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Областное государственное автономное профессиональное  
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**«Белгородский индустриальный колледж»**

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Председатель цикловой комиссии  
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**МЕТОДИЧЕСКИЕ РЕКОМЕНДАЦИИ**  
по выполнению практических работ  
по дисциплине  
**ОГСЭ.03 «ИНОСТРАННЫЙ ЯЗЫК»**

по специальности:  
**38.02.02 Страхование**

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## 1. Пояснительная записка

Дисциплина «Английский язык» является общеобразовательной дисциплиной, в процессе изучения которой обучающиеся должны приобрести определенные знания. Наряду с изучением теоретического материала по дисциплине «Английский язык» большое внимание должно быть уделено практическим занятиям. Последние представляют собой весьма важную часть в общем объеме дисциплины.

Данные методические рекомендации составлены на основе рабочей программы «Иностранный язык» по специальности 38.02.02 Страховое дело в соответствии с обязательной нагрузкой в количестве 118 часов.

В результате освоения учебной дисциплины обучающийся должен уметь:

- общаться (устно и письменно) на иностранном языке на профессиональные и повседневные темы;
- переводить (со словарем) иностранные тексты профессиональной направленности;
- самостоятельно совершенствовать устную и письменную речь, пополнять словарный запас.

В результате освоения учебной дисциплины обучающийся должен знать:

- лексический (1200-1400 лексических единиц) и грамматический минимум, необходимый для чтения и перевода (со словарем) иностранных текстов профессиональной направленности;

В процессе освоения учебной дисциплины у обучающихся должны быть сформированы общие и профессиональные компетенции:

ОК 1 – Понимать сущность и социальную значимость своей будущей профессии, проявлять к ней устойчивый интерес.

ОК 2 – Организовывать собственную деятельность, выбирать типовые методы и способы выполнения профессиональных задач, оценивать их эффективность и качество.

ОК 3 - Принимать решения в стандартных и нестандартных ситуациях и нести за них ответственность.

ОК 4 - Осуществлять поиск и использование информации, необходимой для эффективного выполнения профессиональных задач, профессионального и личностного развития.

ОК 5 - Использовать информационно-коммуникационные технологии в профессиональной деятельности.

ОК 6 - Работать в коллективе и команде, эффективно общаться с коллегами, руководством, потребителями.

ОК 7 - Брать на себя ответственность за работу членов команды (подчиненных), за результат выполнения заданий.

ОК 8 - Самостоятельно определять задачи профессионального и личностного развития, заниматься самообразованием, осознанно планировать повышение квалификации.

ОК 9 - Ориентироваться в условиях частой смены технологий в профессиональной деятельности.

ПК 1.1 - Реализовывать технологии агентских продаж.

ПК 1.2 - Реализовывать технологии брокерских продаж и продаж финансовыми консультантами.

ПК 1.3 - Реализовывать технологии банковских продаж.

ПК 1.4 - Реализовывать технологии сетевых посреднических продаж.

ПК 1.5 - Реализовывать технологии прямых офисных продаж.

ПК 1.6 - Реализовывать технологии продажи полисов на рабочих местах.

- ПК 1.7 - Реализовывать директ - маркетинг как технологию прямых продаж.
- ПК 1.8 - Реализовывать технологии телефонных продаж.
- ПК 1.9 - Реализовывать технологии интернет-маркетинга в розничных продажах.
- ПК 1.10 - Реализовывать технологии персональных продаж в розничном страховании.
- ПК 2.3 - Реализовывать различные технологии розничных продаж в страховании.
- ПК 4.1 - Консультировать клиентов по порядку действий при оформлении страхового случая.
- ПК 4.2 - Организовывать экспертизы, осмотр пострадавших объектов.
- ПК 4.3 - Подготавливать и направлять запросы в компетентные органы.
- ПК 4.4 - Принимать решения о выплате страхового возмещения, оформлять страховые акты.
- ПК 4.5 - Вести журналы убытков, в т.ч. в электронном виде, составлять отчеты, статистику

убытков.

- ПК 4.6 - Принимать меры по предупреждению страхового мошенничества.

Данные методические рекомендации призваны помочь обучающимся в овладении всеми видами речевой деятельности в соответствии с требованиями программы.

Целью данных методических указаний является углубление языковых знаний, формирование навыков анализа языковых средств, расширение словарного запаса, углубление и расширение знаний и навыков употребления грамматических явлений и формирование у обучающихся речевой, языковой и коммуникативной компетенции, уровень развития которой позволяет использовать иностранный язык, как инструмент межкультурного общения, так и для целей самообразования.

## **2. Общие методические рекомендации по выполнению практических заданий**

### **2.1 Подготовка к выполнению практического задания**

Для выполнения практических заданий обучающийся должен руководствоваться следующими положениями:

1. Внимательно ознакомиться с описанием соответствующей практической работы и установить, в чем состоит основная цель и задача этой работы;
2. По лекционному курсу и соответствующим литературным источникам изучить теоретическую часть, относящуюся к данной работе.

Успешное выполнение практических заданий может быть достигнуто в том случае, если обучаемый представляет себе цель выполнения практической работы, поэтому важным условием является тщательная подготовка к работе.

### **2.2 Оформление практического задания**

Оформление практического задания является важнейшим этапом выполнения. Каждую работу обучающиеся выполняют, руководствуясь следующими положениями:

1. На новой странице тетради указать название и порядковый номер практической работы, а также кратко сформулировать цель работы;
2. Записать при необходимости план решения заданий;
3. Схемы и графики вычертить с помощью карандаша и линейки с соблюдением принятых стандартных условных обозначений;
4. После проведения практических занятий обучающиеся должны составить отчет о проделанной работе. Практическая работа должна быть написана разборчивым подчерком и выполнена в тетради с полями для проверки работы преподавателем. Итогом выполнения является устная защита работы, по вопросам, которые прописаны в конце каждой работы.

### 3. Тематическое планирование практических занятий

#### 2 курс

№ п\п	Тема	Кол-во часов
<b>Раздел 1.</b>	<b>Введение. Вводно-коррективный курс</b>	<b>6</b>
Тема 1.1.	Формы обращения. Приветствия. Речевой этикет. Личные, притяжательные местоимения, глаголы to be, to have.	6
<b>Раздел 2.</b>	<b>Страна изучаемого языка</b>	<b>12</b>
Тема 2.1.	Географическое положение Великобритании. Present Simple.	4
Тема 2.2.	Столица страны изучаемого языка. Past Simple	4
Тема 2.3.	Экономика страны изучаемого языка. Future Simple.	4
<b>Раздел 3.</b>	<b>Деловая поездка за рубеж</b>	<b>14</b>
Тема 3.1.	В аэропорту. На вокзале. Страдательный залог времен Simple. Present Simple Passive.	4
Тема 3.2.	Оформление документов. Паспортный и таможенный контроль. Страдательный залог времен Simple. Past Simple Passive.	4
Тема 3.3.	В гостинице. Страдательный залог. Past Simple Passive.	2
	<b>Контрольная работа</b>	<b>2</b>
	<b>Итоговое занятие</b>	<b>2</b>
<b>Раздел 4.</b>	<b>Основы экономики.</b>	<b>16</b>
Тема 4.1	Рыночная и централизованная экономика. Государственное регулирование экономики. Времена группы Continuous	6
Тема 4.2.	Менеджмент. Уровни и области менеджмента. Времена группы Perfect.	6
Тема 4.3	Маркетинг. Типы маркетинга. Present Perfect-Past Simple в сравнении	4
<b>Раздел 5</b>	<b>Основы банковской деятельности.</b>	<b>22</b>
Тема 5.1	Банки. Виды банковских услуг. Времена группы Perfect (Passive)	6
Тема 5.2	Сущность и функции денег. Времена группы Perfect. Present Perfect Passive	4
Тема 5.3	Товарные биржи. Виды ценных бумаг. Типы вопросов.	4
Тема 5.4	Налоги и налогообложение. Времена группы Perfect. Сводная таблица времен.	4
	<b>Контрольная работа</b>	<b>2</b>
	<b>Дифференцированный зачет</b>	<b>2</b>

#### 3 курс

№ п\п	Тема	Кол-во часов
<b>Раздел 6.</b>	<b>Общие понятия страхования. Виды страхования.</b>	<b>29</b>
Тема 6.1	Страховая компания «Ллойдс» Инфинитив, его формы.	6
Тема 6.2	Страхование и риск. Инфинитивные обороты.	6
Тема 6.3	Страхование жизни. Производственное страхование. Причастие I	8
Тема 6.4	Деловая этика. Употребление причастий I, II	6
	<b>Контрольная работа</b>	<b>2</b>
	<b>Итоговое занятие</b>	<b>1</b>

<b>Раздел 7</b>	<b>Документарное обеспечение страховых операций</b>	<b>19</b>
Тема 7.1	Страховые полисы и сертификаты. Сложное дополнение (образование, употребление)	4
Тема 7.2	Страховые услуги банков. Сложное дополнение	4
Тема 7.3	Открытие счета. Сложное подлежащее.	4
Тема 7.4	Банк Англии. Подготовка к контрольной работе.	4
	<b>Контрольная работа</b>	<b>2</b>
	<b>Дифференцированный зачет</b>	<b>1</b>

#### 4.Содержание практических занятий.

### 2 КУРС 3 СЕМЕСТР ВВЕДЕНИЕ. ВВОДНО-КОРРЕКТИВНЫЙ КУРС.

#### Практическая работа № 1.

**Тема:** Речевой этикет. Приветствие. Глагол to be.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Составить диалог по теме. Упр.6-9.

#### A Informal situations (school/work friends, neighbors):

##### Greetings

- Hi.
- Hey.
- Hello.
- Good morning/afternoon/evening.
- How are you?
- How is it going?
- How are you getting on?
- How are things?
- What's new?
- What's up?

##### Possible replies

- Fine.
- OK.
- Good.
- So, so.
- Very /pretty much the same.
- Very well, thank you.
- Getting better /worse.
- Not too bad/well, thanks. And you?

##### Farewells

- I've got to go. Bye.
- Take care.
- See you later.
- Must dash.
- It's getting late. I must be going.

## **B Formal situations (co-workers, business partners):**

### **Greetings**

- Hello, Mr/Mrs/Miss....
- Good morning/afternoon/evening.
- It's nice to meet you (again).
- How have you been?
- How do you do?

#### *Possible replies*

- I've been good, thank you.
- How do you do?
- I'm doing well.
- It's nice to meet you too.

### **Farewells**

- I'm sorry but I have to leave now.
- If you'll excuse me, I must be going.
- I'd better be going.
- I hope to see you soon.
- I look forward to seeing you again.

**Language help!** *How do you do* is very formal and uncommon, mostly used by older people. Usually the answer is the same

### **1. Listen and practice the conversations. Take turns to ask and answer questions:**

- |                                    |                                   |
|------------------------------------|-----------------------------------|
| - Good morning.                    | - Morning, Anna.                  |
| - Good morning, Anna. How are you? | - Hi, Dave.                       |
| - Fine, thanks. How are you?       | - How are you doing?              |
| - Good.                            | - I'm doing fine, thanks. Coffee? |
|                                    | - Yes, please.                    |

### **2. Memorize the dialogues:**

- ☐ "How are you getting on?"  
"Fine, thank you. And how are you?"  
"Not too well."  
"Why, what's the matter?"
- ☐ "It's a long time since we met last."  
"Yes, very."  
"I'm glad you're back. I was missing you badly."  
"Oh, thank you. So was I."
- ☐ "How's John?"  
"Very much the same."
- ☐ "How's Donald getting on with his article?"  
"I'm afraid I don't know. I don't see much of him."
- ☐ "I really must be going".  
"Nice seeing you. When are you off? "  
" I must catch the 11.00 train".

“ Hope to see you soon. Take care and give my best wishes to your brother”.  
“ I will. ”  
“ Bye bye. ”  
“ See you. Bye. ”

**3. Answer the questions using a sentence from the right-hand column.**

How are you?	Fine, thank you.
How are you getting on?	Very well, thank you.
How's your son?	So, so.
How is your mother feeling?	Not bad.
How is everybody at home?	Not too well/bad.
	Very much the same.

**4. Ask questions to which the following could be the answers.**

- Fine, thank you.
- He's doing well, thank you.
- Not too well, I'm afraid.
- Everybody's fine.
- Getting better.
- It's a long time since we met last.
- I'm finishing it, thank you.

**5. Answer the questions.**

- How are you?
- How is your mother (father) getting on?
- How is everybody at home?
- How's your sister feeling?
- How are things with your aunt? I hear she was ill.
- How are you getting on with your study/ new job?

**6. Вставь нужную форму глагола to be:**

- The sun.....very hot.
- I.....happy.
- She.....from China.
- Mary.....a nice girl.
- John.....a student.

**7. Сделай предложения вопросительными и отрицательными:**

- My brother is small.
- Mr Brown and Mr Smith are from London.
- The houses are very big.
- English is easy.
- This book is interesting.

**8. Составь короткие диалоги, используя нужную форму глагола to be:**

*Example: Jane / a singer? - No, / a doctor. -Is Jane a singer? - No, she is a doctor.*

- You / at home? - No, / in the office.
- Your car / red? - No, / black.
- The Kremlin / in Tokyo? - No, / in Moscow.
- They / policemen? — No, / pilots.
- Simon / in London? — No, / in Paris.



**9. Вставьте глагол to be в Present, Past или Future Simple**

1. Yesterday we... at the theatre. 2. Where ... your mother now? — She ... in the kitchen. 3. Where ... you yesterday? — I ... at the cinema. 4. When I come home tomorrow, all my family ... at home. 5. ... your little sister in bed now? — Yes, she ... 6. ... you... at school tomorrow? — Yes I ... . 7. When my granny... young, she ... an actress. 8. My friend ... in Moscow now.

**Практическая работа № 2.**

**Тема:** Речевой этикет. Знакомство. Представление себя и других. Глагол to have.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Представить себя и своего друга, упр.9-12.

**1. Countries and nationalities. Tick the countries you know. Write the missing letters.**

countries	nationalities
I'm from ...	I'm...
Brazil	Brazili a <u>n</u>
Australia	Australi _ _
Argentina	Argentini _ _
the USA	Americ _ _
Germany	Germ _ _
Italy	Itali _ _
Mexico	Mexic _ _
Russia	Russi _ _
the UK	Brit i <u>s</u> <u>h</u>
Spain	Span _ _ _
Poland	Pol _ _ _
Turkey	Turk _ _ _
Japan	Japan _ _ _
China	Chin _ _ _
France	French

**2. Fill in the gaps. Read and practice the conversations. Where do the conversations take place?**

Receptionist: Good morning. What's your name please?

Jane: It's Jane Smith.

Receptionist: And where are you from?

Jane: I'm from ....

Receptionist: What are your names, please?

Joe: My name's Joe Hill and this is Susan West.

Receptionist: Where are you from?

Joe: We are from ...

Receptionist: Welcome to the conference. You're in room C.

**4. Topical vocabulary. Look at the form for an Internet café chat room. Put the words into the correct box.**

**Job**

doctor	student	single	Poland	businessman/woman	learning
	English	films	the USA	married	
	Brazil	music	coast		

doctor

<b>Marital status</b>
single

<b>Interests</b>
learning English

<b>Country</b>
Poland

**5. Read the E-mails and put them into correct order.**

**To Vanessa**  
Hello Vanessa. My name is Tom and I'm interested in English. I'm a businessman from Poland. My brother is married to an American woman. They are doctors.

**To Vanessa**  
Hello again, Vanessa. I'm 30 years old and I'm single. I'm in an Internet café on 5<sup>th</sup> Street. Where are you?

**To Tom**  
Hi. My name is Vanessa. I'm a doctor from Brazil but I'm on holiday in San Francisco in the USA. I'm interested in learning English. Please write to me (in

**To Tom**  
Hi Tom. Thank you for your E-mail. I'm 28 years old. I'm single and I'm interested in sport and films. Now I'm in an Internet café on 5<sup>th</sup> Street too!

**6. Are these sentences true (T) or false (F)?**

1. Vanessa is 20 years old and she is married.
2. She is on holiday in Madrid. She is Chinese.
3. She is interested in sport and films.
4. Tom is French and he is married to an American woman.
5. She is a doctor from Brazil.
6. Tom is interested in learning Spanish.

**Do you have penpals/penfriends? What countries are they from?**

**7. RECORDING 1. Listen to the people's introductions. Introduce yourself, follow the plan.**

**1. Greeting.**

Hi/Hello/Good afternoon....

**2. First name/last name.**

My first/last name is.....

**3. Place of living.**

I'm from .....

**4. Age.**

I'm .....

**5. Marital status.**

I'm married/single.

**6. Occupation.**

I'm a first year student at .....

**7. Hobby/Interests.**

My hobby is .../I'm interested in.....

**8. Introduce your classmate. Follow the plan. Pay attention to the verbs and pronouns.**

**9. Выбери нужную форму (have got — has got):**

1. Jack and Mary..... a car.
2. We..... many friends.
3. Mr Smith.....a big family.
4. Mr and Mrs. Brown.....a new house in the city.
5. Ted.....many toys.

**10. Сделай предложения вопросительными и отрицательными:**

1. Michael and Sam have got three cousins.
2. We have got a new TV set.
3. I have got a guitar.
4. Doctor Edwards has got two children.

**11. Составь предложения по образцу:**

	Jane and Sally	Mr White	The Browns	Tom Canty	Kevin
Balcony				+	
Car	+	+			+
Dog	+		+	+	+
Cat		+		+	

**Example:** Jane and Sally haven't got a cat, but they have got a dog.

1. Mr White.....
2. The Browns.....
3. Tom Canty.....
4. Kevin.....

**12. Закончи предложения:**

1. They have got a new car, but.....
2. Nick has got two small sisters, but.....
3. I have got a big house, but.....
4. Susan has got many pencils, but.....
5. I have got....., but.....

**Практическая работа № 3.**

**Тема:** Речевой этикет. Формы обращения.. Местоимения.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Упр.3, ответить на вопросы, упр.4-7.

**1 How would you address each of the following situations.**

1. An old man you don't know.
2. A policeman.
3. Your foreign colleague, whose name is Sam Smith. He is 45.
4. His wife. Her name is June. She is 38.
5. His daughter Ella. She is not married.
6. His daughter Mary who is married to Dr. Robert Rice.
7. Her husband.
8. Your friend's professor Bruce Baker.
9. Lily Lewis whose marital status you don't know. She is in her early thirties.

**2 Match the phrases from two columns.**

- |  |   |
|--|---|
| 1. Hello, John. How is it going?                           | A. Good morning, Mrs Baker. It was very kind of you to invite me. |
| 2. Sally, this is Jane.                                    | B. Hello, Jane. Pleased to meet you.                              |
| 3. Do you know George?                                     | C. Hello, Pete. It's nice to see you again.                       |
| 4. Miss Smith, I'd like to introduce you Mr Brown.         | D. No, I don't believe I have.                                    |
| 5. Pam, say hello to Pete.                                 | E. I'm very well, thank you.                                      |
| 6. How do you do?  | F. How do you do.   |
| 7. I don't believe you've met Miss Baker, have you?        | G. How do you do, Miss Smith?                                     |
| 8. Good morning, Mrs Smith. I'm so pleased you could come. | H. They are fine, thank you. And how are your parents?            |
|  | I. No, can't say I do.  |

**3 Read the following conversation to find out: 1) who the speakers are; 2) where it is taking place. Suggest the suitable title for it.**

Ted: Excuse me, you must be Tom.

Tom: Sorry?

Ted: You are Tom, aren't you? You've just come from London, haven't you?

Tom: Yes, that's right. I'm Tom Anderson.

Ted: Good, and I'm Ted Royal.

Tom: How do you do.

Ted: How do you do. That's Mrs Royal and our son. Liz, Allan, come and say hello to Tom.

Liz: Hello, Tom, did you have a good flight?

Tom: Oh, yes, very nice, thank you. Hello, Allan.

Allan: Hello.

Ted: Come on, Tom, we've got the car outside. Liz, did you find a baggage trolley for Tom?

Liz: I'm afraid, I didn't. I couldn't find one anywhere.

Ted: Never mind, give me one of your bags, Tom.

Tom: Oh, thank you Mr Royal.

Ted: By the way, I hope you don't mind me calling you Tom?

Tom: No, of course not.

Liz: And Ted, don't you think it would be better if Tom called us by our first names?

Ted: Yes, of course. "Mr Royal" makes me feel like a grandfather.

**Answer the following questions.**

1. Why did Ted say "Excuse me"?
2. What difference would it have made if he hadn't used this expression?
3. Why did Tom say "Sorry"?
4. Why do you think Tom didn't say "How do you do" to Allan?
7. Would he have sounded too formal?

**4. Вставь личные местоимения:**

1. Sally is ten. ....is in the fifth form.
2. Mr Brown isn't French. ....is English.
3. Mark and I are in the same class. ....are friends.
4. Are you a pupil? — Yes, ..... am.
5. Are.....from England, Frank?

**5. Вставь притяжательные местоимения (*my, his, her, its, our, their, your*), изменив предложения (по образцу):**

1. *Jane has got a white rabbit. — Her rabbit is white.*
2. Nick has got two young sisters. —.....
3. We have got a young English teacher. —.....
4. Susan has got a very nice father. — .....
5. You have got a new book. -.....
6. I have got..... —.....

**6. Замените выделенные слова на местоимения в объектном падеже:**

1. *We are waiting for our guests. – We are waiting for them.*
2. Alice saw *a white rabbit* in the field.
3. Phone *my brother* and me.
4. Don't tell *the story* to *your sister*.
5. He gave *fish* to *his* cat.
6. Sandra is cooking *food* for the party.

**7. Вставь указательные местоимения (*this/that - these/those*):**

1. Are (that/those) boxes heavy?
2. Does (this/these) woman like coffee?
3. Do (those/that) girls come from Spain?
- 4.(That/those) tall girl is very pretty.
- 5.(These/that) questions are difficult.

#### Практическая работа № 4.

**Тема:** Географическое положение Великобритании. Present Simple.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Выучить лексику, перевести текст, выполнить упражнения к тексту, упр.10-13.

#### 1 Discuss the following questions.

1. What is the difference between the names “Great Britain” and “the United Kingdom”?
2. What countries does Great Britain include? What are they? What are their capitals?
4. What do you imagine when you think of Britain and its people?

#### 2 Find geographical names in the text and translate them. Do we use the articles with them?

#### 3 Fill in the gaps if necessary.

1. The official name of ... Great Britain is ... United Kingdom of ...Great Britain and ...Northern Ireland.
2. ...U. K consists of...England, ...Scotland, ...Wales and ...Northern Ireland.
3. The western coast of ...Great Britain is washed by ... Atlantic Ocean and ... Irish Sea.
4. ... English Channel separates the south-east of ... Great Britain from ...France the narrower part of which is called ... Strait of Dover.
5. The climate in Great Britain is generally mild, humid and temperate due to the influence of ... Gulf Stream.
6. There are many rivers in Great Britain but they are not long. The longest of them is ...Thames, which is a little over 200 miles.

#### 4 Find the cardinal directions in the text.

север - северный - на севере - к северу от;

юг - южный - на юге - к югу от;

запад - западный-на западе - к западу от;

восток – восточный - на востоке - к востоку от.

#### 5 Translate the sentences into Russian.

1. Горы находятся *на западе* и *севере* страны.
2. Низменности *на юге* и *востоке*.
3. *Западное* побережье Великобритании омывается Атлантическим океаном и Северным морем.
4. Ла-Манш отделяет *юго-восточную* часть Великобритании от Франции.

#### 6 Topical vocabulary. Read and translate.

red rose	красная роза
thistle	чертополох
daffodil	нарцисс
shamrock	трилистник
mainland	материк
island	остров
to consist of /include	состоять из/включать
the English Channel	пролив Ла-Манш
the Strait of Dover	Па-де-Кале или Дуврский пролив (узкая

	часть Ла-Манша)
the Gulf Stream	теплое течение Гольфстрим
mild	мягкий
humid	сырой, влажный
temperate	умеренный
weather forecast	прогноз погоды
lowlands	низменности
mountains	горы
the House of Commons	палата общин
the House of Lords	палата лордов
highly developed country	высокоразвитое государство
parliamentary monarchy	парламентская монархия
to mine mineral resources	добывать минеральные ресурсы
coal	уголь
census	перепись населения

## 7 Reading and speaking. Group work.

### Group 1. Read the text, find information about the geographical position and climate of Great Britain. Say whether it is true (T) or false (F).

1. The official name of Great Britain is the United Kingdom of Great Britain and Northern Ireland.
2. The UK consists of three parts – England, Scotland, and Wales.
3. Great Britain officially includes England, Scotland and Wales and Northern Ireland.
4. The English Channel separates the south-east of Great Britain from France.
5. The climate in Great Britain is generally hot and dry due to the influence of the Strait of Dover.
6. The English say that they have three variants of weather. It is very changeable.

### Group 2. Read the text, find information about the capitals, ports, emblems and the political system of Great Britain. Say whether it is true (T) or false (F).

1. The longest river of Great Britain is the Severn, which is a little over 200 miles.
2. Britain's principal ports are London, Liverpool, Manchester, Hull, Glasgow.
3. The capital city of England is Liverpool.
4. The national emblem of Scotland is a red rose.
5. Great Britain is rich in coal which is mined mostly in England.
6. The UK is the constitutional monarchy. The official head of the state is the Prime Minister.

## GREAT BRITAIN

The official name of the country we usually call England is the United Kingdom of Great Britain and Northern Ireland. The U K is situated on the group of islands lying to the west of the continent of Europe. The UK consists of England, Scotland, Wales and Northern Ireland. The total land area of the United Kingdom is 244,000 square kilometres. The population of the country according to the 2011 census is about 63,182,000. The mountains are in the west and the north of the country. There are lowlands in the south and the east. Great Britain officially includes England, Scotland and Wales.

The western coast of Great Britain is washed by the Atlantic Ocean and the Irish Sea. The eastern coast is washed by the waters of the North Sea. The English Channel, which is 32 kilometres wide, separates the south-east of Great Britain from France the narrower part of which is called the Strait of Dover. So Great Britain is surrounded by water. Not far from the

British Isles there is warm Gulf Stream. So, the climate in Great Britain is generally mild, humid and temperate due to the influence of the Gulf Stream. This humid and mild climate is good for plants. The trees and flowers begin to blossom early in spring. In January average temperature is from 3 to 7 degrees below zero and in July it is from 16-17 degrees above zero.

British people say: "Other countries have a climate, in England we have weather." The weather in Britain changes very quickly. One day may be fine and the next day may be wet. The morning may be warm and the evening may be cool. The English also say that they have three variants of weather: when it rains in the morning, when it rains in the afternoon or when it rains all day long. Every daily paper publishes a weather forecast. Both the radio and television give the weather forecast several times each day.

There are many rivers in Great Britain but they are not long. The longest of them is the Thames, which is a little over 200 miles. Britain's principal ports are London, Liverpool, Manchester, Hull, Glasgow.

The capital city of England is London. The capital city of Scotland is Edinburgh. The capital city of Wales is Cardiff. Belfast is the capital of Northern Ireland.

The national emblem of England is a red rose. The national emblem of Scotland is a thistle. The national emblem of Wales is a daffodil. The national emblem of Northern Ireland is a shamrock.

Great Britain is not rich in mineral resources, except coal, mined mostly in Wales. But it is a highly developed country.

The UK is the parliamentary monarchy. Legislative power belongs to her Majesty Queen Elizabeth II, and the Parliament, which consists of the House of Commons and the House of Lords. Officially the Head of the State is the Queen.

#### **8. RECORDING. Choose the right variant.**

##### **1. The United Kingdom of Great Britain and Northern Ireland includes...**

- a) England and Scotland;
- b) Wales and Northern Ireland;
- c) England, Scotland, Wales and Northern Ireland;

##### **2. The Prime Minister lives ...**

- a) at Buckingham Palace;
- b) near the Stonehenge;
- c) at 10 Downing Street;

##### **3. The Queen lives in ...**

- a) Oxford;
- b) the Parliament;
- c) Buckingham Palace;

##### **4. .... is a birthplace of William Shakespeare.**

- a) Liverpool;
- b) Stratford - upon - Avon;
- c) Edinburgh;

##### **5. .... is a home of The Beatles.**

- a) London;
- b) Cardiff;
- c) Liverpool;

##### **6. .... and ... is famous for the Universities.**

- a) Oxford and Cambridge;



- b) Belfast and Cardiff;
- c) Stratford - upon - Avon and London;

**7. About 2% of the working population are...**

- a) businessmen;
- b) farmers
- c) teachers;

**8. In Wales ..... is very popular.**

- a) Kensington Garden;
- b) the Snowdon National Park
- c) Hyde Park;

**9. Welsh people speak...**

- a) English;
- b) both English and Welsh;
- c) English and French;

**10. Over ... million tourists come to Britain every year.**

- a) 28;
- b) 38;
- c) 48;

**11. What is Stonehenge? It is...**

- a) a clock;
- b) a temple;
- c) a temple, or a clock, or a calendar. Nobody knows.

**12. Britain is an island. In fact there are over ... islands.**

- a) 800;
- b) 900;
- c) 1000;

**9 Speaking and discussion.**

1. What place in Britain would you like to visit most of all and why?
2. Would you like to live in Britain? Why/why not?

**10 Put the verbs in the Present Simple form.**

1. One fly \_\_\_\_\_ (to fly) , two flies \_\_\_\_\_ (to fly).
2. One girl \_\_\_\_\_ (to cry), four girls \_\_\_\_\_ (to cry).
3. When a wolf \_\_\_\_\_ (to see) the moon, it \_\_\_\_\_ (to begin) to howl.
4. Wolves and sheep \_\_\_\_\_ (to be) never friends.
5. Our hens \_\_\_\_\_ (to lay) a lot of eggs.
6. Boys \_\_\_\_\_ (to fight) and \_\_\_\_\_ (to shout).
7. That boy \_\_\_\_\_ (to try) to catch some balls.
8. These girls \_\_\_\_\_ (to try) to run away from an angry turkey.

**11. Yan is at a summer camp in Poland. Write what he usually does in the camp. Put the verbs in bracket in the correct form.**

1. He \_\_\_\_\_ (get) up at 7.
2. He \_\_\_\_\_ (have) his English lesson every day.
3. He \_\_\_\_\_ (speak) English to his friends.
4. He \_\_\_\_\_ (play) board games in the afternoon.

5. Sometimes he \_\_\_\_\_ (swim) in the lake. 6. He often \_\_\_\_\_ (go) hiking. 7. He sometimes \_\_\_\_\_ (sit) by the camp fire in the evenings. 8. He never \_\_\_\_\_ (go) on a trip without his friends.

**12. Put the verbs in the Present Simple form.**

*go, like, love, watch, read, like, walk, come, do, watch*

My name's Pavel. In the evening I usually (1) \_\_\_\_\_ my homework. Then I (2) \_\_\_\_\_ TV or video. I (3) \_\_\_\_\_ action films! They are super! Then I (4) \_\_\_\_\_ my dog. After that I (5) \_\_\_\_\_ home, (6) \_\_\_\_\_ a book and (7) \_\_\_\_\_ to bed. My sister is little. She doesn't (8) \_\_\_\_\_ action films. She (9) \_\_\_\_\_ cartoons. She (10) \_\_\_\_\_ them every day.

**13. Look at the chart and write about Ellie.**

	sports programmes	comedies	action films	the news
Often		✓	✓	
Sometimes	✓			
Rarely	✓			
Never				✓

Ellie often watches comedies.

\_\_\_\_\_.

**Практическая работа № 5.**

**Тема:** Географическое положение Великобритании. Present Simple.

**Цель:** Закрепление и систематизация лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Перевести текст, сделать презентацию о Великобритании. Упр.4,5.

**PLACES TO GO. WALES**

Wales is a part of the United Kingdom and it's famous for its beautiful scenery, music festivals and friendly people. It has its own language, Welsh, but nearly everyone speaks English. Wales is also famous for its long place names like Llanfairpwllgwyngyllgogerychwyrndrobwll-llantysillioogoch! The best time to visit is from June to September.

Cardiff is a capital city. It's a busy, modern city on a river called the Taff. There is a beautiful castle in the center of the city and some interesting museums. St. David's Hall is a good place for traditional Welsh music. You can also



go to concerts and sports events at the amazing Millennium Stadium.

Brecon Beacons National Park is a great place for walks and picnics. You can walk along Offa's Dyke in the Black Mountains and enjoy the wonderful views, or go fishing at Llangorse Lake, the largest natural lake in the south Wales.

Snowdonia National Park is in the north of the country. Every year about 500.000 people climb Snowdon, the highest mountain in Wales. You can also travel up the mountain by train!



Llandudno is an old seaside town on the north coast. It's famous for its long beaches and beautiful scenery, and is a good place to go surfing. You can also go surfing at many places in the south of the country like Broadheaven and Tenby.

**Topical vocabulary**

the Taff – река Тафф

St. David's Hall - Сент-Дэвид Холл, центр проведения выступлений местных и мировых звезд, конференций и представлений из области современного искусства.

Millennium Stadium – стадион Миллениум

Brecon Beacons National Park – национальный парк Брекон-Биконс

Offa's Dyke – дамба Оффы, бывшая граница между Англией и Уэльсом

the Black Mountains – Черные горы

Llangorse Lake – озеро Ллэнгорс

Snowdonia National Park – национальный парк Сноудония

Llandudno – Лландидно, морской курорт и город в Уэльсе

Tenby – Тэнби, город на юго-западе

**1 Are these sentences true or false?**

1. Wales is a country in the United Kingdom.
2. They speak two languages in Wales.
3. August isn't a good time to visit.
4. You can listen to music at the Millennium Stadium.
5. Snowdon is in the Black Mountains.
6. You can travel by train up Snowdon.
7. Llandudno is a modern town.
8. Wales is a good place for surfing.

**2. Make notes about Wales.**

facts about the country	places to visit and things to do

**3. Do you have your dream country you would like to visit? Tell about places to visit and things to do.**

#### 4. Поставьте подлежащее и сказуемое в 3-е лицо единственного числа.

1. I always listen to the radio in the morning. – **He** always *listens* to the radio in the morning.
2. I sometimes write letters to my school friends.
3. I always drink tea for breakfast.
4. I often watch football matches on TV.
5. I live in Moscow.

#### 5. Поставьте глаголы в Present Simple.

Adam.....(1. be) a young man from Bristol. He..... (2. live) in a new big house near the city centre. He.....(3. be) a student at the university. He.....(4. study) History and Literature. Every day he.....(5. go) to the university by bus. He.....(6. have) many friends and they always.....(7. go) to the park on Sundays. In the evenings they sometimes.....(8. go) to the disco or to the cinema. Adam.....(9. not like) going to the theatre.

### Практическая работа №6.

**Тема:** Столица страны изучаемого языка. Лондон. Past Simple.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Перевести текст, выполнить задания к тексту, выполнить упр. 6-9.

#### 1 Answer the questions.

1. What do you know about London?
2. Have you ever been to London? Would you like to visit it?
3. What famous London sights do you know?

#### 2 Topical vocabulary. Read and translate.

the Tower of London - Лондонский Тауэр, крепость на северном берегу Темзы;

the Houses of Parliament – Парламент;

Trafalgar Square – Трафальгарская площадь;

Kensington Gardens - Кенсингтонский парк, примыкающий к Гайд парку;

Westminster Abbey- Вестминстерское Аббатство;

Hyde Park – Гайд парк, королевский парк в центре Лондона;

Madame Tussaud's Museum – музей мадам Тюссо;

Poet's Corner – Уголок поэтов в Вестминстерском Аббатстве;

the Royal Exchange – Королевская биржа;

Big Ben – Биг Бен, самый большой из пяти колоколов Вестминстерского дворца (часто это название относят к часам и часовой башне в целом);

the British Museum - Британский музей;

the National Gallery – Национальная галерея;

the river Thames – река Темза.

### LONDON

London is the capital of the United Kingdom, its economic, political and cultural centre. It is one of the world's most important ports and one of the largest cities in the world. London with its suburbs has a population about 11 million people.

It is situated on the river Thames about forty miles from the mouth and is divided into two parts by the river: north and south.

The history of London goes back to Roman times. It has been a capital for nearly a thousand years. Due to favourable geographical position a small town soon became an important trade centre.

Actually London can be divided into several parts. First there is the City of London. It's the financial and business centre of Great Britain. It's the district where most offices and banks are concentrated: the Royal Exchange and the Bank of England are here, too. The East End is the district where mostly working people live. A lot of docks, factories, poor houses are concentrated here. The old port is now called "Docklands".

The West End makes a great contrast to the working district of London. It is full of richest hotels, largest supermarkets, best cinemas and concert halls. It is famous for its beautiful parks and gardens such as Hyde Park or Kensington Gardens. Many ancient buildings still stand here.

Another important district of London is Westminster where most of government buildings are located. Westminster Palace is the seat of the British Parliament where the county's leaders speak. The Houses of Parliament stand beside the river Thames. On the highest tower there is the most famous and largest clock of the country - Big Ben.

Standing not far from the Houses of Parliament, Westminster Abbey is a symbol of England. The legend says that Westminster Abbey was founded by St Peter himself but we know it was built by King Edward in 1065. The coronation of all British Kings and Queens takes place in Westminster Abbey. It is also famous for its Poet's Corner where many outstanding people - statesmen, painters, and poets were buried there. Among them Tennyson and Geoffrey Chaucer, the first English national poet, world famous scientists Isaac Newton Charles Darwin, etc.

Every year millions of tourists come to London to visit the places of interests. They make sightseeing tours of the city, visit the Trafalgar Square, the British Museum, the National Gallery, Madame Tussaud's Museum of waxworks, etc. They also visit the most ancient historic monuments dating back to Roman times such as the Tower of London which had been a fortress, a prison and a royal palace. At present it is one of the most interesting museums of GB. Now the King and the Queen of Britain do not live in the Tower. When the Queen is in London, she stays in Buckingham Palace, her official residence.

### **3 Reading and speaking. Group work.**

#### **Group 1. Find information about the parts of London. Say are these sentences true or false (T/F)?**

1. London consists of several parts: the City, the West End, the East End, Westminster.
2. The West End is an industrial district of London. It's the district where most offices and banks are concentrated.
3. The East End is populated by working class families. It is full of richest hotels, largest supermarkets, best cinemas and concert halls.
4. The City is a financial center of London.
5. The West End is famous for its beautiful parks and gardens such as Hyde Park or Kensington Gardens.
6. Westminster is a district of London where most of government buildings are located.

#### **Group 2. Find information about the sights of London. Say are these sentences true or false (T/F)?**

1. Westminster Palace is the seat of the British Parliament where the county's leaders speak.
2. Westminster Abbey is a symbol of Edinburgh.
3. Buckingham Palace stands beside the river Thames.
4. The coronation of all British Kings and Queens takes place in Westminster Abbey.
5. The Tower of London had been a royal palace.
6. When the Queen is in London, she stays in Harrods, her official residence.

**4. RECORDING. Choose the right variant.**

**1. London is on the river ...**

- a) Severn;
- b) Taff;
- c) Thames;

**2. There are ... bridges in London.**

- a) 29;
- b) 39;
- c) 49;

**3. The most famous bridge in London is...**

- a) Millennium Bridge;
- b) Cannon Street Railway Bridge;
- c) Tower Bridge;

**4. "The Tube" is ...**

- a) a black taxi;
- b) the Underground;
- c) a red bus;

**5. Madam Tussaud's is..**

- a) the National Gallery;
- b) the British Museum;
- c) a museum of wax models;

**6. The most famous store in Britain is...**

- a) Marks and Spenser;
- b) Harrods;
- c) House of Fraser;

**7. Covent Garden is ...**

- a) a place for growing flowers;
- b) a place for shopping and a center of London street life;
- c) a place for playing football.

**What do people like about London?**

**Where can people relax and have fun in London?**

**5. Make notes about London.**

<b>facts about the city</b>	<b>places to visit and things to do</b>

**What do you like about London? Would you like to visit it?**

**6. Write the Past Simple of the following words:**

open - opened	regret - .....	cry - .....	stay - .....
love - .....	quarrel - .....	fry - .....	travel - .....
plan - .....	drop - .....	arrive - .....	close - .....

empty - .....	die - .....	play - .....	tidy - .....
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**7. Look at the list of irregular verbs at the back of the book and complete the table:**

Infinitive	Past	Infinitive	Past
go	.....	.....	broke
have	.....	.....	cut
.....	came	take	.....
be	.....	.....	stole
wake	.....	drink	.....
meet	.....	.....	put
.....	sang	make	.....
speak	.....	.....	run
.....	told	begin	.....

**8. Underline the verbs in Past Simple.**

In the summer I visited my grandparents. We went to the forest, swam in the river, went fishing, read books, went to the cinema, and watched TV all the time. I visited my friends, played football, listened to music, worked in the fields, went boating, and had a good time. I picked berries and mushrooms. I lay on the sand.

**9. Put the verbs in Past Simple.**

*be (2), feed, take, start, visit, listen*

The children went to London. The Tour \_\_\_\_\_ at Hyde Park in the morning. The children \_\_\_\_\_ the ducks and squirrels there. Then they \_\_\_\_\_ photos of Trafalgar Square. The next stop \_\_\_\_\_ the British Museum. They also \_\_\_\_\_ the Tower of London. The children \_\_\_\_\_ to the famous bell Big Ben. In the evening they \_\_\_\_\_ very tired.

**Практическая работа №7.**

**Тема:** Столица страны изучаемого языка. Лондон. Past Simple.

**Цель:** Закрепление и систематизация лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Перевести текст, сделать презентацию о Лондоне/его достопримечательностях. Упр. 2-6.

**BAKER STREET**

**221b Baker Street, London.** This address is famous all over the world as the greatest detective Mr. Sherlock Holmes and his friend Doctor Watson lived there for 23 years from 1881 to 1904. The house itself was built in 1815. It is a two-storied building. The rooms are exactly the same as they were when Sherlock Holmes lived and worked there. The Sherlock Holmes museum was opened on March 27, 1990. In every room in the museum there are exhibits reminding visitors of various stories.

Sir Arthur Conan Doyle wrote 60 Sherlock Holmes adventures – four long novels 56 short stories. It is allowed to examine every item take pictures everywhere in the museum. The role of Mrs. Hudson has not been forgotten. On the ground floor there is Hudson's old English restaurant serving traditional English food. The museum is absolutely remarkable. Sir Arthur Conan Doyle helped us to see the brilliant detective and also the late 19<sup>th</sup> century life- style of professional gentlemen through the Sherlock Holmes stories.

**1. Answer the following questions.**

1. Who lived at 221 b Baker Street?
2. When was the house built?
3. When was the museum opened?
4. How many stories and novels did Sir Arthur Conan Doyle write?
5. What do you know about Sherlock Holmes and Doctor Watson?
6. What books by Sir Arthur Conan Doyle did you read?
7. What films about Sherlock Holmes and Dr. Watson did you see?

**2. Look at what Maria did and didn't do last Sunday. Then write sentences:**

- |                       |                                    |
|-----------------------|------------------------------------|
| wake up late –        | have lunch with her grandparents — |
| do her homework +     | take her dog out for a walk +      |
| speak to her friend – | help her mother make dinner +      |

**3. Imagine your friend works in the zoo. Write what he did yesterday. Use the following phrases.**

to come up to all the cages, to open them, to talk to the animals, to wash some of the animals, to give them food, to clean the cages, to bring water for the animals, to close the cages

**4. Ask and answer questions what people did or didn't do yesterday. Then ask your partner questions to fill in the table about him/her:**

	go for a walk	play golf	write a letter	wash the car
<b>Peter</b>	+	+		
<b>Mr and Mrs Page</b>	+		+	+
<b>Your partner</b>				

1. Peter/go for a walk? *Did Peter go for a walk yesterday? Yes, he did.*
2. Peter/play golf? .....
3. Peter/write a letter? .....
4. Mr and Mrs Page/play golf? .....
5. Mr and Mrs Page/wash the car? .....

**5. Use the time expressions below to write true sentences about yourself:**

three months ago	yesterday	last weekend	in 2014	last Tuesday
------------------	-----------	--------------	---------	--------------

1. I went to a pop concert three months ago.
2. ....
3. ....
4. ....
5. ....

**6. Write questions in Past Simple.**

Kim: What \_\_\_\_\_ (you do) last night, Lisa?

Lisa: I went to the cinema.

Kim: What film \_\_\_\_\_ (you see)?

Lisa: Shrek.

Kim: Who \_\_\_\_\_ (you go) with?

Lisa: Pete and Zoe.

Kim: \_\_\_\_\_ (you enjoy) it?

Lisa: Well, the special effects were brilliant, but the story wasn't very good.

Kim: What time \_\_\_\_\_ (it finish)?

Lisa: At ten o'clock.



Kim: What\_\_\_\_\_ (you do) after the film?

Lisa: We went for a pizza.

### Практическая работа № 8.

**Тема:** Экономика страны изучаемого языка. Великобритания. Future Simple.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Перевести текст, выполнить задания к тексту. Выполнить упр.6-8.

#### 1 Do you understand the difference between imports and exports? Match the words from two columns.

- |                      |   |
|----------------------|---|
| 1) Imports           | a) goods which a country sells to other countries;  |
| 2) Exports           | b) services sold to other countries;                |
| 3) Invisible exports | c) services bought from other countries;            |
| 4) Invisible imports | d) goods which a country buys from other countries. |

#### 2 An important part of Britain's overseas trade consists of invisible export. Divide the following into the categories: a visible import, an invisible import, an invisible export.

- A Frenchman spends a week in Edinburgh and goes sightseeing;
- A Londoner buys a Japanese-made car;
- A Russian buys Lipton tea;
- A British company books a group holiday to Greece for its workers;
- A student from Russia takes an English course in London;
- Russian people watch a British serial.

#### 3 Topical vocabulary. Read and translate.

Gross domestic product (GDP) – валовый внутренний продукт;

Gross national product (GNP) – валовый национальный продукт;

To be based on – быть основанным на ч/л;

To employ workforce – нанимать рабочую силу;

Account for – насчитывать;

Branch of industry – отрасль промышленности;

Cotton/woolen industry – хлопчатобумажная/шерстяная промышленность;

Coal-mining – добыча угля;

Electric power industry – энергопромышленность;

Ferrous metallurgy – черная металлургия;

Private enterprises – частные предприятия;

Naval and industrial power – морская и промышленная держава;

Shipbuilding – кораблестроение;

Civil aviation – гражданская авиация;

Manufacturing – производство;

Agriculture – сельское хозяйство;

Play a vital/important role – играть важную роль;

National income – национальный доход;

Retail and wholesale trade – розничная и оптовая торговля;

Natural resources – минеральные ресурсы;

Valuable deposits – ценные запасы/залежи;

Trade deficit – дефицит;

Raw materials – сырье;

Granite – гранит;

Copper – медь;  
Zink – цинк;  
Salt – соль;

**4. Pick up the names of the cities, countries, organizations from the text. Do we use articles with them?**

### THE ECONOMY OF GREAT BRITAIN

Great Britain is a highly-developed naval and industrial power. Its economy was primarily based on private enterprises. The government controls the coal-mining and electric power industries, ferrous metallurgy and shipbuilding. Part of public transport, civil aviation and national bank are also managed by the state.

The main sectors of British economy are manufacturing, services and agriculture. The share of industry in GNP is 11 times more than that of agriculture. Manufacturing plays a vital role in British economy. It accounts for 1/5 of the GNP and employs less than 1/3 of the workforce.

The rise of Great Britain as an industrial nation was partly due to the presence of considerable mineral resources, the most important of them being coal and iron. Next to coal and iron the chief minerals found on the British Isles are the building stone, marble, granite, slate, lead, tin, copper, zink, salt and china clay. But in the course of the last hundred years many of Britain's most valuable deposits have been worked out.

Big cities and towns such as London, Glasgow, Manchester, Liverpool, Newcastle, Sheffield and Birmingham have enterprises of nearly all branches of industry. The main centres of cotton and woolen industry are Leeds, Bradford and Manchester.

Services play an important role in British economy and make up an increasing proportion of the national income. They account for about 60 per cent of gross domestic product (GDP) and 68 per cent of employees. This sector includes health, education, retail and wholesale trade, tourism, financial and business services, insurance, transport, etc.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased. With a large population, small land area, and few natural resources, the country depends on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries.

The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Its main exports are food stuffs and most of the raw materials for industry. Britain imports half the food it needs.

The United Kingdom's main trade partner is the EU. Some 58 percent of the kingdom's exports go to EU nations. Its main EU partners are Germany, which accounts for 12 percent of exports; France, with 12 percent; and the Netherlands with 8 percent. The United Kingdom's largest single market is the United States, which accounts for 13 percent of its exports. The United States also provides 14 percent of the kingdom's imports.

For several decades, the United Kingdom has had a trade deficit, as it has imported more goods and services than it has exported. In 1998, the trade deficit amounted to US\$35 billion or 1.5 percent of GDP.

The United Kingdom has been a member of the European Free Trade Association (E.F.T.A.) since 1959, and a member of the European Economic Community (E.E.C.) since 1973.

**5 Complete the sentences, using the information from the text.**

1. The British government controls ... ..

2. The main sectors of British economy are .... .
3. The most important mineral resources of Great Britain are .... .
4. The main centers of cotton and woolen industry are ... .
5. The service sector includes .... .
6. The United Kingdom's principal exports are ... .
7. Its main EU partners are ... .

**6. Complete the sentences.**

*won't let      'll take      ~~'ll close~~      'll be      won't pass      'll catch*

1. It's cold. *I'll close* the window.
2. His teacher thinks he..... a great pianist one day.
3. Do your homework or I ..... you go out.
4. I'm afraid she ..... her exams.
5. Put on your coat or you ..... a cold.
6. This shirt is nice. I .....it.

**7. Answer the questions about yourself, using I hope, I believe, I expect, perhaps, probably. Follow the model.**

1. Where will you go at the weekend?  
*I'll probably go skiing in the mountains.*
2. What will you buy your friend for his/her birthday?  
\_\_\_\_\_
3. Where will you be at 3 o'clock tomorrow afternoon?  
\_\_\_\_\_
4. Who will you ask if you need studying for the exam?  
\_\_\_\_\_
5. Where will you spend your holidays?  
\_\_\_\_\_

**8. Take a role of a fortune teller and tell your group about the future. You can use the ideas below.**

**One student will...**

1. be a dentist
2. have 3 children
3. win a lot of money
4. marry a millionaire

**Two students will....**

1. be singers
2. live in the USA
3. win a competition
4. fly to the moon

*Fortune teller: I think Jim and Lucy will be singers.*

**Практическая работа № 9**

**Тема:** Экономика страны изучаемого языка. Великобритания. Future Simple.

**Цель:** Закрепление и систематизация лексического и грамматического материала, совершенствование навыков говорения, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Ответить на вопросы к тексту/сделать презентацию. Выполнить упр.2-5.

**THE ECONOMY OF GREAT BRITAIN**

Great Britain is a highly-developed naval and industrial power. Its economy was primarily based on private enterprises. The government controls the coal-mining and electric power industries, ferrous metallurgy and shipbuilding. Part of public transport, civil aviation and

national bank are also managed by the state.

The main sectors of British economy are manufacturing, services and agriculture. The share of industry in GNP is 11 times more than that of agriculture. Manufacturing plays a vital role in British economy. It accounts for 1/5 of the GNP and employs less than 1/3 of the workforce.

The rise of Great Britain as an industrial nation was partly due to the presence of considerable mineral resources, the most important of them being coal and iron. Next to coal and iron the chief minerals found on the British Isles are the building stone, marble, granite, slate, lead, tin, copper, zinc, salt and china clay. But in the course of the last hundred years many of Britain's most valuable deposits have been worked out.

Big cities and towns such as London, Glasgow, Manchester, Liverpool, Newcastle, Sheffield and Birmingham have enterprises of nearly all branches of industry. The main centres of cotton and woolen industry are Leeds, Bradford and Manchester.

Services play an important role in British economy and make up an increasing proportion of the national income. They account for about 60 per cent of gross domestic product (GDP) and 68 per cent of employees. This sector includes health, education, retail and wholesale trade, tourism, financial and business services, insurance, transport, etc.

In the 19th century Britain dominated international trade, accounting for about one-third of world's exports. Early in the 20th century its position changed. The volume of world's exports increased. With a large population, small land area, and few natural resources, the country depends on foreign trade to supply the raw materials for English factories and to provide a market for the sale of the thousands of types of manufactured goods produced by English industries.

The United Kingdom's principal exports are vehicles, machinery, manufactured goods and textiles. Its main exports are food stuffs and most of the raw materials for industry. Britain imports half the food it needs.

The United Kingdom's main trade partner is the EU. Some 58 percent of the kingdom's exports go to EU nations. Its main EU partners are Germany, which accounts for 12 percent of exports; France, with 12 percent; and the Netherlands with 8 percent. The United Kingdom's largest single market is the United States, which accounts for 13 percent of its exports. The United States also provides 14 percent of the kingdom's imports.

For several decades, the United Kingdom has had a trade deficit, as it has imported more goods and services than it has exported. In 1998, the trade deficit amounted to US\$35 billion or 1.5 percent of GDP.

The United Kingdom has been a member of the European Free Trade Association (E.F.T.A.) since 1959, and a member of the European Economic Community (E.E.C.) since 1973.

### 1. Answer the questions.

1. What is the British economy based on?
2. What are the United Kingdom's principal exports?
3. What does the service sector include?
4. What is the United Kingdom's main trade partner?
5. What is the United Kingdom's largest single market?
6. The United Kingdom has been a member of several organisations. What are they?

### 2. Look at Amy's diary for next week. Ask and answer questions as in the example.

<b>MONDAY</b> clean my room	<b>THURSDAY</b> have a guitar lesson
<b>TUESDAY</b> play volleyball	<b>FRIDAY</b> watch TV

<b>WEDNESDAY</b> help mum	<b>SATURDAY</b> meet my friends
	<b>SUNDAY</b> visit grandmother

- |  |   |
|--|---|
| <p>1. clean her room/Wednesday<br/><u>Is Amy going to clean her room on Wednesday?</u><br/><u>No, she isn't. She is going to clean her room on Monday</u></p> <p>2. play volleyball/Saturday<br/>_____</p> <p>3. help her mum/Monday<br/>_____</p> | <p>4. have a guitar lesson/Friday<br/>_____</p> <p>5. watch TV/Tuesday<br/>_____</p> <p>6. meet her friends/Sunday<br/>_____</p> <p>7. visit her grandmother/Thursday<br/>_____</p> |
|--|---|

**3. Pair work. Ask and answer questions as in the example.**

A: Are you going to clean your room on Monday?  
B: Yes, I am./No, I'm not.

**4. Writing activity.**

Writing Activity
I'm going to ..... on Monday..... ..... ..... .....

**5. Open the brackets, using Future Simple or be going to. Choose between Future Simple and be going to to complete the conversation.**

- Can I speak to Fiona, please?
- Speaking. Is that you, Pat?
- It's me. Hi. What you \_\_\_\_\_ (1 – do) tonight?
- I don't know yet. I think, I \_\_\_\_\_ (2 — read) the book Nora gave me yesterday.
- How about going to the cinema?
- Sounds good, but I'm looking after my little brother after eight, because my parents are going to their friend's birthday party.
- Poor you. Your brother is so naughty sometimes!
- But I love him. He's so funny! I think, he \_\_\_\_\_ (3 — be) a good clown. He says he \_\_\_\_\_ (4 — be) a pilot, nothing else. Well, what \_\_\_\_\_ (5 — do) you tonight?
- I don't know either. I wanted to go somewhere nice with you, but you are baby-sitting tonight, so I \_\_\_\_\_ (6 — help) you to baby-sit, if you don't mind.

— Of course, I don't. Come along and we \_\_\_\_\_ (7 — have) a nice cup of tea and \_\_\_\_\_ (8—play) with my brother.

### Практическая работа № 10.

**Тема:** На железнодорожном вокзале. Страдательный залог времен Simple.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Составить диалог по теме, упр.8-10.

#### 1 Capital cities in Europe - where are they? Speak, connect and write.

*I'd like to go to....*

Rome.

Berlin.

London.

Paris.

Madrid.

Budapest.

Prague.

Bratislava.

Brussels.

Bern.

Copenhagen.

Oslo.

Stockholm.

Helsinki.

Moscow.

..... is in....

Spain.

England.

the Czech Republic.

Italy.

Germany.

France.

Hungary.

Belgium.

Slovenia.

Russia.

Finland.

Sweden.

Switzerland.

Norway.

Denmark.



*I'd like to go to Rome. Rome is in Italy.*

*I'd like to go to ..... is in .....*

*I'd like to go to ..... is in .....*

#### 2 Travel plans. Speak and write. To which of these countries can you travel by train?



*I'd like to go to ...*

Rome

Berlin

London

Paris

Madrid

Budapest

Prague

You can go...

by train.

by car.

by plane.

by bus.

by boat.

by bike.

Bratislava by ????  
Brussels  
.....

**Where do you want to go? Write about your travel plans:**

*I'd like to go to* ..... *by* .....

*I'd like to go to* ..... *by* .....

**3 Topical vocabulary. Read and translate.**

a railway station – железнодорожный вокзал

direction - направление

a booking office - билетная касса

a ticket - билет

a single ticket - билет в одно направление

a return ticket - билет туда и обратно

a pound – фунт (денежная единица)

a waiting room – зал ожидания

arrival - прибытие

a porter - носильщик

to carry luggage – нести багаж

to push – толкать, продвигать

a truck – багажная тележка

a trunk – дорожный чемодан

a suitcase – чемодан (небольшой плоский)

a luggage van – багажный вагон

abroad – за границей, за границу

a direct train – прямой поезд

to be due out – должен отойти

to be due in – должен прибыть

a sleeping car – спальный вагон

a stopping train – пассажирский поезд

a place of destination – место назначения

chief - главный

a station-master – начальник станции

a bookstall – книжный киоск

a left-luggage office – камера хранения

to call for smth – заходить за чем-либо

a carriage – пассажирский вагон

**4 Read the text and practice the conversations.**

**THE RAILWAY STATION**

We are at the railway station in London. Let's look round the station and watch the busy life that is going on. There are a lot of platforms from which trains go out and come in. Our train goes from platform 2, so let us wait in that direction. There is a booking office where you can buy a ticket for your journey. Let's listen to that man buying a ticket.

*Man:* I want a ticket to Brighton, please, second class.

*Booking clerk:* Single or return?

*Man:* Return, please.

*Booking clerk:* Second return, Brighton: one and fifty pounds, please. (The man gives him two pounds). Fifty pence change, thank you.

*Man:* Could you tell me what time the next train goes?  
*Booking clerk:* 8.55, platform 12. If you hurry you'll just catch it?  
*Man:* Thanks.

Next to the booking office there is a waiting room where people are waiting for the train's arrival. On the platform the porters are very busy carrying luggage to the train or pushing it on their trucks. They are taking those trunks and suitcases to the luggage van. Look at the labels on them – Paris, Rome, Madrid. Quite a lot of people are going abroad. There is a direct train to Paris, it's due out at 8.50.

Here is a train that has just come in, with crowds of people getting off it. It has had a long journey. Those are sleeping cars in front of the train. It is a stopping train, not an express; it stops at five or six stations before it gets to the place of destination.

The chief man of the railway station is the station-master. There is his office next to the waiting – room. We can see a restaurant which is open. There aren't many people in it, just a few having breakfast, but there are rather more people having a snack. They are drinking cups of tea or coffee, eating sandwiches, buns or biscuits.

Here is a bookstall where you can buy newspapers and magazines. Then follows a left-luggage office. What is that woman saying to the man at the left-luggage office?

*Man:* Yes, madam.  
*Woman:* I want to leave some luggage here until this afternoon; is that all right?  
*Man:* Oh, yes, madam, that'll be quite all right. Is this just one bag?  
*Woman:* No, there are those two suitcases and this trunk. My husband will call for them with his car this afternoon.  
*Man:* Very well, madam. What name, please?  
*Woman:* Mrs Smith.  
*Man:* Right. Here's the ticket. That'll be twenty pence, please. Thank you.

**5 Complete the sentences using the information from the text.**

1. A booking office is a place where ... .. .
2. A waiting room is a place where .... .. .
3. A porter is a person who ..... .. .
4. A stopping train is a train that ..... .. .
5. A station-master is ..... .. .
6. A bookstall is a place where ..... .. .

**6 Do you like travelling by train? Why/why not? Describe it with the following adjectives.**

I think		boring/interesting.	
In my opinion	travelling by train is	cheap/expensive.	So, I like/don't like it.
It seems to me		noisy/quiet.	
To my mind		fast/slow.	
		uncomfortable/comfortable.	
		safe/dangerous.	

**7 Make the correct order. Practice the conversations.**

**Dialogue 1**

A: 9.25. Platform 3.  
 B: What time does it reach London?  
 A: Good morning. When does the London train leave, please?  
 B: Do I have to change?  
 A: You should be there at 11.31, but you may be a bit late.



B: Yes. You change at Lewes and East Croydon.

### Dialogue 2

A: Must I change?

B: No. It's a direct train.

A: It gets there at 11.34.

B: When does it get in?

A: Afternoon. Which train do I take for Victoria, please?

B: 9.28. Platform 2.

### Dialogue 3

A: It's due in at 11.35, but they're running late today.

B: Yes. Change at East Croydon.

A: When do we get there?

B: Good afternoon. What time's the next train to Victoria, please?

A: Do I have to change trains?

B: 9.26. Platform 4. Right up at the front.

### 8. Fill in: *is, are, was or were.*

1. A short story competition is organised by our school every year.
2. The electric light bulb ..... invented by Thomas Edison in 1879.
3. Many films ..... produced in Hollywood.
4. The Lost City of the Incas ..... located in Peru.
5. The film *Titanic* ..... directed by James Cameron.
6. The Special Olympics World Games ..... held every four years.
7. Toyota cars ..... made in Japan.
8. Penicillin ..... discovered by Alexander Fleming.
9. The Harry Potter books ..... written by J. K. Rowling.
10. The Parthenon ..... visited by thousands of tourists each year.
11. Breakfast ..... served from 7:00 am to 11:00 am daily.
12. Coffee ..... grown in Brazil.

### 9. Complete the sentences using one of these verbs in the correct form, present or past.

~~cause~~ overtake damage show hold surround invite translate make write

1. Many accidents are caused by dangerous driving.
2. Cheese ..... from milk.
3. The roof of the building ..... in a storm a few days ago.
4. You ..... to the wedding. Why didn't you go?
5. A cinema is a place where films .....
6. In the United States, elections for president ..... every four years.
7. Originally the book ..... in Spanish, and a few years ago it ..... into English.
8. Although we were driving fast, we ..... by a lot of other cars.
9. You can't see the house from the road. It .... by trees.

### 10. Put the verbs in brackets into the Past Simple Passive.

Two men 1) were seen (see) breaking into a house last night. The police 2) ..... (call) and one man 3) ..... (catch) immediately. The other escaped but he 4) ..... (find) soon after. Both men 5) ..... (take) to the police station where they 6) ..... (question) separately by a police officer. The two men 7) ..... (charge) with burglary.

## Практическая работа №11.

**Тема:** В аэропорту. Страдательный залог времен Simple.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Составить диалог по теме, упр.5-6.

### AT THE AIRPORT

#### 1 Speaking and discussion.

1. Have you ever travelled by plane? Did you like it?
2. Where did you travel to?
3. What do you usually do on the aircraft during the flight?
4. What's the first thing you do on arrival?

#### 2 a) Joe Hunter wants a ticket to Boston. Read and practice the conversation.

Travel agent: Welcome to *Call – a – Flight*. My name is Helen. How can I help you?

Joe: Hello. I'm calling about flights to Boston.

Travel agent: When would you like to go?

Joe: On 24<sup>th</sup> February. That's a Saturday.

Travel agent: When do you want to come back?

Joe: Sunday 11<sup>th</sup> March.

Travel agent: How many people are travelling?

Joe: Just me.

Travel agent: And from which airport?

Joe: London Heathrow.

Travel agent: And what's your name please?

Joe: It's Joe Hunter.

Travel agent: Ok. Hold on a moment. I'll just check availability. Right. There's a British Airways flight that leaves London Heathrow at 13.20 on the 24<sup>th</sup> of February and arrives in Boston at 18.45. The return flight leaves Boston at 5.15 on Sunday the 11<sup>th</sup> of March, arriving at London Heathrow at 8.20.

Joe: How much is that?

Travel agent: Let me check.. That's £259, including all taxes.

Joe: Ok. That's not too bad. Can I book that please?

Travel agent: Yes, of course. How would you like to pay?

Joe: By credit card, please.

#### b) Match the travel agent's questions a) -g) to the things she asks about 1-7.

- |                                    |                                    |
|------------------------------------|------------------------------------|
| a) How many people are travelling? | 1. by credit card, please;         |
| b) How can I help you?             | 2. the date you leave;             |
| c) When would you like to go?      | 3. the date you return;            |
| d) And what's your name please?    | 4. the reason you are calling;     |
| e) How would you like to pay?      | 5. the name of an airport or city; |
| f) When do you want to come back?  | 6. number of passengers;           |
| g) And from which airport?         | 7. a name.                         |

#### 3 Topical vocabulary. Read and translate.

Check- in desk – пункт регистрации;

A passport – паспорт;

A boarding card – посадочный билет;  
 Hand luggage – ручная кладь;  
 A ticket – билет;  
 Sharp items - острые/колющие/режущие предметы;  
 Electrical goods – электроприборы;  
 Pack bags – упаковывать вещи;  
 A suitcase – чемодан;  
 Seat number – номер места;  
 Departure gate – ворота;  
 To board – садиться на самолет; boarding – посадка в самолет;  
 Passengers – пассажиры;  
 A window seat – место у окна;  
 A middle seat – место в центре, по середине;  
 An aisle seat – место с краю, у прохода;  
 Flight – рейс, полет.

**4. Joe is at the airport. Listen to the conversation and fill in the gaps.**

Woman: Good morning, sir. Can I see your .... and ....?  
 Joe: Certainly. Here you are.  
 Woman: Thank you. Ok. How many .... will we be .....?  
 Joe: Just one .....  
 Woman: Did you .... your ..... yourself?  
 Joe: Yes I did.  
 Woman: Do you have any ..... ?  
 Joe: I have an electrical shaver in my ..... . Is that Ok?  
 Woman: That's fine. So, nothing in your ..... ?  
 Joe: No.  
 Woman: Ok. Do you like a ..... or an ..... seat?  
 Joe: A window seat, please.  
 Woman: Ok. Just one moment. This is your ..... and ..... You should go straight through the departure lounge. Enjoy your flight.  
 Joe: What time will we be boarding?  
 Woman: You will be boarding at 7.  
 Joe: Thank you.

**5. Допишите одну из трех форм глагола:**

1. to take, ..., taken
2. to read, read, ...
3. ... was/were, been
4. ...., gave, given
5. to put, put, ...
6. to come, ..., come
7. ..., flew, flown .
8. .... spoke, spoken

**6. Выберите правильную форму страдательного залога (Present, Past, Future Simple Passive):**

- |   |  |
|---|--|
| 1. New houses... every year.            | a) were built; b) are build; c) are built  |
| 2. They... met in the airport tomorrow. | a) is; b) will be; c) will                 |
| 3. The fax... last year.<br>printed     | a) will be printed; b) was printed; c) is  |
| 4. Dinner... at 2 o'clock every day.    | a) is served; b) are served; c) was served |

- |  |   |
|--|---|
| 5.The book of this writer... in 2008.<br>printed     | a)will be print; b)was printed; c)will be printed |
| 6.The contract... two days ago.                      | a)was signed; b)is signed; c)will be signed.      |
| 7.Radio... by Popov.<br>invented                     | a)is invented; b)was invent; c)was                |
| 8.Six public holidays...celebrated in Great Britain. | a)is; b)was; c)are                                |
| 9.The room... every day.                             | a)is cleaned; b)is clean; c)will clean            |
| 10. My father... next month.<br>operated             | a)will operate; b)will be operated; c)is          |

### Практическая работа № 12.

**Тема:** На таможне. Страдательный залог. Повторение.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, аудирования, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Выучить диалог по теме, упр.6-7.

### GOING THROUGH THE CUSTOMS

#### 1. Fill in the gaps.

a passport	a boarding card	hand luggage	a ticket	sharp items
pack your bags	passengers	a flight number	a gate	

- Before you leave the house, you ..... your .....
- To travel to another country, you need a ..... and a .....
- When you get to the airport, you go to the .....-in .....
- You can choose a ..... seat, a ..... seat and an ..... seat.
- The person at the check-in desk always asks you if you have any ..... items in your .... luggage.
- He or she then gives you your ..... card.
- You need to listen for your ..... and which ..... your plane leaves from.
- Then you get on the plane with the other .....

#### 2. Read and translate.

Item	вещь/предмет
To incur duty	облагаться пошлиной
To declare	задекларировать/указать в декларации
To be allowed	позволять/разрешать
Individual	лицо
Commercial activity	коммерческая деятельность
Caviar	икра
Special permission	особое разрешение
To carry across the border	провозить через границу
To go through the customs	проходить таможенный досмотр
To fill in the customs declaration	заполнить декларацию
Firearms	огнестрельное оружие
Endangered	под угрозой исчезновения
Precious metals/ stones	драгоценные металлы/камни
Substances	вещества

**3. Group work. Look through the customs regulations of the Russian Federation. Have you ever carried these items across the border?**

**Group 1. Items which incur import/export duty.**

- Tobacco (individuals, 17 years or over, are allowed to import/export up to 100 cigars, 400 cigarettes, or 0.5kg of tobacco undeclared).
- Alcohol (individuals, 21 years or over, are allowed to import/export up to two liters of alcoholic drinks undeclared).
- Caviar (individuals are allowed to import/export 250g of caviar undeclared).
- Goods intended for production or commercial activity.

**Group 2. Items which require special permission to import/export.**

- Firearms, ammunition and explosives.
- Radioactive substances.
- Endangered species of flora and fauna.
- Precious metals and precious stones, except as part of personal jewelry.
- Narcotics, psychotropic substances, toxins, and powerful drugs.
- Radio technology, excepting cellphones.
- Extremist film, photography, and publications.
- Objects of cultural significance.

**4. RECORDING 5. Listen to the conversation. Choose the correct variant.**

A: Good morning, sir

B: Hello

A: Could I see your *precious metals and precious stones?*  
*passport and visa documentation?*  
*extremist films and publications?*

B: Yes, here they are.

A: Is this your first visit to *Australia?*  
*New Zealand?*  
*Canada?*  
*the United Kingdom?*

B: Yes, It is.

A: Where will you be staying?

B: *At a hotel.*  
*With my friend in London.*  
*At my aunt's house.*  
*At a dormitory.*

A: How long will you be staying?

B: I'll be staying *until tomorrow.*  
*for 1 month.*  
*for two weeks.*  
*until next Tuesday.*

A: Do you have anything to declare?

B: No, I do not have anything to declare.

A: Good. Everything seems to be in order. Please enjoy your stay.

B: Thank you. Could you tell me where is *the departure gate?*  
*the waiting room?*  
*the duty free-shop?*  
*the baggage claim?*

A: Follow the signs to the left please.

B: Ok. Thank you.



Countries Visited:

_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**5. Write sentences in the *Past Simple Passive*. DID YOU KNOW?**

1. The toothbrush /invent/in the fifteen century.  
The toothbrush was invented in the fifteen century.
2. The first pair of sunglasses/wear/in the 1200s  
\_\_\_\_\_
3. The first bicycle/ride/in 1791.  
\_\_\_\_\_
4. The first hot dogs/eat/in the 1860s.  
\_\_\_\_\_
5. The first computer mouse/use/in 1964.  
\_\_\_\_\_
6. The first CDs/sell/in the 1980s.  
\_\_\_\_\_
7. The first public basketball game/play/in 1892.  
\_\_\_\_\_

**6. How are music videos made? Turn the following sentences into the *Present Simple Passive*.**

1. The music producer chooses the song for the music video.  
The song for the music video is chosen by the music producer.
2. A director directs the music video.  
\_\_\_\_\_
3. A cameraman shoots the video.  
\_\_\_\_\_
4. A singer or band sings the song.  
\_\_\_\_\_
5. The music company produces the music video.  
\_\_\_\_\_

**Практическая работа № 13**

**Тема:** На таможне. Страдательный залог. Повторение.


**Цель:** Закрепление и систематизация лексического и грамматического материала, совершенствование навыков говорения, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.


**Задание:** Составить диалог по теме, упр.5-6.

**1. Role play. Make up the dialogues “At the check –in desk”, use character prompts and passports.**


You are a German tourist. You have just come from Brazil. You want to stay for 3 weeks. You are just sight seeing. You are staying at a hotel.

<b>Passport</b> 	<b>Name:</b> <b>Nationality:</b> Germany  <b>Expiry Date:</b> 1994 <b>Number:</b> 213456
---	--


You are visiting your uncle who lives in this country. You will be staying for the summer vacation (2 months). You will be staying at your uncle's house.

<b>Passport</b> 	<b>Name:</b> <b>Nationality:</b> France  <b>Expiry Date:</b> 2007 <b>Number:</b> AB35242
--	--


You are an exchange student. You will be studying at a language school. You will be staying for 6 months. You will be staying in a dormitory.

<b>Passport</b> 	<b>Name:</b> <b>Nationality:</b> Sweden  <b>Expiry Date:</b> 2008 <b>Number:</b> XY23838
---	--

You are on a business trip. You are selling wine. You will be staying for 2 week. You will be staying at a hotel.

<b>Passport</b> 	<b>Name:</b> <b>Nationality:</b> Chile  <b>Expiry Date:</b> 2010 <b>Number:</b> GHG4234
--	---

You are a Brazilian soccer player. You are coming to play a soccer game. You will stay for 3 days at a hotel.

<b>Passport</b> 	<b>Name:</b> <b>Nationality:</b> Brazil  <b>Expiry Date:</b> 2009 <b>Number:</b> 213456
--	---

**2. Read the dialogues given below and you'll see how to change money at the bank or at the exchange desk. Act these dialogues out.**



*The following words will help you:*

exchange desk (the bureau de change) (n) – обменный пункт.  
certificate – справка.

cash a cheque – обменивать чек на деньги; получать деньги по чеку.  
rate of exchange – обменный курс.  
notice board – доска объявлений.  
cash – наличные деньги.  
identification – документ, удостоверяющий личность.  
traveller's cheques – туристские чеки (обмениваются на деньги или принимаются без обмена в магазине, ресторане и т. п.)  
be (in) valid – быть не (действительным).  
signature – подпись.

### **Dialogue 1.**

- Excuse me, would you change these Roubles to Dollars, please.
- May I have your customs declaration and the certificate, please.
- Here you are. And what was the second paper you wanted?
- The certificate you got when you changed your Dollars to Roubles.
- I see, here it is

### **Dialogue 2.**

- I'd like to cash this cheque, please.
- Yes, madam... \$ 30. You haven't signed it yet.
- I'm sorry. Here you are.

### **Dialogue 3.**

- I'd like to change these francs, please.
- Yes, sir. How many francs have you got?
- What's the rate of exchange?
- The current rates are on the notice board.

### **Dialogue 4.**

- Good morning. Can I help you?
- Yes, my name is Dixon. I am expecting some money from my bank in Toronto.
- By post, cable or telex, sir?
- By telex.
- Let me see. Oh, yes, 200 from the Royal Bank of Canada. Have you got any identifications?
- Here you are.

## **3. Read the text and answer the questions.**

### **TEXT A. TRAVELLING**

Nowadays travelling abroad is very popular. Some people prefer to travel by plane, especially businessmen, because it's the fastest means of transportation. Those who are not short of time usually travel by train or by ship. It takes more time but gives the opportunity to see the country you travel through, its picturesque landscapes and nature.

While travelling abroad you have to go through **customs**, sometimes several times.

As a rule the customs officers check your passports and visas if they are required. When coming to some countries you may need a health certificate or a certificate of vaccination. If you have anything to declare, then you are to fill in the declaration form.



The customs officers may ask you to show your luggage to them. Usually articles for personal use and wear and also used items and gifts are not liable to duty anywhere. If you are carrying much currency you should also declare it. If you are carrying weapons you need a permit. Although some items are liable to duty, if you carry only a small amount of them, they are duty free.

Occasionally the customs officers may take some of your things for a more detailed inspection but usually they return them soon.

Do not try to break the customs rules and regulations because you may have a lot of troubles.

1. Why do people prefer to travel by plane?
2. What are the advantages of travelling by train?
3. What are the rules of going through the customs?
4. What items should be declared?
5. In what case do you need a permit?

#### 4. Read the text and say are the sentences true or false.

##### TEXT B. THE SMUGGLER

Sam Lewis was a custom officer. He used to work in a small border town. It was not a busy town and there was not much work. The road was usually very quiet and there were not many travellers. It was not a very interesting job, but Sam liked an easy life. About once a week, he used to meet an old man. His name was Draper. He always used to arrive to at the border early in the morning in a big truck. The truck was always empty. After a while Sam became suspicious. He often used to search the truck, but never found anything. One day he asked Draper about his job. Draper laughed and said "I'm a smuggler".

Last year Sam retired. He spent his saving on an expensive holiday. He flew to Bermuda, and stayed in a luxury hotel. One day he was sitting by the pool and opposite him he saw Draper drinking champagne. Sam walked over to him.

**Sam:** Hello, there!

**Draper:** Hi!

**Sam:** Do you remember me?

**Draper:** Yes... of course I do. You're a customs officer.

**Sam:** I used to be, but I'm not anymore. I retired last month. I often used to search your truck...

**Draper:** ... but you never found anything!

**Sam:** No, I didn't. Can I ask you something?

**Draper:** Of course you can.

**Sam:** Were you a smuggler?

**Draper:** Of course I was.

**Sam:** But... the truck was always empty. What were you smuggling?

**Draper:** Trucks...

##### True or false?

1. Sam Lewis was a smuggler.
2. He liked his job.
3. About twice a week Sam used to meet an old man in a small truck full of different stuff.
4. Draper was a custom officer.
5. Draper smuggled trucks.

#### 5. Fill in *by* or *with*.

1. The photos were taken with a digital camera.

2. The room was decorated .....flowers.
3. *The Green Mile* was written .....Stephen King.
4. The sauce was made .....onions and peppers.

**6. Writing practice. Rewrite the article and put the underlined parts into *the passive*.**

You are back home from college. You turn on the lights. You take a cool drink from the fridge and you heat your dinner in the microwave. For people who lived 200 years ago, this would be science fiction! 200 years ago there was no electricity. <sup>1</sup>People heated houses with a real fire and <sup>2</sup>they lit rooms with candles. <sup>3</sup>Milkmen delivered milk every morning and <sup>4</sup>people stored it in a cool place. <sup>5</sup>They cooked food in the fireplace or on a big stove. 200 years ago there was no plumbing! <sup>6</sup>People carried water from the nearest well or the fountain and <sup>7</sup>they washed clothes by hand. Then <sup>8</sup>they ironed clothes with a heavy iron. <sup>9</sup>They filled irons with hot coal. <sup>10</sup>People used horse carriages because there were no cars or buses. I think I prefer life in the 21<sup>st</sup> century, don't you?

**Практическая работа № 14**

**Тема:** В гостинице. Подготовка к контрольной работе.

**Цель:** Введение и закрепление лексического и грамматического материала, совершенствование навыков говорения, чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** Составить диалог по теме. Повторить пройденный материал. Подготовиться к контрольной работе.

**IN A HOTEL**

**1 Making a reservation. Резервирование номера в отеле.**

"Hi, how much are your rooms?"

"Hi, what are your rates?"

*Сколько стоит номер?*

"Hello, how much is a room?"

"Our rooms start at \$79 for a basic room."

*Стоимость стандартных номеров - от 79\$,*

"Our rooms start at \$79 for a standard room and go up to \$300 for a suite."

*люксы - 300\$.*

"Ok. Can I reserve/rent a room?"

"Hi, I would like to reserve/rent a room."

*Я бы хотел забронировать номер.*

"Hello, can I reserve/rent a couple of rooms?"

**Запрос информации о дате заселения и сроке пребывания:**

"What day do you want to check in?"

"Which date did you want to reserve?"

*Когда (день/число) вы хотите заселиться?*

"What date are you looking for?"

"I want a room from June 22nd to June 25th."

*Мне нужен номер с ..... по .... (период)*

"I would like a room for the 19th of July."

"How long will you be staying with us?"

"When will you be checking out?"

*На какой период вы бы хотели заселиться?*

"How many days would you like the room for?"

"I am going to stay for 3 days."

*"I would like to reserve the room for 4 days." Мне нужен номер на .... дня/до .... .*  
*"I am going to need the room until July 23rd."*

**Checking in and checking out. Заселение/регистрация в гостиницу/выезд из гостиницы.**

*"Hi, I am checking in."*

*"Hi, I have a reservation and I am checking in." Здравствуйте, я бронировал номер.*

*"Where is the elevator?"*

*Где находится лифт?*

*"Do you have concierge service here?"*

*Есть ли у вас консьерж-услуги?*

*"Do you have a map of the city?"*

*У вас есть карта города?*

*"What time should I check out by?"*

*В котором часу я должен выехать*

*"What time is check out?"*

*из отеля?*

*"Should we charge the credit card on file or did you want to use a different card?"*

*"Your credit card will be charged a total of \$256.78. Can you sign on the bottom?"*

*"Thank you for staying with us. We look forward to seeing you again."*

*Спасибо, что выбрали нас. Ждем вас снова.*

**2 Read and practice the conversation.**

A: "Thank you for calling Great Hotel. How may I help you?"

B: "I would like to rent/reserve a room, but how much do you charge a night?"

A: "Our prices start at \$79 a night for a standard room."

B: "Great. Can you reserve a room for me?"

A: "Sure. What day are you coming in?"

B: "I will be checking in on August 3rd."

A: "How long will you be staying with us?"

B: "I'll need it for three nights."

A: "Ok. I have you coming in on the 3rd of August and checking out on the 6th. Is that correct?"

B: "Yes."

A: "How many total adults?"

B: "Two adults and two kids."

A: "How old are the children?"

B: "10 and 12."

A: "Would you like one room or two rooms?"

B: "Just one is fine."

A: "Would you like a smoking room or a non smoking room?"

B: "Non smoking room please."

A: "Can I have your last name?"

B: "Park."

A: "Your first name"

B: "Young. That's Y O U N G."

A: "Let me confirm your information Mr. Park. I have one non smoking double room with 2 adults and 2 children from August 3rd to August 6th. Is this correct?"

B: "Yes."

A: "The total comes to \$256.78. Can I get your credit card number?"

B: "Sure. It is 444444444444."

A: "What is the name on the credit card?"

B: "Young Park."

A: "I have the room reserved for you. If you need to cancel, please call us 24 hours before your check in date. Failure to cancel will result in a one day charge on your credit card. Is there anything else I can do for you?"

B: "Yes, one more question. What time can we check in."

A: "We can check you in by 2:00 pm."

B: "Great. Thank you."

A: "Thank you and have a great day."

B: "Thanks. Bye"

A: "Good bye."

### 3. Make up your own conversation.

## Практическое занятие № 15 Контрольная работа №1. 2 курс 3 семестр.

### Вариант 1

#### 1. Совместите слова и словосочетания из двух колонок:

▶ Темза	to carry luggage
▶ Здание парламента	Buckingham palace
▶ Билет	hand luggage
▶ Упаковывать вещи	the Thames
▶ Британский музей	the Houses of Parliament
▶ Нести багаж	to pack bags
▶ Букингемский дворец	a ticket
▶ Ручная кладь	the British Museum
▶ Достопримечательности	a window seat
▶ Местоуокна	places of interest

#### 2. Дополните предложения и переведите их:

1. Great Britain consists of... parts.
2. The capital of Wales is... .
3. The official head of the United Kingdom is... .

### 3. Образуйте отрицательную и вопросительную формы от данного предложения:

The Queen lives in Buckingham palace.

#### 4. Исправьте ошибки, если таковые имеются:

1. He doesn't likes studying.
2. She drive a car very fast.
3. They have many friends.
4. After dinner he listens to the music or watch TV

### Вариант 2

#### 1. Совместите слова и словосочетания из двух колонок:

▶ Посадочный билет	passengers
▶ Трафальгарская площадь	Westminster Abbey
▶ Регистрация	a window seat
▶ Номеррейса	a boarding card
▶ Вестминстерское Аббатство	to be situated on
▶ Место в центре	Trafalgar Square
▶ Располагаться на	flight number
▶ Пассажиры	check-in desk
▶ Здание парламента	the United Kingdom
▶ Соединенное Королевство	the Houses of Parliament

**2. Дополните предложения и переведите их:**

1. The climate of Great Britain is ... .
2. The Houses of Parliament is famous for its big hour bell known as ... .
3. The capital of Northern Ireland is ... .

**3. Образуйте отрицательную и вопросительную формы от данного предложения:**

He bought the ticket two days ago.

**4. Исправьте ошибки, если таковые имеются:**

1. They didn't visited their granny last week.
2. We maked many mistakes in the test.
3. When were you born?
4. Did you like the film? – No I not.

### Практическое занятие № 16

**Тема:** Повторение лексико-грамматического материала.

**Цель:** закрепление лексического и грамматического материала, совершенствование навыков чтения, письма.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** чтение, перевод доп. текста по теме «Англия».

#### BUCKINGHAM PALACE

Buckingham palace is the official London residence of Her Majesty The Queen and as such is one of the best known and most potent symbols of the British monarchy. Yet it has been a royal residence for only just over two hundred and thirty years and a palace for much less; and its name, known the world over, is owed not to a monarch but to an English Duke.

Buckingham House was built for John, first Duke of Buckingham, between 1702 and 1705. It was sold to the Crown in 1762. Surprisingly, since it was a large house in a commanding position, it was never intended to be the principal residence of the monarch.

Although King George III modernised and enlarged the house considerably in the 1760s and 1770s, the transformations that give the building its present palatial character were carried out for King George IV by Nash in the 1820s, by Edward Blore for King William IV and Queen Victoria in the 1830s and 40s, and by James Pennethoorne in the 1850s.

In the reign of King Edward VII, much of the present white and gold decoration was substituted for the richly coloured 19th century schemes of Nash and Blore; and in the 1920s, Queen Mary used the firm of White Allom to redecorate a number of rooms.

The rooms open to visitors are used principally for official entertainment. These include Receptions and State Banquets, and it is on such occasions, when the rooms are filled with flowers and thronged with formally dressed guests and liveried servants, that the Palace is seen at its most splendid and imposing. But of course the Palace is also far more than just the London home of the Royal Family and a place of lavish entertainment. It has become the administrative centre of the monarchy where, among a multitude of engagements, Her Majesty receives foreign Heads of State, Commonwealth leaders and representatives of the Diplomatic Corps and conducts Investitures, and where the majority of the Royal Household, consisting of six main Departments and a staff of about three hundred people, have their offices.

The Duke of Buckingham's house, which George III purchased in 1762, was designed by the

architect William Winde, possibly with the advice of John Talman, in 1702.

The new house, a handsome brick and stone mansion crowned with statuary and joined by colonnades to outlying wings, looked eastward down the Mall and westwards over the splendid canal and formal gardens, laid out for the Duke by Henry Wise partly on the site of the royal Mulberry Garden. This garden had been part of an ill-fated attempt by James I to introduce a silk industry to rival that of France by planting thousands of mulberry trees.

The building and its setting were well suited to the dignity of the Duke, a former Lord Chamberlain and suitor of Princess Anne, and of his wife, an illegitimate daughter of James II, whose eccentricity and delusions of grandeur earned her the nickname of «Princess Buckingham».

The principal rooms, then as now, were on the first floor. They were reached by a magnificent staircase with ironwork by Jean Tijou and walls painted by Louis Laguerre with the story of Dido and Aeneas.

Under the architectural direction of Sir William Chambers and over the following twelve years The Queen's House was gradually modernised and enlarged to provide accommodation for the King and Queen and their children, as well as their growing collection of books, pictures and works of art.

## 2 курс 4 семестр Практическая работа № 1

**Тема:** Рыночная и централизованная экономика.

**Цель:** употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: работа с лексикой, выполнение упражнений.

### Market and Command Economies

Economics is a science that analyzes what, how, and for whom society produces. The central economic problem is to reconcile the conflict between people's unlimited demands with society's ability to produce goods and services. In industrial Western countries markets are to allocate resources. The market is the process by which production and consumption are coordinated through prices. In a command economy, a central planning office makes decisions on what, how, and for whom to produce. Economy cannot rely entirely on command, but there was extensive planning in many Soviet bloc countries. A free market economy has no government intervention. Resources are allocated entirely through markets. Modern economies in the West are mixed and rely mainly on the market but with a large dose of government intervention. The optimal level of government intervention remains a problem which is of interest to economists. The degree of government restrictions differs greatly between countries that have command economies and countries that have free market economies. In the former, resources are allocated by central government planning. In the latter, there is not any government regulation of the consumption, production, and exchange of goods. Between the two main types lies the mixed economy where market and government are both of importance.

economics n 1. экономическая наука; 2. экономика

economic a 1. экономический; 2. экономически выгодный; рентабельный

economical 1. экономный, бережливый; 2. экономичный

economist экономист

economize экономить; экономно расходовать или использовать

economy хозяйство, экономика

command economy - централизованно управляемая экономика; нерыночная

free market economy свободная рыночная экономика

mixed economy - смешанная экономика

society 1. общество, общественный строй; 2. общество, организация, ассоциация

produce v производить, вырабатывать

production производство

demand спрос; требование; запрос; потребность

demand for smth — спрос на что-л.

to be in high / low demand — пользоваться большим / небольшим спросом

good [товар, изделие

service услуга

consumption потребление

to make a decision - принимать решение

rely (on smb, smth) полагаться (на кого-л. или что-л.)

government intervention — государственное вмешательство

## Практическая работа № 2

**Тема: Рыночная и централизованная экономика.**

**Цель:** употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: работа с лексикой, выполнение упражнений.

### Market and Command Economies

Economics is a science that analyzes what, how, and for whom society produces. The central economic problem is to reconcile the conflict between people's unlimited demands with society's ability to produce goods and services. In industrial Western countries markets are to allocate resources. The market is the process by which production and consumption are coordinated through prices. In a command economy, a central planning office makes decisions on what, how, and for whom to produce. Economy cannot rely entirely on command, but there was extensive planning in many Soviet bloc countries. A free market economy has no government intervention. Resources are allocated entirely through markets. Modern economies in the West are mixed and rely mainly on the market but with a large dose of government intervention. The optimal level of government intervention remains a problem which is of interest to economists. The degree of government restrictions differs greatly between countries that have command economies and countries that have free market economies. In the former, resources are allocated by central government planning. In the latter, there is not any government regulation of the consumption, production, and exchange of goods. Between the two main types lies the mixed economy where market and government are both of importance.

**а) Ответьте на следующие вопросы к тексту Market and Command Economies.** 1. What is the central economic problem of a society? 2. What is the market? 3. What is the function of

the market in an industrial country? 4. How are decisions made in a command economy? 5. In what way does a free market economy differ from a command economy? 6. To which type do most economies in the West belong? 6) **Подумайте и скажите:** 1. To which type does the economy of present-day Russia belong? 2. Is the level of government regulation growing or falling in Russian economy now?

**6. Выберите подходящее по смыслу слово из предлагаемых в скобках вариантов.** 1. {A command economy / a free market economy} is a society where the government makes all decisions about production and consumption. 2. {Economics / Economy} studies how markets and prices allow society to solve the problems of what, how, and for whom to produce. 3. Every economist sees {the restriction / the importance} of the question of what, how, and for whom to produce. 4. Nations have different {consumption / levels} of farm production. 5. When {the price / the importance} of some goods grows, people will try to use less of them but producers will want to produce more of them. 6. In {mixed/both} countries, Canada and the USA, structural changes in the agricultural sector of economy have become of interest to economists and general public in the 80s and 90s of the 20th century. 7. After years of competition between command and market economies, (the former / the latter) gave way in many countries of the world to (the former /the latter

country. 6. If you've got a large family, it's more ... to travel by car than by train.

**4. Образуй форму Present Continuous.**

speak.....	ran .....
jump .....	cut.....
buy.....	put .....
eat.....	drink.....
walk.....	work.....
stand.....	try .....
drive.....	go .....
study.....	read .....
write .....	have .....
shine.....	sit.....

**5. Составьте предложения, используя таблицу. Ответьте на вопросы, выбрав нужную форму глагола (am/is/are).**

**Образец:** *What is the dog doing? –The dog is sleeping in the park.*

Mr Connor	are helping	the door
David and Sandra	is buying	with a ball
Robert	are walking	by the door
The dog	are swimming	a newspaper
Mr King	is painting	her mother
They	are having	some sweets
Kevin	are playing	a new film
The children	is watching	dinner
Mr and Mrs Hill	is reading	in the park
people	is sleeping	in the lake

1. What is Mr Connor doing?
2. What.....David and Sandra doing?
3. What..... Robert doing?
4. What.....the dog doing?
5. What.....Mr King doing?
6. What.....they doing?



7. What.....Kevin doing?
8. What.....the children doing?
9. What.....Mr and Mr Hill doing?
10. What.....people doing?

### Практическая работа № 3

Тема: **Рыночная и централизованная экономика.** Времена группы Continuous.

Цель: формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнение упражнений.

**б) Измените следующие фразы, используя прилагательные economic или economical:**

1. A practical woman. 2. Problems of economics. 3. A crisis in the field of economy. 4. To be careful in the spending of money. 5. Reforms in the field of economy. 6. A law (закон) regulating the sphere of economics. 7. A plan of the industrial development of the country. 8. A small car that doesn't use too much fuel. 9. Geography that studies the location (размещение) of industries, markets, transport.

**в) Вставьте в предложения слова: economy, economics, economist, economic, to economize, economical.**

1. An early definition (определение) of... was "an inquiry (изучение) into the nature and causes of the wealth of nations". 2. The national ... is the system of the management and use of resources of a country. 3. You can ... if you compare the prices of goods before buying them. 4. J. M. Keynes was a famous ... . 5. Inflation may cause a bad ... state (положение) in a

**6. Сделайте предложения вопросительными и отрицательными.**

1. He is walking to school.
2. Jack is doing homework now.
3. The sun is shining brightly.
4. The horses are running in the field.
5. A mouse is sitting under the floor.

Present Continuous. Упражнение 1

**7. Поставьте глагол в правильную форму:**

1. Please be attentive. I ... (try) to give you very important information.
2. It ... (rain) now.
3. I ... (tell) you: 'Stop talking'.
4. I don't want to get drunk. I ... (not/drink) anything today.
5. I ... (look) for a post office. Is there one in this street?
6. (In the theatre) This is a very interesting play. ... (you/enjoy) it?
7. Why ... (you/look) me like this?
8. He ... (not/work) this month.
9. He is on vacation

**8. Present Continuous. Упражнение 2**

Дополните предложения следующими глаголами, поставив их в правильную форму:

**increase improve fall change rise become get**

1. The environmental situation is already terrible and it ... worse.
2. My English isn't very good, but it ... .
3. The prices ... every year, and people become poorer.
4. People ... . They never stay the same.
5. These days oil ... more expensive.
6. The boy is still ill but he ... day by day.
7. The number of unemployed people ... at the moment.

#### **Практическая работа № 4.**

Тема: Менеджмент. Уровни и области менеджмента.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

**An organization can have many different managers, across many different titles, authority levels, and levels of the management hierarchy.**

The three levels of management typically found in an organization are low-level management, middle-level management, and top-level management.

**Top-level managers** are responsible for controlling and overseeing the entire organization.

**Middle-level managers** are responsible for executing organizational plans which comply with the company's policies. These managers act at an intermediary between top-level management and low-level management.

**Low-level managers** focus on controlling and directing. They serve as role models for the employees they supervise.

#### **Hierarchy**

Any group of objects ranked so that every one but the topmost is subordinate to a specified one above it.

#### **top management**

company employees responsible for controlling and overseeing the entire organization

#### **middle management**

company employees that are accountable for controlling and overseeing a department **manager**

A person whose job is to manage something, such as a business, a restaurant, or a sports team.

#### **board of directors**

A group of people, elected by stockholders, to establish corporate policies, and make management decisions.

Examples of top-level managers include a company's board of directors, president, vice-president and CEO; examples of middle-level managers include general managers, branch managers, and department managers; examples of low-level managers include supervisors, section leads, and foremen.

#### **Практическая работа № 5**

Тема: **Определение менеджмента.** Времена группы Perfect

Цель: формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнение упражнений.

**An organization can have many different managers, across many different titles, authority levels, and levels of the management hierarchy.**

The three levels of management typically found in an organization are low-level management, middle-level management, and top-level management.

**Top-level managers** are responsible for controlling and overseeing the entire organization.

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A person whose job is to manage something, such as a business, a restaurant, or a sports team.

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A group of people, elected by stockholders, to establish corporate policies, and make management decisions.

Examples of top-level managers include a company's board of directors, president, vice-president and CEO; examples of middle-level managers include general managers, branch managers, and department managers; examples of low-level managers include supervisors, section leads, and foremen.

**Present Perfect** — это грамматическое время, при помощи которого передается действие, которое совершилось в прошлом, но имеет непосредственное отношение к настоящему (то есть, в настоящем времени виден его конечный результат). Закрепить навыки использования этого грамматического времени в английском языке вам помогут следующие задания.

### **Present Perfect. Упражнение 1**

Вы пишете письмо своему другу и рассказываете ему последние новости о тех людях, которых вы оба знаете. Используйте предоставленные слова, чтобы составить предложения, и поставьте глагол в правильную форму. **Пример:**

*Kate/buy a new dress. – Kate has bought a new dress.* Dear Jack, there are a lot of things since that have happened since our last meeting

1. Keith/give up/smoking
2. Monica/have/second baby
3. Chris/go/Canada
4. Peter/find/a new job
5. Catherine and Robert/decide/get married
6. Craig/pass/last exam.

**Present Perfect. Упражнение 2B** этом задании нужно прочитать предложение, понять ситуацию, описанную в нем, а затем написать подходящее предложение. Используйте глагол, который вам указан в скобках.

**Пример:**

*Jack is looking for his hat. He cannot find it anywhere. (lose) Probably he has lost it.*

1. Kate's hands were dirty. Now they are clean. (wash)
2. The bus just stopped because there wasn't any petrol in the petrol tank. (run out of petrol)
3. Grace was 60 kilograms. Now she weighs 70. (gain weight)
4. Yesterday Peter was playing golf. Now he can't even move his hand. (hurt)
5. Few years ago Jill smoked ten cigarettes a day. Now she doesn't smoke. (give up)

**Present Perfect. Упражнение 3**

Вы спрашиваете кого-то о тех вещах или событиях, которые происходили в жизни этого человека. Используйте слова в скобках, чтобы задать соответствующие вопросы.

**Пример:**

*(your daughter/be/to Russia?)*

*Has your daughter ever been to Russia?*

1. (you ever/speak/to your favorite football player?)
2. (how many times/you/be heartbroken?)
3. (how much time/you/devote/your education?)
4. (you/see/Chinese films?)
5. (you/read/books in Spanish?)
6. (you/live/in this country/all your life?)
7. (what is the most beautiful place/you/ever/visit?)

**Present Perfect. Упражнение 4**

Ответьте на вопросы, используя слова, указанные в скобках.

**Пример:**

*When did you last drink? (for two months)*

*I have not drunk for two months.*

1. When did it last snow? (for ages) It ... for ages.
2. When did Jack last call you? (since last week)
3. When did you last fly? (for two years)
4. When did you last eat oyster? (never)

**Практическая работа № 6**

Тема: Менеджмент. Времена группы Perfect

Цель: выполнение лексико-грамматических упражнений, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнение упражнений.

**Present Simple Present Perfect. Упражнение 1**

Для выполнения данного задания вам необходимо выбрать правильный вариант глагола из четырех предложенных.

Peter ... a teacher.

- was
- did
- is
- has been

Catherine (not/master) ... Portuguese yet, but she can communicate.

- doesn't master
- isn't mastering
- didn't master

- hasn't mastered

Actually, he (just/come) ... back from Spain.

- is coming
- came
- come
- has come

... (you/ever/visit) ... the Niagara Falls?

- have you visited
- did you visit

- are you visiting
- do you visit

Asus (make) ... electronics but it (not/make)  
... planes.

- makes/doesn't make
- has made/hasn't made
- is making/isn't making
- had made/hadn't made

Sony (develop) ... a new advanced type of  
camera.

- develops
- is developing
- has developed
- had developed

The yen (fall) ... against the dollar.

- fell

- has been fallen
- is falling/has fallen
- falls

This is the best film I (ever/see) ... .

- see
- have seen
- am seeing
- saw

He is the most difficult client I ...  
(ever/deal) ... with.

- am dealing
- deal
- dealt
- have dealt.

## Present Simple Present Perfect. Упражнение 2

Аналогичное предыдущему заданию, в котором необходимо выбрать подходящий вариант ответа из четырех предложенных, исходя из контекста.

These delicious candies (be/make) ... by a  
small chocolate fabric in Paris.

- are made
- is made
- have been made
- were made

In fact, he (wait) ... for her for more than  
half an hour.

- waits
- has waited
- is waiting
- waited

It's really strange that young people (take)  
... such kind of movies so seriously.

- are taking
- take
- have taken
- took

Look, sister! I (get) ... two tickets for the  
zoo.

- have got
- had got
- am having

- had

He (love) ... the theatre ever since he was at  
primary school.

- loves
- loved
- has loved
- is loving

Right now Jane (see) ... three elephants  
doing tricks in ring.

- has seen
- is seeing
- can see
- had seen

Peter (see) ... this play many times.

- is seeing
- sees
- has seen
- saw

My French (improve) ... since I moved to  
Canada.

- is improving
- has improved

- improves

- had improved

## Практическая работа № 7

Тема: Маркетинг.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### What is Marketing

To advertise,	promotion,	to account for,
to range,	maturity,	introduction
benefit,	petition,	
vendor,	to influence,	

**2. Руководствуясь контекстом, определите значение следующих групп слов.** Business activity, human needs, at the right time, product life cycle, introductory timing, marketing techniques, the above-mentioned factors, the customer's choice.

### What is Marketing

1. Marketing is business activity that directs the flow of goods and services from producer to consumer or user. Simply to produce a product is not enough: the product must be transported, stored, priced, advertised, and sold before it satisfies human needs and wants. Marketing activities range from the initial conception and design of the product to its ultimate sale and account for about half the cost of the product. Marketing is the process of offering the right product, at the right time, in the right place, attracting attention to it and thereby bringing a mutual benefit to customer and vendor. Vendors benefit by making profit. Customers benefit by having what they want, when and where they want it.

2. There are four main factors providing the most effective choice for the consumer - the Four P's: the product, the place, the price and the promotion. Place includes location of production and distribution. Promotion includes all forms of marketing communication (advertising, special events, sales of the product or service itself). Promotion is the most complex thing - how to select and divide your market according to the type of the manufactured product, its price and where it will be available.

3. The better controlled of these factors is the product (service). All products and services have the so-called "product life cycle". The stages of the product life cycle are: introduction, growth, maturity and decline. The intended length of a product life cycle depends on intensity of competition, modification of an existing product, introductory timing of technologically improved product, and marketing techniques.

4. So, to make any business successful, the above-mentioned factors influencing the customer's choice and bringing benefit to consumers as well as to vendors are to be taken into consideration.

## Практическая работа № 8

Тема: Маркетинг.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

What exactly is marketing and why is it important to you as an entrepreneur? Simply stated, marketing is everything you do to place your product or service in the hands of potential customers.

It includes diverse disciplines like sales, public relations, pricing, packaging, and distribution. In order to distinguish marketing from other related professional services, S.H. Simmons, author and humorist, relates this anecdote.

"If a young man tells his date she's intelligent, looks lovely, and is a great conversationalist, he's saying the right things to the right person and that's marketing. If the young man tells his date how handsome, smart and successful he is — that's advertising. If someone else tells the young woman how handsome, smart and successful her date is — that's public relations."

Marketing is your strategy for allocating resources (time and money) in order to achieve your objectives (a fair profit for supplying a good product or service).

If you fit the classic definition of an entrepreneur (someone with a great idea who's under-capitalized), you may think marketing is something you do later — after the product is developed, manufactured, or ready to sell.

People have their own unique perceptions of the world based on their belief system. The most innovative ideas, the greatest products, or a superior service succeed only when you market within the context of people's perceptions.

Context can be many things, singly or simultaneously. To name a few, you may market to your customers within the context of their wants, needs, problems solved, or situation improved. Entrepreneurs need to be aware of many other contexts, such as social and economic trends or governmental regulations, which we'll discuss another time.

People don't just "buy" a product. They "buy" the concept of what that product will do for them, or help them do for themselves. People who are overweight don't join a franchise diet center to eat pre-packaged micro-meals. They "buy" the concept of a new, thin, happy and successful self.

Without a plan, your entrepreneurial dream is really wishful thinking. While a marketing plan can be a map for success, remember that the map is not the territory. A strategy that ignores the customer isn't an accurate reflection of the landscape.

A good marketing plan can help you focus your energy and resources. But a plan created in a vacuum, based solely on your perceptions, does not advance the agenda. That's why market research, however simple or sophisticated, is important.

Just keep in mind that research attempts to predict the future by studying the past. It reveals what people have done, and extrapolates what people *might* do — not what people *will* do.

### **Present Perfect. Упражнение 3**

Вы спрашиваете кого-то о тех вещах или событиях, которые происходили в жизни этого человека. Используйте слова в скобках, чтобы задать соответствующие вопросы.

#### **Пример:**

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*Has your daughter ever been to Russia?*

8. *(you ever/speak/to your favorite football player?)*

9. *(how many times/you/be heartbroken?)*

10. (how much time/you/devote/your education?)
11. (you/see/Chinese films?)
12. (you/read/books in Spanish?)
13. (you/live/in this country/all your life?)
14. (what is the most beautiful place/you/ever/visit?)

#### **Present Perfect. Упражнение 4**

Ответьте на вопросы, используя слова, указанные в скобках.

#### **Пример:**

*When did you last drink? (for two months)*

*I have not drunk for two months.*

5. When did it last snow? (for ages) It ... for ages.
6. When did Jack last call you? (since last week)
7. When did you last fly? (for two years)
8. When did you last eat oyster? (never)

### **Практическая работа № 9**

Тема: Банковская система. Виды банковских услуг. Пассивный залог.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевеститекст.

#### **The banking system of Great Britain (England)**

UK banking system - one of the oldest. It is characterized by a high degree of concentration and specialization, well developed banking infrastructure, a close relationship with the international market for loan capital. In a world financial center - London is working more and more foreign banks than English. This is primarily American and Japanese banks. The share of foreign currency deposits in UK banks is significantly higher than in other countries.

The English banking system has the most extensive worldwide network of foreign affiliates. Until 1979 in Britain there was no specific legislation governing the banking, has never published an official list of banks, there was no legal definition of the bank. Control of the central bank for the banks were informal. With the adoption of the law on banking in 1979, all credit institutions that take deposits (deposits) are classified by the Bank of England, or as a "recognized bank" or as "a company licensed to accept deposits." Banks do not need a license, but they must be "recognized" by the Bank of England. Bank of England recognizes as a "bank" credit institution enjoys an impeccable reputation in financial circles, and provides a wide range of banking services and specializes in a certain category of services.

The most important credit institutions that have received the status of the bank - a depository banks (the London and Scottish clearing banks, banks, Northern Ireland), trade, foreign banks, savings banks, discount houses. The banking system is a two-tier UK. At the top level - the central bank, on the ground - other banks: commercial (depository) and specialized - trade, foreign banks, savings banks, discount houses.

В «Грамматическом минимуме» мы ограничимся тремя видовременными формами в страдательном залоге. Форма страдательного залога образуется по схеме: be + сказуемое с окончанием –ed или 3-я форма неправильного глагола.

#### **Present Simple Passive**

Образование: подлежащее + am/is/are + сказуемое с окончанием –ed или 3-я форма неправильного глагола.



Пример: English is spoken here. – Здесь говорят на английском.  
**Вопросительное предложение:** Is English spoken here? –Здесь говорят на английском?  
**Отрицательное предложение:** English is not spoken here. –Здесь не говорят на английском.

### Past Simple Passive

Образование: подлежащее + was/ were + сказуемое с окончанием –ed или 3-я форма неправильного глагола.

Пример: I was invited. – Я был приглашён.

**Вопросительное предложение:** Was he invited? – Он был приглашён?

**Отрицательное предложение:** He was not (wasn't) invited. – Он не был приглашён.  
They were not (weren't) invited. –Они не были приглашены.

### Future Simple Passive

Образование: подлежащее + shall/will + be + сказуемое с окончанием –ed или 3-я форма неправильного глагола.

Пример: You will be invited. – Вас пригласят (вы будете приглашены).

**Вопросительное предложение:** Will you be invited? – Вы будете приглашены?  
(Вас пригласят?)

**Отрицательное предложение:** You will not (won't) be invited. – Вы не будете приглашены.  
(Вас не пригласят)

### Rewrite the sentences in passive voice.

1. He opens the door. -
2. We set the table. -
3. She pays a lot of money. -
4. I draw a picture. -
5. They wear blue shoes. -
6. They don't help you. -
7. He doesn't open the book. -
8. You do not write the letter. -
9. Does your mum pick you up? -

### Практическая работа № 10

Тема: Виды банковских услуг. Пассивный залог.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

#### Banking

What am I going to do after school or university? Maybe I should consider a job in the world of banking. There's a surprisingly wide range to choose from — for example, I could work for a high-street bank. Let us see what's what and who's who. If to take the roof off a high-street bank, one can reveal that lots of people work behind the scenes in banks. There's the clerical staff (sometimes called bank clerks), and their job includes sorting cheques,

making sure that each customer receives a statement of his/ her account each month, keeping detailed up-to-date records of all bank's business.

**The Enquiries, Desk.** This is where you go if you need advice about the bank's services.

**The Manager.** This is the person in charge of the bank. She or he: (a) gives customers advice about their finances, (b) makes sure that the bank and its staff are working properly.

**The Small-Business Adviser.** Banks provide a wide range of services to their customers. This includes advice for people with small businesses. "How do I start a business?" "How much money can I afford to borrow?" "How do I plan ahead to make my business successful?" These are questions like these, which the small-business adviser is there to answer.

**The Bank's Computer System.** Modern Banks keep all their financial data in computers. This makes it possible to check and provide information at the touch of button.

**The Foreign Exchange Desk.** This is where you go to buy or sell foreign currency.

**The Vault.** Money, important documents and valuable objects (e.g. paintings, jewellery) are kept here. Vaults have very thick walls and strong, steel doors with complex locks.

**Video Camera.** Security is vital in banks. That's why many of them use video cameras these days. They can't stop robberies, but can film the robbers.

**The Cash Dispenser Machine.** You need money but the bank's closed? No problem — use the cash dispenser machine. All you have to do is: (a) put your cash-card into the machine, (b) tap in your personal identification number and the amount of money you want. A few seconds later the money appears. Thanks to machines like these, many banks are now open 24 hours a day.

**The Night-Safe.** Shopkeepers and business people often can't get to the bank until it's closed. What do they do with money they've earned that day? They put in the night-safe — a strong metal box in the wall of the bank, which can be unlocked with a special key.

So, money is an important part of everyday life. These days, money is hi-tech (modern, well-designed and sophisticated). We have notes and coins, which are specially made. We use credit cards. Banks and stock-exchanges can move millions at a touch of a button.

So, money is universal — but why? The answer is very simple. Without it trade would be impossible, and people in any society need to exchange goods in order to survive.

**Переведите слова на английский.**

Банковское дело

Информационное окно.

Менеджер.

Советник по малому бизнесу

Компьютерная система банка.

Окно обмена валюты.

Хранилище.

Видео камера.

Автомат для выдачи наличных  
(банкомат).

Ночной сейф

**Questions:**

1. What people work in a bank?
2. What does the job of the clerical staff involve?
3. What can you do at inquiries?
4. What does the manager do at the bank?
5. What questions does the small-business adviser answer?
6. Where can you buy or sell foreign currency?
7. Why is money universal?

**Vocabulary:**

cheque — чек

to be in charge of — отвечать

to borrow — брать займы, занимать

vault [vo:lt] — хранилище

security — безопасность

cash dispenser machine — машина по обналичиванию денег  
to survive [sa'vaiv] — выживать.

### Практическая работа № 11

Тема: Виды банковских услуг. Пассивный залог.

Цель: выполнение лексико-грамматических упражнений.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

	INDEFINITE	CONTINUOUS	PERFECT
PRESENT	am is + V3 are	am is + being + V3 are	have + been + V3 has
	Usually houses are built 8 months.	This house is being built now.	This house has been already built.
	<i>Обычно дома строят 8 месяцев.</i>	<i>Этот дом строится сейчас.</i>	<i>Этот дом уже построен.</i>
PAST	was + V3 were	was + being + V3 were	had + been + V3
	This house was built last year.	When I came last year this house was being built.	This house had been built before I came.
	<i>Этот дом был построен в прошлом году.</i>	<i>Когда я в прошлом году приехал, этот дом строился.</i>	<i>Этот дом был построен до того, как я приехал.</i>
FUTURE	will + be + V3	X	will + have + been + V3
	This house will be built next year.		This house will have been already built by January.
	<i>Этот дом будет построен в следующем году.</i>		<i>Этот дом уже будет построен к Январю.</i>

#### 8. Fill in: *is, are, was or were.*

1. A short story competition is organised by our school every year.
2. The electric light bulb ..... invented by Thomas Edison in 1879.
3. Many films ..... produced in Hollywood.
4. The Lost City of the Incas ..... located in Peru.
5. The film *Titanic* ..... directed by James Cameron.
6. The Special Olympics World Games. ....held every four years.
7. Toyota cars ..... made in Japan.
8. Penicillin ..... discovered by Alexander Fleming.
9. The Harry Potter books ..... written by J. K. Rowling.
10. The Parthenon ..... visited by thousands of tourists each year.
11. Breakfast .....served from 7:00 am to 11:00 am daily.
12. Coffee ..... grown in Brazil.

### Практическая работа № 12

Тема: Сущность и функции денег.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **Money and its functions.**

The demand for money is the quantity of liquid assets people are willing to have in hand at any given moment. It depends on the income they gain and the opportunity costs connected with the interest rate. But why do people hold money at all?

Money is a stock. It is the quantity of circulating currency and bank deposits held at any given time. Holding money is not the same as spending money when we buy a meal or go to the cinema/ we hold money in order to spend it later. The distinguishing feature of money is its use as a medium of exchange, for which it must also serve as a store of value. It is in these two functions of money that we must seek the reason why people wish to hold it.

*The transactions Motive for holding money.* In a monetary economy we use money to purchase goods and services and receive money in exchange for the goods and services we sell. Without money, making transactions by direct barter would be costly in time and effort. Holding money economizes on the time and effort involved in undertaking transactions. We need to hold money between receiving payments and making subsequent purchases.

How much money we need to hold depends on two things, the value of the transactions we wish to make and the degree of synchronization of our payments and receipts. We do not know how much \$100 will buy until we know the price of goods. If all prices double. We will need to hold twice as much money to make the same transactions as before.

The demand for money is a demand for real money. We need a given amount of real money to undertake a given quantity of total transactions.

### **Практическая работа № 13**

Тема: Сущность и функции денег.

Цель: формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **What is money for?**

Nowadays, money is universal means of payment. It is difficult to imagine our today's life without it. We need money to buy living essentials, such as clothes and food products.

Well-off people buy various luxuries. They have more money, so they can afford more. With the money we can buy not only material things, but can also pay for services and knowledge.

### **Types of money**

Perhaps, the most prevalent type of money is paper money, or banknotes. Every banknote has its own nominal value and is accepted everywhere on the territory of a certain country.

With the development of technologies plastic cards become more and more popular. They allow you to pay for things without cash. Such cards as Visa and MasterCard are even accepted abroad. This is a very convenient way of payment as money is simply transferred from one account to another by the bank.

### **Can Money Buy Happiness?**

Money has always been a characteristic of wealth. People have always tried to earn as much money as possible. The explanation to this is quite simple. The more money a person has, the more he or she can afford to buy.

People often think that money equals happiness. However, it is not always like that. Happiness is a complicated concept which depends on things that surround the person. These things can be both material and spiritual. For example, love, health and care can't be bought. A lot of examples prove that. Truly rich people still face serious illnesses. Others feel very lonely despite millions of people around them.

**9. Complete the sentences using one of these verbs in the correct form, present or past.**

~~cause~~ overtake damage show hold surround invite translate make write

1. Many accidents are caused by dangerous driving.
2. Cheese ..... from milk.
3. The roof of the building ..... in a storm a few days ago.
4. You .....to the wedding. Why didn't you go?
5. A cinema is a place where films .....
6. In the United States, elections for president .....every four years.
7. Originally the book ..... in Spanish, and a few years ago it..... into English.
8. Although we were driving fast, we .....by a lot of other cars.
9. You can't see the house from the road. It .... by trees.

**10. Put the verbs in brackets into the Past Simple Passive.**

Two men 1) were seen (see) breaking into a house last night. The police 2) .....(call) and one man 3) ..... (catch) immediately. The other escaped but he 4) ..... (find) soon after. Both men 5) ..... (take) to the police station where they 6) .....(question) separately by a police officer. The two men 7) ..... (charge) with burglary.

**Упражнение №8 "Money and banking"**

BANKS. Choose the correct answer.

1. Please find enclosed our ..... scale for life insurance premiums.
  - gauging
  - raising
  - sliding
  - slipping
2. My enquiries did not ..... any information of value.
  - affect
  - arouse
  - elicit
  - extort
3. His bank manager decided to give him financial ..... for the new shop.
  - backing
  - footing
  - lifting
  - standing
4. Many people who go to see their bank manager have a ..... problem.

- cash-book
  - cashing up
  - cash flow
  - petty cash
5. Reminders must be sent out to all customers whose accounts are more than a month ..... .
- indebted
  - overdue
  - unbalanced
  - unpaid
6. The notes in the wallet were all ..... American dollars.
- counterfeit
  - false
  - mimic
  - mock

### **Практическая работа № 14**

Тема: Товарные биржи. Виды ценных бумаг.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

#### **STOCK EXCHANGES**

A stock exchange is a forum provided by any organization, association, or group of persons for trading in securities representing shares of firms. By providing a trading system, a stock exchange performs two essential services. First, it provides a market for the buying and selling of stock. Second, it provides a way of monitoring the value of a stock investment portfolio.

The statutory definition of *exchange* as specified by the U.S. Securities and Exchange Commission (SEC) is a "market place or facilities for bringing together purchasers and sellers of securities or for otherwise performing with respect to securities the functions commonly performed by a stock exchange." The SEC carefully revised Rule 3b-16 to define these terms to mean any organization, association, or group of persons that: (1) brings together the orders of multiple buyers and sellers; and (2) uses established, nondiscretionary methods (whether by providing a trading facility or by setting rules) under which such orders interact with each other, and the buyers and sellers entering such orders agree to the terms of a trade.

A particular trading system may not be recognized as an exchange, depending on the securities laws of the country. Given that differences across countries may exist with respect to legal definitions, a more detailed discussion of what constitutes a trading system is appropriate.

#### **TRADING SYSTEMS**

Trading markets may be defined as systems consisting of an order-routing system, an information network, and a trade-execution mechanism. A trading system is a communications technology for passing allowable messages between traders, together with a set of rules that

transform traders' messages into transaction prices and allocations of quantities of stock among market participants.

### Практическая работа № 15

Тема: Виды ценных бумаг.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

#### 3. Презентация новых слов по теме «Securities and stock exchanges»

Securities	ценные бумаги	
<i>Types of securities:</i> shares, stocks, bonds		Shares (stocks) give ownership. Bonds don't give ownership, you lend money to the company
gilts = gilt- edged securities	золотообрезные ценные бумаги с государственной гарантией (казначейские векселя – т.е. Министерства финансов; обычные облигации со сроком погашения до 25 лет; индексированные облигации – выплаты корректируются в соответствии с индексом инфляции.)	Gilts are high quality securities without financial risks, usually issued by the British Government.
blue chips	«голубые фишки» ценные облигации наиболее надежных компаний по цвету самой дорогой фишки в казино	Gilts are also called blue chips.

You can buy securities at the Stock Exchange

There are two types of people which deal on the Stock Exchange Market.

broker ['brɒkə]	брокер – посредник между продавцами и покупателями товаров, ценных бумаг, валюты. Брокеры действуют по поручению своих клиентов и за их счет, получая плату или вознаграждение в виде комиссионных при заключении сделки. В роли брокера могут выступать отдельные лица, фирмы, организации.
jobber	1) лицо, выполняющее на фондовой бирже

	операции с ценными бумагами, в противоположность брокеру — за собственный счет. 2) тот, кто приобретает нефтяную продукцию (топливо, пластмассы) и перепродает ее розничным покупателям
are admitted to transact business	допускать (разрешать) к ведению дел
bid	цена покупки
ask (offer)	цена продажи

Нарисовать диаграмму: график вверх и вниз.

Вверх: the jobber buys when the price is low and sells when the price is high and gets his turn.

Вниз: the jobber buys when the price is high and sells when the price is low and gets his turn.

The difference between these two prices is

jobber's turn	прибыль джоббера
the existence	существование

The existence of the Stock Exchange means that it is possible to buy or sell securities at any time at the market price.

bull	бык
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A speculator who buys securities and expects that the price will rise [raIz].

bear [beq]	медведь
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A speculator who sells securities and expects that the price will fall [raIz].

to provide round-the-clock operation	обеспечивать круглосуточную работу.
--------------------------------------	-------------------------------------

The biggest stock exchanges function in London, New York, Tokyo and provide round the clock operation of the stock exchange market.

### **Shares, stocks and bonds form securities.**

Bonds are documents which give details of a loan made to a company or government.

Securities issued by the British government are called gilts [g] or gilt-edged securities. This can also mean any high quality security without financial risk. Another way of describing these high quality securities is blue chips.

Securities of all kinds are traded at the Stock Exchange. Only Stock Exchange members are admitted to transact business at the Stock Exchange. There are two kinds of people dealing on the Stock Exchange Market. They are brokers and jobbers.

An investor who wishes to buy or sell securities must act through a broker. After the broker receives instruction from the investor or his client he approaches a jobber. Each jobber deals in



a particular group of securities. The jobber asks the broker his price. The broker usually does not know if the jobber wishes to buy or sell and he quotes two prices:

- his buying price, or the bid
- his selling price, or the offer

The difference of the two prices is the jobber's turn.

The existence of the stock exchange means that it is generally possible to buy or sell securities at any time at the market price.

The speculator on the stock exchange who buys securities in expectation of a rise in their prices is a bull.

The speculator wishing to sell securities in anticipation of a fall in their prices is a bear.

The biggest stock exchanges function in London, New York, Tokyo and Frankfurt-on-the-Mine, thus providing round-the clock operation of the stock exchange market.

#### 6. Заполните пропуски словами

1. Shares, stocks and bonds form \_\_\_\_\_. (*securities*)
2. Bonds are documents which give details of a \_\_\_\_\_ made to a company or government. (*loan*)
3. \_\_\_\_\_ issued by the British Government are called \_\_\_\_\_. (*Securities, gilts*)
4. Another way of describing high quality \_\_\_\_\_ is blue \_\_\_\_\_. (*securities, chips*)
5. \_\_\_\_\_ of all kinds are traded at the \_\_\_\_\_. (*Securities, Stock Exchange*)
6. There are two kinds of people dealing on the Exchange Stock Market, they are \_\_\_\_\_ and \_\_\_\_\_. (*brokers, jobbers*)
7. Investors who wish to buy or sell securities must act through \_\_\_\_\_. (*brokers*)

Тип вопроса	Пример
Общий	Are you a booklover? – Ты любитель книг? Do you read a book? – Ты читаешь книгу?
Специальный	Why are you a booklover? – Почему ты любитель книг? When do you read a book? – Когда ты читаешь книгу?
Альтернативный	Are you a booklover or a nonreader? – Ты любитель книг или нет? Do you read a book or a magazine? – Ты читаешь книгу или журнал?
Разделительный	You are a booklover, aren't you? – Ты любитель книг, не так ли? You don't read a book, do you? – Ты не читаешь книгу, не так ли?
Вопрос к подлежащему	Who is a booklover? – Кто любитель книг? Who reads a book? – Кто читает книгу?

**Упражнение 1.** Сформируйте общий вопрос. Пример: —Jane doesn't like lemon. (apples) — Does Jane like apples? John was busy yesterday evening. (today) I prefer reading a book before going to bed. (watch TV) I can play football very well. (volley-ball) Spanish is spoken in Spain. (Latin America) Сформируйте общий вопрос к предложению: She is a very good teacher. Her parents are both doctors. Lane visited many countries. He couldn't drive last summer.

**Упражнение 2.** Сформируйте специальный вопрос ко всему предложению: I am keen on visiting new countries. (What) She works from 6 a.m. till 4 p.m. (How many hours) She will meet me at the platform. (What time) I was not ready to go through the test. (Why) Jack is a member of a school football team.(Who) My sister likes travelling by car. (How) You can look for information on a timetable on the ground floor. (Where) They visited all Europe countries last year. (When)

### Практическая работа № 16.

Тема: Налоги, налогообложение.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевеститекст.

#### VOCABULARY FOR TEXT 8

<b>tax</b> [tɒks]	налог (обязательный, индивидуально безвозмездный платеж, взимаемый с юридических и физических лиц в форме отчуждения принадлежащих им на праве собственности, хозяйственного ведения или оперативного управления денежных средств в целях финансового обеспечения деятельности государства и (или) муниципальных образований)
<b>compulsory</b> [kəm'pʌls(ə)rɪ]	принудительный, обязательный
<b>charge</b> [tʃɑːdʒ]	1) сбор, поступления, отчисления; цена; комиссия (за услуги); плата; 2) занесение [запись] на счет; запись в долг, долг; дебетовая запись, запись по дебету (счета по учету расходов)
<b>levy</b> ['levɪ]	1) сбор; 2) налог; 3) взимание (налогов); 4) обложение (налогами)
<b>to impose</b> [ɪm'pəʊz]	1) облагать (налогом, податью, сбором) (оп/upon); 2) налагать (обязательство); 3) навязывать; 4) обманывать
<b>secessionist</b> [sɪ'seɪʃnɪst]	отступник, раскольник; сепаратист
<b>movement</b> ['mʌvmənt]	1) движение; 2) перемещение, передвижение; 3) действия; 4) поведение; 5) деятельность (общественная); 6) течение, направление; 7) оживление (на рынке); 8) изменение в ценах
<b>corvee</b> ['kɒlveɪ]	1) барщина; 2) рабский труд, тяжелая работа
<b>labor (US) (labour (UK))</b> ['leɪbər]	труд, работа

<b>in kind</b> [InkAInd]	натуральный (в форме товаров или услуг, а не денег)
<b>tendentious</b> [ten'denSqs]	предвзятый, пристрастный, тенденциозный
<b>public finance</b> ['pAbIk faInxns]	государственные финансы; государственный бюджет
<b>feudal</b> ['fjHdl]	феодалный
<b>medieval</b> ["medI'Jv(q)l]	средневековый
<b>sophisticated</b> [sq'fIstIkeItId]	1) лишенный простоты, изощренный; 2) усовершенствованный; 3) сложный, замысловатый
<b>to enforce</b> [In'fLs]	1) принуждать, заставлять, взыскивать, настаивать; 2) вводить в действие (закон и т. п.), приводить в исполнение
<b>realm</b> [relm]	1) королевство, царство; 2) область, сфера
<b>tax farmer</b> [txks 'fRmq]	откупщик, сборщик налогов, податей
<b>to obligate</b> ['OblIgeIt]	обязывать, связывать обязательством (моральным, вытекающим из контракта и т. д.)
<b>to raise</b> [tu reIz]	1) поднимать (производство, цены и т. п.), повышать; 2) добывать, занимать (деньги); 3) собирать (налоги)
<b>to render</b> [tu 'rendq]	1) воздавать, платить; 2) давать; 3) оказывать (помощь, содействие); 4) представлять
<b>Caesar</b> ['sJzq]	Цезарь
<b>explicitly</b> [Iks'pIIstItI]	1) ясно, недвусмысленно; 2) детально, подробно
<b>self-supporting</b> ['selfsq'pOtIN]	1) самостоятельный, независимый; 2) зарабатывающий себе на жизнь; 3) на хозрасчете
<b>to do without</b> [tu du wI'Daut]	обходиться без
<b>illusory</b> [I'IHs(q)rI]	обманчивый, призрачный, иллюзорный, вводящий в заблуждение, мнимый, нереальный
<b>to exact</b> [tu Ig'zXkt]	1) требовать (настоятельно); 2) добиваться; 3) взыскивать
<b>income tax act</b> ['InkAm txks xkt]	закон о подоходном налоге (закон, в котором устанавливается порядок исчисления и уплаты физическими лицами налога с полученного дохода, в том числе перечисляются ставки налога, возможные вычеты и льготы, сроки подачи налоговых деклараций и внесения платежей и т. п.)
<b>tax code</b> [txks kOud]	налоговый кодекс

A **tax** is a **compulsory charge** or other **levy imposed** on an individual or a legal entity by a state or a functional equivalent of a state (e.g., tribes, **secessionist movements** or revolutionary movements). Taxes could also be imposed by a **subnational** entity.

Taxes may be paid in cash or in kind or as **corvee labor**. In modern capitalist taxation systems, taxes are designed to encourage the most efficient circulation of goods and services and are levied in cash. **In kind** and corvee taxation are characteristic of traditional or pre-capitalist states and their functional equivalents. The means of taxation, and the uses to which the funds raised through taxation should be put, are a matter of hot dispute in politics and economics, so discussions of taxation are frequently **tendentious**.

**Public finance** is the field of political science and economics that deals with taxation.

### **Практическая работа № 17**

Тема: **Налоги**

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **Income Tax**

UK income tax is chargeable on any UK source income received by an individual in the UK if they are UK resident. Foreign income is subject to UK tax where the individual is either:

1. domiciled in the UK;
2. not domiciled in the UK but the income is remitted to the UK;
3. not domiciled in the UK but the individual chooses to be taxed on the arising basis of taxation.

For the 2013/14 tax year, the starting rate of income tax is 20 percent for the first taxable slice of income up to £32,010, 40 percent between £32,011 and £150,000 and 45 percent over £150,000. A table is on the **tax tables page** with more detail on UK personal tax rates.

### **Basis of Taxation**

For individuals the UK tax year runs from 6 April in one year and ends on 5 April in the following year.

The UK operates a system of independent taxation.

In determining an individual's liability to UK tax it is first necessary to consider their residence and domicile status.

### **Практическая работа № 18**

Тема: контрольная работа.

Цель: выполнить задания

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: к/р

### **Контрольная работа.2 курс**

#### **1 вариант**

**1.Перевести на русский язык встречающиеся в тексте интернационализмы:** potential, association, chance, product, international, business, commercial, centre, contact, national, economy, traditional, organize, electronics, industry, specialized.

### **TRADE EXHIBITIONS AND FAIRS**

1. Trade fairs and exhibitions usually attract thousands of visitors and many potential buyers' among them. So foreign trade associations of the Soviet Union never lose a chance to exhibit their products at international fairs and exhibitions both abroad and at home. They help promote our goods to new markets and launch new products in the markets already developed.

2. A great deal of profitable business is done at commercial centres at the exhibitions: new contacts are made, new transactions are concluded, new orders are placed and new markets are established.

3. This work goes on after the exhibitions as well: enquiries are sent out for the goods our national economy requires -and offers are made for the products our new contacts are interested in.

4. There are traditional fairs and exhibitions that are held annually, for example the Leipzig fair that is organized twice a year - in the spring and in the autumn in the Germany, the Plovdiv fair in Bulgaria, the Zagreb fair in Yugoslavia or the Nizhegorodskaya fair in Nizhnii Novgorod (former Gorkii).

5. Also, there are fairs and exhibitions organized on and off and devoted to scientific achievements in this or that field of national economy. They are called accordingly: "Chemistry-89", "Au-tomation-88", "BuHding-89" "Electronics-W", etc.

About 200 international fairs and exhibitions are held in various cities Russia.

6. The Chamber of Commerce and Industry is responsible for organizing fairs and exhibitions in our country and arranging participation of our associations and enterprises in fairs and exhibitions abroad through WO "Expocentr". There are a lot of specialized exhibitions such as "Mining-8<sup>0m2</sup>" and the like.

**2. Найти в правой колонке русские эквиваленты английских слов и словосочетаний:**

1. trade fairs	a) выпускать товары
2. to exhibit products	b) внедрять товары
3. to promote goods	c) развивать/осваивать рынок
4. to develop a market	d) торговать, заключать сделки
5. to do business	e) устанавливая связи
6. to make contacts	f) размещать заказ
7. to conclude transactions	g) рассылать запросы
8. to place an order	h) проводить выставки
9. to establish new markets	i) делать предложение
10. to sent out enquires	j) выставлять, экспонировать товары
11. to make an offer	k) торговые ярмарки
12. to hold exhibitions	l) заключить сделки
13. on and off	m) устанавливая новые рынки
14. to launch new products	n) время от времени

**3. Прочитайте текст «Trade Exhibitions and Tairs» и переведите на русский язык в письменной форме абзацы № 1, 2, 3.**

**4. Найдите ответы на следующие вопросы и напишите их в той последовательности, в которой заданы вопросы.**

**Вопросы:**

1. Why do our foreign trade association never lose a chance to take part in trade fairs and exhibitions?
2. What business is done at commercial centers at the exhibitions?
3. What work is done after the exhibitions?
4. How often are fairs and exhibitions held?
5. What organization is responsible for these fairs and exhibitions?

**Упражнение 2. Раскройте скобки и поставьте глаголы в Present Perfect.**

1. John (write) his name.
2. I (draw) a picture.
3. Tom (blow out ) the light.
4. The cat (drink) its milk.
5. The tree (fall) across the road.
6. John (give) his bicycle to his brother.
7. You (make) a mistake.
8. We (eat) our dinner.
9. The train just (go).
10. I just (tell) the answer.
11. George never (be) in Australia.
12. John and Richard just (go away).
13. The baker (sell) all his cakes.
14. I (read) this book.

## 2 вариант

**1. Перевести на русский язык встречающиеся в тексте интернационализмы:**  
method, information, industry, association, journal, company, consultant, professional, potential, product, season, factor, planning, production, firm, capitalist, specialize, service.

### TEXT 2 MARKETING METHODS AND ADVERTISING

Before selling the goods, you must do a lot of market research first. The information needed can be obtained from Soviet embassies, consulates, and trade representations, from the USSR Chamber of Commerce and Industry and from the AN-Union Institute for Scientific Market Research, from trade associations and trade journals or from specialized consultant companies (who will do a professional market research job for you for a fee).

The information you are interested in is if there is any demand for your goods, what the market potential is, what sort of competition you will meet, i.e. how the price of your goods compares with other competitive products including those produced locally, local conditions and preference, local trading customs and habits, what seasonal factors should be taken into account and the like.

But in general marketing covers not only market research, but also planning the selection (assortment) of goods, and consequently the production itself, price policy, advertising and promotion of sales, controlling the sales and post-sales servicing.

So marketing is a system of running all the business activities of a company (organization) in respect of coordinating supply and demand for the goods produced. Originally marketing was meant to help avoid over-production in advanced capitalist countries.

Marketing may within the framework of socialist economy as well enable to co-ordinate production and goods circulation (consumption of goods) for the purpose of using all the resources for the benefit of people and for covering in the best possible way all their needs (requirements).

Advertising is an important means of promoting the goods that are being produced already as well as new lines in business.

There are specialized firms dealing with advertising. In our country it is V/O "Vneshtorgreklama" ("Sovero"). Different kinds of mass media - TV, radio, newspapers, cinema, journals, magazines, posters, - are used for advertising goods. Special leaflets, booklets and other printed matter about the goods may be published for the same purpose. Participation in fairs and exhibitions helps promote our goods as well. Also, special advertising conferences may be held. The choice of media for advertising depends on the kind of goods and on the local conditions and people's habits: sometimes TV and radio ads are best, in other cases it may be trade journals or leaflets distributed among potential buyers.

1. Найдите в правой колонке эквиваленты английских слов и словосочетаний	
2. market research	16. overproduction
3. trade representation	17. market potential
4. Chamber of Commerce and Industry	18. спрос на товары
5. a fee	19. политика цен
6. demand for goods	20. гонорар
7. competitive products	21. исследование конъюнктуры рынка
8. trading customs	22. торгово-промышленная палата
9. to take into account	23. торговое представительство
10. price policy	24. конкурентоспособные товары
11. advertising	25. реклама, рекламная деятельность
12. promotion of sales	26. предложение и спрос
13. post-sales servicing	27. принимать в расчет, учитывать
14. to business activities of a company	28. перепроизводство
15. supply and demand	29. содействовать сбыту
	30. торговые обычаи
	31. послепродажное обслуживание

32. управлять деловой активностью  
компании

33. емкость рынка, потенциальные  
возможности

**34. Прочитайте текст «Marketing Methods and Advertising» и выполните следующие за ним упражнения.**

**4. Переведите на русский язык в письменной форме абзацы № 2, 3, 4.**

**5. Найдите ответы на следующие вопросы и напишите их в той последовательности, в которой заданы вопросы.**

**Вопросы:**

1. Where can you obtain information necessary for doing market research?
2. What sort of information do you need for this purpose?
3. What activities does marketing include?
4. What was the main purpose of marketing in advanced capitalist countries originally?
5. How may the goods be advertised?

**Упражнение 2. Сделайте данные предложения отрицательными**

1. Jack has washed the dog. 2. Father has already cleaned his car. 3. Mr Snowdon has made a speech at the conference. 4. Granny has bought me some cakes. 5. They have painted their old house. 6. Liz has bought some flowers. 7. My sister has just cooked breakfast for the family. 8. The cat has already eaten fish. 9. Mrs Gracy have gone to London. 10. I have never been to India. 11. She has just broken a vase. 12. We have cleaned the room. 13. Cris has phoned his friend. 14. The train has just arrived. 15. It has just started to rain. 16. Kelly has gone to America. 17. We have left our books to school. 18. The street has changed a lot. 19. You have worked here for a long time. 20. Mandy has been to Greece.

### **Практическая работа № 19.**

**Тема: Дифференцированный зачет.**

Тренировочные задания к подготовительному тексту

#### **What Is Marketing**

1. Пользуясь контекстом и словарем, определите значение следующих слов.  
To advertise, to range, benefit, vendor, promotion, maturity, petition, to influence, to account for, introduction
2. Руководствуясь контекстом, определите значение следующих групп слов.  
Business activity, human needs, at the right time, product life cycle, introductory timing, marketing techniques, the above-mentioned factors, the customer's choice.
3. Из данных предложений выделите и переведите те, в которых используется Passive Voice.
  - a) Your market must be divided into segments.
  - b) Product is the better controlled factor.
  - c) These four factors influence the customer's choice.
  - d) Promotion is selection of market for your product.
  - e) These products are to be stored at room temperature.
4. Поставьте глагол-сказуемое данного предложения в Past и Future Indefinite Passive.  
The goods (to supply) at regular intervals.
5. Поставьте глагол-сказуемое данного предложения в Present Perfect Passive и Present Continuous Perfect. Предложения переведите.  
New products (to introduce) at the market.
6. Образуйте причастие I и II от данных глаголов и переведите их на русский язык.  
To price, to offer, to provide, to advertise, to improve.
7. Переведите следующие предложения, обращая внимание на функции инфинитива.
  - a) To produce a product is not enough.
  - b) To make your business successful, the above-mentioned factors are to be taken into consideration.

- c) The product to be manufactured will have an original design.
  - d) It is not easy to find new market for your goods.
  - e) The customer's needs and wants are to be satisfied.
8. Переведите следующие предложения и укажите, какой неличной формой глагола является слово manufacturing.
- a) Manufacturing new goods, the producer came across some difficulties.
  - b) Manufacturing equipment was replaced.
  - c) New technique of manufacturing is highly efficient.
9. Из последнего абзаца выпишите и проанализируйте все неличные формы глаголов. Переведите их на **русский язык**.
10. Спишите и переведите на русский язык 4 абзац текста.
11. Выделите основную текстовую информацию.
- a) Составьте план текста на **английском языке**.
  - b) Выпишите к каждому пункту текста опорные слова.
  - c) Руководствуясь планом и опорными словами, передайте письменно содержание текста на **английском языке**. (4- 5 предложений).

Подготовительный текст

### What Is Marketing

1. Marketing is business activity that directs the flow of goods and services from producer to consumer or user. Simply to produce a product is not enough: the product must be transported, stored, priced, advertised, and sold before it satisfies human needs and wants. Marketing activities range from the initial conception and design of the product to its ultimate sale and account for about half the cost of the product. Marketing is the process of offering the right product, at the right time, in the right place, attracting attention to it and thereby bringing a mutual benefit to customer and vendor. Vendors benefit by making profit. Customers benefit by having what they want, when and where they want it.
2. There are four main factors providing the most effective choice for the consumer - the Four P's: the product, the place, the price and the promotion. Place includes location of production and distribution. Promotion includes all forms of marketing communication (advertising, special events, sales of the product or service itself). Promotion is the most complex thing - how to select and divide your market according to the type of the manufactured product, its price and where it will be available.
3. The better controlled of these factors is the product (service). All products and services have the so-called "product life cycle". The stages of the product life cycle are: introduction, growth, maturity and decline. The intended length of a product life cycle depends on intensity of competition, modification of an existing product, introductory timing of technologically improved product, and marketing techniques.
4. So, to make any business successful, the above-mentioned factors influencing the customer's choice and bringing benefit to consumers as well as to vendors are to be taken into consideration.

**3 курс**

**5 семестр**

### **Практическое занятие № 1**

Тема: Страховая компания «Ллойдс»

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **WHAT IS LLOYD'S?**

Unlike many other insurance brands, Lloyd's is not a company; it's a market where our members join together as syndicates to insure risk.



Much of Lloyd's business works by subscription, where more than one syndicate takes a share of the same risk. Business is conducted face-to-face between brokers and underwriters in the Underwriting Room.

When we talk of Lloyd's, we're really referring to two distinct parts. The market, which is made up of many independent businesses, and the Corporation of Lloyd's, which is there – broadly speaking – to oversee that market. These parts are distinct, but far from independent. Both work closely to maintain high standards of performance across the market.

The following pages will give you an insight into the unique way in which Lloyd's is structured, the role of the market and The Corporation, and the different departments (directorates) that make up Lloyd's.

## HISTORY

In the 17th century, London's importance as a trade centre led to an increasing demand for ship and cargo insurance. Edward Lloyd's coffee house became recognised as the place for obtaining marine insurance and this is where the Lloyd's that we know today began.

From those beginnings in a coffee house in 1688, Lloyd's has been a pioneer in insurance and has grown over 325 years to become the world's leading market for specialist insurance. On the following pages you can learn about Lloyd's unique and colourful past, from its early days in Edward Lloyd's coffee house, to the historical events that changed the face of Lloyd's forever.

Отчет о проделанной работе: перевод текста.

### Практическое занятие № 2

Тема: Страховая компания «Ллойдс». Инфинитив.

Цель: определение инфинитива, его форм, выполнение практических упражнений.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Краткие теоретические положения:

**Инфинитив** (неопределенная форма глагола) представляет собой неличную глагольную форму, которая только называет действие, не указывая ни лица, ни числа. Инфинитив отвечает на вопросы что делать? что сделать?: to read читать, прочесть; to write писать, написать; to buy покупать, купить; to sell продавать, продать.

Инфинитив не имеет специального окончания; его формальным признаком инфинитива является частица to, которая не имеет самостоятельного значения и не принимает ударения, но показывает, что следующее за ней слово - инфинитив. Однако она часто опускается. Так, частица to не ставится перед инфинитивом, если он употреблен после модальных глаголов или глаголов чувственного восприятия в составе конструкции "сложное дополнение"

Инфинитив произошел от отглагольного существительного и сохранил свойства этой части речи, выполняя в предложении, как и инфинитив в русском языке, синтаксические функции существительного.

Именные свойства инфинитива заключаются в его функциях.

ФУНКЦИИ ИНФИНИТИВА В ПРЕДЛОЖЕНИИ		
п/ п	ФУНКЦИЯ	ПРИМЕР

	Подлежащее	<p>To skate is pleasant. Кататься на коньках приятно.</p> <p>To read is a great pleasure. Читать (чтение) - большое удовольствие.</p>
	Именная часть составного сказуемого	<p>Your duty was to inform me about it immediately. Вашей обязанностью было сообщить мне об этом немедленно.</p> <p>The duty of every student is to master at least one foreign language. Долг каждого студента - овладеть, по крайней мере, одним иностранным языком.</p>
	Часть составного глагольного сказуемого в сочетании с модальными глаголами и с глаголами, выражающими начало, продолжение или конец действия (to begin, to continue, to end, to stop) или отношение к действию, обозначенному инфинитивом (to want, to decide, to intend)	<p>She began to translate the article. Она начала переводить статью.</p> <p>She must translate this article today. Она должна перевести эту статью сегодня.</p> <p>He began to translate this article. Он начал переводить эту статью.</p>
	Дополнение	<p>I asked him to help me. Я попросил его помочь мне.</p> <p>He had promised me to draw this map. Он обещал мне начертить эту карту.</p>
	Определение. Инфинитив в функции определения стоит после определяемого слова	<p>He expressed a desire to help me. Он выразил желание помочь мне.</p> <p>The device to be tested has been brought to our library. Прибор, который надо испытать (подлежащий испытанию), принесли в нашу лабораторию.</p>
	Обстоятельство цели или следствия. В функции обстоятельства инфинитив может стоять как в начале предложения, так и в конце. В функции обстоятельства цели инфинитиву могут предшествовать союзы: in order, so as чтобы, для того чтобы	<p>I went to the station to see off a friend. Я поехал на вокзал, чтобы проводить друга.</p> <p>You must work much in order to master a foreign language. = In order to master a foreign language you must work much.</p>

		<p>Вы должны много работать, чтобы овладеть иностранным языком.</p> <p>He went there so as to help you.</p> <p>Он пошел туда, чтобы помочь вам.</p>
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## ОБРАЗОВАНИЕ ФОРМ ИНФИНИТИВА

1. **Indefinite Infinitive Active** — to ask — является единственной простой формой инфинитива. В этой форме глаголы даются в словарях (без частицы to). Все остальные формы инфинитива являются сложными.

2. **Continuous Infinitive Active** образуется при помощи вспомогательного глагола to be и формы Present Participle смыслового глагола: to be asking.

3. **Perfect Infinitive Active** образуется при помощи вспомогательного глагола to have и формы Past Participle смыслового глагола: to have asked.

4. **Perfect Continuous Infinitive Active** образуется при помощи Perfect Infinitive вспомогательного глагола to be — to have been — и формы Present Participle смыслового глагола: to have been asking.

5. **Indefinite Infinitive Passive** образуется при помощи вспомогательного глагола to be и формы Past Participle смыслового глагола: to be asked.

6. **Perfect Infinitive Passive** образуется при помощи Perfect Infinitive вспомогательного глагола to be — to have been — и формы Past Participle смыслового глагола: to have been asked.

7. Отрицательная частица not ставится перед инфинитивом: not to ask, not to be asked и т. д.

### Используйте нужную форму инфинитива

1. They want (to take) to the concert by their father.
2. I am glad (to do) all the homework yesterday.
3. This plant is known (to produce) tractors.
4. He wants his son (to become) a lawyer.
5. The enemy army was reported (to overthrow) the defense lines and (to advance) towards the suburbs of the city.
6. He seems (to know) French very well: he is said (to spend) his youth in Paris.
7. You had better (to call) our distributors at once.
8. We are happy (to invite) to the party.
9. That firm is reported (to conduct) negotiations for the purchase of sugar.
10. It seemed (to snow) heavily since early morning: the ground was covered with a deep layer of snow.
11. He didn't hear me (to knock) at the door.
12. I want (to inform) of her arrival.

### Практическое занятие № 3

**Тема:** Страховая компания «Ллойдс». Инфинитив.

**Цель:** определение инфинитива, его форм, выполнение практических упражнений.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

### Используйте нужную форму инфинитива

1. They want (to take) to the concert by their father.
2. I am glad (to do) all the homework yesterday.

3. This plant is known (to produce) tractors.
4. He wants his son (to become) a lawyer.
5. The enemy army was reported (to overthrow) the defense lines and (to advance) towards the suburbs of the city.
6. He seems (to know) French very well: he is said (to spend) his youth in Paris.
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11. He didn't hear me (to knock) at the door.
12. I want (to inform) of her arrival.

### Практическое занятие № 4

**Тема: Страхование и риск.**

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнить предтекстовые упражнения.

#### 3. Презентация новых слов по теме «Insurance and risks»

1. To insure, insurance covers risks  insured  insurer	Страховать Страховка покрывает риски Застрахованный  Страховщик	Nowadays insurance covers many risks: see below.
2. Risks: The destruction of property (to destruct) Losses arising from burglary and other causes  Motor vehicles  Third party claims arising out of accidents  Goods in transit	Риски: Разрушение имущества;  Убытки вследствие кражи со взломом и других причин  Транспортные средства  Претензии третьих лиц вследствие аварий  Товары в пути	
3. Past experience	Прошлого опыта	Past experience shows that

4. Probability of risks (probable)	Вероятность рисков (вероятный)	probability of many risks can be calculated with great accuracy.
5. To calculate with great accuracy	Считать очень точно	
6. To conduct insurance business	Вести страховое дело	Insurance companies conduct insurance business. The insurance business includes the prospective insured, the insurance broker, the insurer, an insurance policy.
7. Exceptions	Исключения	The insurance policy sets out the exact terms of the insurance transaction and any exceptions that may be.
8. To undertake insurance against sickness	Брать обязательства по страхованию на случай болезни	In many countries the state undertakes insurance against sickness, unemployment, old age.
9. To deduct contributions	Вычитать взносы	The employees' contributions are deducted from their wages and salaries.
10. Benefits	Преимущества	The main benefits of the insurance are:
11. Retirement pensions	Пенсии по старости	
12. Relief	Пособие по безработице	
13. Maternity grant	Пособие на рождение ребенка	
14. Industrial injuries	Производственные травмы	
15. Family allowances	Пособия многодетным семьям	

**Вопросы по словам:**

- 1 What types of risk are covered by insurance?
2. Can we calculate risks with great accuracy? How is it possible?
3. What companies conduct an insurance business? What persons take part in the insurance business?
- 2 What is an insurance policy?
- 3 How can I get an insurance policy if I want to insure my property?
4. Who pays insurance against sickness, old age, unemployment in developed countries?
- 4 What are the main benefits of the insurance?

- 5 Is insurance business very popular in Russia?
- 6 What insurance companies of our country do you know?
- 7 What do people insure in Russia?
- 8 What is your attitude towards insurance?
9. Do you think it is a useful thing or all insurers are cheaters?

#### 4. Прочитать текст «Insurance and risks»

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 exceptions there may be. the insured is to pay a premium the size of which is state 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 reliefs
- sickness benefits
- maternity grants
- funeral grants
- industrial injuries
- family allowances

### Практическое занятие № 5

**Тема:** Страхование и риск.

**Цель:** употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

**Перечень оборудования для проведения работы:** тетрадь, письменные принадлежности, словарь.

**Задание:** перевод текста

### Definition of «All Risks»

A type of insurance coverage that can exclude only risks that have been specifically outlined in the contract. "All risks" means that any risk that the contract does not specifically omit is automatically covered. For example, if an all-risks homeowner's policy does not expressly exclude flood coverage, then the house will be covered in the event of flood damage.

This type of policy is found only in the property-casualty market. All-risks insurance is obviously the most comprehensive type of coverage available. It is therefore priced proportionately higher than other types of policies, and the cost of this type of insurance should be measured against the probability of a claim.

### Examples of RISK

1. I prefer not to expose my money to too much *risk*.
2. The degree of *risk* is minimal.
3. All investments have an *element of risk*.
4. The trip didn't seem like much of a *risk*.
5. I'm aware of the *risks* associated with this treatment.
6. There is a *risk* of liver damage with this medication.
7. Wearing a seatbelt greatly reduces the *risk* of injury or death in a car accident.
8. We feel that this product presents a significant *risk* to public health.
9. To me, skydiving is not *worth the risk*.
10. Smoking is a *risk* to your lungs.

### Практическое занятие №6

#### **Тема: Страхование и риск. Инфинитивные обороты.**

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнить упражнения.

5.

Possible dialogue:

Insurance broker: Do you want to insure your dacha?

The Insured: No.

I. B. Why?

The Insured: It is expensive. All of you are cheaters.

I. B. Our insurance company is well known all over the world. We exist for 100 years. Think over properly. We insure against hurricanes ['hArIkqn], flood.

The Insured: There is nothing of this kind in our area.

I. B. Our insurance covers fire, burglary.

The Insured: Perhaps. What is the premium?

I. B. Only 5000 rubles a year.

#### **1. Переведите предложения или словосочетания, содержащие**

##### *А. Инфинитив в функции обстоятельства*

1. Computers were designed to perform thousands of computations per second. 2. To make computers more reliable transistors were used. 3. They were applied to reduce computational time. 4. To integrate large numbers of circuit elements into a small chip, transistors should be reduced in size. 5. To use integrated circuit technology new computers were built. 6. Analytical engine was invented to store data.

##### *Б. Инфинитив в функции определения*

The problem to be solved; the work to be finished; the cards to be punched; calculations to be performed; the machine to be shown at the exhibition; the device to be provided with the necessary facts; computers to be used for data processing; efforts to increase reliability; electronics to connect systems and subsystems; the speed of response to depend on the size of transistor; computers to perform thousands of calculations per second; vacuum tubes to control and amplify electric signals; these are circuits to use a large number of transistors; operations to be performed.

### Практическое занятие № 7

Тема: Страхование жизни

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

4. Задание: перевести текст. **Презентация новых слов по теме «Life and industrial assurance»**

1. Life assurance (insurance)	Страхование жизни (и здоровья)	Life assurance is a comparative recent type of insurance.
2. to compare, comparative, comparatively, comparison	Сравнивать, сравнительный, сравнительно, сравнение	
3. certainty, certain	Уверенный, уверенность	In case of insurance there is no certainty that the insured may face the risk against which he has been insured.
4. to occur (about any risks), occurrence	Произойти Событие	The risk may never occur.
5. Types of life assurance:  endowment assurance	Типы пожизненного страхования: страхование-вклад (страховая сумма выплачивается застрахованному при достижении им определенного возраста);  пожизненное страхование на случай смерти;	In case of life assurance the risk is certain to occur sooner or later. The only



<p>whole life assurance</p> <p>industrial assurance</p>	<p>производственное</p> <p>страхование жизни</p>	<p>uncertainly is the time of occurrence.</p> <p>There two types of life insurance: endowment and whole life insurance.</p>
<p>6. to attain, attainment of a certain age</p>	<p>Достичь, достижение определенного возраста</p>	<p>Endowment insurance is for a specified number of years or until the attainment of a certain age.</p>
<p>7. to collect premiums ['pri:mIqm]</p>	<p>Собирать взносы</p>	<p>Premiums for endowment and whole life assurance are collected annually.</p>
<p>8. The company <u>undertakes</u> the following types of insurance</p>	<p>Компания осуществляет следующие виды страховок.</p>	<p>The largest life assurance company in Great Britain is Prudential Assurance Co., the company undertakes many types of insurance</p>

**True or False**

1. Life insurance is the only type of insurance. F.
2. Life insurance is a comparatively recent type of insurance. T
3. Life assurance is different from all other branches of insurance. T
4. In case of insurance there is no certainty that the insured may face the risk against which he has been insured. T
5. In case of life insurance the risk will never occur. F.
6. Endowment assurance is for a specified number of years. T
7. Endowment assurance is not until the attainment of a certain age. A
8. In case of endowment assurance, the insured will never get the insurance sum. F.
9. In case of whole life assurance, the premiums are collected until the death of the insured. T
10. Premiums for endowment and whole life assurance are paid twice a year. F
11. There are no large insurance companies in Great Britain. F

Далее студенты придумывают самостоятельно по 2 предложения типа «правда-ложь». Один студент читает предложение, второй переводит, третий говорит – правда это или ложь.

#### 5. Прочитать текст «Life and industrial assurance»

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

Life insurance 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 assurer 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 company's 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.

### Практическое занятие №8

Тема: Страхование жизни. Производственное страхование. Причастие1.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

### **Life insurance**

The goal of life insurance is to provide a measure of financial security for your family after you die. So, before purchasing a life insurance policy, you should consider your financial situation and the standard of living you want to maintain for your dependents or survivors. For example, who will be responsible for your funeral costs and final medical bills? Would your family have to relocate? Will there be adequate funds for future or ongoing expenses such as daycare, mortgage payments and college? It is prudent to re-evaluate your life insurance policies annually or when you experience a major life event like marriage, divorce, the birth or adoption of a child, or purchase of a major item such as a house or business.

A life insurance policy is a contract with an insurance company. In exchange for premiums (payments), the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries in the event of the insured's death.

Typically, life insurance is chosen based on the needs and goals of the owner. Term life insurance generally provides protection for a set period of time, while permanent insurance, such as whole and universal life, provides lifetime coverage. It's important to note that death benefits from all types of life insurance are generally income tax-free.<sup>1</sup>

There are many varieties of life insurance. Some of the more common types are discussed below.

#### **Term life insurance**

Term life insurance is designed to provide financial protection for a specific period of time, such as 10 or 20 years. Typically, premiums are level and guaranteed for that time. After that period, policies may offer continued coverage, usually at a substantially higher premium rate. Term life insurance is generally a less costly option than permanent life insurance.

#### **Whole life insurance**

Whole life insurance is a type of permanent life insurance designed to provide lifetime coverage. Because of the lifetime coverage period, whole life usually has higher premiums than term life. Policy premiums are typically fixed, and, unlike term, whole life has a cash value, which functions as a savings component and may accumulate tax-deferred over time.

**Причастие** - неличная форма глагола, обладающая признаками глагола, прилагательного и наречия. В русском языке английскому причастию соответствует как причастие, так и деепричастие.

Как и глагол, причастие в английском языке имеет формы времени (а причастие переходных глаголов имеет также формы страдательного залога) и может определяться наречием:

*A well-bred woman does nothing which shall make people talk of her.*

*Хорошо воспитанная женщина не делает ничего такого, что может заставить людей говорить о ней (обсуждать ее).*

Как и прилагательное, причастие может выполнять в предложении функции определения и именной части сказуемого:

*The first International Conference of Physicians for the Prevention of Nuclear War held in March 1981 was attended by doctors from 11 countries.*

*На Первой Международной конференции «Врачи за предотвращение ядерной войны», проведенной в марте 1981 года, присутствовали врачи из 11 стран*

### **. Упражнение 1.**

*Раскройте скобки, употребив Indefinite или Perfect Participle I. Переведите.*

1. (To write) out all the words, I started to learn them.
2. (To buy) food, they left supermarket.
3. (to bark) dog doesn't bite.
4. She entered the room (to smile).
5. (To drink) coffee she was talking to her friend.
6. (To find) the keys, we were able to open the door.
7. (To make) the report, Tom left the room.
8. (To see) her he raised his hat.
9. My task (to finish), I went to bed.
10. While (to learn) the pronunciation of the words we learned their meaning.

### Практическое занятие №9

Тема: Страхование жизни. Производственное страхование. Причастие I.

Цель: выполнение лексико-грамматических упражнений

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

#### Participle I

V + ing

discussing

arriving

building

writing

A *burning* fire.

The *returning* children.

A *frightening* noise.

A *growing* interest.

#### Participle II

V + ed

discussed

arrived

built

written

A *burned* letter.

The *returned* book.

A *frightened* child.

A fully *grown* plant.

**Упражнение 2.** Переведите предложения на русский язык.

1. We saw the child's shining eyes.
2. The girl watched the falling snow.
3. We looked at the closed gate in surprise.
4. She found her lost notebook on her father's bookshelf.
5. The cars filling the street moved very slowly.
6. A fish taken out of water cannot live.
7. The pupils taking part in the competition must be here at 4 o'clock.
8. The language circle organized by our English club meets every Wednesday and Friday.
9. We watched the birds flying in the sky.
10. Suddenly they noticed a cloud of smoke rising into the air.

### Практическое занятие № 10.

Тема: Деловая этика

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

## **Vocabulary**

public concern - общественная значимость  
face - сталкиваться  
stem - возникать, происходить  
closer - более тщательно  
refrain (from) - воздерживаться (от)  
misrepresent - представлять в ложном свете  
intimidate - запугивать  
coworker - сотрудник, коллега  
meet obligation - выполнять обязательства  
take advantage (of) - воспользоваться  
make way - проникать  
bribe - взятка  
infuriate - приводить в ярость  
aim (at) - предназначать (для)  
health-related - относящийся к здоровью  
take precautions - принять меры предосторожности  
involve - включать  
boost - повышать  
hire - нанимать  
furnish - предоставлять  
in an ethical manner - этически  
dwindle - уменьшаться, ухудшаться  
decline - понижаться  
payoff - оплата, вознаграждение  
prosecute - преследовать в судебном порядке  
code - кодекс  
code of ethics - моральный кодекс  
be in place - вводить  
encourage - поощрять  
supplier - поставщик  
inclination - склонность  
stick (of) - придерживаться (чего-либо)

### **I. Read and translate the text.**

## **Business ethics**

1. Ethics is the system of moral principles, rules of conduct and morality of choices that individuals make.
2. Business ethics is the application of moral standards to business situations.
3. Business ethics has become a matter of public concern.
4. All business people face ethical issues daily, and they stem from a variety of sources.
5. Although some types of issues arise infrequently, others occur regularly.
6. Let's take a closer look at several ethical issues.

### **7. Fairness and Honesty.**

Fairness and honesty in business are two important ethical concerns.

Besides obeying all laws and regulations, business people should refrain from deceiving, misrepresenting, or intimidating others.

### **8. Organizational Relationship.**

A business person may be tempted to place his or her personal welfare above the welfare of the organization.

Relationship with customers and coworkers often create ethical problems - since confidential information should be secret and all obligations should be honoured. Unethical behavior in these areas includes not meeting one's obligations in a mutual agreement, and pressuring others to behave unethically.

### **9. Conflict of Interest.**

Conflict of interest results when a business person takes advantage of a situation for his or her own personal interest rather than for the employer's or organization's interest.

Such conflict may occur when payments and gifts make their way into business deals.

A wise rule to remember is that anything given to a person that might unfairly influence that person's business decisions is a bribe, and all bribes are unethical.

### **10. Communications.**

Business communications, especially advertising, can present ethical questions.

False and misleading advertising is illegal and unethical, and it can infuriate customers. Sponsors of advertisements aimed at children must be especially careful to avoid misleading messages.

Advertisers of health-related products must also take precautions against deception.

### **11. Relationships.** Business ethics involves relationships between a firm and its investors, customers, employees, creditors and competitors.

Each group has specific concerns, and each exerts some type of pressure on management.

Investors want management to make financial decisions that will boost sales, profits, and returns on their investments.

Customers expect a firm's products to be safe, reliable, and reasonably priced.

- Employees want to be treated fairly in hiring, promotion, and compensation

- Creditors require bills to be paid in time and the accounting information furnished by the firm to be accurate.

Competitors expect the firm's marketing activities to portray its products truthfully.

### **12. Business ethics.** Although there are exceptions, it is relatively easy for management to respond in an ethical manner when business is good and profit is high.

However, concern for ethics can dwindle under the pressure of low or declining profit.

In such circumstances, ethical behaviour may be compromised.

Expanding international trade has also led to an ethical dilemma for many firms operating in countries where bribes and payoffs are an accepted part of business.

In the U. S. government agencies have prosecuted several companies for «illegal payoffs», in spite of the fact that there is as yet no international code of business ethics. Until stronger international laws or ethics codes are in place, such cases will be difficult to investigate and effective prosecution is not possible.

Encouraging ethical behavior

### **13. Ethics.** When no company policy exists, a quick check if behaviour is ethical is to see if others-coworkers, customers, suppliers, and the like- approve of it.

Openness will often create trust and help build solid business relationships.

What affects a person's inclination to make either ethical or unethical decisions is not entirely clear.

There general sets of factors influence the ethics of decisions making.

First, an individual s values, attitudes, experiences, and knowledge influence decision making. Second, the absence of an employers official code of behaviors and values of others, such as coworkers, supervisor, and company official, affect the ethics of a person.

14. Ethics and etiquette. There is some difference between business ethics and etiquette. Etiquette means rules for formal relations or polite social behavior among people in a society or a profession.

If you are a manager you should stick to the following rules in your everyday activities.

- Don t order, ask and be polite.

- Remember that people work with you, not for you. They like to be treated as associates, not slaves.

- Keep your promises, both important and less important promises.

- Criticize, if you must, only in private-and do it objectively. Never criticize anyone in public or in anger.

You should say «Good morning» when you come in and «please» and «Thank you» at every opportunity.

### **Практическое занятие № 11.**

Тема: Деловая этика

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

Exercises

II. Find the Russian Equivalents:

Rules of conduct, morality of choices, ethical issues, fairness and honesty, laws and regulations, personal welfare, relationship, coworker, unethical behavior, mutual agreement, business deal, payments and gifts, bribe, false and misleading, advertising, misleading message, advertiser, health-related product, deception, precaution, precaution against deception, return on the investment, safe and reliable products, gifts, accurate accounting information, illegal payoff, low and declining profit, international trade, ethics code, effective prosecution, trust, ethical decision making, individual s values, deceive, misrepresent, intimidate, obey, create, meet obligations, press, approve (of), affect, take advantage (of), investigate, respond.

III. Find the English Equivalents:

Справедливость и честность, законы и постановления, правила поведения, этическое поведение, неэтическое поведение, взаимоотношения с сотрудниками, личное благосостояние, деловая этика, конфиденциальная информация, конфликт интересов, ложное и вводящее в заблуждение рекламирование, реклама, рекламодаделец, взятка, обман, оплата, предосторожность, деловая сделка, конкурент, низкая прибыль, моральный кодекс, безопасная и надежная продукция, доверие, достоинства личности, сталкиваться с этическими вопросами, обманывать, запугивать, представлять в ложном свете, выполнять обязательства, оказывать давление на руководство, создавать доверие, воспользоваться (чем-либо), воздерживаться от обмана, принятие этических решений.

### **Business ethics**

Business ethics is the behavior that a business adheres to in its daily dealings with the world. The ethics of a particular business can be diverse. They apply not only to how the business interacts with the world at large, but also to their one-on-one dealings with a single customer.

Many businesses have gained a bad reputation just by being in business. To some people, businesses are interested in making money, and that is the bottom line. It could be called capitalism in its purest form. Making money is not wrong in itself. It is the manner in which some businesses conduct themselves that brings up the question of ethical behavior.

Good business ethics should be a part of every business. There are many factors to consider. When a company does business with another that is considered unethical, does this make the first company unethical by association? Some people would say yes, the first business has a responsibility and it is now a link in the chain of unethical businesses.

Many global businesses, including most of the major brands that the public use, can be seen not to think too highly of good business ethics. Many major brands have been fined millions for breaking ethical business laws. Money is the major deciding factor.

In the end, it may be up to the public to make sure that a company adheres to correct business ethics. If the company is making large amounts of money, they may not wish to pay too close attention to their ethical behavior. There are many companies that pride themselves in their correct business ethics, but in this competitive world, they are becoming very few and far between.

### **Практическое занятие № 12.**

Тема: Деловая этика

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: выполнить лексико-грамматические упражнения

IV. Fill in the gaps with the words and expressions from the text:

1. Fairness and ... in business are two important ethical ....
2. A business person may be tempted to place his/her personal ... above the welfare of others.
3. A conflict of interest results when a business person ... of a situation for his or her own personal interest rather than for the employer's or organization's interest.
4. Anything given to a person that might unfairly influence that person's business decision is a ... and all ... are unethical.
5. Business people should refrain from deceiving, misrepresenting, or ... others.
6. Employees want to be treated ... in hiring, promotion, and ....
7. Concern for ethics can dwindle under the pressure of low or declining ....
8. False and ... advertising is illegal and ....
9. Government agencies have prosecuted several companies for ... in spite of the fact that there is as yet no international code of business ethics.

V. Answer the questions:

1. What is ethics?
2. Give the definition of business ethics.
3. What are two important ethical concerns?
4. What can you say about false and misleading?
5. What do employees want in their relationship with management?
6. Why is effective prosecution of «illegal payoffs» difficult in international trade?
7. State the difference between ethics and etiquette.

### **Упражнение 1.**

*Раскройте скобки, употребив причастие настоящего времени в активной и пассивной форме.*

1. (To impress) by the film, they kept silent.
2. (To lose) the book, the student couldn't remember the topic.
3. He spent the whole day (to read) a book.
4. (To travel) around America for a month, she returned to England.
5. He watched Mike (to go) out of the door and (to cross) the street.
6. The question (to discuss) now is very important.
7. (To pack) in the beautiful box the flowers looked very lovely.
8. (To descend) the mountains, they heard a man calling for help.
9. (To reject) by everybody he became a monk.
10. (To show) the wrong direction, the travelers soon lost their way.



## Упражнение 2.

Раскройте скобки, употребив *Indefinite* или *Perfect Participle I*. Переведите.

1. (To write) out all the words, I started to learn them.
2. (To buy) food, they left supermarket.
3. (to bark) dog doesn't bite.
4. She entered the room (to smile).
5. (To drink) coffee she was talking to her friend.
6. (To find) the keys, we were able to open the door.
7. (To make) the report, Tom left the room.
8. (To see) her he raised his hat.
9. My task (to finish), I went to bed.
10. While (to learn) the pronunciation of the words we learned their meaning.

## Практическое занятие № 13.

Тема: Морское страхование.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### Презентация слов к теме «Marine insurance»

Cargo	Груз	Marine insurance is the branch of insurance of ships and their cargoes.
Underwriter	Страховщик	It is undertaken by Lloyd's underwriters.
Shipper	Грузоотправитель	Shippers employ brokers to approach Lloyd's underwriters to obtain the cover.
To obtain the cover	Получить страховку	
Average General, particular	Авария Общая, частная	Average means loss in the insurance business. Average can be general or particular.
Mishap	Неудача	
To jettison the cargo	Выбрасывать груз за борт Джеттисон – груз, выбрасываемый за борт при авариях	In case of mishap at sea the ship and cargo can be lost, damaged, some cargo can be jettisoned to save the ship.
Average adjuster	Диспашер – специалист по оценке убытков по общей аварии и их распределению между участниками рейса судна  Диспаша – расчет по общей аварии и	The average adjuster makes an average adjustment to assess the losses and to split them between the underwriters, the ship owners, the owners of the cargo and others involved.

Average adjustment	распределению убытков между участниками рейса судна	
To assess the losses	Оценить потери	
To split	Разделить	
Others involved	Прочие заинтересованные лица	

## 5. Понять, прочитать и перевести предложение

1. Marine insurance insures ships and cargo.
2. Lloyd's underwriters undertake marine insurance in Great Britain.
3. Shippers employ brokers who approach Lloyd's underwriters to obtain the cover.
4. Marine insurance is provided for one voyage.
5. Insurance policy states all the terms and premium of the insurance transaction.
6. The term average means loss.
7. The average may be general and partial.
8. In case of mishap at sea the ship and cargo can be lost the ship can be damaged some cargo can be jettisoned to save the ship and other cargo.
9. The average adjuster makes an average adjustment to assess the losses and to split them between the persons involved.

## 6. Прочитать текст «Marine insurance»

Marine insurance is the branch of insurance of ships and their cargoes. It is perhaps the oldest kind of insurance.

This type of business is undertaken in Great Britain by Lloyd's underwriters, marine insurance companies and marine insurance brokers. Brokers are usually employed by shippers to approach Lloyd's underwriters in order to obtain the cover.

Marine insurance can be provided either for a specified period of time or a particular voyage. All the terms and premium are stated in the insurance policy. The ships and cargoes may be insured against total or partial loss. The term average is used in insurance to mean loss. there are two types of average:

1/general average

2/particular average

In case of mishap at sea the ship and cargo can be lost, the ship can be damaged, some cargo can be jettisoned to save the ship and other cargo. In all these cases the average adjuster or the independent insurance specialist makes an average adjustment to assess the losses and to split them between the insurance company or the underwriters, the shipowners, the owners of the cargo and others involved if such is the case.

## 7. Ответить на вопросы к тексту

1. Did you find the general information on marine insurance rather difficult to understand?
2. Is marine insurance more complicated than life insurance?
3. Which terms of these two branches of insurance did you find difficult to remember?
4. Have you heard anything about marine insurance undertaken in our sea shipments?

#### Практическое занятие № 14.

Тема: Морское страхование.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

##### Marine insurance.

Do you believe that marine and transport business deserves the special status it always claims? Do you think that mariners are speaking somewhat different language? Great. We think the same way. So welcome to sophisticated and simple world of marine insurance!

SIA Marine Insurance Services was established in order to provide all range of insurance related services to marine and transport industry, from finding proper insurance solutions and claims handling to risk management assistance.

First of all, we dedicate ourselves to marine and transport insurance. We are those guys, drafting policy wordings, getting the best insurance quotes and, most important, handling your claims and fighting for recoveries.

Secondly, we are friendly with major P&I Clubs and fixed price P&I facilities in order to assist our ship owners and chartering clients to maintain adequate and professional liability insurance protection.

At third we are handling our clients' non-marine related insurances, where we able to answer non-marine questions in a normal marine way.

As it becomes a habit for mariners we also have a dedicated team who is specializing in aviation insurance, so we all Baltic "air ships" can have the best possible service available on the market

Finally, we are providing risk management services, which, to our opinion, are of a great value as structuring and understanding of your exposures is a key to safe trade and even cheaper insurance!

So feel free to surf through our website, where, we trust, you can find some useful information about marine related items.

For more information about our successful work please feel free to introduce yourself with our annual report. (Available in English or in Latvian)

Our company is always liable to our clients and we highly appreciate client's feedback that helps us to grow and work even better. For any concern you are always welcome give us attention according to complaints procedure.

#### . Практическое занятие № 15

Тема: Морское страхование.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

##### Упражнение 3.

*Переведите на русский язык, обращая внимание на причастие прошедшего времени.*

1. He doesn't like boiled milk.
2. I remember well his words said at the meeting.

3. We don't like the book bought last week.
4. The stolen things were returned to the owner.
5. Asked about this event, he replied nothing.
6. The explanation given was not complete.
7. When burnt, coal produces heat.
8. The results received were of great importance for the further work.
9. When reconstructed the theatre looked more beautiful than before.
10. She showed us a list of the newly published books.

#### **Упражнение 4.**

*Раскройте скобки, употребив причастие прошедшего времени. Переведите.*

1. The letter (to write) by him was very long.
2. We are interested in the goods (to produce) by this factory.
3. She didn't understand the word (to say) by him.
4. He didn't see the things (to keep) in her box.
5. I don't like the video (to buy) yesterday.
6. This is the house (to build) many years ago.
7. The question (to put) to the professor was important.
8. When (to offer) to work abroad, he refused.
9. The article on agriculture (to publish) in this magazine was written by Smith.
10. You can get the book (to recommend) by our teacher in the library.

### **Практическое занятие №16** **Контрольная работа.**

**Text . INSURANCE**

**Прочтите, переведите текст с английского языка.**

Insurance, a mechanism for reducing financial risk and spreading financial loss, is a major social institution that is essential to the functioning of virtually any type of economy. In the United States some 6.000 insurance companies collect well in excess of \$200 billion in annual premiums, employ more than 2 million people, and hold assets valued at close to \$800 billion.

Insurance lends itself only to the treatment of pure risk. Pure risk involves uncertainty only as to loss (an automobile owner, for example, might or might not lose the automobile through a collision, fire, or other calamity), without affording any possibility of gain. Under the concept of indemnity, which is central to insurance, insurance is merely to cover a financial loss. The insured person is not to be placed in a better economic position that he or she occupied before the insured loss occurred.

An insurable pure risk must satisfy the following conditions: (1) the risk must have a sufficiently large number of homogeneous units of exposure (preferably thousands) to permit actuaries - the statisticians who work out insurance risks and costs mathematically - to predict the number and average size of insured losses for a given period; (2) if the risk produces one or more losses, each loss must be identifiable in time and space and must be measurable (that is, the insurer has to know when and where an insured loss has occurred and how much to pay); (3) the premium, charged on the risk must be low enough to attract a sufficient number of insured people, yet high enough to support the numbers of probable losses, and (4) the risk must be free of any potential catastrophe that could produce loss in excess of the ability of the insurer to respond. Condition (4) implies that the homogeneous units must be independently exposed to loss. That is, a loss of one should not lead to a loss of another. For this reason insuring of separated dwellings may be practical whereas strike insurance covering employees subject to industrywide collective bargaining may not.

One useful way of classifying insurance is by major categories: life, health, and property. LIFE INSURANCE includes promises of the insurer to pay the policy proceeds when the insured dies or attains a given age. Life insurance also normally is deemed to include annuities, which are the promise of the insurer to make periodic payments to an individual for life or for a certain period. HEALTH INSURANCE

carries the promise of the insurer to pay specified health-care costs, such as hospital charges or doctor bills or to make periodic payments to an individual who meets the policy's definition of disability. PROPERTY-LIABILITY includes all the insurance that does not fit under either of the other two categories.

### Перевод текста СТРАХОВАНИЕ

Страхование как механизм уменьшения финансового риска и покрытия финансовых потерь является важным социальным институтом, необходимым для функционирования практически любого типа экономики. В США около 6000 страховых компаний собирают более 200 миллиардов долларов страховых взносов за год, предоставляют работу более 2 миллионам человек и имеют активы, оцениваемые почти в 800 миллиардов долларов.

Страхование распространяется только на покрытие чистого риска, а чистый риск включает в себя неопределенность только в отношении потери (к примеру, владелец автомобиля может потерять и может не потерять автомобиль в результате столкновения, пожара или какого-либо другого несчастного случая). Согласно концепции о возмещении убытков, которая является основной в страховании, страхование должно просто покрыть финансовые потери и не более. Застрахованное лицо не должно быть поставлено в лучшее экономическое положение, чем то, в котором оно находилось до того, как произошел страховой случай.

Страхуемый чистый риск должен соответствовать следующим условиям: 1) риск должен иметь достаточно большое количество однородных реализаций (предпочтительно тысячи), чтобы

позволить статистикам страхового общества, работающим над страховыми рисками и рассчитывающих их объем, прогнозировать количество и среднюю величину застрахованных потерь на каждый данный период; 2) если риск связан с одной или более потерями каждая потеря должна быть определена по времени и месту, должна быть измеряема (то есть, страхователь должен знать, где и когда произошел страховой случай и сколько нужно по нему платить); 3) страховой взнос по риску должен быть достаточно низким, чтобы привлечь значительное количество людей к страхованию, и в то же время достаточно высоким, чтобы возместить число возможных потерь; 4) риск должен быть свободен от любой потенциальной катастрофы, которая могла бы привести к потере превышающей возможности страхователя. Четвертое условие подразумевает, что однородные реализации должны быть независимы друг от друга в случае потерь. Другими словами, потеря одного предмета не должна привести к потере другого предмета. По этой причине страхование отдельных жилищ может иметь место, тогда как страхование наемных работников на случай забастовки, связанной с заключением коллективного отраслевого договора, нет.

Один из удобных способов классификации страхования - страхование по основным категориям: жизнь, здоровье, имущество. Страхование жизни включает в себя обещание страхователя выплатить предусмотренную полисом сумму в случае смерти застрахованного лица или достижения им определенного возраста. Страхование жизни, как правило, также включает ежегодные ренты, которые представляют собой, согласно обязательству страхователя, периодические выплаты лицу в течение жизни или в течение определенного периода. Страхование здоровья связано с обязательством страхователя оплатить специальные расходы на здравоохранение, такие как больничные расходы, докторские счета или проводить регулярные выплаты отдельному лицу, которое подпадает под категорию полиса об инвалидности. Страхование имущества включает все виды страхования, которые не входят ни в одну из вышеперечисленных категорий.

Task 5. Переведите с английского языка на русский.

Examples include insurance on a school building, automobiles and FIRE INSURANCE, ocean marine insurance, and legal liability insurance. (Another classification system divides insurance into group and individual policies. A group policy might be the contract purchased by an employer to provide health care to employees and their families, or the contract to provide life insurance for each eligible employee. At least one-third of all insurance premiums relate to group insurance.)

Task 6. Try to translate into English.

В рамках трех базовых категорий страхования можно насчитать несколько сот различных направлений страхования, при этом ежегодно возникают и получают распространение новые направления страхования, так как в таком страховании существует необходимость. Например, недавно стало возможным страхование с целью покрытия потерь, связанных с запуском информационных спутников, космическими полетами и возвращением на Землю.

Exercise 6. Use new vocabulary:

1. is a mechanism for reducing financial risk and spreading financial loss, (страховка)
2. During the market recession the company's income considerably, (уменьшился)
3. Our financial loss accounted \$ 300.000 last year, (свыше)
4. If your income exceeds \$ 6000 in this country you can be considered a rich man. (ежегодный)
5. The concept of , which is central to insurance, only implies that it is to cover the financial loss, (гарантия возмещения убытков)
6. We can not what consequences the action may induce. (предсказать)
7. I mortgaged all my but still could not get the required amount for money, (имущество)
8. corporation in German.
9. GmbH means a limited (ответственность)
10. One is not allowed to purchase liquor in the US before he or she the age of 21. (достичь)
11. agrees to reimburse the obligee for loss from the defaults of the principal, (поручитель)

Exercise 7. Answer the questions:

1. What is insurance? Is it essential to any type of economy?
2. Does insurance afford any possibility of gain or not?
3. What concept is central to insurance?
4. What does insurance cover under the concept of indemnity?
5. May the insured person be placed in a better economic position than he or she occupied before the insured loss occurred?
6. What conditions must an insurable risk satisfy to be attractive and effective?
7. Which way of classifying insurance is the most useful?
8. What promises of the insurer does life insurance include?
9. Which types of policies can insurance be divided into?
10. Are there many lines of insurance nowadays?

Exercise. Переведите текст контрольной работы с английского языка:

1. В США в страховых компаниях работает более 2 млн человек.
  2. Если ваша собственность застрахована даже на небольшую сумму, финансовые убытки в случае ее потери снизятся.
  3. Активы этой компании оцениваются в сумму свыше \$ 300000.
  4. Человек, застраховавший свою жизнь, получает ежегодную ренту от страховой компании.
  5. В наши дни даже искусственный спутник может быть застрахован.
  6. Поручительская облигация - форма финансового контракта, которую часто путают со страховкой.
  7. Поручатель обязуется возместить заказчику ущерб от невыполнения подрядчиком (contractor) своих обязательств. Концепция о возмещении убытков является основной в страховании.
- Согласно концепции о возмещении убытков страхование должно только покрыть финансовые убытки.

## Практическое занятие №17

### Итоговое занятие.

Тема: страхование.

Цель: формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст

Text. **INSURANCE.**

**Прочтите, переведите текст с английского языка.**

Insurance, a mechanism for reducing financial risk and spreading financial loss, is a major social institution that is essential to the functioning of virtually any type of economy. In the United States some 6.000 insurance companies collect well in excess of \$200 billion in annual premiums, employ more than 2 million people, and hold assets valued at close to \$800 billion.

Insurance lends itself only to the treatment of pure risk. Pure risk involves uncertainty only as to loss (an automobile owner, for example, might or might not lose the automobile through a collision, fire, or other calamity), without affording any possibility of gain. Under the concept of indemnity, which is central to insurance, insurance is merely to cover a financial loss. The insured person is not to be placed in a better economic position that he or she occupied before the insured loss occurred.

An insurable pure risk must satisfy the following conditions: (1) the risk must have a sufficiently large number of homogeneous units of exposure (preferably thousands) to permit actuaries - the statisticians who work out insurance risks and costs mathematically - to predict the number and average size of insured losses for a given period; (2) if the risk produces one or more losses, each loss must be identifiable in time and space and must be measurable (that is, the insurer has to know when and where an insured loss has occurred and how much to pay); (3) the premium, charged on the risk must be low enough to attract a sufficient number of insured people, yet high enough to support the numbers of probable losses, and (4) the risk must be free of any potential catastrophe that could produce loss in excess of the ability of the insurer to respond. Condition (4) implies that the homogeneous units must be independently exposed to loss. That is, a loss of one should not lead to a loss of another. For this reason insuring of separated dwellings may be practical whereas strike insurance covering employees subject to industrywide collective bargaining may not.

One useful way of classifying insurance is by major categories: life, health, and property. LIFE INSURANCE includes promises of the insurer to pay the policy proceeds when the insured dies or attains a given age. Life insurance also normally is deemed to include annuities, which are the promise of the insurer to make periodic payments to an individual for life or for a certain period. HEALTH INSURANCE carries the promise of the insurer to pay specified health-care costs, such as hospital charges or doctor bills or to make periodic payments to an individual who meets the policy's definition of disability. PROPERTY-LIABILITY includes all the insurance that does not fit under either of the other two categories.

### 3 курс 6 семестр

#### Практическое занятие №1.

Тема: Страховые полисы.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

#### 4. Новая тема: Insurance and other documents. Презентация слов

1. insurance cover (insurance policy ['pɪlɪsɪ])	Страховка Страховой полис	Insurance documents include insurance policies and insurance certificates.
To insure goods against marine risks (war, fire, flood)	Страховать товары против морских рисков	You can insure your goods against war, fire, flood,

		marine risks and so on.
2. a certain (subtle) difference	Определенная (едва различимая) разница	There is a certain difference between certificates and policies, but it is very subtle.
3. interchangeably	Равнозначно	They are use interchangeably.
4. in favour of	В пользу	Insurance policies are issued in favor of consignee, as a rule.
5. first-class bank guarantee	Гарантия крупного банка	Contracts often stipulate that buyers are to provide a first-class bank guarantee to avoid failures in payment, if contracts envisage payment on credit.
6. to avoid failures in payments	Избежать неплатежа	
To fail to pay in time	Не заплатить вовремя	
7. to envisage [In'vIzIdZ] payment on credit	Предусматривать платеж в кредит	
8. to undertake irrevocably [I'revqkqblI] and unconditionally	Принимать на себя обязательства безоговорочно и окончательно	We hereby irrevocably and unconditionally undertake to pay, if due payment is not made in maturity into the account you will indicate within the validity of this guarantee.
Irrevocable (letter of credit)	Безотзывной	
Unconditional	Безусловный	
9. Is not paid at maturity [mq'tSV(q)rltI]	Не оплачено в срок	Составьте связный рассказ, используя все выражения со словом "claim" (можно написать диктант)  The Seller <u>made a claim against</u> the Buyer for failure to pay at maturity. The claim was <u>legitimate</u> . It was a <u>prior</u> claim (there were other claims). The Seller <u>justified</u> the <u>claim</u> by presenting a contract, shipment documents and a commercial invoice. The Buyer <u>contested</u> a claim by presenting bank documents testifying to the fact that the payment had been made. The court <u>rejected</u> a claim. The Seller referred a
10. claim	Претензия	
a) A counter claim = a claim in return	Встречная претензия	
b) Legitimate [lI'dZIItImIt] claim	Законная претензия	
c) a prior ['praIq] claim	Основная претензия	
d) to make a claim against (on) smb for smth	Предъявлять претензии кому-либо о чем-либо	
e) to justify a claim	Обосновать претензию	
f) to meet (to discharge, to allow) a claim	Удовлетворять претензию	
g) to contest [kqn'test] (to dispute [dIs'pju:t]) a claim	Оспаривать претензию	
h) to reject a claim	Отклонить претензию	



i) to refer a claim to arbitration["Q:bI'treIS(q)n] g) to forfeit ['fO:ft] a claim	Обращаться с иском в арбитраж Лишиться права на предъявление претензии	claim to <b>arbitration</b> and proved that the Buyer's documents were false. The Buyer forfeited a claim.
11. due payment Due date	Платеж к оплате Дата платежа	
12. indicate	Указать	
13. is valid until Validity	Действительно до Срок действия	

### Вопросы по словам

1. What is an insurance policy? (a paper which insures your goods)
2. What can you insure your goods against?
3. Is there any difference between insurance certificates and insurance policies?
4. Are they used interchangeably?
5. Does insurance usually cover risks of buyers or risks of sellers?
6. What is a first class bank guarantee?
7. Why do contracts stipulate that buyers are to provide a first-class bank guarantee? Does it help to avoid failures in payment? Did you ever fail to pay in time?
8. What can we do irrevocably and unconditionally? (undertake, love)
9. What shall the bank do if buyers fail to pay at maturity?
10. Shall a seller write any claims to the bank of the buyer to receive payment? What shall the seller indicate in this claim?
11. Give a sentence with the expression "is valid until".

## Практическое занятие №2

Тема: Страховые полисы.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

5. Прочитать тексты "Insurance and other documents", "Bank guarantees"

### Insurance and other documents

Among insurance documents there are insurance policies and insurance certificates. There is a certain difference between the two but it is very subtle and sometimes, besides, they are used interchangeably. These documents state what goods are insured, in whose name they are insured, against what risks, for what amount, at what premium ['pri:mIqm] and so on.

*Here is a part of a specimen insurance policy:*

INGOSSTRAKH  
Insurance Policy # 338

This is to certify the insurance cover to the order of Chemico, Moscow, of: Chemicals ST, gross weight packed 5100 kgs, net weight 5000 kgs in 100 plastic bags in favour of: Petro Co Ltd Liverpool for the amount of: 875,000.00 English pounds sterling (eight hundred and seventy five thousand English pounds sterling)

Shipped from: Riga to Liverpool  
on board vessel: Alexander Pushkin  
on: 20 November, 2011  
against: war, fire and marine [mq'ri:n] risks  
premium: as agreed

Besides insurance documents, transport documents, commercial invoices some other documents may be involved in business transactions in accordance with contracts. They are:

- import/export licenses
- customs declarations
- consular ['kPnsjVlq] invoices\*
- veterinary ['vet(q)rIn(q)rI] certificates
- phytosanitary certificates and others ['faItq(V)-]\*\*

\* *Консульский счет* – счет, которые заверяется консулом страны импортера. Такой счет нередко нужен для грузов, экспортируемых за рубеж для подтверждения происхождения товара, его цены и стоимости всей партии. Обычно этот счет необходим из-за языковых трудностей.

\*\* *Фитосанитарный сертификат* - международный документ, выдаваемый органами стран-экспортеров в отношении растений, находящийся в карантине или под карантином (это такие растения, которые могут стать распространителями болезней), или растений, охраняемых государством (например, редких).

### Практическое занятие №3

Тема: Страховые полисы.

Цель: формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

#### An insurance policies.

An insurance policy is a contract which outlines an insurer's obligations to a premium-paying party, known as the policy holder. There are a great many different types of insurance, with health insurance, automobile insurance, life insurance, and homeowner's insurance among the most common. No matter the type of insurance, an insurance policy usually consists of six sections: declarations, definitions, lists of covered items, exclusions, conditions, and endorsements.

When the policy holder purchases insurance, he is essentially buying financial compensation which will be paid to him by his insurer following an eligible event. Should he purchase health insurance, for instance, his insurer is expected to pay for eligible health care expenses. The circumstances by which a policy holder will or will not receive coverage are outlined in an insurance policy, or a contract which specifies the insurer's exact obligations to him.

Usually, the first part of an insurance policy is known as the declarations section. This section includes details about the policy holder, such as his name and address. It also includes information about the entity which is being insured. For instance, an automobile insurance policy declarations page may list such details as the make and model of the policy holder's car. In addition, this section generally includes information about the insurance plan itself, such as the premium amount and the dates for which the policy is valid.

## Практическое занятие №4

Тема: Страховые услуги банков.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **Insurance and Banking**

Finding out what risks people face and helping to protect them against them and let them get on with their lives is an admirable profession: consider insurance. Banking is also about protecting people's interests and you can look forward to a career with plenty of opportunity for promotion and rewards.

#### **Jobs and salaries**

The insurance industry offers a wide range of jobs including actuarial work, sales, surveying, claims handling and investigation, underwriting, risk management, investment management, and pensions management.

Find out all about a career in insurance at Discover Risk, particularly the various career paths available and about what you can earn in this profession.

You could also consider a career in insurance law, or in loss adjusting, where you help to settle claims on the behalf of insurance companies.

Find out about insurance salaries, which can range up to £100,000

Banking

What is it like to work in Banking?

Learn more about the accountancy and finance profession.

Are you considering a career in Financial Services?

Find out more about different areas within the financial services including retail banking, financial wealth advice and accountancy.

Graduate salaries are amongst the highest in the UK and many companies offer additional benefits such as a sign-on bonus, gym membership and a company bonus scheme.

Graduates entering banking can expect an average starting salary of £31,625 (Target Graduate Trends Survey 2006/7: Banking and Investment). While those entering insurance start at about £24,750.

## Практическое занятие №5

Тема: Страховые услуги банков.

Цель: употребление и понимание новых слов, формирование умения у обучающихся самостоятельно работать с текстом.

Перечень оборудования для проведения работы: тетрадь, письменные принадлежности, словарь.

Задание: перевести текст.

### **Bank guarantees**

Very often contracts stipulate that the buyers are to provide a first-class bank guarantee to avoid failures in payment, if contracts envisage payment on a collection basis, on credit etc. If the chemicals had been bought on such terms a specimen bank guarantee might look like this:

**Midland Bank Limited\* London**  
**Guarantee # 1160 – Contract No 33-2**  
**Chemico Co., Moscow**

We hereby irrevocably and unconditionally undertake to pay to Chemico Co., Moscow the sum of GBP 1750,000.00 (one million seven hundred and fifty thousand English pounds sterling) if this amount is not

paid at maturity by Petro Co., Liverpool, England for the shipment of 10 000 kgs of Chemicals ST under the above Contract made between Chemico Co., Moscow and Petro Co., Liverpool.

Your simple claim in writing should certify that the Buyers have failed to make due payment.

The amount shall be credited to the account indicated by you, not later than 30 days after the bill of lading date against the commercial invoice and shipping documents stipulated by the Contract.

This letter of guarantee is valid until 1 April, 1999 if the documents have been presented within the validity of this guarantee.

Expenses in connection with the opening and utilization of this letter of guarantee are to be borne by the National Bank, Liverpool

Yours faithfully,  
p.p.Midland Bank Limited

\*Midlands Bank Limited – сейчас является часть корпорации **HSBC** (The Hongkong and Shanghai['SxN'haI] Banking Corporation)

#### 6. Заполните пропуски

interchangeably, contract, first-class guarantee, indicated, envisages, maturity, marine risks, favour, valid, subtle, failed, rejected, account, payment, failures

1. We can insure goods against war, fire, flood, \_\_\_\_\_
2. The difference between insurance policies and insurance certificates is very \_\_\_\_\_
3. Insurance policies and insurance certificates are used \_\_\_\_\_
4. This insurance is in \_\_\_\_\_ of Petro CI Ltd.
5. The contract stipulates that the buyers are to provide a \_\_\_\_\_
6. The contract \_\_\_\_\_ payment on a collection.
7. The buyer \_\_\_\_\_ to pay in time.
8. We hereby undertake \_\_\_\_\_ and \_\_\_\_\_ to pay to Chemico Co.
9. The letter is \_\_\_\_\_ until 1 April, 2012.
10. The Buyer failed to pay at \_\_\_\_\_.
11. The Court \_\_\_\_\_ your claim.
12. We \_\_\_\_\_ our account in the claim.
13. You should send a \_\_\_\_\_ in writing.
14. Sometimes the buyers are to provide a \_\_\_\_\_
15. This \_\_\_\_\_ wants to avoid \_\_\_\_\_ in payment.
16. Bank guarantees are often required when \_\_\_\_\_ on a collection basis is stipulated by the \_\_\_\_\_
17. The same is true about \_\_\_\_\_ on credit terms.
18. The money shall be credited to your \_\_\_\_\_

*Ответы: (1) marine risks, (2) subtle, (3) interchangeably, (4) favour, (5) first-class bank guarantee, (6) envisages, (7) failed, (8) irrevocably and unconditionally, (9) valid, (10) maturity, (11) rejected, (12) indicated, (13) a claim, (14) first-class guarantee, (15) seller, failure, (16) payment, contract, (17) payment, (18) account.*

#### Практическое занятие №6

**Тема: контрольная работа**

**Цель:** формирование умения у обучающихся самостоятельно работать с текстом.

**Контрольная работа в-1(нечетные номера), В-2(четные номера)**

**Перевести письмо.**

*Dear Sirs,*

*We enclose a statement of account up to 30<sup>th</sup> March, from which you will see that you owe [qV] us \$2,850.00 for goods delivered in February.*

*As you know, our conditions of sale stipulate payment within thirty days.*

*An early settlement would be appreciated [q'pri:SIeIt]. (Будем благодарны за скорейшее решение вопроса)*

*Yours faithfully,*

*Lewis Carol*

*for Chief Accountant.*

**1. Вопросы к тексту «Insurance, bank guarantees»**

1. What insurance documents do you know?
2. Is there any difference between them? Are they used interchangeably?
3. What do insurance policies state?
4. What other documents are usually involved in business transactions?
5. What is a bank guarantee? What party must provide it?
6. Why do sellers require buyers provide a bank guarantee?
7. In what cases can buyers fail to pay?
8. What can you do "irrevocably and unconditionally"? What can be irrevocable? unconditional?
9. Give another expression for "is not paid at maturity"?
10. What types of claims do you know?
11. What can you do with a claim?
12. How can you explain the sentence "the letter of guarantee is valid until 1 April"?
13. What do sellers usually indicate in their claim to the bank which issued a bank guarantee?
14. **What is the subject of the letter?**
15. What did the sellers enclose to the letter? What synonym can we use instead "enclose"?
16. What amount did the buyers owe to the sellers?
17. What can you say about conditions of sale? Within what period of time were the buyers to pay?
18. Who signed the letter? For whom did Mr. Carol write the letter?

**2. Сопоставьте описанию нужное слово или выражение**

1. A paper which insures against risks. *Ответ: insurance policy.*
2. There is a subtle difference between these two things, they are often used interchangeably. *Ответ: insurance policy and insurance certificate.*
3. The insurance policy stipulates goods insured.... *Ответ: risks, amount, premium.*
4. A paper issued by the consulate [ˈkɒnsʊljʊt] (консульство) to prove the origin of goods. *Ответ: consular invoice.*
5. A paper issued by the owner of the vessel to prove the goods were shipped on board the vessel. *Ответ: bill of lading*

6. Shipper and receiver. Ответ: consignor, consignee
7. Length, width, height. Ответ: measurement
8. Box. Ответ: case
9. A bill of lading with notes of the master of the ship that the packing is bad or the goods are damaged. Ответ: dirty bill of lading.
10. A paper issued by sellers or sellers' banks after the goods are shipped. Ответ: commercial invoice.
11. An agreement between two parties. Ответ: contract
12. We hereby \_\_\_\_\_ and \_\_\_\_\_ undertake to pay... Ответ: irrevocably and unconditionally.
13. He didn't pay. Ответ: He failed to pay.
14. The contract provides for payment on a collection. Use a synonym to the expression "provide for". Ответ: envisage.
15. This amount is not paid in time. Use a synonym to the expression "in time". Ответ: at maturity.
16. Claim in return. Ответ: counter claim.
17. Claim in accordance with the law. Ответ: legitimate claim.
18. To dispute a claim. Ответ: to contest a claim.
19. This letter is effective until 1 April. Ответ: is valid.
20. To point out. Ответ: to indicate.

## **Практическое занятие №7**

### **Дифференцированный зачет.**

#### **Вопросы по словам:**

- 1 What types of risk are covered by insurance?
- 2 Can we calculate risks with great accuracy? How is it possible?
3. What companies conduct an insurance business? What persons take part in the insurance business?
- 2 What is an insurance policy?
- 3 How can I get an insurance policy if I want to insure my property?
4. Who pays insurance against sickness, old age, unemployment in developed countries?
- 4 What are the main benefits of the insurance?
- 5 Is insurance business very popular in Russia?
- 6 What insurance companies of our country do you know?
- 7 What do people insure in Russia?

## 5. Информационное обеспечение обучения

### Основные источники:

1. Шевелева С.А. English on Economics: учеб. пособие для вузов / С.А. Шевелева. - М.: Культура и спорт, Юнити, 2015. – 375 с.
2. Дудорова Э.С. Практический курс разговорного английского языка: учебное пособие, Санкт-Петербург, изд. «Союз» 2016. – 344с.
3. Родина И.О, Пименова Т.М. Вся грамматика английского языка с упражнениями.- М:ООО «Издательство Астрель», 2017.-504с.

### Дополнительные источники:

1. Борисова Н. А., Ерофеева В. А. Плещунова Е. Н. Учебное издание Обучение чтению литературы на английском языке по специальности «Логистика»
2. Омельченко И.Н., Иваникова А.М., Терентьева З.С. Практикум по логистике. 2005.
2. What the English we read: Универсальная хрестоматия текстов на английском языке / Сост. Шишкина и др. - М.: ТК Велби, Изд-во Проспект, 2003. – 792с.
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6. Деловой английский: Уч-к англ. языка. В 3-х ч. Ч. 1-2 / Алексеева и др. - М.: Вече, 2000. – 640с.
7. Деловой английский: Уч-к англ. языка. В 3-х ч. Ч. 3 / Памухина и др. – М.: Вече, 2000. – 336с.
8. Клейменова Е.П., Кулик Л.В. English for Senior Students of Economics. –Ростов н / Д., 2003. – 352 с.
9. Менжулова А.С. Learn to read by reading. - Воронеж, 2002. – 70 с.
10. Менжулова А.С. Top...Top...Topics: учебно-методическое пособие по развитию навыков говорения на английском языке. – Воронеж, 2003. – 34 с.

### Интернет- ресурсы:

Интернет-ресурсы:

[www.ioso.ru/distant/community](http://www.ioso.ru/distant/community)

<http://school-collection.edu.ru> – аудио файлы

[www.britishcouncil.org/learnenglish](http://www.britishcouncil.org/learnenglish)

<http://lessons.study.ru>

<http://www.onestopenglish.com/>

<http://www.funology.com/>

[www.eun.org](http://www.eun.org)

[www.usembassy.ru/english.htm](http://www.usembassy.ru/english.htm) Все для учителей английского!