we write to a man and his wife, we write: Mr. and Mrs. J. Lewis. If we don't know the name of the</p>	<p>Под адресом делается двойной пробел, и пишутся слова “Dear Sirs”. Это обычное общение в английских деловых письмах компании, но не к частным лицам внутри компании. Очень часто поле обращения ставиться запятая. Не существует устойчивых правил написания обращения, но каждая фирма имеет свои. В США наиболее распространенным обращением является “Gentlemen”. Обратите также внимание на то, что обращение пишется с левого края. Когда мы обращаемся к мужчине, мы пишем: Mr. P. Watkins or P. Watkins, Esq. (только в Англии). Когда мы обращаемся к женщине, мы пишем Miss J. Harris, если женщина не замужем. Miss J. Harris, если женщина не замужем. Mrs. S. Jankins,</p>

<p>person we are writing to, we can write: The Personnel Manager, Messrs. Lock, Stock and Benet. Messrs. is not used for partnerships when there is no personal element in the name (Utility Furniture Co.) and for limited companies which should always be addressed through an official (the Secretary, H. Brown Co. Ltd.)</p> <p>When our correspondent holds a special title such as Doctor, Professor, Sir, he is addressed by his title and Mr. or Esq. must not be used.</p> <p>Punctuation is not necessary except for abbreviated words: ltd., Esq., Co.</p>	<p>если женщина замужем. Ms A. Lewis в обоих случаях. Если мы не знаем имени человека, к которому обращаемся мы можем написать: The Personnel Manager, Messrs. Lock, Stock and Benet. Messrs. не используется, если в названии фирмы не присутствует какое-либо имя (Utility Furniture Co.), а также когда к компании обращаются через официальное лицо (the Secretary, H. Brown Co. Ltd.)</p> <p>Если наш корреспондент имеет титул типа Доктор, Профессор, Сэр, к нему обращаются в соответствии с этим титулом, а Mr. или Esq. не употребляется.</p> <p>В пунктуации нет необходимости, кроме сокращений типа: ltd., Esq., Co.</p>
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The address is written as follows:

Так пишется адрес

Mr. J. D. Barley

9, High Street

London

W1M 4AA

B. M. Campbell, Esq.

Managing Director

Watkins and Peters Ltd

166, London Road

OXFORD OBM 6BYBBC Publications

35, Marylebone High Street

London

W1M 5YZ

<i>The Date</i>	<i>Дата</i>
In English business letters the date is typed on the right hand side. It is typed in full, e. g. 2 nd April 2000 or 2 October 1997 without “nd” after the day and without a comma after the month. In American letters the date is written in the following way:	В англоязычных деловых письмах дата пишется с правой стороны листа. Она пишется полностью с “nd” после числа и без него, и без запятой после названия месяца. В американских письмах дата пишется следующим образом:

<p>October 15, 1995. The name of the month may be abbreviated: January to Jan, February to Feb, March to Mar, April to Apr, June to Jun, July to Jul, August to Aug, September to Sept, October to Oct, November to Nov, December to Dec. If the Date is written in figures, it will look as follows: month / date / year, e. g. 05/04/2021.</p>	<p>октябрь, 15, 1995. Название месяца может быть сокращено. Если дата написана цифрами, это выглядит следующим образом: месяц / число / год, например, 05/04/2021.</p>
<p><i>Inside Address</i></p>	<p><i>Адрес получателя</i></p>
<p>This is the address of the person receiving the letter. The name and address of the company written to are usually typed on the left-hand side against the margin, all lines starting at the same margin not diagonally. The use of Messieurs (the French word for Gentlemen) in front of the name of a limited company should be typed mostly when a partnership is being addressed, as in this example:</p> <p>Messrs. Hamilton and Jacobs 265 High Holborn</p>	<p>Адрес получателя — это адрес человека, получающего письмо. Название и адрес компании, которой адресовано письмо, обычно пишется слева от края, все строки начинаются с одной линии. Использование Messieurs (французский вариант Gentlemen) перед названием компании следует употреблять при наличии партнерства, как в этом примере:</p> <p>Messrs. Hamilton and Jacobs 265 High Holborn</p>

LETTERS OF APPLICATION

Letters of application are written to a prospective employer or, sometimes, to an employment agency. Their primary purpose is to obtain an interview, but the letter also gives the employer an example of your communication skills and creates the first impression. Most applications are written in response to an advertisement for a specific job. Make your letter the one that will be remembered when read. Be confident, enthusiastic and show that you have the qualifications necessary for the position. Your letter should be neat, well-spaced and free of mistakes.

Письма – заявки пишутся будущему работодателю, или, иногда, в агентство по найму. Их первичная цель – получить интервью, но письмо также дает нанимателю представление о коммуникативных навыках соискателя и создает о нем первое впечатление. Большинство заявок пишется в ответ на объявление о работе. Данное письмо нужно оформить так, чтобы оно запомнилось читающему. Будьте конфиденциальны, восторженны и покажите, что Вы обладаете необходимой квалификацией для этой должности. Ваше письмо должно быть четким, правильно оформленным и не должно содержать ошибок

SOME EXAMPLES OF APPLICATION LETTER

Mr. Graham Davis Assistant Manager Transworld Freight plc. 74 Dockside Manchester M15 7BJ	30 Empire Drive Manchester M6 2 PQ
	8 March 2021
Dear Mr. Davis	
I saw your advertisement for an Export Manager in the Davis Herald of 7 March and I would like to apply for the position.	
I would be grateful if you could send me an application form and further information about salary and working conditions.	
I look forward to hearing from you in the near future.	
Yours sincerely (signature)	
Geoffrey Andrews	
	19 th January, 2021
Dear Sirs	
I am writing to ask you if you have a vacancy of your staff for an assistant accountant.	
I am twenty two years of age and have been working in the costing department of the Bedford Furnishing Company, Bedford House, London, E. C. 1., for the past two year.	
I am studying Accountancy and Business Management at the Polytechnic and wish to complete my course there, which has another two years to run.	
The only reason for me seeking new employment is that Bedford Furnishing is moving shortly to a development area in the north - west, where its main word is already located.	

If there is some chance of a vacancy occurring in the near future, I would greatly appreciate being given an interview. My present employers would greatly give a reference.

RESUMES / CURRICULA VITAE (CV)

<p>This kind of letters summarizes work experience and qualifications. They allow the employer to see at a glance the extent of the applicant`s education, training and practical experience. Like letters of application they are designed to arouse the employer`s interest and to lead to an interview.</p>	<p>Этот тип письма (резюме/краткая биография) суммирует опыт работы и квалификацию. Это позволяет нанимателю сразу увидеть степень образованности соискателя, его практический опыт. Как и письма-заявки, эти письма должны вызывать интерес у нанимателя и привести к интервью.</p>
--	--

<p>ADDRESSING ENVELOPES</p>	<p>ОФОРМЛЕНИЕ КОНВЕРТА</p>
<p>There are three important requirements in addressing envelopes: accuracy, legibility and good appearance. Begin the first line about half-way down the</p>	<p>Существует три основных требования к подписыванию конверта: аккуратность, четкость и разборчивость. Первую строку начинайте писать</p>

<p>envelope, leaving at least 3 cm of clear for the postmark. Type the address in double line-spacing, using capitals for name of the town. When it is known, add the Postcode on a separate line at the end.</p> <p>Such words as Confidential or Personal should be typed in the bottom left-hand corner or in the upper left-hand corner.</p>	<p>приблизительно с середины конверта, оставляя не менее 3 см свободными для почтовой отметки. Название города пишите большими буквами. Если знаете почтовый индекс, напишите его на отдельной линии, в конце. Такие слова, как Конфиденциально или Лично должны быть написаны в нижнем или верхнем левом углу.</p>
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EXAMPLES OF CORRECTLY ADDRESSED ENVELOPES.

<p>Confidential The Secretary The Eastern Paint Co., 18, King`s Avenue, COOKHAM, Berks SL. 6 9SJ</p>	<p>Mrs. D.J. Hopkins IPC Magazines Ltd Carlton house 60, Queen Street LONDON WC2 7GD</p>
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USEFUL PHRASES AND SENTENCES

Your name has been given us by...– Ваше имя было дано нам...

The Asier Co.has advised us to – The Asier Co. посоветовала нам

get in touch with you concerning...– обратиться к Вам относительно...

We saw your products demonstrated at the exhibition and would like

to know if ... – Мы видели вашу продукцию на выставке и хотели бы знать...

...inform us that you may be able to supply us ... – ... проинформируйте нас

о возможности поставки нам ...

We have seen your advertisement in Daily Herald and would be grate –

full if you would let us have details of ... – Мы увидели Ваше объявление в Daily Herald, и были бы Вам благодарны за возможность иметь детали ...

Your advertisement in month`s issue of the Shoemaker states that you can

offer ... – Ваше объявление в выпуске Shoemaker за этот месяц утверждает, что Вы можете предложить ...

Will you please send us ... – Не пришлете ли Вы нам ...

We would be glad to receive ... – Мы были бы рады получить ...

We are also interested in ... – Мы тоже заинтересованы в ...

We would appreciate ... – Мы бы оценили ...

Many thanks for your enquiry of 3 April ... – Большое спасибо за запрос от 3 апреля

We are pleased to have your enquiry about ... – Мы рады получить Ваш запрос на ...

We thank you for your letter of 6 January ... – Мы благодарим Вас за письмо от 6 января ...

In reply to your letter today ... – В ответ на Ваше сегодняшнее письмо ...

Replying to your enquiry for 2 June ... – Отвечая на Ваш запрос от 2 июня ...

We are pleased to inform you that ... – Мы рады сообщить Вам, что ...

We have pleasure in confirming that...- Мы с удовольствием подтверждаем, что...

We can offer you...- Мы можем предложить Вам...

In reply to your enquiry of 8 March we are enclosing: the brochures you requested, full particulars of our export models, our pricelist. – В ответ на Ваш запрос от 8 марта мы прилагаем интересующие Вас брошюры, полное описание наших – экспортных моделей, прайслист.

We are looking forward to... - Мы с нетерпением ждем...

We hope you will be able to... - Мы надеемся, Вы сможете...

We hope to hear from you shortly...- Мы надеемся вскоре получить от вас известие...

We ask you to reply by the end of this month, since...- Мы просим Вас ответить к концу этого месяца, поскольку...

Another type of letters is informal or personal letters. Here is the difference in writing these two types of letters.	Другой тип писем – неформальные или частные письма. Обратите внимание на разницу писем.
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LESSON 4. Career development

USEFUL PHRASES AND SENTENCES

How's your job?	Как твоя работа?
Why did you leave the company?	Почему ты ушел из компании?
Your salary seemed to be good, didn't it?	У тебя, вроде, была неплохая зарплата, разве нет?
There was no career development, right?	Там не было карьерного роста, верно?
A minimum of two years of professional work experience was required for nearly every working place,	На каждом рабочем месте требовалось минимум два года опыта работы по профессии,
Did you want to set up your own business?	Ты хотел открыть свое дело?
It is better for my professional development.	Так будет лучше для моего профессионального развития.
I will do my best to succeed in it.	И я сделаю все возможное, чтобы добиться успеха.
Work attitudes.	Отношение к работе.

<p>To show the willingness to do a job well.</p>	<p>Продемонстрировать готовность хорошо выполнять свою работу.</p>
<p>To show initiative.</p>	<p>Проявить инициативу.</p>
<p>Commitment to work.</p> <p>I appreciate the opportunity to work on my own initiative.</p> <p>My present position offers little prospect for advancement .</p>	<p>Преданность работе.</p> <p>Я ценю возможность работать , проявляя собственную инициативу.</p> <p>Моя настоящая должность не дает мне больших возможностей для продвижения.</p>
<p>I'm eager to grow and develop and I should say, I'm a fast learner.</p>	<p>Я готов расти и развиваться и должен сказать, что быстро учусь</p>
<p>It's the chance to get promoted, I mean career development.</p>	<p>Это возможность повышения, я имею в виду карьерный рост.</p>
<p>Have you ever been promoted?</p>	<p>Вас когда-нибудь повышали в должности?</p>

I'm a hard-working person with sufficient experience in the field of insurance business

Я трудолюбивый человек с достаточным опытом работы в области страхования.

EXAMPLES

A. Well, how's it going? How's your job?

B. You know, I left the company.

A. Why did you leave the company? Your salary seemed to be good, didn't it?

B. Yeah, it was pretty good.

A. Let me guess. There was no career development, right?

B. No, there was. When I graduated from the university, it wasn't easy to find a good job. A minimum of two years of professional work experience was required for nearly every working place, so I was happy to get a job at last. After a year my salary became quite big, and after two years of working in the company I became the head of department.

A. And you left them because you wanted to set up your own business. Does it suit you?

B. I think it was a bit risky, but it is better for my professional development. And I will do my best to succeed in it.

A. Well, if you are sure it's your vocation – bring it on!

A. Good morning. I'm Alice Cooper from the personnel department.

B. Good morning, Ms. Cooper. Nice to meet you.

A. How are you doing?

B. I'm fine, thank you.

A. Was the traffic heavy?

B. No, it wasn't. The traffic was light this morning.

A. First of all, can you tell me a bit more about your previous experience of work?

B. I've been working as a head manager of the department for two years.

A. I see. What did you like in your job?

B. Well, there are many things I liked about my job. Firstly, it's the chance to be a part of the corporate company. Secondly, I liked communicating with my colleagues and being a part of the professional team. Thirdly, it's the chance to get promoted, I mean career development.

A. Have you ever been promoted, Michael?

B. Yes, twice during my work at the previous place.

A. And, why should we hire you?

B. Well, I'm a hard-working person with sufficient experience in the field of management. I'm a good team player and I get on well with my colleagues. I'm eager to grow and develop and I should say, I'm a fast learner. I appreciate the opportunity to work on my own initiative.

EXERCISES

1. Respond the following phrases

Why did you leave the company?

How's your job?

Your salary seemed to be good, didn't it?
Did you want to set up your own business?

2. Complete the following dialogue

- Good morning. I'm John Miller from the personnel department.

-Доброе утро, мистер Миллер. Рада с Вами познакомиться.

- First of all, can you tell me a bit more about your previous experience of work?

-Да конечно. Я работала страховым агентом в страховой компании «Вита» на протяжении трех лет.

-Why did you leave the company?

-Там не было возможностей для карьерного роста.

3. Match the sentences

I. Could you also tell me a little bit about your previous job experience?

II. However, I would like to continue my career development in this field.

III. I quite like my current duties and don't mind expanding the range of my responsibilities in this field.

a. Тем не менее, я хотел бы продолжить свое карьерное развитие в этой области.

b. Кроме того, мне нравится выполнять свои обязанности, и я не против расширения круга своих обязанностей в данной сфере.

c. Не могли бы вы также рассказать мне немного о своем предыдущем опыте работы?

LESSON 5. Countries, languages

USEFUL PHRASES AND SENTENCES

How was your trip to Great Britain?

- Как прошла твоя поездка в Великобританию?

It was great experience for me.

-Это был отличный опыт для меня.

It was my first time there.

-Я был там впервые.

I wanted to see as many sights as possible.

-Я хотел осмотреть как можно больше достопримечательностей.

Which part of Great Britain do you live in?

-В какой части Великобритании ты живешь?

I got to see many notable buildings, such as the Tudor House, the Mayflower Theatre, the National Oceanography Center, etc.

-Я смог увидеть множество выдающихся зданий, таких как Дом Тюдоров, Театр Мэйфлауэр, Национальный океанографический центр и т.д.

Did you go to other countries of Great Britain apart from England?

-Ты ездил в другие страны Великобритании, помимо Англии?

What other parts of Great Britain did you visit?

-Какие еще части Великобритании ты посетил?

EXAMPLES

A. Donald, how was your trip to Great Britain?

B. Wonderful! It was great experience for me.

A. Were you there just for sightseeing or on business?

B. It was my first time there, so I wanted to see as many sights as possible.

A. Which part of Great Britain did you live in?

B. I lived in Southampton - a city on the south coast of England. It's the largest city in Hampshire county. I liked this place very much. First of all, the weather was fantastic, while I was there. It was sunny and warm almost every day. Secondly, I got to see many notables buildings, such as the Tudor House, the Mayflower Theatre, the National Oceanography Center, etc.

A. Is Southampton far from London?

B. No, it's just two hours away by bus.

A. Did you go there?

B. Of course. We spent a couple of days in London, although I think that one should live a month there to get acquainted with the whole city.

A. What did you see in London?

B. First of all, we visited the Trafalgar Square and saw the Nelson's Column on it.

Secondly, we were at the Piccadilly Circus. It's now one of my favorite parts of London.

It is especially beautiful at night, when it is richly illuminated. I took many pictures of it.

A. What's Piccadilly Circus famous for?

B. It is a public space at the West End of London, which is full of posh facilities.

There are lots of nice shopping and entertaining centers.

Other than that, we saw the

Buckingham Palace, the Tower of London and the Museum of Madame Trussardi.

A. What other parts of Great Britain did you visit?

B. Stonehenge. It was a fantastic trip. Luckily, Southampton is not far from this world-famous attraction.

A. Did you go to other countries of Great Britain apart from England?

Dima: As we were close to Wales, one day we decided to visit Swansea. I should say,

it's an amazingly beautiful city. It's the second largest city in Wales and one of its

main sea ports. People, who like swimming and fishing, will appreciate this place, as

Swansea has long sandy beaches.

A: Sounds interesting. If your company was going to arrange another business trip to

Great Britain, I would definitely join.

The United Kingdom of Great Britain and Northern Ireland

English is the third most spoken native language worldwide, after Chinese and Hindi, with some 380 million speakers. It is the official language in 71 sovereign states and territories with the total population of 2,135 million

people. Among them are the UK, the USA, Australia, New Zealand, Singapore, Canada, India, Pakistan, the Philippines, South Africa and many others. In the UK and the USA there is no law about the official language, and English is the official language there de facto. There are some countries, too, where English is the major language, that is, it is the native language of the overwhelming majority of the population; these countries include the UK, the USA, Australia, New Zealand and some others. The two most important English-speaking countries are, of course, the UK and the USA.

(a)The United Kingdom of Great Britain and Northern Ireland

The United Kingdom of Great Britain and Northern Ireland is situated on the British Isles, off the northern coast of Europe. The British Isles consist of two large islands: Great Britain and Ireland, and about five thousand small islands. Their total area is about 244,000 square kilometers.

The British Isles are separated from the Continent by the North Sea, the English Channel and the Strait of Dover. The western coast of the country is washed by the Atlantic Ocean and the Irish Sea; the eastern coast is washed by the North Sea.

The population of the country is over 57 million people. The United Kingdom is made up of four countries: England, Scotland, Wales and Northern Ireland. Their capitals are London, Edinburgh, Cardiff and Belfast respectively. In everyday speech 'Great Britain' is used in the meaning of 'the United Kingdom of Great Britain and Northern Ireland'. The country is also referred to as Britain, England or the UK. The capital of the UK is London, with the population of

about 7.5 million people (about 13 million people in Greater London, that is London with the suburbs).

The surface of the country varies very much. The north of Scotland is mountainous and is called Highlands. The south, which abounds in beautiful valleys and plains, is called Lowlands. The north of England is mountainous, while the eastern, central and south-eastern parts of England are a vast plain. Mountains are not very high, with Ben Nevis in Scotland as the highest mountain (1,343 m). There are a lot of rivers in the UK, but they are not very long. The Severn is the longest river, while the Thames is the deepest and the most important one. The mountains, the Atlantic Ocean and the warm waters of the Gulf Stream influence the climate of the British Isles which is mild the whole year round.

The UK is a constitutional monarchy. This means that the country is governed by the Parliament and the Queen is Head of State. The legislative power in the country is exercised by the Houses of Parliament which consist of two chambers: The House of Lords and the House of Commons. The House of Lords is composed of hereditary peers and peeresses. The members of the House of Commons are elected by people from the constituencies in the four parts of the country. The House of Commons is the real governing body of the country. The executive power is exercised by Prime Minister and his Cabinet. The government is usually formed by the political party which has the majority in the House of Commons. Prime Minister is the majority party leader appointed by the Queen. Prime Minister chooses a team of ministers; 20 of them form the Cabinet. The most important parties in the UK are the Conservative and the Labour Party.

The judicial branch of the government is represented by the system of courts. There is no written Constitution in Great Britain, only precedents and traditions. The national flag of the country is Union Jack.

The UK is a highly developed industrial and agrarian country. It produces and exports machinery, electronics, railroad equipment, aircraft, textile. One of the chief industries is shipbuilding. Though the country is not rich in mineral resources, it is one of the world's leading economies. The country also must import about 40 % of its food supplies. Financial sector is the most important one in the economy of the country, 70 % of the country's population work there. Britain's most important agricultural products include wool and dairy products. The main industrial and commercial areas are cities.

Translate the following sentences into English.

1. Английский - официальный язык 71 суверенного государства и территории; это основной язык в некоторых странах, то есть язык подавляющего большинства населения.
2. Великобритания расположена на Британских островах рядом с северным побережьем Европы, отделена от континента Северным морем, проливом Ла-Манш и проливом Па-де-Кале и омывается Атлантическим океаном, Ирландским морем и Северным морем.
3. Рельеф (поверхность) страны очень разнообразен - гористый на севере и с многочисленными долинами и обширными равнинами на юге.
4. Гольфстрим влияет на климат страны, умеренный круглый год.
5. Великобритания - конституционная монархия, то есть

она управляется парламентом, состоящим из двух палат, а королева является главой государства.

6. Палата лордов состоит из наследственных пэров и пэресс; члены палаты общин, которая является реальным правящим органом, избираются от избирательных округов.

7. Исполнительная власть осуществляется премьер-министром, являющимся лидером партии большинства и назначаемым королевой, и кабинетом министров.

8. Судебная власть представлена системой судов; письменной конституции не существует, только прецеденты и традиции.

9. Великобритания - это высокоразвитая промышленная и аграрная страна, производящая станки, электронику, железнодорожное оборудование, самолеты, текстиль, суда.

LESSON 6. At the airport, at the station

USEFUL PHRASES AND SENTENCES

Could you tell me where... - не могли бы вы сказать мне, где...?

Southern airlines counter – место регистрации южных авиалиний

Go up the escalator – подниматься на эскалаторе

Any time – в любое время (мы рады вам помочь)

Suitcases – чемоданы

I'll check them through - я их проверю

All right – хорошо

Where would you like to sit? – где бы вы хотели сидеть?

I'd rather take – я бы предпочёл сидеть

An aisle seat – место у прохода

Smoking or nonsmoking – для курящих или некурящих

Board - садиться в самолёт
Boarding pass - посадочный талон
Your flight's now boarding at Gate 65 – посадка на самолёт
вашего рейса производится через выход 65.
Go straight – идти прямо
Turn to the left - повернуть на лево
You'll see it - вы увидите его
Where is my baggage claim check? – где моя квитанция на
получение багажа?
It's with your ticket - она с большим билетом
Security check - контроль
Security clearance – безопасности
Set something on something – поставить что- л, на что- л.
Carry-on luggage (Br) – ручная кладь
Cabin baggage (Am) – ручная кладь
Hand-baggage (Br. Am) – ручная кладь
PC notebook – портативный компьютер
Video camera - видеокамера
Belt – транспортёр
Step through the security check – пройти через контроль
безопасности
Are you wearing any metal? – на вас есть что-нибудь
металлическое?
Watch - наручные часы
I'm afraid you'll have to take it off - Боюсь, что вам придётся
их снять
Have a good flight – приятного полёта
Timetable - расписание
Fare - плата за проезд
Through train - поезд прямого сообщения

First (second, third) class sleeper - вагон первого (второго, третьего) класса
Compartment - купе
Arrive at - прибывать в ...
Single ticket - билет в один конец
Return ticket - билет в оба конца
Round-trip ticket - билет туда и обратно
Open-date ticket - билет с открытой датой
Berth (upper, lower) - полка (верхняя, нижняя)
To travel by train - путешествовать поездом
Destination - место назначения
Left-luggage room - камера хранения
Lost-property office - комната забытых вещей, бюро находок
Commuter train - пригородный поезд
Fast train - скорый поезд
Carriage - вагон
Platform - платформа
Passenger - пассажир
Attendant - проводник
Buffet-car - вагон ресторан
Luggage-rack - багажная полка
Berth - полка в вагоне, служащая спальным местом
To be due to arrive - должен прийти (по расписанию)
Delay - задержка
To miss- 1) пропустить, опоздать
To catch – поймать, здесь: сесть на транспортное средство

EXAMPLES

Passenger: Excuse me. Could you tell me where the Southern airlines counter is?

Clerk: Sure. Go up the escalator and you will see it next to the Continental counter.

Passenger: -Thank you very much.

Clerk: Any time.

Clerk: Good afternoon. Your ticket, please. Will you put your suitcases here and I'll check them through.

Passenger: All right.

Clerk: Where would you like to sit?

Passenger: I'd rather take an aisle seat.

Clerk: Smoking or no smoking?

Passenger: Nonsmoking.

Clerk: Here s your ticket and this is your boarding pass .Your flight is now boarding at Gate 45.

Passenger: And where is gate 45?

Clerk: Now you go straight and then turn to the left. You will see it.

Passenger: Thank you. Oh, sorry, where is my baggage claim check?

Clerk: It' s with your ticket.

Passenger: Thank you very much.

Clerk: You are welcome.

Officer: Set your carry- on luggage on the belt, including your PC notebook and video camera.

Passenger: Okay.

Officer: Now step through here. Are you wearing any metal?

Passenger: Yes, this watch.

Officer: I'm afraid you'll have to take it off and step through again. Fine, thank you .Here is your watch. Have a good flight.

Passenger: Thank you.

Passenger: I've found out from this timetable that there are several trains to London daily.

Clerk: - Yes. The next is at 14. 40.

Passenger: Well I'll take it. One ticket, please.

Clerk: Single or return?

Passenger: Return, please.

Clerk: Here you are. The train is leaving from platform 5.

Passenger: Is there a buffet car on the train?

Clerk: Unfortunately, no. But if you hurry, you can get a snack at a cafeteria in the station.

Passenger: Thank you very much.

Clerk: Not at all.

EXERSICES

1. Complete the following dialogues:

-Где бы Вы хотели сидеть?

-I'd rather take an aisle seat.

-Will you put your suitcases here and I'll check them through.

-Хорошо.

-Could you tell me where the Southern airlines counter is?

-Поднимитесь на эскалаторе—это рядом с местом регистрации южных авиалиний.

-Где моя квитанция на получение багажа?

-It's with your ticket.

-Are you wearing any metal?

-Только часы.

2. Translate the sentences into Russian:

Have a good flight.

Step through the security check.

Your flight's now boarding at Gate 65/

Go up the escalator and you will see it next to the Continental counter.

Where is my baggage claim check?

Will you put your suitcases here and I'll check them through.

3. Translate the sentences into English:

Простите, не могли бы вы сказать, где находится место регистрации южных авиалиний?

Поднимитесь по эскалатору.

Всегда к вашим услугам.

Ваш билет, пожалуйста.

Поставьте свои чемоданы сюда, я их проверю.

Поставьте весь свой ручной багаж на транспортер.

4. Choose the correct answer:

On arriving at the airport you first ...

1. go and look for your luggage.
2. go to the customs.
3. go to the Immigration.

You get your luggage ...

1. at the Immigration
2. at the baggage claim area.
3. at the customs.

Leaving the country you first...

1. go to the check in counter

2. go through Security check
3. receive your boarding pass.

5. Make up the dialogue using the following phrases:

Is it a non -stop flight?

When does the flight leave?

No, it isn't. There is a one hour stop over the Atlanta.

It leaves daily at noon and arrives in Miami at three forty.

What about the return flight?

That's fine.

Let me check ... There is a daily Monday through Saturday flight. The departure time from Miami is two p.m. It arrives in Chicago at six –thirty.

6. Make up dialogues according to the following situations:

1. Looking for the check- in counter.
2. At the check- in counter.
3. The security check.

UNIT 3 INSURANCE BUSINESS AND LOGISTICS IN THE UK

LESSON 1. «The United Kingdom of Great Britain and Northern Ireland»

TEST

The United Kingdom of Great Britain and Northern Ireland

- 1. Which one is the official name of the country?**
 - a) England
 - b) Great Britain
 - c) The United Kingdom of Great Britain and Northern Ireland
- 2. What channel separates the United Kingdom of Great Britain and Northern Ireland from the continent?**
 - a) North Channel
 - b) English Channel
 - c) St. George's Channel
- 3. What seas is the UK washed by?**
 - a) North Sea
 - b) Irish Sea
 - c) Caribbean Sea
- 4. How many countries does the UK consist of?**
 - a) 3
 - b) 4
 - c) 2
- 5. Match the country of the UK and its capital:**
 - a) Scotland

- b) England
 - c) Wales
 - d) Northern Ireland
 - e) Belfast
 - f) Edinburgh
 - g) London
 - h) Cardiff
- 6. Which is the highest mountain in the UK?**
- a) Cape Horn
 - b) Ben Nevis
 - c) Everest
- 7. What are the most important rivers for the UK?**
- a) the Thames
 - b) the Ohio
 - c) the Severn
- 8. Who rules Britain officially?**
- a) the Queen
 - b) Prime Minister
 - c) the King
- 9. How many chambers does the British Parliament have?**
- a) 3
 - b) 5
 - c) 2
- 10. The capital of the UK is:**
- a) Dublin
 - b) London
 - c) Newcastle
- 11. Who rebuilt St. Paul's Cathedral?**
- a) Edward the Confessor
 - b) Lord Mayor

c) Sir Christopher Wren

12. Traditionally London is divided into ... parts.

a) 6

b) 4

c) 3

13. The Tower has served as ...

a) citadel

b) palace

c) prison

14. What is Buckingham Palace famous for?

a) It is the biggest museum in London

b) It is the Queen's official London residence.

c) There are memorials to Wellington and Nelson.

15. Match the name of the famous English writer and his work:

1) J. Swift

2) R. Burns

3) J. London

4) G. Chaucer

5) "The Canterbury Tales"

6) "Martin Eden"

7) "My heart's in the Highlands"

8) "Gulliver's Travels"

16. What holiday do the English celebrate on October, 31?

a) Boxing day

b) Halloween

c) Thanksgiving day

17. For breakfast Englishman always have ...

a) porridge

b) haggis

c) omelet

18. Who sits in the British Parliament on a wool-sack covered with red cloth?

- a) the Queen
- b) the Lord-Chancellor
- c) Prime Minister

19. According to the tradition the faces of Big Ben are light when

- a) New Year comes
- b) the weather changes
- c) the Parliament works

20. What park is the most famous in London?

- a) Kensington Gardens
- b) St. Jame's Park
- c) Hyde Park

Exercise 1.

Task 1. *Imagine that you happened to be in the United Kingdom. What country would you like to visit – Scotland or Wales?*

Example:

P1: I would like to visit Scotland, because Scotland is the land of myths and mysteries. And I want to know more about them.

P2: I would like to visit Wales, because it is famous for its castles. I want to see them.

Task 2. *“When in Rome do as the Romans do”. What does this proverb mean? Do you have a similar proverb in your own language?*

Task 3. *What is allowed to do in Britain? What rules do the tourists usually break?*

Exercise 2.

Task 1. *Your friend from London came to visit you. You show him your city, then decide to have a snack in a cafe. He asks you about eating habits in your country. What will you answer him?*

- *How about meals in your country? Do they differ greatly from ours?*
- ...
- *I know that your dinner is quite substantial, isn't it?*
- ...
- *It's quite nourishing. Do you prefer a heavy midday meal?*

Task 2. *Make up questions concerning British food and ask somebody to answer them. Take turns to ask questions.*

Example:

P1: Do you know what parts does the country consist of?

P2: The United Kingdom consists of four parts: England, Scotland, Wales and Northern Ireland. Do you know what their capitals are?

P3: Their capitals are London, Cardiff, Edinburgh and Belfast.

Task 3. *You came to visit your friend in England. He/she invited you to make a bus-tour round the London. Study the list of the sights and ask your friend about some places of interest. Then swap the roles.*

The Tower of London

St. Paul's Cathedral
The British Museum
The British Museum Library
The Trafalgar Square
The Houses of Parliament
The Westminster Abbey
The National Gallery
The Buckingham Palace
The Victoria and Albert Museum
The Shakespeare's Globe
St. James's Park
Piccadilly Circus
Hyde Park
Royal Albert Hall
Baker Street

Example:

P1: Do you know why the National Gallery so famous is?

P2: Its collection covers all schools and periods of painting, but it is especially famous for it's examples of Rembrandt and Rubens.

Task 4. The pupils are divided into 4 groups. Each group gets a text, reads it and makes 3-4 questions to it. Then groups exchange lists of questions and ask each other what they got to know about the countries.

England

England is the largest country in the United Kingdom of Great Britain and Northern Ireland. The capital of England is London. Its land is 130,000 sq. km. The population of England is 48 mln. people. The largest cities are Manchester, Liverpool,

Birmingham and Nottingham, Sheffield and others. People who live in England are called the English. They speak only English. The famous River Thames runs through London. The national emblem of England is the red rose. The national flag of England represents a red cross - on a white field. It's Saint George's Cross of England. England is the heart of Great Britain.

Scotland

Scotland is smaller than England but larger than Wales. The capital of Scotland is Edinburgh. Scotland is the second part of the UK. Its land is 78,000 sq. km. The population of Scotland is 5,3 mln. people. The largest cities are Glasgow, Aberdeen, and Dundee. People who live in Scotland are called the Scottish or Scots. They speak Scots and English. The biggest rivers are the Clyde and Spey. There are a lot of beautiful lakes in Scotland. But the most famous of them are Loch Lomond and Loch Ness. The lake "Loch Ness" is famous all over the world because of its monster. The greatest mountains are Ben Nevis and Grampian Hills. The national emblem of Scotland is a thistle. The national flag is a blue field with white diagonal crossed stripes. It's Saint Andrew's Cross. In the north west Scotland is washed by the Atlantic Ocean, but in the north east it is washed by the North Sea.

Wales

Wales is the smallest country in the UK. The capital of Wales is Cardiff. Its land is 20,80 sq. km. Its population is about 2,8 mln people. The largest cities are Swansea and New Port. The biggest river is Usk and the biggest lake is Wirnwel. One of the biggest mountains is Snowdon. The national symbol is a yellow daffodil. The national flag is white and green with a red dragon on it.

Northern Ireland

Northern Ireland is the fourth country in the UK. Its land is about 14,000 sq. km. The population is about 1,5 mln. people. The capital of the Northern Ireland is Belfast. The largest cities are Ulster and Dublin. The biggest rivers are the Shannon and Bun. Northern Ireland is a land of lakes and rivers. The biggest lakes are Lock Neagh and Loch Ney. People who live in Ireland are the Irish. They speak Irish and English. The national flag of Ireland represents a diagonal red cross on a white field. It's Saint Patrick's Cross. The national symbol is a green shamrock.

Task 5. *Your friend invites you to spend holidays in his welsh castle, but you're busy and can't go. Refuse politely and explain your reasons. Then swap the roles.*

Example:

P1: I'm so tired; I want to have a rest in Wales. Would you like to join me?

P2: I'm sorry. I'm afraid I can't. I have too much work these week-ends.

P2: I'm sorry. I'm afraid I can't. I have to visit my grandma in Edinburgh.

Exercise 3.

Task 1. *You have just returned from England. There you lived in a host family and very often you went sightseeing. Your friends want to know about British sights and ask you a lot of questions. Tell them what you know about British sights.*

Task 2. *Your friend came back from Britain and began to praise British history and British sights. He/she says they're more interesting, more famous then ours. Try to persuade him*

Try to persuade him/her that tastes differ and we also have wonderful sights and the most exiting periods in history.

TEXT «Great Britain»

New Words:

- an island state – островное государство
- the white chalk cliffs of Dover – меловые утесы Дувра

Great Britain

The United Kingdom of Great Britain and Northern Ireland (the UK) is the official name of the state, which is situated on the British Isles. This state is also called Great Britain after the main island with the same name. The UK consists of four countries, which are England, Scotland, Wales and Northern Ireland. Their capitals are London, Edinburgh, Cardiff and Belfast.

Geographical position of the UK.

The UK is an **island state**. The two main islands are Great Britain (where England, Scotland and Wales are situated) and Ireland (where Northern Ireland and the independent Irish Republic are situated). The two islands are separated by **the Irish Sea**. **The UK** is washed by **the Atlantic Ocean** in the north and **the North Sea** in the east.

The UK is separated from the continent by **the English Channel** and **the Strait of Dover**. The Strait of Dover is the narrowest part of English Channel. The nearest point to Europe

is **Dover** which is only thirty-two miles from France. Dover is one of the most ancient ports. If you cross the English Channel by ferry you can see **the white chalk cliffs of Dover** and **Dover Castle**.

Nationalities.

Everyone who was born in Britain is British. People from England are English. People from Scotland, Wales and Northern Ireland are not English. They are Scottish or the Scots, Welsh and Irish.

Languages.

Everyone in Britain speaks English. But in some parts of Scotland and Wales people speak different languages as well. The Welsh are especially proud of their language. They like to speak Welsh, to sing songs in Welsh and when you travel you can see road signs in Welsh all over Wales. Everyone in the UK speaks English but they all speak it differently. A Scottish person has to listen carefully if he wants to understand a Londoner or a Welsh person.

The Scottish people speak Gaelic [ˈgeɪlɪk]
(гаэльский, язык шотландских кельтов).

Population.

More than 56 million people live in Britain. Many of them live in big industrial cities like London. The biggest cities of England are Manchester, Birmingham, Leeds, Liverpool (England); Edinburgh, Glasgow, (Scotland).

Nature.

Foreigners are often surprised by the fact that much of land in Britain is open country. There are many lonely hills, quiet rivers, deep lakes and just farmlands especially in the south of the country. The open country is named Lowlands but it changes for hills called Highlands in the north of the country.

Climate.

The climate in Great Britain is very mild. The winter temperature is between $+3^{\circ}$ and $+7^{\circ}$. Snow does not cover the ground very long, except on the mountains. The summer temperature is between $+15^{\circ}$ and $+18^{\circ}$. It often rains.

The English weather is very changeable. So when English people make plans for holidays they usually begin, "If the weather..."

State Symbol.

The flag of the United Kingdom is known as the Union Jack. It is made up of three crosses: the cross of St. George (the patron saint of England), the cross of St. Andrew (the patron saint of Scotland) and the cross of St. Patrick (the patron saint of Ireland).

«Great Britain»

Exercise 4. *Read the text and complete the following sentences:*

1. ... is the official name of the state which is situated on the British Isles.
2. The capital of Great Britain is ...

3. The capital of Scotland is ...
 4. The capital of Northern Ireland is ...
 5. The capital of Wales is ...
 6. Ireland and Great Britain are separated by ...
 7. The UK is separated from the continent by ...
 8. The UK is washed by... in the west.
 9. The UK is washed by ... in the east.
-

Exercise 5. *Complete the following sentences making the right choice.*

1. The Union Jack is ...
 1. the flag of the UK
 2. the flag of the USA
2. English is spoken ...
 1. all over Britain
 2. only in England
3. The UK is the official name of the country situated ...
 1. on the island which is called Great Britain
 2. on the British Isles
4. Edinburgh is the capital of ...
 1. Wales
 2. Scotland
5. The independent Irish Republic is situated ...
 1. in Northern Ireland
 2. on the smaller of the two biggest islands of the British Isles
6. Great Britain and Ireland are separated by ...
 1. the North Sea
 2. the Irish Sea

7. The nearest point to Europe is ...
 1. the Strait of Dover
 2. Dover
8. The UK is washed by the Atlantic Ocean in ...
 1. the north
 2. the west

Exercise 6. *Fill in articles where necessary.*

(1) _____ United Kingdom is situated on (2) _____ British Isles which are separated from (3) _____ continent by (4) _____ English Channel and (5) _____ Strait of Dover. (6) _____ two main islands of (7) _____ British Isles are (8) _____ Great Britain and (9) _____ Ireland. (10) _____ England is situated in (11) _____ south of (12) _____ Great Britain and (13) _____ Scotland in its (14) _____ north. (15) _____ two big islands are separated by (16) _____ Irish Sea.

Exercise 4. *Complete this text about Great Britain and **learn it by heart.***

Use the words: mild, large, falls, rain, sightseeing, Western, Atlantic, temperature, pound, population, Highlands, English, London.

Great Britain is a (1) country, a kingdom in (2) Europe. It lies on several islands and has a (3) of about 57 mln people. Great Britain's capital is (4).... and the national currency is a (5) (6) is the language that people speak in the country.

The climate in Great Britain is very (7) There are a lot of (8) falling out all the year round. The wind brings rain

from the (9) Ocean. Snow only (10) occasionally and doesn't stay for long except in the (11) of Scotland. The usual (12) in England and Wales are + 4°C in January and + 16°C in July and August.

A lot of tourists come to Great Britain every year to do some (13) in its big and small towns.

Exercise 5. *Match the words in the two columns to say what these places are famous for. Make notes to remember.*

Example: London is famous for its places of interest.

The places of interest: *the Lake District, Hadrian's Wall, Stonehenge, Land's End, Cambridge and Oxford, Heathrow, Greenwich, Liverpool, Stratford-upon-Avon.*

Descriptions:

1. the biggest airport in England
2. a group of huge stones of pre-historic times
3. the fact it is the most westerly ['west(ə)lɪ] point in the country
4. the fact that it was built by Romans
5. its 12th century universities
6. its lakes and beautiful scenery
7. the fact that it is the home town of Beatles
8. the fact that it is Shakespeare's place of birth
9. Greenwich Observatory, the zero meridian of longitude passes through it.

Exercise 7. *Answer the questions.*

1. What is the official name of Great Britain now?
2. What parts does the UK consist of and what are their capitals?
3. What is the national symbol (emblem) of England (Scotland, Wales, Northern Ireland)?
4. What is the British flag called? Why?
5. What are the names of two main islands of the British Isles?
6. What separates Great Britain from the continent?
7. What do we call the narrowest part of the English Channel?
8. Why is the UK called an island state?
9. What do we call people who were born in Britain? In Scotland? In Wales? In Ireland?
10. Is English the only language people speak in the UK?
11. What is the Union Jack? What does the Union Jack look like and what does it symbolize?
12. What language is spoken in Scotland? In Wales? In Ireland?
13. How big is London compared with other cities?
14. How does the scenery change across the country?
15. What is the British climate like?
16. What is the English weather like?
17. What is Stratford-upon-Avon famous for?
18. What is Oxford famous for? Cambridge?
19. What is Liverpool famous for?
20. What is Lake district famous for?

Exercise 8. *Match the country and its symbol.*

Countries of the UK: England, Wales, Ireland, Scotland

Enterprise (n)	produce (v)	design (n, v)
ore (n)	engine (n)	copper (n)
output (n)	software// hardware (n)	process (n, v)
refine (v)	manufacture (v)	grain (n)
corn (n)	iron (n)	raw material
application (n)	vehicle (n)	mine (n, v)
wealth (n)	excel (v)	amount to (v)
wheat (n)	harvest = crop	cattle = livestock
equip (v)	employ (v)	belong (v)
account for (v)	fertile (a)	oil = petroleum(n)

Symbols: Daffodil, Rose, Shamrock, Thistle

LESSON 2. The economy of Great Britain.

Exercise 1. Mind the pronunciation of the following international terms. Check their meaning.

Economy; economic; industry (2 meanings); industrial; chemical; pharmaceutical; mathematical; geographical; civil; military; importer; exporter; farming; textiles; plastics; electronics; technology; technique; services; institution; communication; components; medicine (2 meanings); construction; machinery; airbus; airliner.

Energy resources; natural gas; financial centre; financial services; multinationalproject; virtual reality; visual; visualisation.

Check the meaning and pronunciation of these words.

Exercise 2. Note how suffixes change the meaning of the words.

Produce - producer - production; manufacture - manufacturer:
design - designer; process - processing; refine - refining -

refinery; - mining - miner; equip - equipment; - employment: excel - excellence - excellent; fertile - fertility - fertilizer.

TEXT 1. BRITAIN'S ECONOMY IN BRIEF.

Britain's economy is based primarily on private enterprise. Private sector accounts for 79 per cent of output and 95 per cent of employment.

Manufacturing has an important role in the economy. Britain excels in high-technology industries, such as pharmaceuticals, electronics, aerospace and offshore equipment, where British companies are among the world's largest and most successful.

Britain's chemical industry is the third largest in Europe. Over half of its output is exported. Traditionally, Britain has been a major producer of basic industrial chemicals, plastics and fertilizers. ICI is the sixth largest chemical company in the world and the world's largest paint manufacturer.

Britain's pharmaceutical industry is the world's fourth biggest exporter of medicines, accounting for around 12 per cent of the world market. Glaxo Wellcome is the largest pharmaceutical company in the world. British firms have discovered and developed 13 of the world's fifty best-selling drugs.

Machine-building is an area where British firms excel, especially in construction equipment, wheeled tractors, internal combustion engines, textile machinery, medical equipment, pumps and compressors.

Britain has the fourth largest electronic industry in the world. Products include computers, communication equipment and a large variety of components. As well as an extensive range of computer hardware and associated equipment, British firms design computer applications software and are particularly strong in specialist markets such as computer aided design, mathematical software, geographical information systems.

Britain's aerospace industry is the third largest in the Western world. British Aerospace (BA) produces both civil and military aircraft. The company has a 20 per cent share in the European multinational giant Airbus Industries, which manufactures a family of airbus airliners. It is also a partner in multinational projects, including the Tornado combat aircraft and the Eurofighter 2000. Rolls-Royce is one of the world's three prime manufacturers of aero engines.

Britain has the largest energy resources of any country in the European Union and is a major producer of oil and natural gas. The main energy sources are coal, nuclear power and water power. The two largest British oil companies are British Petroleum (BP) and Shell Transport and Trading.

Services account for two-thirds of Britain's GDP. The number of people employed in services rose from about 13 million in 1983 to 16.5 million in 1995. Britain is a major financial centre, housing some of the world's leading banking, insurance, and other financial services and markets. The heart of the financial

industry is the collection of banks and markets in and around the City of London.

Exercise 3. Summarize the contents of the text by answering the following questions.

- 1) What manufacturing industries are characteristic of Britain's economy today?
- 2) What do British chemical companies produce?
- 3) What is Glaxo-Wellcome?
- 4) What industry does the manufacturing of tractors and pumps belong to?
- 5) In what area of computer technology do British firms excel?
- 6) How does British aerospace industry rank?
- 7) What is Eurofighter 2000? Is it manufactured by a British company?
- 8) What does Rolls-Royce produce?
- 9) What energy resources does Great Britain possess?
- 10) What brings more money to the nation's wealth: manufacturing or services?
- 11) In what kinds of services does Britain excel?

Exercise 4. Complete the sentences.

1. The private sector accounts for percent of Britain's economic output.
2. Services _____ for two-thirds of the country's GDP.
3. Britain's _____ industry accounts for around 12 per cent of the world market.

4. Britain's chemical industry is the _____ largest in Europe.
5. Its pharmaceutical sector is the _____ biggest exporter of medicines.
6. Britain has the _____ largest electronic industry in the world.
7. Its aerospace industry is the third largest in the _____.
8. Britain has the largest energy resources in the _____.

Exercise 5. Read and translate the sentences paying attention to the comparative forms.

1. England has the highest population density of the four lands composing the UK.
2. In recent year's trade has come to represent a larger portion of the economy.
3. In some manufacturing industries British companies are among the world's largest and most successful.
4. Britain is the world's fifth largest trading nation.
5. Services play a much more important role in Britain's economy nowadays.
6. The City of London houses the world's biggest financial markets.

Exercise 6. Read the sentences using correct forms of the verbs in brackets.

1. Service industries (play) a dominant role in Britain's economy.
2. Britain's economy (base) mainly on private enterprise.
3. All kinds of equipment and heavy machinery (produce) by machine-building plants.
4. Britain's chemical enterprises (produce) organic and inorganic chemicals, plastics and fertilizers.
5. At the present time, high-technology industries (grow) rapidly.
6. Thirteen of the world's fifty best-selling medicines (develop) in Great Britain.
7. Rich coal and iron deposits (influence) the growth of Britain's economy in the 19th century.
8. In the early 1990s the British Government (privatise) such major businesses as British Telecom, British Gas, the non-nuclear electricity companies, etc.
9. In 1994, over 1.5 million cars (manufacture) in Great Britain, though most of the automobile plants (belong) to foreign investors.
10. British agriculture (know) for its efficiency and productivity.
11. Agriculture-related exports (include) specialised products such as fresh salmon, Scotch whisky, jams and preserves, tea, beef and lamb.

Exercise 8. Read the following introductory remarks and try to explain in what way the early economic development of the country was determined by its geographic situation,

availability of natural resources, climate, etc. Basing on Text 1, say what changes in the economic pattern have taken place since the 1990s.

Britain became the world's first industrialised country in the late 18th and early 19th centuries. Wealth was based on the manufacture of iron and steel, heavy machinery and textiles, coal mining, shipbuilding and trade. The economic and industrial pattern has changed considerably in the last few years. . . .

ADDITIONAL TEXT

MAIN ECONOMIC REGIONS OF THE UK

The United Kingdom was the first country in the world which became highly industrialized. During the rapid industrialization of the 19th century, one of the most important factors was that coal deposits were situated near the ground surface, which made mining easy. Great Britain is rich in coal. Coal mining is one of the most developed industries in Great Britain. The biggest coal and iron mines are in the north-east of England, near Newcastle, in Lancashire and Yorkshire; in Scotland near Glasgow; in Wales near Cardiff and Bristol.

Among other mineral resources, iron ores found alongside coal layers are of primary importance, but the iron content of most of the ores is very low. Lead and silver ores are also mined in Derbyshire and Cumberland and Lancashire.

There are tin and copper mines in Cornwall and Devonshire, copper and lead mines in England.

Until recent times, Britain's heavy industry was mainly concentrated in the centre of England and in the London region. Such towns as Birmingham, Coventry and Sheffield produced heavy machines, railway carriages and motor-cars. In the 20th century new branches of industry have appeared: electronics, radio, chemical industry and others.

Of great importance for Britain is ship-building industry. It is concentrated in London, Glasgow, Newcastle, Liverpool and Belfast.

Great Britain produces a lot of wool, and woolen industry is developed in Yorkshire. British woolen products are exported to many countries.

Sea-ports play a great role in the life of the country. London, Liverpool and Glasgow are the biggest English ports, from which big liners go to all parts of the world. Great Britain exports industrial products to other countries and imports food and some other products.

Sheep-farming, cattle-farming and dairy-farming are also important branches of Great Britain's economy. The south of England is often called the "Garden of England", because there are many gardens and orchards there where people grow apples, pears, cherries, plums and other fruits, and there are also large plantations of different berries.

TASK 1: Prepare a summary of this text

TASK 2: Make up questions on the text

LESSON 3. The external affairs of great Britain

TEXT 1

The main objectives of Britain's foreign policy are to enhance its security and prosperity and to promote and protect its interests overseas, world peace and economic growth.

Britain has diplomatic relations with 169 countries and it is a member of the European Community, an association of 12 democratic states. The objectives of the Community are common economic and trade policies, a common internal market, closer union between the peoples of Europe and a framework of Community law.

More than 50 % of Britain's trade is with the other member states. Overseas countries having special links with the Community are accorded preferential treatment in aid and the development of trade.

It is important to note that Great Britain is an active member of the Commonwealth, a voluntary association of 50 independent states, which originated in the progressive dismantling of the British Empire after 1945. The Commonwealth comprises republics and national monarchies countries as well as having the Queen as their Head of State.

The Queen is the Head of the Commonwealth, and she is also Head of State in 16 member countries. Consultation between members takes place through official meetings, as well as

through diplomatic representatives and nongovernmental organisations and other forms of international communication. Britain also разрабатывает the overseas aid programme, which aims to promote sustainable economic and social progress, and the alleviation of poverty. Great Britain is considered as the world's sixth largest aid donor, it provides development assistance to over 120 countries.

Britain believes that sustainable development requires the implementation of sound economic policies in the developing countries.

QUESTIONS

1. What are the main objectives of Britain's foreign policy?
2. What is the European Community?
3. What are the objectives of the Community?
4. What does the Commonwealth comprise?
5. How does the consultation between the members of the Commonwealth take place?
6. What does Great Britain also develop?

VOCABULARY

objective - задача

enhance - усиливать

prosperity - процветание

framework - рамки, границы

links - связи

to accord - предоставлять

preferential - лучший

to dismantle - разрушать

sustainable - непрерывный

implementation - осуществление
sound - правильный, логичный

TEXT 2

Great Britain is a member of the European Economic Community

Great Britain is one of the biggest and highly developed countries in the world. Britain's democratic system of government is long established and well tried, and has provided a remarkable political stability. Britain's overseas relations including its membership in the European Economic Community and its links with Commonwealth countries, enable it to realize international cooperation.

Great Britain has diplomatic relations with 166 countries, bears the responsibility for 14 independent territories, provides assistance to over 120 developing countries and is a member of some international organizations. It is one of the five permanent members of the UNO Security Council. Great Britain is a member of the European Economic Community. The Community defines its aims as the harmonious development of economic activities. It has abolished internal tariffs, established common custom tariffs, and set a goal of the creation of an internal market in which free movement of goods, services, persons, and capital would be ensured in accordance with the Treaty of Rome.

By the middle of 2000 Britain had adopted more laws regulating the activity in the internal market than any other Community member. The Community now accounts for a fifth of world trade. Half Britain's trade is with its eleven Community partners.

Great Britain takes an active part in the work of the Commonwealth, which is a voluntary association of 50 independent states. The English Queen is recognized as Head of the Commonwealth.

Great Britain promotes sustainable economic and social progress in developing countries. Almost £65 million were spent on disaster relief, help for refugees and emergency humanitarian aid.

Britain's defence policy is based on its membership in NATO, which is committed to defend the territories of all its states-members.

TASK 1: Prepare a summary of this text

TASK 2: Make up questions on the text

LESSON 4. Industry in Great Britain

TEXT 1

INDUSTRY IN GREAT BRITAIN

1. Read the text.

Great Britain is one of the most highly industrialized countries in the world. The largest industrial cities in Britain are: London, Birmingham, Glasgow, Manchester, Newcastle, Liverpool, and Sheffield. The district around Birmingham is a land of factories and mines. The Glasgow industrial region has many shipbuilding yards, extensive docks and textile factories. Sheffield is a big centre of steel industry, and in Manchester there are many textile factories. Liverpool is one of the' biggest ports in the West. Edinburgh is the capital of Scotland. Oxford, Cambridge and Edinburgh are universities towns. Britain is one of the most important and the largest exporters of automobiles, textile machinery, and electronic equipment.

Agriculture is one of the largest and most important activities in Great Britain. Four fifths of the land is devoted to it and it provides employment for over a million people.

Sheep-farming, cattle-farming and dairy-farming are still important branches in the British economy. Vegetables are grown in all parts of the country. The chief grain crops are wheat and barley.

2. Answer the questions.

- 1) Is Great Britain a highly industrialized country?
- 2) What are the centres of heavy industry in Great Britain?
- 3) What are the centres of the textile region?
- 4) What are university towns in Great Britain?
- 5) What does Britain export?
- 6) Is agriculture important activity in Great Britain?

3. Translate the following word combinations.

Machine tools, electric power equipment, automation equipment, railroad equipment, shipbuilding, aircraft, motor vehicles and parts, electronics and communications equipment, metals, chemicals, coal, petroleum, paper and paper products, food processing, textiles, clothing, and other consumer goods.

4. Fill in the gaps with the suitable words.

- member
- famous
- grown
- countries
- person
- industry
- include

➤ oil

Britain is one of the most highly industrialized 1..... in the world: for every 2..... employed in agriculture 12 are employed in industry. The original base of British 3 was coal-mining, iron and steel and textiles. Today the most productive sectors 4..... high-tech industries, chemicals, finance and the service sectors, especially banking, insurance and tourism.

Birmingham developed engineering, chemicals, electronics and car manufacture. Cambridge is 5.....for software engineering (making programs for computers) and bio-chemical and bio-genetic products. Cattle-farming is the specialty of the west of England, Northern Ireland and Scotland. Wheat and fruit are widely 6.....in the south-east of England. Near the east and north-east coast of England and Scotland there are vast reserves of 7and gas. The UK is a 8..... of OPEC - the Oil Producers and Exporters Cartel.

TEXT 2

INDUSTRY IN GREAT BRITAIN

1. Read the text.

The United Kingdom of Great Britain and Northern Ireland is located in the North West of Europe. It is surrounded by the Atlantic Ocean, the English Channel and the North Sea. The geographical position has made the U.K. a commercial and maritime power.

Nowadays Great Britain is one of the highly developed mixed private-and public enterprise economies. The state sector was reduced during the 1980s and 1990s owing to the policies of privatization or denationalization of publicly owned corporations. There was also an improvement in standard of

living. Unemployment and inflation rates were gradually reduced but remained high. The British government controls the production of coal, steel and ships; it also runs certain utilities, the railway and most civil aviation.

Britain lives by industry and trade. The country is one of the world's biggest importers of food and raw materials. In return Britain exports its manufactured goods such as china, automobiles and other vehicles, wooden goods, steel, electrical and mechanical machinery, tractors, instruments, chemical and petrochemical goods and petroleum. Invisible exports – shipping, insurance, aviation, tourism, etc. – earn nearly as much as commodity exports. The USA, Canada, Australia, India, New Zealand and the Federal Republic of Germany are among Britain's main trading partners.

Britain is a major financial and commercial centre of the capitalist world. With its many famous institutions such as the Bank of England, the Stock Exchange and Lloyd's, and its international markets for such commodities as rubber, metals and tea the City of London has always been and still remains the most important financial and commercial centre in the world.

Britain has always been a manufacturing country. Manufacturing industries account for one-fifth of the GNP (***Gross National Product*** – валовой национальный продукт). Most of the companies in industry are small, though companies with 500 or more employees employ a larger percentage of the work force. Major manufactures include motor vehicles, aerospace equipment, electronic data processing and telecommunication equipment, metal goods, instruments, petrochemicals and other chemicals. High-technology industries are being intensively developed now.

The extracting industry accounts for approximately 6 percent of the GNP but employs less than 1 percent of the work force. Production from oil fields in the North Sea has allowed the United Kingdom to become self-sufficient in petroleum. The United Kingdom's coal industry, despite its steady decline since the early 1950s remains one of the largest and the most technologically advanced in Europe.

Just under half of the total population is in the labour force. The highest proportion of employees (more than two-thirds) are in the service sectors, financial services and distribution. Manufacturing, although it has declined, employs more than one-fifth of all workers. Smaller numbers are in construction, energy, agriculture, forestry and fishing.

Though Great Britain has lost its former position as the leading industrial nation of the world it still ranks among the top industrial countries in growth rates, productivity and competitiveness. The United Kingdom is the 5th in size of its GNP among capitalist countries of the world.

2. Match English and Russian equivalents.

1. commercial and maritime power	1. обрабатывающая промышленность
2. a high developed country	2. стать самостоятельным, независимым экономически
3. financial and commercial centre	3. основные торговые партнеры
4. productivity and competitiveness	4. финансовый и торговый центр
5. mixed private-and state economy	5. производительность и конкурентоспособность

6. owing to the policy of privatization and denationalization	6. смешанная экономика с государственной и частной собственностью
7. commodity exports	7. высокоразвитая страна
8. main trading partners	8. передовая на технологическом уровне
9. manufacturing industry	9. экспорт товаров
10. to become self-sufficient	10. благодаря политике приватизации и денационализации
11. technologically advanced	11. торговая и морская держава

LESSON 5. Agriculture in the UK

Features of modern agriculture in the UK

Modern Agriculture in Great Britain is considered one of the most effective in the world. The level of mechanization of farming is very high here. While fewer people work in this area, the number of products on individual items is growing.

As of 2012, the United Kingdom is located on the 6th place among the EU countries for the production of agricultural products. The total area of agricultural land is 18.5 million hectares, that is 77% of the total area of the country.



Separate branches of specialization in the UK in agriculture produce more than the domestic market needs. In this situation, the number of employees in the industry is falling.

As for agricultural areas, their number is gradually decreasing. The land previously used for crop production is transferred to livestock.

Specialization of Agriculture in Great Britain

The natural conditions that characterize land Great Britain, to a greater extent contribute to the development of livestock. In the total value of agricultural products in Britain, livestock makes up three times as much as crop production.

Geographically, the agricultural specialization of Great Britain can be divided into the western part, the livestock sector, and the southeast, in which plant growing is more developed.

Livestock raising

The largest number of farmed livestock sheep makes up about 30 million units. Cattle also have a significant share - 14 million. In recent years, the number of pigs grown has increased. Today their livestock is about 8 million units.

Enterprises of agriculture predominantly are engaged in the cultivation of meat and dairy cattle. The country gave the world many breeds of highly productive cattle. There are known meat breeds: Aberdeen-Angus, Shorthorn, and Hertfordshire.

British breeding stock gives a considerable income. Throughout the world, you can see the herds of rocks that were bred here. For example, the largest livestock of Hertfordshire cattle is not even in Britain, but in the territory of the former Soviet Union.



Poultry farming is actively developing in the territories around the main consumption centers. Large and medium-sized cities are such centers. Poultry is grown on large, equipped with modern technology poultry farms. They also supply other poultry products.

Country of pasture

The lands of Foggy Albion are rich in natural pastures. Therefore, Great Britain has long been called "Country of pastures", "Kingdom of pastures". Here, as if nature deliberately created wonderful conditions for the cultivation of a multimillion livestock.

Under pastures and haymaking used for animal husbandry, to date, three times more land than under grain crops.

Ratio of pastures to the whole area of the country increases to the north. So, in the southeast part of them very little, but most of Scotland is occupied by pasture lands. Northern Ireland is occupied by 1/5 of them, the mountainous areas of Wales - by one third.

The entire area occupied by livestock is about 12 million hectares with a total area of 24,360,000 hectares (243,600 km²).

Decline of sheep breeding

UK Agriculture in the 20th century was characterized by a wide spread of sheep breeding. Large flocks of sheep could be seen in every corner of the country. A long period until the 20th century England was one of the most important suppliers of sheep's wool in the world market. For all the time, about three dozen breeds of sheep were bred.



Since then, sheep breeding has begun to lose its position. Today, only 1% of all agricultural production falls on sheep wool. The remaining sheep farms work mainly for the production of lamb meat. The largest number of sheep farms is in Wales and Northern England. In the heyday of the sheep breeding in England, the sale of wool and wool products earned many. And in small settlements, and in cities business prospered. Sale of sheep's wool, one might say, has become one of the foundations of the country's present wealth. This fact is preserved in the symbols. So, traditionally, the Lord Chancellor is still sitting on a bag full of sheep's wool.

Sheep farming has ceased to be a lucrative business, and business in the UK is almost never built on it. A lot of small and medium-sized farms are on the verge of ruin.

Crop production

The most important crop production Great Britain - wheat, rye, oats, barley. Part of the grain is imported. Used grain products for the production of cereals, cereals and the needs of livestock, that is, to feed livestock.



According to experts, Britain's agriculture is ready to supply wheat and barley to the foreign market following the results of a productive 2014.

The share of crop production in the country's economy is low, mainly the industry is aimed at servicing livestock.



UK Agriculture Products

As we mentioned earlier, the rural sector the economy manages to satisfy most of the needs of the British population in its products. So, oats and barley, potatoes are grown in sufficient quantities. Enough in the country of poultry and eggs, pork, milk of its own production. Beef and veal are produced, but also imported.

Separately it is worth mentioning the products of sheep breeding. The cultivation of sheep in past centuries was of far greater significance than now.

Export and import of agricultural products

Half of the imported products are Great Britain from the EU countries. Delivered to the country are products such as sugar, butter, cheese, beef, bacon, veal. The next most important importers are the USA, Israel, Argentina, Egypt, the countries of Central America and South Africa.



For export is crop production (barley and wheat) and livestock (beef, lamb and others). Exports and imports of Great

Britain are strictly regulated by the state and adhere to a very specific policy. Despite the fact that many goods are imported, the UK seeks to make agriculture a self-sufficient sphere of the economy.

State policy is aimed at making agriculture products competitive in the foreign market and maintains an acceptable level of prices for goods for sale within the country. A system of measures has been developed to improve the living standards of people engaged in the agricultural sector and the productivity of the industry, as well as duties on imported products.

Summary

In the article, we examined the features. The agricultural sector is one of the most developed countries in the world - Great Britain. Today, the specialization of the country's agriculture is predominantly livestock. In general, we can summarize that the share of livestock in the country's economy is three times more than that of crop production.

It is noteworthy that agriculture. The UK covers a significant part of the British needs in the products of the industry. Many different products are exported, but also some products are imported.

Exports and imports of Great Britain (specifically products of agriculture) are produced in different directions. The closest economic relations between the UK and the EU countries. Recently, other areas have been actively developed. Trade in pedigree livestock is established practically with the whole world. As a supplier of sheep products, the country lost its leadership, held for several centuries, exporting mainly lamb meat.

LESSON 6. MONETARY SYSTEM OF THE UK

USEFUL PHRASES AND SENTENCES

To pay - платить, выплачивать ,оплатить

-pay on demand- оплатить по первому требованию

-pay at sight - оплатить по предъявлению

- pay to order - оплатить по приказу

- payment - платеж, оплата

-payment in advance-предварительная плата

-payment by result- оплата по результату

-part payment –частичная оплата

Price- цена

-asking - запрашиваемая

-attractive - привлекательная

- reasonable - разумная

-cost - себестоимость

-final - окончательная

-best - самая низкая

-cut - со значительной скидкой

Long term relations - долгосрочные отношения

To take risks - брать на себя риск

Square deal - честная сделка

To trust - давать в кредит

System of payment - способ платежа

Discount - скидка

Concession - уступка

ATM (Automated Teller Machine) - банкомат

Competitors - конкуренты

Order - заказ

Cash and Letter of Credit - наличные и аккредитив

Currency - валюта

Confusing words

1. Слово **money** - единственного числа, формы множественного числа нет. Например: *There is no money* - *Здесь денег нет.*
2. Слова **borrow** и **lend** имеют противоположные значения: *I borrowed some money.* - *Я взял в долг немного денег;* *Can you lend me some money?* - *Не могли бы вы дать мне в долг немного денег?*
3. Разница между **price, cost, charge, fee.**

Эти слова имеют схожие значения.

- **Price** - цена товара в магазине: *What's the price of this pillow?* - *Сколько стоит эта подушка?*
- **Cost** имеет разные значения.
- Цена, стоимость - *What's the cost of this pillow?* - *Сколько стоит эта подушка?*
- Расходы, стоимость: *High cost of production* - *Высокая стоимость производства.*

Цена, стоимость в фигуральном значении: *Victory at all costs* - *Победа любой ценой.*

В качестве глагола to cost значить «стоять»: *How much does this pillow cost?* - *Сколько стоит эта подушка?*

Charge - очень многозначной слово, но в данном контексте может значить:

плата, взимаемая за что-то, обычно услугу. Например: *Bank charge* - *Плата, взимаемая банком за операции.*

расходы, затраты: *The charges amounted \$300* - *Расходы составили 300 долларов.*

Глагол to charge - назначать цену: *Jack charged 50 bucks for his bike* - *Джек выставил цену своему велосипеду в 50 долларов.*

Fee - гонорар, плата, вознаграждение, получаемые за определенную работу или услугу: *I'll help you. \$100 is my fee.*

- Я вам помогу. Мое вознаграждение составит 100 долларов.

EXAMPLES

A. Let's discuss the commercial side of our transaction. We were inclined to consider the prices today.

B. You find them attractive, don't you?

A. Unfortunately, no. Comparing them with those of our competitors they are 5-10% higher.

B. I'm afraid I can't agree with you.

A. What are your reasons for a discount?

B. I've already mentioned your competitors' prices. Besides, your price must depend on the amount of the contract.

A. Well if you increase your order to pounds we will be able to give you a 2 % discount.

B. It is better but we expected at least a 4 % discount.

A. Now the terms of payment We accept Cash and Letter of Credit.

B. Unfortunately, cash is out of question. The letter of Credit appears to be the most acceptable.

A. All right. What currency can you pay sterling or dollars? We insist on pounds sterling.

B. It is possible.

Лингвострановедческий комментарий.

Английские деньги.

В 1971 года система денежного исчисления Великобритании была реформирована в привычную десятичную монетную систему. Один фунт равен 100 пенни. В хождении банкноты номиналами: 1, 5, 10, 20, 50 фунтов, а так же монеты 1 и 2 фунта, и 1, 2, 10, 20, 50 пенсов которые назвали **new penny** — новой пенни.

Денежная единица **pound** или **pound sterling** (множественное число **pounds**) — фунт или фунт стерлингов обозначается сокращенно знаком **£** (от латинского слова *libra* — фунт). Этот знак ставят перед числом:

£1 - **one pound** или **one pound sterling** (ед.число).

£2 - **two pounds** или **two pounds sterling** (мн.число).

£10 - **ten pounds** или **ten pounds sterling** (мн.число).

Денежная единица **penny** пенни = 1/100 фунта (множественное число **pence** — пенсы) — обозначается сокращенно **p**. Этот знак ставится после числа (с точкой или без точки):

1p. — **one penny** (ед.число).

2p. — **two pence** (мн.число).

10p. — **ten pence** (мн.число).

Один пенс обозначается 1p, читается **a penny** или **one penny**.

Один фунт £1 читается **a pound** или **one pound**.

При обозначении количества пенсов словами, слова записываются слитно: **sixpence, fivepence, fourpence, threepence, twopence**.

10p — **ten pence** часто произносят **ten pee** (читая сокращение **p**).

Денежные суммы, состоящие из одних фунтов без пенсов, обозначаться следующими образом: £165, £165.00, £165-00 и читаются одинаково: **one hundred and sixty-five pounds**.

(Смотрите нашу другую статью с правилами [написания прописью цифр по-английски](#).)

Если количество цифр фунтов больше трех, то каждые три цифры справа налево отделяются запятой, а пенсы от фунтов — точкой:

£1,234,567.00 = 1234567 фунтов.

Денежные суммы, состоящие из фунтов и пенсов обозначаются одним из следующих способов:

£265.78, £265-78 и читаются одинаково — **two hundred and sixty-five pounds and seventy-eight (pence)**.

Если необходимо указать, что речь идет именно об английской валюте, тогда можно указать **pound(s) sterling** — фунт(ы) стерлингов. При этом слову **sterling** никогда не ставят окончание **-s** (поскольку слово **sterling** прилагательное):

165 pounds sterling; £165 sterling = 165 фунтов стерлингов.

Слово «**sterling**» часто ставят при написании денежной суммы прописью:

£1,234.56 — **one thousand two hundred and thirty-four pounds sterling and fifty-six (pence)**.

Кодовые обозначения валют:

USD (United States Dollar) – доллар США

GBP (Great Britain Pound) – фунт стерлингов

CAD (Canadian Dollar) – канадский доллар

AUD (Australian Dollar) – австралийский доллар

NZD (New Zealand Dollar) – новозеландский доллар

EXERCISES

Exercise 1. Translate into English

1. Наше основное требование - предварительная оплата.
2. Вы считаете наши цены вполне приемлемыми?
3. Мы рассчитываем на долгосрочные отношения.
4. В какой валюте Вы бы могли произвести оплату?

Exercise 2. Complete the dialogue

A. Let's discuss the commercial side of our transaction. We were inclined to consider the prices today.

B. Вы находите их вполне приемлемыми, не так ли?

A. К сожалению, нет. По сравнению с ценами Ваших конкурентов они на 10% выше.

B. I'm afraid I can't agree with you.

A. На каком основании Вы просите скидку?

B. Your price must depend on the amount of the contract.

A. Если Вы увеличите свой заказ до ... фунтов, мы сможем дать Вам 2% скидку

B. It is better but we expected at least a 4 % discount.

Exercise 3. Read the text and make up 5 questions according to the content

English banknotes

The banknotes in the UK have a portrait of Queen Elizabeth II on the front and a famous historical person on the back. Read on to find out more... The five-pound note, or fiver, is blue and green in color and has a portrait of Elizabeth Fry on the back. Fry made her name by improving living conditions for women in European prisons. The main illustration on the note shows her reading to female prisoners in Newgate Prison.

The ten-pound note, or tanner, is orange in color. It was first issued in 1759. Since 2000, Victorian naturalist, Charles Darwin, who developed the theory of evolution, has been on the back of the note. You can also see Darwin's ship the HMS Beagle as well as various flowers and animals he came across on his travels, in particular the humming bird. The twenty-pound note is purple and up until very recently, it had a picture of British composer, Sir Edward Elgar, on the back. The new twenty-pound note shows Adam Smith, one of the fathers of modern day economics. The fifty-pound note is red and has a picture of Sir John Houblon on the back. Houblon was the first governor of the Bank of England. This note also shows an image of Houblon's house in Thread needle Street, London which is the site of the bank's present day building.

Exercise 4. Match the words and their definitions

1. barter	A. hard objects found on beaches
2. cattle	B. weighing a lot
3. shell	C. the unit of money used in most European Union countries
4. mixture	D. to exchange things
5. heavy	E. the money used in a particular country

6. currency	F. cows and bulls
7. euro	G. change the form, character, or function of something.
8. convert	H. several different things together

Exercise 5 Read the text and answer the questions.

English Banknotes and Coins.

The official currency of the United Kingdom is the pound sterling which is equal to one hundred pence. The British do not use the Euro. Although a few of the big shops will accept Euro, it is rarely used across Britain. Five English banknotes are issued by the Bank of England. As to coins they are minted also by this state bank. The following coins are in circulation: one penny, two pence, five pence, ten pence, 20 pence, 50 pence, 1 pound, and 2 pounds. The singular of pence is "penny". The symbol for the penny is "p"; hence an amount such as 50p is often pronounced "fifty pee" rather than "fifty pence". There are banknotes of the following denominations: £5, £10, £20, £50 and £100. On the face of English banknotes one can read the denomination given both in figures and in words. The inscription on the face of the banknote reads: I promise to pay the bearer on demand the sum of... And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England. The second signature is that of the Chief Cashier. The back of English banknotes, like many other banknotes, feature portraits of different famous people. The current £5 note features Elizabeth

Fry, who made her name fighting for improved living conditions for women in Europe.

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

The Money Quiz

Are you a saver or a spender? This quiz is designed to find out how you manage your money!

1. You are out shopping with one of your mates and you see an expensive pair of trainers that you really want but can't afford. Do you...
 - a. You want them now so you ask your parents to lend you the money so you can buy them now and hopefully they won't ask for the money back.
 - b. You want them now so you ask your parents to lend you the money and agree that you will pay them back a set amount each week.

c. You already have some money put away and you will save up for a couple of weeks to get the rest. When you have enough money you will go and buy them. 38 2. You get 30 000 Rub for your birthday. Do you...

a. Hit the shops straight away and spend it all.

b. Spend some of it and save some of it.

c. Put all of it in your bank/building society account until you know what you want to spend it on.

3. Do you always know how much money you have, how much money you have spent and what on?

a. No I haven't got a clue. When I get some money I tend to just spend it.

b. Yes, I've got a fair idea about what I spend my money on.

c. Yes. I keep myself organized and keep track of my spending

. 4. You've borrowed some money from a friend and don't think that you will be able to pay it back by the time you said you would. Do you...

a. Not worry about it. Hopefully your friend will forget about it.

b. Speak to your friend and explain the situation telling them that you will pay them back but it might take a bit longer than you first thought.

c. Sit down and work out how much money you have and how much you owe. Speak to your friend and explain the situation

telling them that you still intend to pay them back and suggest that you could maybe repay them in smaller installments rather than one big lump.

5. Your parents have suggested that you have a look at opening a bank account so you can start to save and earn some interest on your money y. Do you...

a. Ignore the advice - money is for spending not for saving.

b. Have a think about it. You know it's a good idea and intend to do something about it - but not straight away

. c. Start doing some research and have a look at the different types of bank accounts available so you make sure that you choose the right bank account for you

. 6. You have a friend who is always borrowing money off you and never paying it back. This friend asks to borrow 300 Rub to go to the cinema. Do you...

a. Lend them the money. You can afford it and it doesn't matter if you get it back. b. Lend them the money but explain it is the last time until they have paid some back.

c. Say no.

RESULTS

You answered mostly A's: You could probably do with a bit of support to help you to manage your finances better. Why not speak to your parent, or an organised friend and ask them to

show you what's what. This will help you to make your money go further and stop you getting into debt.

You answered mostly B's: You have a good understanding of managing your money but sometimes you need to be a bit more organized. Try setting yourself a weekly or monthly budget and sticking to it. You will then know how much money you have, what you spend it on and how much you can save.

You answered mostly C's: Congratulations – It sounds like you really know what you are doing when it comes down to managing your money. You know how important to track money.

TEXTS FOR READING

1. Read the text

Insurance or assurance, device for indemnifying or guaranteeing an individual against loss. Reimbursement is made from a fund to which many individuals exposed to the same risk have contributed certain specified amounts, called premiums. Payment for an individual loss, divided among many, does not fall heavily upon the actual loser. The essence of the contract of insurance, called a policy, is mutuality. The major operations of an insurance company are underwriting, the determination of which risks the insurer can take on; and rate making, the decisions regarding necessary prices for such risks. The underwriter is responsible for guarding against adverse selection, wherein there is excessive coverage of high risk candidates in proportion to the coverage of low risk candidates. In preventing

adverse selection, the underwriter must consider physical, psychological, and moral hazards in relation to applicants. Physical hazards include those dangers which surround the individual or property, jeopardizing the well-being of the insured. The amount of the premium is determined by the operation of the law of averages as calculated by actuaries. By investing premium payments in a wide range of revenue-producing projects, insurance companies have become major suppliers of capital, and they rank among the nation's largest institutional investors.

2. Common Types of Insurance

Life insurance, originally conceived to protect a man's family when his death left them without income, has developed into a variety of policy plans. In a «whole life» policy, fixed premiums are paid throughout the insured's lifetime; this accumulated amount, augmented by compound interest, is paid to a beneficiary in a lump sum upon the insured's death; the benefit is paid even if the insured had terminated the policy. Under «universal life, » the insured can vary the amount and timing of the premiums; the funds compound to create the death benefit. With «variable life, » the fixed premiums are invested in a portfolio (with earning reinvested), and the death benefit is based on the performance of the investment. In «term life, » coverage is for a specified time period (e.g., 5-10 years); such plans do not build up value during the term. Annuity policies, which pay the insured a yearly income after a certain age, have also been developed. In the 1990s, life insurance companies began to allow early payouts to terminally ill patients.

Fire insurance usually includes damage from lightning; other insurance against the elements includes hail, tornado, flood,

and drought. Complete automobile insurance includes not only insurance against fire and theft but also compensation for damage to the car and for personal injury to the victim of an accident (liability insurance); many car owners, however, carry only partial insurance. In many states liability insurance is compulsory, and a number of states have instituted so-called no-fault insurance plans, whereby automobile accident victims receive compensation without having to initiate a liability lawsuit, except in special cases. Bonding, or fidelity insurance, is designed to protect an employer against dishonesty or default on the part of an employee. Title insurance is aimed at protecting purchasers of real estate from loss by reason of defective title. Credit insurance safeguards businesses against loss from the failure of customers to meet their obligations. Marine insurance protects shipping companies against the loss of a ship or its cargo, as well as many other items, and so-called inland marine insurance covers a vast miscellany of items, including tourist baggage, express and parcel-post packages, truck cargoes, goods in transit, and even bridges and tunnels. In recent years, the insurance industry has broadened to guard against almost any conceivable risk; companies like Lloyd's will insure a dancer's legs, a pianist's fingers, or an outdoor event against loss from rain on a specified day.

3. Read the text

The History of Insurance Part 1

The roots of insurance might be traced to Babylonia, where traders were encouraged to assume the risks of the caravan trade through loans that were repaid (with interest) only after

the goods had arrived safely-a practice resembling bottomry and given legal force in the Code of Hammurabi (c.2100 BC). The Phoenicians and the Greeks applied a similar system to their seaborne commerce. The Romans used burial clubs as a form of life insurance, providing funeral expenses for members and later payments to the survivors.

With the growth of towns and trade in Europe, the medieval guilds undertook to protect their members from loss by fire and shipwreck, to ransom them from captivity by pirates, and to provide decent burial and support in sickness and poverty. By the middle of the 14th cent., as evidenced by the earliest known insurance contract (Genoa, 1347), marine insurance was practically universal among the maritime nations of Europe. In London, Lloyd's Coffee House (1688) was a place where merchants, shipowners, and underwriters met to transact business. By the end of the 18th cent. Lloyd's had progressed into one of the first modern insurance companies. In 1693 the astronomer Edmond Halley constructed the first mortality table, based on the statistical laws of mortality and compound interest. The table, corrected (1756) by Joseph Dodson, made it possible to scale the premium rate to age; previously the rate had been the same for all ages.

Insurance developed rapidly with the growth of British commerce in the 17th and 18th cent. Prior to the formation of corporations devoted solely to the business of writing insurance, policies were signed by a number of individuals, each of whom wrote his name and the amount of risk he was assuming underneath the insurance proposal, hence the term underwriter. The first stock companies to engage in insurance were chartered in England in 1720, and in 1735, the first insurance company in the American colonies was founded at Charleston, S.C. Fire insurance corporations were formed in

New York City (1787) and in Philadelphia (1794). The Presbyterian Synod of Philadelphia sponsored (1759) the first life insurance corporation in America, for the benefit of Presbyterian ministers and their dependents. After 1840, with the decline of religious prejudice against the practice, life insurance entered a boom period. In the 1830s the practice of classifying risks was begun.

The History of Insurance Part 2

The New York fire of 1835 called attention to the need for adequate reserves to meet unexpectedly large losses; Massachusetts was the first state to require companies by law (1837) to maintain such reserves. The great Chicago fire (1871) emphasized the costly nature of fires in structurally dense modern cities. Reinsurance, whereby losses are distributed among many companies, was devised to meet such situations and is now common in other lines of insurance. The Workmen's Compensation Act of 1897 in Britain required employers to insure their employees against industrial accidents. Public liability insurance, fostered by legislation, made its appearance in the 1880s; it attained major importance with the advent of the automobile.

In the 19th cent. many friendly or benefit societies were founded to insure the life and health of their members, and many fraternal orders were created to provide low-cost, members-only insurance. Fraternal orders continue to provide insurance coverage, as do most labor organizations. Many employers sponsor group insurance policies for their employees; such policies generally include not only life insurance, but sickness and accident benefits and old-age

pensions, and the employees usually contribute a certain percentage of the premium.

Since the late 19th cent. there has been a growing tendency for the state to enter the field of insurance, especially with respect to safeguarding workers against sickness and disability, either temporary or permanent, destitute old age, and unemployment. The U.S. government has also experimented with various types of crop insurance, a landmark in this field being the Federal Crop Insurance Act of 1938. In World War II the government provided life insurance for members of the armed forces; since then it has provided other forms of insurance such as pensions for veterans and for government employees.

The History of Insurance Part 3

After 1944 the supervision and regulation of insurance companies, previously an exclusive responsibility of the states, became subject to regulation by Congress under the interstate commerce clause of the U.S. Constitution. Until the 1950s, most insurance companies in the United States were restricted to providing only one type of insurance, but then legislation was passed to permit fire and casualty companies to underwrite several classes of insurance. Many firms have since expanded, many mergers have occurred, and multiple-line companies now dominate the field. In 1999, Congress repealed banking laws that had prohibited commercial banks from being in the insurance business; this measure was expected to result in expansion by major banks into the insurance arena.

4. What Is Social Insurance?

insurance – гарантия, защита, страхование
compulsory insurance – обязательное страхование
group insurance – групповое (коллективное) страхование
health insurance – страхование на случай болезни
hospital insurance – основное страхование на случай госпитализации
life insurance – страхование жизни
major medical expenses insurance – страхование чрезвычайных медицинских расходов
national insurance – государственное страхование
private insurance – личное (индивидуальное) страхование
retirement insurance – страхование пенсии по старости
social insurance – социальное страхование
voluntary insurance – добровольное страхование
voluntary medical insurance – дополнительное страхование (считается добровольным, включает компенсацию за лабораторное лечение и визиты к врачу)
unemployment insurance – страхование по безработице
insurance company – страховая компания
insure – страховать(ся), застраховать(ся), гарантировать

Two Points of View. We know that poverty is found in every country in the world. Each year millions of people starve to death. Many millions more die at an early age because they do not have proper food, shelter or medical care. One-third, and perhaps more, of the world's people go to bed hungry each night. In country after country the same question is raised: Shouldn't a nation try to help all of its people living better and longer lives?

Until about one hundred years ago, the answer was the same in every part of the world. Nobody should have to depend upon others for help! Each person should be strong enough and ambitious enough to provide for his own needs! True, a

government might do something to help its poorest and least able citizens stay alive. It might set up a few poorhouses. It might give away some food from time to time. Private persons might form charities to add to the little help a government offered. But little or nothing was done to give all people the medical care they needed.

Social Insurance. People often need help in facing an emergency. This help can come from their own savings, if these are very large. It can also come from an insurance plan. This plan can be private (paid for through membership in some large insurance plan to which many people contribute), or government (provided by the government as one of its services to its people, and paid for by tax moneys.) The word *social* describes activities affecting people and the way they live within society. Social insurance includes those plans that help people meet four kinds of problems:

1) ***Medical Insurance.*** This kind of insurance pays the costs of medical and dental care. Such costs rise and rise. Few families can afford the costs of serious illness. Medical insurance plans pay all or a large part of the expense of helping people recover from illness. Some plans may pay for all or part of your regular medical care as well.

2) ***Life insurance.*** All life insurance plans pay money to some person or persons (*The beneficiary or beneficiaries*) when the insured person dies. The chief reason for life insurance is to provide money for the remaining members of a family when its chief wage-earner dies. However, the person who pays for the policy can decide who is to receive the payment. It can be a husband or wife, children, creditors or any

3) ***Income insurance.*** Some insurance plans give (the insured person some income during an emergency. The insured

person may lose his job and then need money. He may become ill and be unable to work. An injury may make it impossible for him to continue his usual work. He may grow too old to work, or may decide to retire when he grows older. Finally, he may still be working, but be unable to earn enough.

4) Services insurance. Some insurance plans provide help, guidance, equipment or other services a person may need to solve a problem. A blind man may need a Seeing Eye dog or training in a new kind of work. A man or woman who has lost a job because of changes in industry may need training for a different kind of job. The parents of a child with a handicap may need help to pay for a special school for that child. A crippled person may need braces or a wheelchair to permit better movement.

5. Translate the text, using your dictionary.

A great variety of risks can nowadays be covered by **insurance**. Some of the commoner risks which are usual for businesses and private individuals are as follows:

- the destruction of property by fire
- losses arising from burglary or other causes
- goods in transit
- motor vehicles
- third party claims arising out of accidents.

From past experience the probability of many risks can be calculated with great accuracy.

In Great Britain insurance business is conducted by **insurance companies**. The client or the prospective insured first approaches the **insurance broker** who then puts the client in touch with the insurer.

The insurer issues an **insurance policy** for the insured. It is a document setting out the exact terms and conditions of the insurance transaction. It states the precise risk covered, the period of cover and any exception there may be. The insured is to pay a premium the size of which is stated in the policy.

In many countries insurance against sickness, unemployment and old age is undertaken by the state. In Great Britain this insurance is undertaken by the state through the National Health Service. The employees' contributions are deducted from their wages and salaries.

The main benefits of this insurance include:

- retirement pensions
- unemployment benefits, or relief's
- sickness benefits
- maternity grants
- funeral grants
- industrial injuries
- family allowances

Words

1. insurance	страхование
2. variety	разновидность
3. to cover	покрывать
4. commoner	общий, простой
5. business	торговое предприятие, фирма
6. individual	частное лицо
7. destruction	разрушение, уничтожение
8. property	имущество
9. loss	убыток, ущерб, урон
10. burglary	кража

11. cause	случай
12. in transit	В пути
13. motorvehicle	автомобиль
14. claim	требование, претензия
15. accident	несчастный случай
16. thirdparty	третья сторона, свидетель
17. probability	вероятность
18. tocalculate	вычислять, подсчитывать
19. accuracy	точность, правильность
20. to conduct	вести, руководить, проводить
21. client	клиент
22. prospective	предполагаемый, ожидаемый
23. to approach	обращаться
24. insurance broker	Страховой агент
25. to put... in touch with	связывать кого-либо с кем-либо
26. toissue	выдавать, издавать
27. tosetout	Устанавливать
28. transaction	дело, сделка
29. tostate	определять, формулировать
30. precise	четкий, ясный, точный
31. exception	возражение, отвод
32. premium	страховая премия
33. sickness	болезнь
34. toundertake	брать на себя
35. contribution	налог, взнос
36. todeduct	вычитать, удерживать
37. wage	заработная плата
38. salary	жалованье, оклад

39. benefit	выгода, польза, пособие
40. retirement	отставка, уход на пенсию
41. maternity	материнство
42. grant	дотация, субсидия
43. funeral	похороны
44. injury	травма
45. family allowance	пособие на семью

6. Match the equivalents

1. to cover the risk	a) страховой бизнес
2. insurance business	b) страховой полис
3. insurance company	c) страховой риск
4. insurance broker	d) страховая компания
5. insurance policy	e) страховой брокер
6. insurance transaction	f) страхование
7. insurer	g) сделка по страхованию
8. the insured	h) страхователь
9. insurance cover	i) покрывать риск

7. Match the terms and their interpretations

1. it is a document setting out the exact terms and conditions of the insurance transaction	a) an insurer
2. the company issuing insurance policies	b) an insurance policy
3. the person putting the client in touch with the insurer	c) an insurance broker

4. the person or some
business

d) the insured

Life and industrial assurance Lexicalwork

8. a) Translate the text, using your dictionary

One of the main branches of insurance is **life assurance**. It is a comparatively recent type of insurance.

Life assurance is different from all other branches of insurance. In case of insurance there is no certainty that the insured may face the risk against which he has been insured. The risk may never occur. But in case of life assurance the risk is certain to occur sooner or later. The only uncertainty is the time of occurrence.

There are two types of life assurance:

- endowment
- whole life assurance

Endowment assurance is provided for a specified number of years or until the attainment of a certain age. The sum assured is paid either at the agreed time or on the death of the assured.

Whole life assurance is less popular. The premiums must be paid to the assured until the death of the insured.

Premiums for endowment and whole life assurance are paid quarterly or annually.

Industrial assurance is a branch of life assurance. Industrial assurance policies are usually for small amounts. The premiums are collected weekly by the companies' agents. The largest life assurance company in Great Britain is Prudential Assurance Co., established in 1845. Besides all

kinds of life assurance Prudential Assurance Company undertakes many types of insurance.

Words

1. comparatively	сравнительно
2. resent	новый, современный, недавний
3. certainty	уверенность, определенность
4. insured	застрахованный
5. to face	сталкиваться
6. to occur	случаться, происходить
7. certain	уверенный, несомненный
8. uncertainty	неуверенность, неопределенность
9. occurrence	случай, происшествие
10. endowment	вклад, дар
11. endowment assurance	страхование на срок
12. to provide	обеспечивать, предоставлять, предусматривать
13. specified	точно определенное, установленное
14. attainment	достижение

15. agreedtime установленное,
согласованное
время

16. prudential благоразумный

б) Write the Russian equivalents

- life assurance
- industrial assurance
- endowment assurance
- whole life assurance
- the risk may occur
- to attain a central age
- attainment
- the assured
- the sum assured

в) Write the English equivalents

1. Главные ветви страхования
2. В случае страхования жизни
3. Время происшествия
4. Определенное количество лет
5. Менее популярно
6. Должны быть выплачены
7. Полисы промышленного страхования
8. На маленькие суммы

Principles of insurance
Lexicalwork

9. a) Translate the text, using your dictionary