

Ділова англійська мова

ЕЛЕКТРОННА ВЕРСІЯ



НАВЧАЛЬНИЙ
ПОСІБНИК



Навчально-методичний центр
професійно-технічної освіти
у Луганській області.

*Схвалено на засіданні Навчально-методичної ради
Навчально-методичного центру професійно-технічної освіти
у Луганській області (протокол № 4 від 26 грудня 2018 року)*

Укладач: Підгорна В. М. – голова обласної методичної секції викладачів іноземної мови, викладач англійської мови, спеціаліст I кваліфікаційної категорії Сєвєродонецького вищого професійного училища

Посібник «Ділова англійська мова» призначений для учнів закладів професійної (професійно-технічної) освіти, де за програмою передбачається курс ділової англійської мови. Навчальний матеріал може бути використаний для самостійної роботи з метою поліпшення рівня ділової англійської.

Головним принципом посібника є його мовна спрямованість. Він має на меті вдосконалення компетенцій практичного володіння діловою англійською мовою.

Завдання розроблено на основі типових ситуацій, з якими стикаються громадяни України при спілкуванні з іноземцями, перебуваючи за кордоном. Включено зразки діалогів, які можуть вестись у подібних ситуаціях, ділових бесід з англомовними представниками.

Посібник побудований за принципом тем-модулів і має чітку структуру. Кожен модуль складається зі списку необхідного лексичного мінімуму, який сприяє опрацюванню основного тексту, мікродіалогів за темою, тренувальних і творчих вправ, спрямованих на засвоєння лексики, повторення граматичних явищ, притаманних англійській мові, із коротким теоретичним блоком і лексико-граматичними вправами.

ВСТУП

У період глобалізації та бурхливого розвитку комерційних стосунків із представниками ділових та професійних кіл зарубіжних країн посилюється необхідність вивчати ділову англійську мову як мову міжнародного бізнес-спілкування з орієнтацією на її практичне використання з метою розвитку зовнішньоекономічних зв'язків спеціалістів різноманітних професій.

У сучасному світі безпрецедентну важливість має вивчення ділової англійської, яка сприяє встановленню спеціалістами необхідних ділових контактів із закордонними колегами. А здобувачі освіти, які володіють діловою англійською на високому рівні, здатні в майбутньому побудувати кар'єру й ефективно здійснювати співробітництво із іноземними компаніями.

Постійні ділові контакти із зарубіжними партнерами вимагають володіння досить великим запасом ділової лексики для проведення переговорів, уміння коректно граматично й лексично скласти ділові листи та кореспонденцію, адекватного розуміння контексту контрактів та іншої ділової документації, а також уміння виступати в ролі перекладача.

Розповсюдження англійської мови в сучасному суспільстві прийняло глобальний розмах. Більш ніж для півтора мільярда людей англійська є мовою офіційного спілкування. Майже 90% усієї інформації в Інтернеті передається англійською. У найближчому майбутньому англійська продовжить своє поширення, тому що цьому сприяють такі чинники, як використання англійської в науці та науково-професійній літературі, а також у розвитку технологій і комерції, тобто у професійному напрямку.

Також навички вільного володіння діловою англійською допоможуть домогтися нового рівня у веденні справ, у кращому здобутті професії, та, безумовно, у розвитку власного бізнесу. Таким чином, засвоєння ділової англійської мови зміцнює платформу для встановлення міжнародних зв'язків, що є великим кроком на шляху до успіху, досягнення професійної мети, і дає можливість стати досвідченим, конкурентоспроможним спеціалістом та більш розвиненою особистістю.

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UNIT 1

BUSINESS CORRESPONDENCE

Topical words:

heading
irrelevant
to include
draft
essential
concise
courteous
letterhead
addressee
range
to enclose
up-to-date
p.p.
enc.
advertisement
to cancel
quality
commodity
on the average
to reduce
concession
letter of intent
execution
exclusive right

заголовок
недоречний
містити (в собі) .
чернетка
необхідний, обов'язковий
короткий, стислий
ввічливий, чемний
друкований бланк (установи)
адресат
низка, ряд
вкладати (в пакет)
прикладати до листа
сучасний
за дорученням
вкладка, додаток
оголошення, реклама
анулювати, скасувати
якість
товар
у середньому
зменшувати, знижувати
поступка
лист-забов'язання
виконання
виключне право

Read and discuss the text.

"Golden Rules" for writing business letters

1. Give your letter a heading if it helps the reader to see at a glance what you are writing about.
2. Decide what you are going to say before you start to write".
3. Use short sentences.
4. Put each separate idea in a separate paragraph.
5. Use short words that everyone can understand.
6. Think about your reader.

Your reader ...

... must be able to see exactly what you mean: *your letters should be*

CLEAR,

... must be given all necessary information: *your letters should be*

COMPLETE,

... is a busy person with no time to waste: *your letters should be*

CONCISE,

... must be addressed to in a polite tone: *your letters should be*

COURTEOUS;

... may get a bad impression if there are mistakes in grammar:

your letters should be

CORRECT.

Seven steps in planning a business letter

1. Write down your aim: *Why are you writing this letter?*
2. Assemble all the relevant information and documents.
3. Arrange the points in order of importance. Make rough notes.
4. Write an outline and check it through, considering these questions:

— *Have you left any important points out?*

— *Can the order of presentation be made clear?*

- *Have you included anything that is not relevant?*

5. Write a first draft, leaving space for additions and changes.

6. Revise your first draft by considering these questions:

Information:

— *Does it cover all the essential points?*

- *Is it correct, relevant and complete?.*

English:

- *Are the grammar, spelling and punctuation correct?*

Style:

- *Does it look attractive?*

- *Does it sound natural and sincere?*

- *Is it the kind of letter you would like to receive yourself?*

- *Is it clear, concise and courteous?*

- *Will it give the right impression?*

Write, type or dictate your final version.

NOTES ON LETTER WRITING

Structure of the letter:

1. Sender's address / Date.
2. Inside address (receiver's address).
3. Attention line.
4. Salutation.
5. Body of the letter.
6. Complimentary close.

7. Signature.

1.	GIMBEL& CO Ltd 21 High Street, Blackheath, London SE3B 5HY Tel: 01-564-8843 7 th May 2002	<i>The address of the firm sending the letter (the letterhead) is often printed on the paper</i> <i>The date</i>
2.	M.Lawson Esq, Manager, Filbury & Johns, 20 Shaftsbury Avenue, London W1A 4WW	<i>The name, position, firm and address of the addressee</i>
3.	Ourref:DM/SK Dear Mr Lawson,	<i>The reference (the initials of the person writing the letter and the person who types it)</i>
4.	Thank you for your letter of 4 th May enquiring about our range of office equipment.	<i>The first paragraph says why you are writing</i>
5.	I enclose an up-to-date price list and our latest catalogue which I hope includes something of interest to you. You will notice that we offer very favourable terms of payment.	<i>The second paragraph says what you want or what you are doing (the real reason for writing the letter)</i>
6.	I look forward to hearing from you again.	<i>The final paragraph is a polite ending</i>
7.	Yours sincerely	<i>You write 'Yours sincerely', if you know the name of the addressee and 'Yours faithfully' if you don't</i>
8.	David Ripley Sales Manager	<i>The signature</i> <i>The person writing the letter</i> <i>His position in the firm</i>
9.	Enc	<i>Here the enclosures are the catalogue and price list</i>

Opening Phrases

- Dear Madam
- Dear Sir
- Dear Mister Malfor
- Dear Sirs
- We have received your letter of ...
- We thank you for your letter of ...
- We have the pleasure to inform you
- In reply to your letter of

Шановна пані

Шановний добродію

Шановний пане Малфорн

Шановні панове

Ми отримали Вашого
листа від ...

Дякуємо за лист від . . .

Ми раді повідомити Вас

У відповідь на ваш лист
від ...

Повідомляємо вас

<ul style="list-style-type: none"> • To inform you • We apologize for the delay in answering your letter 	<p>Просимо пробачення за затримку з відповіддю на ваш лист</p>
Linking Phrases	Безперечно
<ul style="list-style-type: none"> • There is no doubt that • It is necessary to note • We'd like to draw your attention to the fact ... • Considering the above said • In this connection I • In connection with your request • Otherwise we shall have 	<p>Необхідно відзначити, що Звертаємо вашу увагу на той факт, що . . . Беручи до уваги сказане У цьому зв'язку У зв'язку з вашим проханням , У протилежному разі ми будемо змушені</p>
« As regards your request	Щодо вашого прохання
<ul style="list-style-type: none"> • Up till now we have received no reply • In case of delay • In case of your refusal • In case you fail to make payments 	<p>Дотепер ми не отримали відповіді У випадку затримки У випадку вашої відмови У випадку несплати Чекаємо вашої згоди / схвалення / підтвердження Будемо вам вдячні за швидке виконання нашого замовлення</p>
Closing Phrases	Сподіваємося підтримувати співробітництво
<ul style="list-style-type: none"> • We are looking forward to receiving your consent / approval / confirmation • Your prompt execution of our - order would be appreciated 	<p>Будемо вам вдячні за швидку відповідь Сподіваємося отримати від Вас відповідь найближчим часом</p>
<ul style="list-style-type: none"> • We wish to maintain cooperation with you • Your early reply will be appreciated • We are looking forward to hearing from you • If we can be of any assistance, please do not hesitate to contact.us • Yours faithfully • Yours sincerely 	<p>Просимо звертатися до нас, якщо ви потребуєте допомоги З повагою З повагою</p>

Read and discuss the letter.

D. Clark,
Sales Manager,
Priston & Co Ltd,
28 Kolas Court,
North Middletown, NJ
07734 USA

5th March

2001

Our ref: MP/NK

Dear Mr. Clark,

Thank you for your offer of 3d March.

We are favourably impressed by the quality of your commodity, but feel that the price is rather high. The prices quoted by other suppliers are, on the average, 10% lower. However, in view of the high quality of your commodity, we are ready to make a deal with you if you re-examine your prices.

If you reduce your price by 5% we will place an order for some 10.000 items. We trust that in view of the size of the order you will see your way of making this concession.

Your early reply will be appreciated.

Yours sincerely,

Mike Parson

Sales Manager

Ex. 1. Answer the questions.

1. Who is sending the letter?
2. Who is receiving it?
3. What is the opening phrase?
4. The company is ready to purchase the commodity, isn't it?
5. What is its requirement?
6. What quantity is it ready to buy?
7. Do you think it is worth to make this concession?
8. What is the closing phrase?

Ex.2. Translate into English.

1. Ми отримали вашого листа від 13 вересня 2002.
2. Дякуємо за лист-зобов'язання від 1 березня.
3. Я надсилаю вам цей лист з проханням надіслати каталог вашої продукції.
4. Ми готові співпрацювати з вами.
5. Ми хочемо закупити таку продукцію.
6. Компанія має виключне право на виготовлення цих товарів.

GRAMMAR

MODAL VERB "MAY"

We use **may** to show permission.

You **may** smoke here.

(You are permitted to smoke here)

We also use **may** to indicate possible future action.

He **may** come tomorrow.
(It is possible that he will come tomorrow)

Ex.1. Change the following sentences so as to introduce "may".

1. It is possible that Mr. Jones will help us with the work.
2. Perhaps he will lend us some money.
3. It is possible that the manager will write the first draft.
4. Perhaps they will enclose an up-to-date price list.
5. Perhaps the manager will answer the letter himself.
6. It is possible that the prospective customer will enquire about the range of office equipment.
7. Perhaps we will receive the answer tomorrow.

Ex.2. Ask permission to do the following.

MODEL: to use the typewriter

May I use the typewriter?

Yes, you may. (Yes, certainly).

1. to take a day-off tomorrow;
2. to come a bit later;
3. to smoke now;
4. to look through the documents;
5. to read the first draft;
6. to type the letter;
7. to use the telephone.



MODAL VERB "CAN"

We use **can** to express physical or mental ability, possibility, polite request.

Ex.1. Translate into Ukrainian:

1. A heading can help a reader to see at a glance what you are writing about.
2. Can you decide what you are going to write about?
3. One can use short sentences.
4. We could not assemble all the relevant information.
5. Could you give us all the necessary information?
6. He could not revise your first draft. He had no time for it.
7. She can type the letter herself.

Ex.2. Answer the questions using "can".

1. Can you type?
2. Can you read and write English?
3. Could you speak English well last year?
4. Could you lend me some money?

5. Can you write this letter yourself?
6. Why couldn't you assemble all the necessary information?
7. Can you write the first draft yourself?

MODAL VERBS "MUST", "HAVE TO"

We use **must** or **have to** to express necessity or strong obligation.

*The sales manager **must** work tonight.*

*The sales manager **has to** work tonight.*

Ex.1. Translate into Ukrainian:

1. You must send the letter by airmail.
2. He must give us all the necessary information.
3. The reader must know exactly what you mean.
4. We have to think about our reader.
5. She has to assemble all the documents.
6. Information must cover all the essential points.
7. We have to consider these questions.
8. They have to make rough notes.
9. Your letters must be courteous.

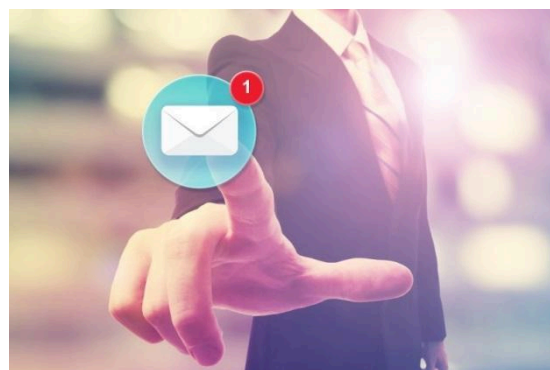


UNIT 2

ELECTRONIC CORRESPONDENCE

Topical words:

facsimile	факсміле
design	план, проект
means	засіб
socket	гніздо, паз
charge	ціна
to measure	міряти
to vary	мінати(ся), змінювати(ся)
evidence	доказ, свідчення
to transfer	передавати
chain store	однотипні магазини однієї фірми
to circulate	поширювати, передавати
receiver	одержувач
memo	пам'ятна записка
branch	відділення, філія
damaged	пошкоджений
consignment	вантаж, партія товарів
supplier	постачальник
urgent	терміновий
to replace	замінити
delivery	доставка, поставка
airfreight	вантаж
item	кожний окремий предмет (у списку)



Text 1.

Read and discuss the text.

FAX

The word "fax" comes from the word "facsimile". A fax machine will send a duplicate of the message, document, design or photo that is fed into it. Faxing is a means of telecommunication that has developed very quickly over the past few years. There are various models of fax machine which connect to a telephone socket and which work on a system similar to the telephone system.

Charges are measured in telephone units and therefore vary according to the time of day and where the fax is being sent. The advantages of fax include instant reception of documents and documentary evidence of what has been transferred. A document can be relayed from one source to hundreds of other receivers, for

example, if the head office of a chain store wants to circulate a memo or report to its branches.

Read and discuss the following faxes.

1. This fax is from Lynk & Co, who received a damaged consignment and were told by their supplier, Mr Causio, to return it.

P. Lynk & Co. Ltd

(Head office), Nesson House, Newell Street, Birmingham B3 3EL.
Telephone: 021-327 5385 Cables: MENFINCH Birmingham Telex: 556241

Fax transmission

Message for: D Causio

From: K. Pane

Address: Satex S.p.A.. Via di Pietra Papa, **Date:** 24 January 20__
00167

Fax number: (06) 394 8629

Dear Mr. Causio,

This is an urgent request for a consignment to replace the damaged delivery which we received, and about which you have already been informed.

Please airfreight the following items:

Cat.no.	Quantity
PN40	60
AG20	75
L28	100

The damaged consignment will be returned to you on receipt of the replacement.

Yours sincerely, ;

KPane

Chief Buyer

2. This fax is an example of an informal message from a sales representative, who needs something to be done urgently by his Head Office. Notice that the fax is kept brief and clear.

MANSON OFFICE SUPPLIER LIMITED

Canal Street, Manchester M12 4KQ

Fax transmission

From: Nick Manson **To:** Sue Bresson

Can you send some more samples and about twenty more catalogues? Please send them Datapost, then I'll definitely get them tomorrow.

Also, just to let you know I'll be in Norwich on Thursday 18th and Friday 19th, and back at the office on the Monday.

Thanks, and see you next week.

Ex.1. Complete the dialogue.

A: Where does the word "fax" come from?

B:i.....
A: What can a fax machine do?
B:
A: When did this means of communication develop?
b:.....
A: How does it function?
B:.....
A: And how are charges measured?
B:.....;.....
A: What are the advantages of fax?
B:.....

Ex.2. Write two faxes: one - formal, the other - informal.

Text 2.

Read and discuss the text.

TELEX

Telegrams and cables can be sent at any time and from any post office. This means of communication is available for twenty hours a day, but between sending a message and its arrival there can be short delay. Telex is as direct as using the phone.

The telex is a machine like a typewriter but the difference is that it has a dial on its casting. You can send messages by dialing the receiver's number or by asking the operator at the exchange to connect you. An answerback code will appear on the teleprinter indicating that the sender is through as soon as the operator has dialed the code. The message is typed and will appear on the receiver's machine. Besides the advantages of sending a cable, telex is available right in the office, you needn't go to the post office. It offers a direct line with immediate reply.

Layout of telexes

Answerback - 154738 RG VS L
CONSIGNMENT LD 1846 ONLY
ACCEPTABLE 12 O/O TRADE DISK
Message - NOT THE 37 0/0 OFFERED
PLEASE CONFIRM

Sender's name - Dan Rolling

Telecommunicators have developed their own language. It is very similar to English but it has its own vocabulary and its own grammar. A sentence like "*The meeting has been arranged for the 9th October*" becomes "MEETING ARRANGED TO OCTOBER".

Telex charges depend on the time it takes to send the message (like telephoning, but cheaper), so telex operators have developed their own abbreviations.

Abbreviations in telexes:

ABS — absent subscriber,
office closed
ASAP - as soon as possible
BK- 1 cut off
CFM — please confirm / 1 confirm
CRV — Do you receive well?
D ER - out of order
DF — you are in communication with
the called subscriber
EEE - error
FIN - 1 have finished my message(s)
GA — you may transmit / May I
transmit?
INF — subscriber temporarily
unobtainable, call the information
(Enquiry) Service
MNS - minutes
MOM - wait / waiting
NCH — subscriber's number has
been changed
OCC - subscriber is engaged
OK - agreed / do you agree?
P* (or Figure 0) - stop your
transmission
PPR- paper
R - received
Rap - 1 shall call you back
RPT- repeat
SVP- please
TAX - What is the charge? /
The charge is ...
TEST MSG - please send a test
message
U -you
W — words
WRU - Who is there?
XXXXX- error

абонент відсутній, офіс
зачинений
по можливості скоріше
я відключаюсь
підтвердіть, будь ласка
Ви добре приймаєте?
зіпсований
Вас з'єднали з абонентом,
що викликався
помилка-
я закінчив передачу
Ви можете передавати /
Я можу передавати?
з абонентом тимчасово немає
зв'язку, дзвоніть у довідкове
бюро
хвилину
почекайте
номер абонента змінений
абонент зайнятий
Згоден / Ви згодні?
>
припиніть передачу
папір
прийнято
я вам передзвоню
повторіть
будь ласка
Яка вартість? /
Вартість . . .
будь ласка, дайте пробну
передачу
Ви
слова
Хто це?
помилка

Ex.1. Write these sentences as if you are sending a telex.

1. I'm arriving at 6 p.m.
2. I'm staying in Kyiv for five days.
3. Could you please arrange a hotel for me from the 5th of April to 10th.
4. Will you cancel order number 5874 immediately.
5. I will send you a letter of confirmation.

6. Your order number 9846 has not arrived yet.
7. Please send a test message as soon as possible.

Ex.2. Rewrite this telex as a short letter.

Tony Rendell (of Rendell Bros., 15, Newell Street, Birmingham B3 3EL) sent this telex to Max Stewart (of Winford & Co. Ltd, Preston New Road, Blackpool FG 4 4UL):

ARRIVING 17.00 TUESDAY 21ST BOOK HOTEL THREE NIGHTS
REGARDS RENDELL.

Text 3.

Read and discuss the text.

ELECTRONIC MAIL
(E-MAIL)

Electronic mail is a means of sending and receiving messages - internally, nationally, or internationally.

Subscribers to e-mail need a terminal, such as personal computer, a telephone line, and a modem, which is a device for converting signals to text. Messages appear on the receiver's computer screen.

E-mail users can also have access to a *mailbox*, which they can call from anywhere in the world and retrieve messages. They receive a mailbox number and a password for confidentiality. Messages can be printed out and kept for reference.

In comparison with telex, e-mail is relatively low in cost, and does not require a trained operator. It is also fast, relatively reliable, and messages can be sent or picked up anywhere in the world, and stored in the mailbox until they are retrieved.

This can be particularly advantageous for users who are communicating across international time zones.

Ex.1. Read and discuss the following e-mail.

Here is an example of one type of message, with the capitals representing data on the Visual Display Unit (VDU) and the italics, the messages.

Notice the codes which are the personal numbers of subscribers (e.g. ABC 536), and the prefixes (e.g. 40): which is the number of that computer system. Also the dot (.) before the word SEND (.SEND), which is a command to the computer.

mail

SEND, READ OR SCAN: *read*

TO: *British Shipping Lines 50: (ACL 678)*

FROM: *Grizzler Shipbrockers Ltd. 80: (HDR 321)*

POSTED: *15-May-96 12..45*

SUBJECT: *Charter of the MV Orion*

MORE: .yes

Our clients, Wissarey Grain, are willing to accept the character of the MV Orion at \$30.45 per ton. Please confirm that the vessel will be in Rotterdam ready for loading on 29 June '96.

ACTION REQUIRED: *reply*

TEXT:

Confirmation, the MV Orion will be in Rotterdam loading on 29 June '96, and the charter rate is \$30.45 per ton.

SEND

FGH 246 - - SENT

ACTION REQUIRED: *delete*

END OF MAIL

Ex.2. Complete the dialogue.

A: What do subscribers to e-mail need?

B:

A: What is modem?

B:

A: Why do e-mail users need a mailbox?

B:

A: What are the advantages of e-mail in comparison with telex?

B:

A: Who is e-mail particularly advantageous for?

B:

Text 4.

Read and discuss the text.

INTERNET

The best way to think of the Internet, or Net as it is often called, is a vast global network of networks connecting computers across the world. At present, more than 33 million people use Internet and over three million computers worldwide are linked in. They use the Net for transferring data, playing games, socializing with other computer users, and sending e-mail.

The Net was dreamt up in the late 1960s by the US Defense Department's Advanced Research Projects Agency which decided that it needed a means by which messages could be sent and received even if phone lines were inoperative. In 1969, there was a network of just four computers. By 1972 the number had risen to 40. About this time the idea of electronic mailbox was born. By 1984 the Internet began to develop into the form we know it today.

The Internet can be divided into five broad areas.

Electronic mail which is much faster than traditional mail. Anything that can be digitized (converted into digital form) - pictures, sound, video - can be sent, retrieved, and printed at the other end.

Information sites. This is perhaps the fastest growing area of the Internet as more and more people put their own information pages on line. Computers process vast amounts of information very fast, by specifying a key word or phrase. The computer can then search around the Net until it finds some matches. These information sites are usually stored on big computers that exist all over the world. The beauty of the Net is that you can access all of them from your home, using your own PC.

The World Wide Web, visually referred to as WWW or 3W, is a vast network of information databases that feature text, sound, and even video clips. On the WWW you can go on a tour of a museum or exhibition, see the latest images from outer space, go shopping, and get travel information on hotels and holidays.

Usenet is - a collection of newsgroups covering any topic. Each newsgroup consists of messages and information posted by other users. There are more than 10,000 newsgroups and they are popular with universities and businesses.

Telnet programs allow you to use your personal computer to access a powerful mainframe computer.

Ex.1. Match verbs in A to the phrases in B

A

1. to link in
2. to transfer
3. to retrieve
4. to access
5. to subscribe

B

- a. information from one computer file
- b. to a global computer network
- c. to a magazine or a special interest
- d. information from a database
- e. information in a database

Ex.2. Make the following sentences complete.

1. More than 33 million people use the Net for.....
2. It was in the late 1960s when.....
3. By 1984.....;
4. Internet.....five broad areas.
5. Anything that can be digitized, can.....
6. One thing that computers do very well is.....
7. On WWW you can..... ,
8. More than 10,000.....

GRAMMAR

PARTICIPLE I

We form **Participle I Active** by adding "*ing*" to the stem of the verb and **Participle I Passive** by "*being* + **Participle II**" of the verb.

Active

asking

writing

Passive

being asked

being written

Participle I may be an attributive or an adverbial modifier:

Asking - запитуючий;

Being asked - коли його запитали

Ex.1. Translate into Ukrainian.

1. When sending a fax one could correct errors at once.
2. Being relayed to hundreds of receivers, the document lost its significance.
3. Being measured in telephone units, the charges are not always exact.
4. Head office to its branches.
5. Being damaged, the delivery must be returned to the supplier.
6. Enclosing catalogues or price list, one should write "encs" in the letter.
7. The firm, sending these goods, is rather prospective.
8. Clients buying this commodity are supplied with samples. *
9. Being kept brief and clear, the fix is an economical means of communication.

Ex.2. Translate into English using Participle I.

1. Цей засіб комунікації, що дозволяє прямий зв'язок і негайну відповідь, дуже зручний.
2. Відповідний код, який свідчить, що відправник з'єднався, з'являється на телепринтері.
3. Аббревіатура ЕЕЕ, що означає «помилка», відома всім, хто користується телексом.
4. Оператори телексів, маючи ці аббревіатури, заощаджують час передачі.
5. Маючи телекс в офісі, не треба ходити на пошту.
6. Роблячи виправлення, оператор друкує п'ять Х.

UNIT 3

A BUSINESS CALL

Topical words:

to concern

equipment

to get down

thoroughly

servicer

local net

to forward

negotiations

to settle

стосуватися

обладнання

перейти до, починати

старанно, ретельно

сервер

місцева мережа

відправляти, надсилати

переговори

вирішувати, домовлятися

Read and discuss the text.

Today, at 3 p.m. Mr. Parker has an appointment with Mr. Manson, the manager of Blake Electronic Corporation. They are going to discuss some problems concerning the supply of electrical equipment from this company.

At a quarter to three Mr. Parker entered the office.

Secretary: Good afternoon. Can I help you?

Mr. Parker: Good afternoon. My name is David Parker. I'm from Jackson Marketing Ltd. I've got an appointment with Mr. Manson at 3.

Secretary: Mr. Manson is expecting you. Will you take a seat, please?

Mr. Parker: I'm a bit early, am I not?

Secretary: That's all right. I'll find out if Mr. Manson can see you. (*Presses the button*). Mr. Manson, Mr. Parker from Jackson Marketing Ltd has come. Yes, Mr. Manson. (*To Mr. Parker*): Mr.

Manson is ready to see you. This way, please.

Mr. Manson: Ah, Mr. Parker! Come in, please.

Mr. Parker: Good afternoon.

Mr. Manson: Good afternoon. Please, sit down. Would you like a cup of coffee?

Mr. Parker: With pleasure. It's rather cold today.

Mr. Manson: Yes, nasty weather we are having. Well, let's get down to business.

Mr. Parker: We have thoroughly studied the catalogue of your firm and the latest models of services for local nets. Our firm is interested in buying this equipment. It meets our requirements.

Mr. Manson: Yes, it's of high quality. We've just started produc-

ing the model and we've already received a lot of orders.

Mr. Parker: Fine. Then our experts will take a draft contract and forward it for negotiations. When it is ready we'll inform you.

Mr. Manson: O.K. That's settled.

Ex.1. Answer the questions

1. Who is interested in buying the latest models of services for local nets?
2. Where did Mr. Parker come from?
3. Who did speak first?
4. Did he wait for a long time?
5. What did the secretary tell him?
6. What is Blake Electronic Corporation offering?
7. Why is Mr. Parker interested in buying this equipment?
8. What agreement did they come to?



Ex.2 Fill in the missing remarks

A: Good morning, Mr. Manson.

B:

A: I've come to discuss some problems concerning the services for local nets.

B:

A: Our firm is interested in buying this equipment.

B:

A: All right. Then our experts will make a draft contract and forward it for negotiations.

B:

Ex.3. Act as an interpreter.

A: Доброго ранку, містере Грей. Радий Вас бачити.

B: Hello, Mr. Baily. So am I.

A: Будь ласка, сідайте. Ви проглянули наші каталоги? Що Ви про них думаєте? .

B: We have studied them carefully and we are interested in the latest model of services for local nets.

A: Я радий, що це обладнання відповідає вашим вимогам.

B: Yes, I think it's what we need.

A: Чудово. Тоді наші фахівці розроблять проект контракту і нададуть на ваш розгляд. Ми повідомимо Вас, як тільки проект буде готовий.

B: Settled. O.K., I won't keep you then. Good-bye.

A: До побачення. Радий був зустрітися з Вами.

Ex.4. Agree or disagree with the following statements.

1. Mr. Parker is the director of Blake Electronic Corporation.
2. Mr. Parker has come to offer the product of their firm.
3. He was late for the appointment, wasn't he?
4. Mr. Manson was not available at¹ the moment.
5. The firm offers the latest models of servicers for local nets.
6. Mr. Parker didn't care for a drink.
7. They didn't come to an agreement.
8. The draft contract will be forwarded for negotiations in some time.

Ex.5. Translate into English.

1. У містера Бейлі сьогодні зустріч з менеджером цієї фірми.
2. Вони збираються обговорити декілька питань.
3. Містер Бейлі прийшов до офісу за 10 хвилин до зустрічі.
4. Секретарка попросила його зачекати декілька хвилин.
5. Після обговорення всіх деталей вони попросили фахівців скласти проект контракту.
6. Ця модель цілком відповідає вимогам фірми.
7. Вони нададуть проект контракту, як тільки він буде готовий.
8. Секретар містера Мейсона принесла їм каву, коли вони обговорювали останню модель.
9. Наші партнери закінчили обговорювати контракт близько 4-ї години дня.

GRAMMAR

PARTICIPLE II

It is the 3d form of the verb. It is formed by adding **-ed** to the stem of a verb if it is sta'ndard or has its own 3d form.

Translate - *translated*;

Take - ***taken***.

It can be an attribute or an adverbial modifier in the sentence.

The article translated by him — стаття, що переведена ним;

When asked he couldn't answer anything - коли його запитали, він не міг нічого відповісти.

Ex.1. Open the brackets and make Participle II of the verb.

1. The question (concern) is very essential.
2. When (study) thoroughly, the catalogue seems to be complete.
3. Here you can buy everything (make) in this country.
4. The message (leave) for me was rather important,
5. If (publish) in time, the article could be of great help.

6. The equipment (offer) was of high quality.
7. The agreement (achieve) was important.
8. The contract (sign) two days ago was mutually beneficial.

Ex.2. Translate into English and complete the sentences.

1. Питання, що обговорювалося на зборах.....
2. Записка, залишена на столі ,.....
3. Зустріч, організована компанією.....
4. Номер, що був записаний ним
5. Коли її стали запитувати
6. Стаття, надрукована в цьому номері,.....
7. Якщо відправити вчасно.....



UNIT 4

DISCUSSING A CONTRACT

Topical words:

clause

implementation

to take into account

efficient

appendix

respectively

a counter offer

to solve problems there and then

Let it be so

пункт (договору)

запровадження, виконання

брати до уваги

ефективний

додаток

відповідно

зустрічна пропозиція

розв'язати питання в

робочому порядку

згоден

Read and act the dialogue out.

Mr. M a n s o n: Good afternoon, gentlemen. Mr. Parker, glad to see you again.

Mr. Parker: Good afternoon, Mr. Manson. Good afternoon, gentlemen.

Mr. Manson: Well, Mr. Parker, let's get down to our business.

Mr. P a r k e r: O.K. You are sure to get acquainted with our draft of the contract for buying your equipment. We'd like to know whether you agree with all the clauses of the contract. As soon as we make the final version of the contract we can sign it and come to practical implementation.

Mr. Manson: I fully agree with you, Mr. Parker. I and my experts have thoroughly studied the clauses of the contract. Mr. Baretti, our sales manager, will speak about our proposals as to some alterations.

Mr. Baretti: Thank you. Gentlemen, having analyzed the proposed draft contract and taking into account our methods of work, I'd like to stress the following. First, the price per unit of equipment also includes the price of all parts providing the efficient functioning of the equipment, as it is pointed out in the appendix to the contract. So the unit price will be \$5,879 instead of \$5,240 which changes the total contract price respectively.

Mr. Parker: *(Looking through the catalogue and appendix):* We'll, I think we are not going to have any problems with this.

Mr. Hammer: *(Buyer's representative):* I think the same, but I have a counter offer. As you are so strict on the quality of your equipment, couldn't you prolong the guarantee period from 24 to 36 months?

Mr. Baretti: Dear Mr. Hammer, the matter is that the 24 months period is our confirmed term. However, having analyzed all

the data, we decided that we could meet your requirement.

Mr. Hammer: Thank you.

Mr. Manson: Are there any other points in the contract you'd like to clear up?

Mr. Parker: No, I think we have settled all the points quite clearly.

Mr. Barrett: If we come across any problems later, we shall solve them there and then.

Mr. Parker: Fine. Then our contract may be prepared for signing. We'll ask our experts and lawyers to do it. I don't think it will take them long to come up with it.

Mr. Manson: All right, let it be so.

Ex. 1. Find the English equivalents for the following.

Проект контракту; радий вас бачити; перейдемо до справи; бути впевненим; ознайомитися; нам хотілося б знати; згоджуватися; пункт контракту; як тільки; практичне здійснення; я цілком згоден; ретельно вивчати; управляючий службою збуту; підкреслювати; включати; як зазначалось; додаток; проглядати; зустрічна пропозиція; дані; річ у тому, що; юрист.

Ex.2. Answer the questions.

1. How did these businessmen start their conversation?
2. What did the buyer want to know?
3. When could they sign the contract?
4. What post does Mr. Barrett hold?
5. What did he stress in his speech?
6. Who has made a counter offer? What was it?
7. What is the confirmed term of the guarantee period?
8. How will other problems be settled?
9. Who will the contract be prepared for signing by?



Ex.3. Make these sentences complete.

1. Let's go down to.....;
2. Have you got acquainted with.....
3. We'd like to know whether.....
4. As soon as we make the final version.....
5. We have thoroughly studied.....
6. I'd like to..... \.....
7. The price per unit of equipment.....
8. As you are so strict on.....
9. The 24 months period.....
10. Are there any other points of the contract.....

Ex.4. Translate into English.

1. Вони уклали контракт на поставку комплектного устаткування.
2. Решта питань може бути вирішена в робочому порядку.
3. Представники покупця, безумовно, ознайомилися з проектом контракту.
4. Як тільки ми підготуємо остаточний варіант контракту, він буде представлений вам на розгляд.
5. Експерти нашої фірми ретельно вивчили всі пункти контракту.
6. Управляючий службою збуту запропонував внести деякі корективи.
7. Ціна за одиницю устаткування вказана в додатку до контракту.
8. Ми зіткнулись з деякими проблемами, але зможемо розв'язати їх у робочому порядку.
9. Ми задоволимо ваше прохання про продовження гарантійного періоду.

GRAMMAR

PASSIVE VOICE

We form the **Passive Voice** of *Present, Past and Future Tense* sentences with the appropriate form of **to be** and the **Past Participle** of the main verb.

Active

He delivers the mail.

He delivered the mail.

He will deliver the mail.

Passive

*The mail **is delivered** by him.*

*The mail **was delivered** by him.*

*The mail **will be delivered** by him.*

We form the **Passive Voice** of *Present Perfect* sentences with **have (has) been** and the **Past Participle** of the main verb.

*He **has delivered** the mail.*

*' The mail **has been delivered** by him.*

Ex.1. Change the following sentences from active to passive.

Be sure to keep the same tense.

1. They signed the contract.
2. The company has bought the equipment.
3. We'll make the final version.
4. The sales manager took the proposal.
5. They have analyzed the proposed draft.
6. The manager had looked through the catalogue before he came to this conclusion.
7. Mr. Hammer confirmed the terms.
8. We have settled all the points.
9. We are preparing the contract for signing.

Ex.2. Translate into English.

1. Ці питання будуть розв'язані у робочому порядку.
2. Проект контракту був уже підготовлений.
3. Ці пункти було включено до контракту.
4. Остаточний варіант зараз розробляється.
5. Контракт буде підписано наступного тижня.
6. Усі дані аналізуються.
7. Гарантійний строк було продовжено від 24 до 36 місяців.
8. Ці питання вже вирішено.
9. Це положення підкреслюється в додатку.
10. Як правило, робляться пропозиції у відповідь.



UNIT 5

CONCLUDING CONTRACTS

Topical words:	далі, нижче
hereinafter	посилатися на
to refer to	укладати контракт
to conclude a contract	предмет, тема
subject	специфікація
specification	зміна, переробка
alteration	приймати
to accept	ставлення
respect	страхувати
to insure	усувати (недоліки, помилки тощо)
to eliminate	арбітраж, третейський суд
arbitration	обговорювати
to dispute	давати право на
to entitle	згода, дозвіл
consent	СІФ - вартість, страхування
GIF - cost, insurance and freight	та фрахт

Read and discuss the contract.

CONTRACT NO 018.006

Blackville 20_, February 24

The company Blake Electronic Corporation, Blackville, USA, represented by Mr. J.P. Manson, General Manager, hereinafter referred to as. the "*Seller*"

and

the company Jackson Ltd. Marketing, Reno, USA, represented by Mr. L.C. Parker, Commerce Director, hereinafter referred to as the "*Buyer*", have concluded the present Contract to the effect that:

1. Subject of Contract

The Seller sells and the Buyer buys the goods indicated in the Specification (Enclosure N1), which is an integral part of this Contract. The goods should be delivered in accordance with Terms of Delivery.

2. Prices and Total Sum of Contract

2.1. The prices for the goods are in US dollars as indicated in the Specification amount to \$5,879 for each set.

2.2. The total sum is \$129,497 (one hundred twenty nine thousand four hundred ninety seven).

2.3. The prices as per this Contract have been fixed firmly and are not subject to alteration.

3. Terms of Delivery

3.1. Delivery of the goods shall be made GIF San-Francisco, International Airport. The goods are delivered according to the terms printed in the Specification (see Enclosure N1) but not later then 20 days from the date signing of the Contract.

3.2. The representatives of the Buyer make the inspection of the delivered goods before accepting them in respect of quality and quantity.

3.3. Partial deliveries are authorized.

4. Terms of Payment

The Buyer is obliged to make payment in US dollars. 100 per cent value of Contract is to be paid in advance to the Seller's Bank in 10 days from the date of the Contract's signing (as indicated in Enclosure N1).

5. Insurance

The Seller shall insure goods to be delivered on GIF terms against usual transport risks in accordance with the Insurance Agreement.

6. Guarantees

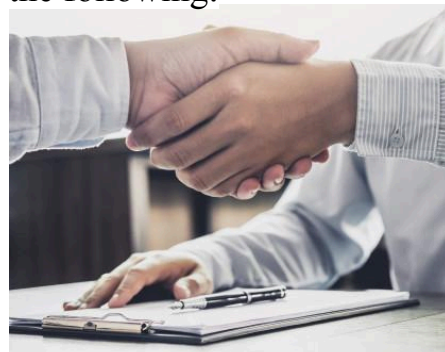
6.1. The Seller guarantees the quality of the delivered goods for 36 months from the date of putting the equipment into operation.

6.2. If during the guarantee period the equipment proves to be defective, the Seller at his cost eliminates defects within the shortest possible time or replaces the defective equipment.

7. Packing and Marking

Each set of the goods shall be packed and marked according to the Buyer's inquiry. Marking Information is the following:

1. Name of the consignee;
2. Name of the consignor;
3. Contract N (Code);
4. Air Way Bill N;
5. Gross Weight;
6. Net Weight;
7. BoxN.



8. Arbitration

8.1. All disputes and disagreements which may arise due to this Contract or in connection with it shall be settled through friendly negotiations between the parties. Disputes and disagreements that cannot be settled by parties through negotiations are subject to settlement excluding the court in the Federal Arbitration of California State in accordance with the law in force.

8.2. The award shall be final and binding upon both parties.

9. Other Conditions

9.1. All amendments and alterations to this Contract are valid only in written form and should be signed by both parties.

- 9.2. Upon signing this Contract, all preceding talks and correspondence on it lose their force.
- 9.3. Neither party is entitled to transfer rights and obligations to any third party without a written consent of the other contracting party.
- 9.4. The present Contract has been drawn up in 2 (two) copies, both copies having equal rights.
- 9.5. Enclosure N1. Specifications on 2 pages.

10. Legal Addresses of the Parties

The Buyer:

Company: Jackson Ltd.
Marketing
1867, Albert Road,
Reno, CA, 94401, USA
Phone N:
Fax N:
Account N:

The Seller:

Company: Blake Electronic
Corporation
2811, Pine Line :
Blackville, MD, 21038, USA
.
Fax N:
Account N:

Ex.1. Give English equivalents to the following.

Продавець; покупець; посилатися на; кількість і якість; загальна сума; відповідно до; як зазначено; твердо встановлювати; доставка товарів; підлягати змінам; приймати у відповідності до; підписувати контракт; укладати контракт; представник фірми; платити наперед; додаток; покупець забор'язаний; страхування товару; обладнання, яке поставляється на умовах СІФ; звичайний ризик; продавець усуває дефекти; замінити; найбільш короткий термін; пакування і маркировка; розбіжності; вага нетто; шляхом переговорів; товариський; передавати; письмова згода.

Ex.2. Answer the questions.

1. Who is referred to as the "Seller" in this contract? What firm does he represent?
2. Who is the "Buyer"? What post does he hold?
3. What is the subject of the contract?
4. What is the price for each set of equipment? Can it be changed?
5. When should the goods be delivered?
6. Why should the goods be insured and who is to do it?
7. What should be done if the equipment proves to be defective?
8. Who is to eliminate the defects?
9. How should all disagreements be settled?

Ex.3. Make these sentences complete.

1. The equipment should be delivered.....
2. The prices were.....
3. The goods should be delivered not later.....

4. Before accepting the goods the representatives of the Buyer.....
5. The goods should be insured against.....
6. The quality of the delivered goods are guaranteed.....
7. If the equipment proves to be defective.....
8. Disputes that cannot be settled by parties.....
9. After the contract has been signed.....
10. All alterations in this contract are valid.....

Ex.4. Insert the prepositions.

1. Our company is represented ... Mr. Stone.
2. The goods are delivered in accordancethese terms.
3. The prices are not subject... alteration.
4. The date signing ... the contract is October, 17.
5. The whole sum is to be paid ... advance.
6. Our firm will buy ... GIF terms.
7. The firm will eliminate the defects ... its cost.
8. Disputes that cannot be settled ... parties ... negotiations will be settled ... court.

Ex.5. Translate into English.

1. Після підписання контракту всі попередні переговори і листування вважаються недійсними.
2. Покупець придбає товари, вказані в специфікації.
3. Оплата товару відбувається в доларах США і становить 950 доларів США за кожну одиницю.
4. Ціни на товар установлені твердо і зміні не підлягають.
5. Обладнання повинно бути доставлене не пізніше 25 днів з дня підписання контракту.
6. Продавець страхує обладнання, що поставляється на умовах СІФ.
7. Продавець гарантує якість поставленого обладнання протягом 12 місяців з моменту введення обладнання в дію.
8. Якщо протягом гарантійного терміну в обладнанні виявляються дефекти, то поставник замінює дефектне обладнання.
9. Дефекти обладнання усуваються продавцем за власний кошт у найкоротший термін.
10. Усі розбіжності, пов'язані з контрактом, повинні вирішуватися шляхом переговорів сторін.

Ex.6. Make up a contract using the given above as a model.

GRAMMAR

INFINITIVE

	<i>Active</i>	<i>Passive</i>
Indefinite	to ask	to be asked
Continuous	to be asking	

Perfect	to have asked	to have been asked
<i>I like to ask questions.</i>	- Я люблю задавати питання.	
<i>I like to be asked questions.</i>	- Я люблю, коли мені задають питання.	
<i>He is asking questions at the lectures.</i>	- Я люблю задавати питання на лекціях.	
<i>He is known to have worked on this problem.</i>	- Відомо, що він працював над вирішенням цієї проблеми.	
<i>He is known to have been sent on business trip.</i>	- Відомо, що його послали у відрядження.	

Ex.1. Use the appropriate form of the Infinitive.

1. The contract (sign) tomorrow is important.
2. He is said (analyze) the proposed draft.
3. (Conclude) the contract we must discuss it first.
4. The goods (deliver) according to the terms are of high quality.
5. Partial deliveries are (authorize).
6. The seller should insure goods (deliver).
7. All disputes (arise) must be settled.
8. The prices are to (fix) firmly.
9. Who is to (eliminate) the certificate?
10. All disagreements are to (settle) through negotiations.

Ex.2. Translate into English, using the Infinitive.

1. Сума повинна бути виплачена наперед.
2. Якщо обладнання виявиться дефектним, його слід повернути.
3. Суперечки, що повинні були бути усунені сторонами ...
4. Щоб узгодити це питання ...
5. Жодній стороні не дозволяється передавати свої права третій стороні.
6. Поставник, що гарантував ...
7. Покупець зобов'язується оплатити в доларах США.
8. Представники покупця вирішили оглянути поставлені товари.
9. Усі виправлення повинні бути зроблені в письмовому вигляді.

UNIT 6

HANDLING YOUR MONEY

Topical words:

to attract

to deal with

currency

to vary

lodging

toll-free

ID-identification

denomination

branch

to bounce

залучати, притягати

мати справу з

валюта, гроші

міняти(ся), змінювати(ся)

житло

вільний від мита

посвідчення особи

вартість (грошових знаків)

галузь

повертатися банком (*про чек*

- *через відсутність коштів*

на рахунку платника)

Read and discuss the text.

Most banks in the US open at 9:00 and close between 3:00 and 5:00, but stay open later on Fridays. Some banks have longer hours in order to attract customers.

What's the best way to carry money safely while you are travelling? There are three possibilities - personal checks from your country, traveller's checks and credit cards. Some American banks accept foreign checks such as Eurocheques, the problem is that only banks that are used to dealing with foreigners will know what Eurocheques are. It may be more convenient to carry traveller's checks, which are insured against loss. They should be in dollars, because only a few banks do much business in foreign currencies. If your checks are not in dollars, it may take you a long time to find a bank that will exchange them. You can use traveller's checks almost anywhere - in restaurants, stores or ticket offices — without having to go to a bank. If you run out of them, you can buy more at most banks. Their service charge will vary, though, so ask what it is before you buy your checks. Americans would say the best way to carry money is to have a major credit card like Visa, MasterCard or American Express. Credit cards can be cancelled if they are lost or stolen. And because they are widely accepted in the US, it is easy to use them to pay for lodging, transportation, meals and things you want to buy from larger stores. Of course, you can't get along without cash, but you don't need to carry much with you

Ex.1. Answer the questions.

1. What are the opening hours in most banks of the USA?
2. Which bank sells traveller's cheques (B.E.)?
3. Is it a good idea to have a credit card when you travel in the USA?
4. What is the best way to carry cash?
5. What currency should traveller's cheques (B.E.) be in?
6. Is it convenient to carry them in Euro?
7. Where should you go if you want to cash a Eurocheque?
8. Can you buy traveller's cheques (B.E.) in banks?
9. What is to be done when a credit card is lost?
10. Why is it not convenient to have personal cheques from your country?

Ex.2. Give the English for:

залучати клієнтів; кращий спосіб мандрувати; можливість;
приймати чеки; мати справу з іноземцями; втрата; обмінювати;
закінчуватися; красти; носити.

Ex.3. Complete the following:

1. The working hours for most banks in the USA.....
2. The best way to carry money.....;
3. If your cheques are not in dollars.....
4. Traveller's checks can be used.....
5. If you run out of them.....
6. Credit cards can be cancelled.....
7. Credit cards are widely accepted in the USA, so.....
8. You can't get along without cash.....
9. To have a major card like Visa, MasterCard and American Express.....

Ex.4. Match the expressions on the left with the definitions on the right.

- | | |
|-------------------|------------------------------------------------------------------------------------------------------------|
| 1. blank check | = ask a bank not to pay a cheque you have written |
| 2. bouncing check | = exchange a cheque for cash (B.E) |
| 3. sign a check | = sign on the front of a check to show that you authorize the bank to pay the money from your account |
| 4. check card | = check which cannot be cashed because the person writing it has not enough money in the account to pay it |
| 5. cash a check | = plastic card from a bank which guarantees payment of a check |

6. stop a check = check with the amount of money and the payee left blank, but signed by the drawer

Ex.5. Give English definitions as in the model.

MODEL: Safety - *without risk*

Travel, traveller's cheque, accept, to deal with, currency, charge, lodging.

Read and discuss the text.

David lost his traveller's checks. He went to the traveller's cheque office and they told him that he had to call New York before they could do anything. They let him use their phone - it was a toll-free number. The clerk asked him how much he had lost and what the cheque numbers were. Luckily, he had them written down. Then the clerk wanted to know where he bought the cheques and if he had any ID. David gave him his passport number. The clerk gave David "a file number" and told him where the nearest refund office was. David told the clerk he had already been there and the clerk spoke to the agent. After that David filled out a form with all the same information on it. Then finally the agent okayed the thing, the supervisor initiated it and David got his cheques.

Ex.1. Answer the questions.

1. What happened to David?
2. Where did he go then?
3. What did he want the traveller's cheque company to do when he went to their office?
4. What did he have to do first?
5. Did he have to pay for the phone call?
6. What were the four things the clerk in New York wanted to know?
7. Why was it easy for David to get new cheques?
8. What would have made it more difficult?

Ex.2. Complete the following.

1. David lost.....
2. In the traveller's cheque office he was told.....
3. The clerk asked David.....
4. The clerk also wanted to know.....
5. David gave the clerk.....
6. David filled out the form.....
7. David got his checks after.....,

Ex.3. Fill out this lost traveller's cheque form.

Name _____
Address _____
Date, location and circumstances of loss _____
Documents of identification lost _____
Currency of checks ____, _____
Amount of loss _____. _____
The lost traveller's checks were:
Check one:
• Signed by me only in the upper right corner
• Signed by me in the upper right corner and countersigned by me in the lower left corner
• Neither signed or countersigned by me in the upper right or lower left corner
Date of purchase _____
Amount of purchase _____

Read and discuss the text.

American money comes in coins worth 1 (pennies), 5 (nickels), 10 (dimes), 25 (quarters), and 50, though half dollars aren't very common. Paper money is in denominations of 1, 5, 10 and 20 dollars. Two, fifty and one-hundred dollar bills exist, but they are not common, so don't be surprised if a store clerk looks very closely at a hundred dollar bill to make sure it's real.

When you pay for something with your credit card, the salesman will take your card and fill out a form using a computer. He will ask you to sign the form and then give you a copy. The credit card company will send you a bill once a month, showing the purchases you've made.

If you write a personal cheque and it bounces, you'll have to pay the bank a high service charge. So be sure you have enough money in your bank account to cover any cheques you write.

Ex.1. Answer the questions.

1. What American coins do you know?
2. What are the denominations of American paper money?
3. Are fifty and one-hundred dollar bills common?
4. What is the procedure of paying with a credit card?
5. Why are the bills sent by a credit card company? How large is the interest the companies charge?-
6. Why is it necessary to have enough money in your account if you have a credit card?
7. What happens if your check bounces?

Ex.2. Insert the prepositions.

1. American money comes ... coins.
2. Paper money is in denominations ... 1, 5, 10, 20 dollars.
3. If your traveller's check is lost, you'll have your money ...
4. The clerk looked closely ... the bill.
5. He paid ... the purchase ... his credit card.
6. Do you have enough money ... your account?

Ex.3. Complete the following.

1. American money comes in coins.....
2. Half dollars.....
3. Don't be surprised if.....
4. If traveller's cheque is lost.....
5. Your checks should be in dollars, otherwise.....
6. Keep a record of your cheques.....
7. The sales person will ask you.....
8. The credit card company sends you a bill.....
9. If your check bounces.....
10. Be sure you have enough money.....

Ex.4. Complete the sentences with the correct preposition from the box. Then answer the questions.

To on by for off from into

1. Are you currently paying ... a loan?
2. Does your bank pay interest... your cheque account?
3. Do you often get money ... a cash machine?
4. Is your salary paid directly ... your bank account?
5. Do you ever borrow money ... friends?
6. Do you ever lend money ... friends?
7. Do you usually pay ... clothes and shoes ... credit card?

GRAMMAR

CONDITIONAL SENTENCES

Future Possible

A conditional sentence has two clauses: the dependent clause beginning with *if* and the main clause. The dependent clause is in the *Present Tense* and the main clause is in the *Future Tense*.

*If he **studies** hard, he **will pass** his exam.*

Present Unreal

In a present-unreal conditional sentence, the dependent clause is in the *Past Tense* and the main clause uses **would, should, could or might**.

If he studied hard, he would pass his exam.

Past Unreal

In a past-unreal conditional sentence, the dependent clause is in the *Past Perfect* and the main clause uses **would have, should have or might have**.

*If he **had studied** hard, he **would have passed** his exam.*

Ex.1. Supply the correct form of the verb in brackets.

1. If the bank is open, he (take) money.
2. If the bank were open, he (take) money.
3. If the bank had been open, he (take) money.
4. If your checks had not been in dollars,¹ it (take) you a long time to exchange them.
5. If you (run out) of money, you-can take it from your bank.
6. If you (have) a credit card, you can travel safely.
7. If (sell) traveller's cheques, it wouldn't have happened.
8. If you (want) to buy a Eurocheque, you should go to an American bank.
9. Credit cards can be cancelled, if they (be lost).
10. If you (take) my advice, you would have carried money safely.

Ex.2. Translate into English:

1. Якби наші банки працювали пізніше, вони б залучали більше клієнтів.
2. Якщо у вас закінчилися гроші, ви можете взяти їх у банку.
3. Якби ви подумали, ви б не брали з собою стільки готівки.
4. Якби він був більш уважним, він би не загубив свої чеки.
5. Якщо мене попросять, я покажу права водія.
6. Якби ви заощаджували гроші, ви б змогли поїхати у відпустку.
7. Якщо поїзд запізниться, ви не зможете побачитися з друзями.
8. Якби я був на вашому місці, я б не підписував контракт.
9. Якщо вони дійдуть згоди, контракт буде підписано.
10. Якби ви поквапились, ви б встигли до банку до закриття.

Ex.3. Write what you will or may do if the following happens.

MODEL: *If my employer offers me a job in Great Britain, I'll accept.*

1. Your organization closes down.
2. You get a new job.
3. You get a chance to do a month's English course in Australia.
4. You fall down and break your leg.
5. You lose your traveller's card.

6. You win a Ferrari in a competition.
7. A friend offers to lend you his car for a month.
8. Your company asks you to learn Chinese.



UNIT 7

OPENING AN ACCOUNT

Topical words:

savings account

spare money

checking account

initial deposit

to maintain

average daily balance

cash withdrawal

to avoid

interest

profitable

application

deposit ticket

pass-book

ощадний рахунок

вільні гроші

чековий рахунок

початковий внесок

зберігати

середній щоденний баланс

вилучення, знімання грошей

уникати, ухилятися

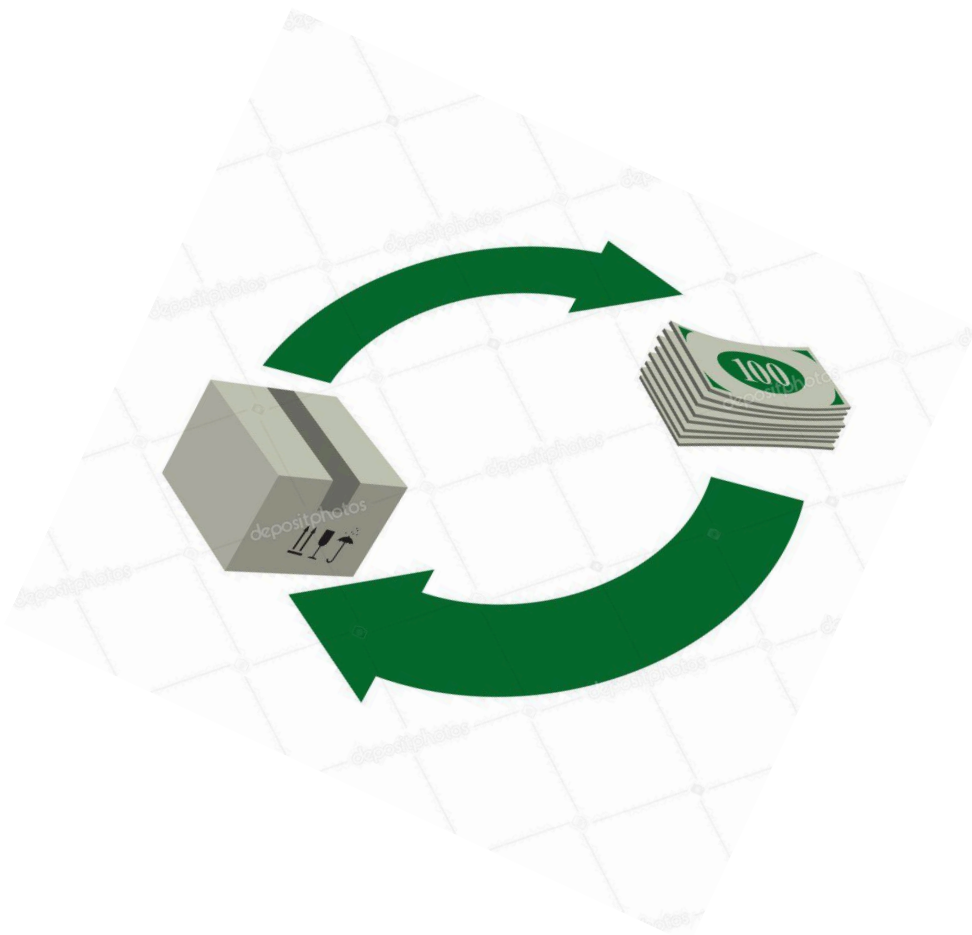
проценти (*на капітал*)

прибутковий, вигідний

форма, бланк

прибутковий ордер

ощадна книжка



Read and discuss the dialogue.

- Good morning.
- Good morning, sir. Can I help you?
 - Yes, I think so. I would like to open an account.
 - What kind of are you interested in?
 - You see, I have some spare money to put into the bank.
 - Then you should open either a savings or a checking account.
 - I'm afraid I know nothing about either of them. Could you tell me the difference between these two accounts?
- A small initial deposit is necessary to open a savings account at our bank. If it is more than five hundred dollars and you maintain this amount, then you won't be charged for banking services. Otherwise you will be charged five dollars a month.
- So, I must keep a minimum balance of \$500, is that correct?
 - Yes, that's right. Our computers check your average daily balance.
- And will I get a banking card after opening an account?
- Yes, certainly. And then you can get your money through machine services. You can make deposits, cash withdrawals and balance inquiries with your card. The machine is at work 24 hours a day.
 - Oh, it's very convenient. And may I ask what a checking account means?
 - Certainly, sir. After opening a checking account you are supposed to maintain an average daily balance of \$1,000.
 - And what if I fall below this limit?
 - Then you would have to pay a service charge of six dollars a month, and besides you will be charged 25 cents for each check and the same amount for each cash withdrawal.
 - Hmm, I see. And can I avoid it somehow?
 - Yes, of course. It may be done by keeping your \$1,000 in your checking account.
 - And how much interest do you pay?
 - Interest of 6,5% is paid when your average daily balance is over \$2,500. We credit the interest you've earned automatically to your account.
 - Well, it's clear enough, but I intended to put only \$1,000 into the account.
 - Then it would be more profitable for you to open a savings account.
 - Okay. I've made up my mind. I will open a savings account with a deposit of one thousand dollars.
- Fine. Will you fill out this application? (*The client fills out the application*)
- Is everything correct?

- Yes, everything is all right. And now you need to write a deposit ticket for \$1,000.
- Just a moment.
- Thank you, sir. Here is your pass-book. The bank will pay you 5,5% interest.
- Thank you. You were most helpful.

Ex.1. Answer the questions.

1. What is savings account?
2. What is required in order not to be charged for banking services?
3. How large is an initial deposit?
- 4.-How much is the charge?
5. What is the minimum daily balance?
6. How could you get your money?
7. When is the machine at work?
8. What is the checking account?
9. What is the average daily balance for checking account?
10. And what if you fall below this limit?
11. How much interest is paid if the daily average balance is over \$2,500?
12. What is the payment for each check made out and for each cash withdrawal?
13. How can you avoid it?



Ex.2. Give the English for:

ощадний рахунок; вільні гроші; початковий вклад; банківські операції; середній щоденний баланс; знімання грошей; уникати; більш вигідно; В іншому разі; прибутковий ордер; давати проценти; мати намір; заповнювати форму; ощадна книжка; приймати рішення.

Ex.3. Insert prepositions where necessary.

1. What kind ... account are you interested ... ?
2. I know nothing ... it.
3. What is the difference ... them?
4. You would be charged ... banking services.
5. I'll get my money ... machine services ... my card.
6. You should not fall... this limit.
7. You would have to pay a service charge ... six dollars.
8. Can I avoid it... somehow?
9. It may be done ... keeping it.
10. And now fill... this application.



Ex.4. Act as an interpreter.

1. — What kind of account are you interested in?
— Мені б хотілося відкрити ощадний рахунок.
2. - Is the initial deposit large?
- Ні. Усього лише 1000 доларів.
3. - Why should I maintain this amount?
- Інакше Вам доведеться платити за банківські послуги.
4. - What do computers check?
- Наш комп'ютер підсумовує всі відповідні щоденні цифри.
5. - When could I get my money?
- Ви можете отримати свої гроші у будь-який час доби, користуючись нашими автоматами.
6. — What else is required?
- Заповніть цю форму і прибутковий ордер.
7. - Is there a minimum balance required?
- Передбачається, що Ви збережете середній щоденний баланс розміром 1000 доларів.
8. - What else is required?
- Вам доведеться платити 25 центів за кожний виписаний чек і 25 центів за кожне вилучення грошей з банківського рахунка.
9. — How much interest do you pay?
- Якщо на Вашому рахунку буде не менше 2500 доларів, вам належить 6,5%.
10. - I would like to open a checking account with a deposit of \$1,500. Is that O.K.?
— Усе гаразд. Ви можете замовити чекові книжки як тільки заповните бланк заяви і талон на депозит.

Ex.5. Match the banking terms in A with their definitions in B.

- | | |
|--------------------|----------------------------------------------------|
| 1. loan | a. put money into a bank account |
| 2. interest | b. take money from a bank account |
| 3. check account | c. money which is lent |
| 4. deposit | d. account used for investment |
| 5. mortgage | e. piece of business done |
| 6. withdraw | f. loan to buy property |
| 7. savings account | g. account used for day-to-day banking |
| 8. transaction | h. money earned from investments or paid on a loan |

Ex.6. Translate into English.

1. Я хотів би відкрити банківський рахунок.

2. Мені більш вигідно відкрити ощадний рахунок.
3. Ви повинні внести лише невеликий початковий внесок.
4. Якщо на Вашому рахунку виявиться менше, ніж 500 доларів, з Вас будуть утримувати по 5 доларів на місяць.
5. Наш банк вимагає, щоб Ви зберігали мінімальну суму.
6. Це називається щоденним балансом.
7. Коли я зможу отримати картку для банківського автомата?
8. Я вже прийняв рішення. Я зроблю внесок у розмірі тисячі доларів.
9. Заповніть, будь ласка, форму і прибутковий ордер.
10. Якщо у Вас є питання стосовно форми, я з радістю Вам допоможу.

Ex. 7. Make the sentences complete.

1. I'd like to.....
2. What kind of account.....
3. Could you tell me the difference.....
4. I must keep.....
5. What if I fall.....
6. How much interest.....
7. You can avoid it.....
8. You are supposed to maintain.....
9. It would be more profitable.....
10. Will you fill.....
11. Thank you, you were.....

Ex.8. Read the text about a direct banking service and answer the following questions:

1. Do banks in our country offer services similar to those offered by Bankserve?
2. Which of Bankserve's services would be the most useful for you personally?

Bankserve is the banking service for busy people. With a Bankserve check account you may enjoy the following benefits:

- Competitive interest rates when your account is in credit.
- Interest is calculated daily and added to your account every month.
- You will receive a check book and a \$100 check guarantee card.
- You can withdraw up to \$500 per day through a network of 1,000 cash machines across the country.
- You can transact all your business over the telephone day and night.
- You can pay bills with just one telephone call.

Ex.9. Dramatize the situation.

1. You want to open a bank account. Make inquiries about it.
2. You are a clerk at the bank. Give the client all the necessary , information concerning opening a savings account.
3. You are a client. You would like to know how to open a checking account.

GRAMMAR

REVISION

Translate into Ukrainian.

1. The labor productivity gains recently, achieved by British manufacturers have been substantial.
2. Extra output per hour has flowed overwhelmingly from substantial reductions in the hours worked.
3. Among the most frequently used systems are various forms of individual payment — by results schemes and schemes which pay a flat rate and broadly come under the day-work heading.
4. Detailed market research must be undertaken before entering any new market.
5. A thorough understanding of the distribution system and its options is vital.
6. There are four distribution options: to use a trading company, to use a well-established wholesaler or agent, to set up your own distribution system or to set up your own manufacturing operation.
7. It is also vital to prepare for initial contacts.
8. The central question which management has to resolve is which of the various methods of acquiring commodity is the right one for a particular company at a given time.
9. In spite of the flexibility and availability of allowances, outright purchase has its disadvantages.
10. Cash flow can be predicted, which simplifies budgeting and financial planning.

