

Частное образовательное учреждение высшего образования

«Ростовский институт защиты предпринимателя» (РИЗП)

Утверждаю

Ректор института

_____ А.А. Паршина

УЧЕБНО-МЕТОДИЧЕСКИЕ УКАЗАНИЯ

**по организации самостоятельной работы
студентов и проведению**

**практических (семинарских) занятий
ДИСЦИПЛИНЫ (МОДУЛЯ)**

Иностранный язык в профессиональной деятельности

(наименование дисциплины (модуля))

Специальность	38.02.01 Экономика и бухгалтерский учет (по отраслям)
Форма обучения	очная/заочная

Ростов-на-Дону

Настоящие методические указания предназначены для студентов II курсов специальности 38.02.01. Экономика и бухгалтерский учет (по отраслям) очной и заочной формы обучения для организации аудиторной и самостоятельной работы студентов.

Методические указания состоят из тематических циклов, которые ориентированы на совершенствование знаний, умений и навыков студентов.

Данное пособие окажет помощь студентам в овладении основными лексическими и грамматическими единицами, структурными моделями, необходимыми и достаточными для профессионального ориентированного общения на английском языке.

Целью обучения английскому языку является подготовка студентов к общению на этом языке в устной и письменной формах, что предполагает наличие у них определённых знаний, умений и навыков, которые после окончания курса дадут им возможность:

- читать оригинальную литературу по специальности для получения необходимой информации;
- приобрести навыки самостоятельной работы с иностранной литературой.

В процессе изучения английского языка реализуются также общеобразовательные и воспитательные задачи обучения.

Методические указания включают в себя основные темы развивающего курса, содержащие адаптированные тексты и практические упражнения по его закреплению способствующих развитию и совершенствованию произносительных навыков.

Материал указаний может быть рекомендован для всех лиц, желающих повысить уровень владения английским языком.

Тема: “Экономика США”

Words:

due to	вследствие,	downtown	
plenty of	из-за	to look alike	деловая часть города
mine	много	cluster	выглядеть одинаково
fertile	шахта, рудник	to be dotted	скопление, концентрация
to raise	плодородный	with ...	быть усеянным
skyscraper	выращивать	to advertise	рекламировать
average	небоскрёб	consumer	потребительские товары
store	средний	goods	иметь дело с ... , заниматься
processing	магазин	to deal in ...	иметь тенденцию, склонность
	переработка	to tend	

Text.

ECONOMY OF THE U.S.A.

The United States of America is a highly developed industrialized country. Shipbuilding, electronics, automobile industry, aircraft industry, space research are highly developed in the States.

Each region of the United States has characteristics of its own due to the differences in climate, landscape and geographical position.

Great Lakes, Atlantic Coast, Pennsylvania, New Jersey are biggest industrial regions of the country.

The United States has a lot of mineral deposits or resources such as coal, gold, silver, copper, lead and zinc. The south, especially Texas is rich in oil. The coalfields of Pennsylvania are rich in coal. There are plenty of coal mines.

Illinois, Iowa, Nebraska is the richest farming region of America and it is known as the Corn Belt. The land is fertile and well watered. They grow mostly corn and wheat there. Much livestock is also raised here. There is a lot of fruit raising area. For example, California oranges, grapefruit, lemons, as well as other fruits, wines and vegetables are shipped all over the States and to other parts of the world. The most important crops grown in the States are also tobacco, soy-beans, peanuts, grapes and many others. There are a lot of large and modern cities, but a great proportion of the country consists of open land dotted with farmhouses and small towns. The usual average town, in any part of the United States, has its *Main Street* with the same types of stores selling the same products. Many American residential areas tend to have a similar look. As to big cities their centres or downtowns look very much alike. Downtown is the cluster of skyscrapers imitations of New York giants.

New York City is the first biggest city of the States. Its population is more than eight million people. It is a financial and advertising business centre. It is also a biggest seaport of the Hudson River. Industry of consumer goods is also developed here.

Chicago with a population of more than three and a half million is the second largest city in the U.S.A. It deals in wheat and other grains, cattle meat processing and manufacturing. Other big cities are Houston, an oil refining and NASA space research centre, New Orleans, a cotton industry centre, Los Angeles with Hollywood, Philadelphia, a shipping commercial centre, Detroit, a world's leading motor car producer and many others.

Exercises:

№ 1. Answer the questions using the text:

What industries are highly developed in the U.S.?
 What mineral deposits are there?
 What plants are grown in the U.S.? Why?
 What can you say about the usual average town?

№ 2. Find the English equivalents in the text:

благодаря различиям в климате;
 земли плодородны и хорошо орошаемы;
 выращивают кукурузу и пшеницу;
 разводят много скота;
 большие площади заняты фруктовыми садами;
 вывозятся в другие штаты и страны.

№ 3. Sum up what the text says about:

the biggest industrial regions of the U.S.A.

New York
 Chicago
 Huston
 New Orleans

**Тема :“Деловая активность”
 “Рабочее время”**

Words:

to break (broke, broken)	ломать, нарушать	labour <i>syn. work</i>	труд
law to break the law	закон нарушать закон	thanksgiving Thanksgiving (Day)	благодарение День Благодарения
criminal proceedings	уголовное судебное разбирательство	to date back to ...	восходить (к определённой эпохе)
to take criminal proceedings	начать судебное расследование	century	век
to abolish	отменять, упразднить	act to act	акт, постановление действовать
Easter	Пасха	supplement supplementary Supplementary Act	дополнение дополнительный дополнение к акту, постановлению, закону
to celebrate	праздновать		
independence to be independent of	независимость быть независимым от		

Text.

BUSINESS HOURS

The standard working day in the United Kingdom and the U.S.A. starts at 9:00 a.m. and lasts till 5:00 p.m. with lunch time from 1:00 p.m. to 2:00 p.m. Many banks are usually open for customers from 9:30 a.m. to 3:30 p.m. Some businesses and industries traditionally work different hours.

Most employees have a five-day working week, Monday through Friday. The working week is between 35 and 40 hours long. Overtime is quite common and is generally paid, often at a premium to the basic rate of pay. The weekend usually starts on Friday night and lasts till Monday.

Thus on Saturdays and Sundays most businesses are closed. But as to shops they are open on Saturdays and some of them are open on Sundays.

In Britain the law does not say what shops can be open on Sundays but it says what goods can be sold on Sundays. They are newspapers, magazines and fresh food. If the law is broken, criminal proceedings may be taken. Many officials and the public demand that the Sunday trading rules should be abolished in the U.K.

Most businesses are closed on public or national holidays.

The main public holidays of the **U.K.** are as follows:

<i>New Year's Day</i>	1 January
<i>Good Friday</i>	in April
<i>Easter</i>	in April
<i>Easter Monday</i>	in April
<i>May Day</i>	in May
<i>Christmas Day</i>	25 December
<i>Boxing Day</i>	26 December

Exercises:

I. Answer the questions using the text.

1. When does the standard working day start and finish in the U.K. and the U.S.A.?
2. What is a weekend?
3. How long is the working week there?
4. What goods can be sold on Sundays in the U.K.?

II. Fill the words used in the text:

Most businesses are ... on public or national holidays.

The weekend usually starts on Friday night and ... till Monday.

Some businesses and ... traditionally work different hours.

III. Find the English equivalents in the text.

1. Большинство предприятий закрыты.
2. Товары могут продаваться.
3. Если нарушается закон.
4. Работают в разное время.

“Деловые люди”

Тема: “Директора и менеджеры”

Words:

private	частный
public	публичный
upper	верхний
to list	вносить в список
to head	возглавлять
board of directors	директоров
to elect	выбирать
to appoint	назначать
to be in charge of something	заведовать чем-либо, отвечать за что-либо
to run the company	управлять компанией
assistant	помощник управляющего
deputy	заместитель
affairs	дела
restriction	ограничение
responsible	ответственный
personnel	персонал
business card	визитная карточка

Text:**DIRECTORS AND MANAGERS**

As a rule a private company has only one director.

A public company must have at least two directors.

Usually there is no upper limit on the number of directors a public company may have. The company's note-paper must list either all or none of the names of its directors.

A limited liability company or a corporation is headed by the board of directors elected by shareholders. The directors appoint one of their number to the position of managing director to be in charge of the day-to-day running of the company. In large organizations managing director is often assisted by a general manager. Some companies also have assistant general managers. Many directors have, deputies who are named deputy directors.

Directors need not be shareholders. They are responsible for the management of a company's affairs. They are not subject to any residence or nationality restrictions.

Big companies have many managers of heading departments. They are all responsible to the managing director.

Exercises:**№ 1. Find the answers to the following questions in the text:**

1. How many directors can a private company have ?
2. Who heads a limited liability company ?

3. How is managing director appointed ? What are his duties ?
4. What is the deputy manager ?

№ 2. Fill in the words used in the text:

In large organizations managing director is often ... by a general manager.

A ... company must have at least two directors.

They are not subject to any ... or nationality restrictions.

№ 3. Sum up what the text says about:

directors of private companies

directors of public companies

managers

assistants and deputies

Тема: “Секретари”.

Words:

executive		to	
to require	руководитель	entertain	развлекать
to suit	требовать	customer	клиент,
to qualify	устраивать	to supply	покупатель
officer	квалифицировать	associate	поставлять
enquiry	служащий, должностное	to appoint	партнёр,
account	лицо	to arrange	компаньон
s	запрос	to invite	назначать
to handle	счетоводство, отчётность	equipment	устраивать
message	иметь дело	to reply	приглашать
	сообщение		оборудование
			отвечать

Text:

SECRETARIES

There are two types of secretaries: company secretaries and private secretaries of executives.

Every company, both in Great Britain and the United States, is required, under the law, to have a company secretary.

In the case of private companies the directors are free to appoint any suitable person for this position. But in the case of public companies the *company secretary* must be a properly qualified person, a member of a recognised institute or association. He or she may be one of the directors of the company. But if the company has only one director, the director cannot also be the secretary.

The company secretary is the chief administrative officer of the company. He or she is normally responsible for the company, to comply with company law.

The correspondence of the company secretary is particularly concerned with shareholders' meetings, board meetings and various forms that must be sent outside. The company secretary may also deal with

enquiries for information concerning other firms, although the accounts department often handles these matters. Administrative questions come into the sphere of the company secretary, under instructions of the board of directors.

As to **private secretaries** of executives they are practically personal assistants of executives. A secretary answers telephone calls, receives messages and makes telephone calls on the instruction of her boss.

A secretary also helps in organization of meetings and conferences, entertainments of visiting customers, suppliers and other associates of the firm. She also deals with all the correspondence of her boss.

Secretaries write letters on making appointments or travel arrangements, letters of introduction, congratulation or condolence, invitations and replies to invitations.

Secretaries use various office equipment, like microcomputers, fax machines, photocopying machines and others.

Exercises:

№ 1. Answer the questions using the text:

What types of secretaries do you know ?

What must be a company secretary in the public company ?

What are the duties of the private secretary ?

№ 2. Complete the following sentences as in the text :

There are two types of secretaries

In the case of private companies

But if the company has only one director

Secretaries write letters

As to private secretaries of executive

№ 3. Sum up what the text says about:

company secretaries

private secretaries

Тема: “Инфляция и дефляция”.

Words:

deflation	дефляция	damage	ущерб, вред
consequence	следствие	to decrease	уменьшаться
even	равномерн	to come to a halt	приходить к остановке, останавливаться
available	ый	state	государство
to	наличный	to take measures	принимать меры
determine	определять	to reduce	уменьшать (ся)
rate	уровень	supply	снабжение, предложение
cause	причина	to arise (arose, arisen)	возникать
complex	сложный		
to combat	бороться		

Text:

INFLATION AND DEFLATION

An inflationary development is characterized by rising prices within a certain period of time.

The rising prices is a consequence of an uneven development in the quantity of goods on offer and the quantity of money available, which it self determines the demand and is the inflation rate.

The causes of inflation are generally complex and can arise either from the goods or from the monetary side.

The consequences of inflation are extremely damaging for the economy. Inflation becomes stagflation when economic growth decreases or comes to a halt, but inflation continues to rise. If the state does not take measures to combat *stagflation*, this leads to deflation.

Deflation, the opposite development to inflation, represents a reduction in the supply of money in comparison with the supply of goods.

Exercises:

№ 1. Answer the questions using the text:

When does inflation become stagflation ?

What is deflation ?

What are the characteristics of inflation ?

№ 2. Write down the sentences or parts of sentences which describe:

inflation

stagflation

deflation

“Внешняя торговля”.

Тема: “Основные термины внешнеторговой деятельности”.

Words:

foreign	иностранный, внешний	term	термин
food	продовольствие	insurance	страховани
invisible	невидимый	abroad	е
freight	фрахтование, фрахт	visible	за границу
expertise	экспертиза, знания	total	видимый

Gross National	валовой национальный	amount	общий
Product	продукт	expenditu	сумма
to balance	баланси́ровать,	re	расходы
earnings	уравновеши́вать	surplus	излишек
to spend	доходы, поступления тратить, расходовать	to earn	зарабаты́ва ть

Text

BASIC TERMS IN FOREIGN TRADE

Countries buy and sell various goods as well as various services. Goods bought from abroad, such as food, cars, machines, medicines, books and many others, are called *visible imports*. Goods sold abroad are called *visible exports*.

Services, such as insurance, freight, tourism, technical expertise and others, are called *invisible imports and invisible exports*. The total amount of money a country, makes including money from visible and invisible exports, for a certain period of time, usually for a year, is *Gross National Product*, or *GNP*.

The difference between a country's total earnings or GNP, and its total expenditure is called its *balance of payments*.

The difference between what a country receives for its visible exports and what it pays for its visible imports is its *balance of trade*. If a country sells more goods than it buys, it will have a *surplus*. If a country buys more than it sells, it will have a *deficit*.

Exercises:

№ 1. Find the definitions of the following terms in the text and write them down:

visible imports

invisible imports

GNP

balance of payment

balance of trade

a surplus

a deficit

№ 2. Underline the correct word in the brackets:

1. Goods sold to other countries are (visible, invisible) exports.
2. Services sold to other countries are invisible (imports, exports).
3. The difference between total earnings of a country and its total expenditure is called its balance of (payments, trade).
4. The difference between a country's GNP and its total expenditure is called its balance of (payments, trade).
5. If a country sells more goods than it buys it will have a (deficit, surplus).

№ 3. Complete the sentences:

If a country buys more goods than it sells it will have a

Gross National Product is the total amount

Gross Domestic product is

Invisible exports and import are

A country's trade balance is

Тема: “Европейский экономический союз”.

Words:

to establish		regulation	положение, постановление
to be established	образовывать, создавать	council	совет
	быть образованным, созданным	cart	суд
to join	присоединять (ся) присоединиться	justice	правосудие, юстиция
to join smb./ smth.	к кому-либо/ чему-либо	cart of justice	суд
	огромный	headquarters	центральный орган, штаб-квартира
enormous	пошлина*	to be located in ...	быть расположенным в...
duty free of duty	беспошлина	relative	относительный
customs	таможенные пошлины*	output	выпуск
to contribute to contribute to smth.	вносить долю вносить долю во что-либо		

Text:

THE EUROPEAN ECONOMIC COMMUNITY

The European Economic Community, or the Common Market, or the EEC was established in 1957. The original six member countries of the Community were France, West Germany, Belgium, Italy, Luxembourg and the Netherlands. Then a few other countries joined the Community. Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1st January, 1973.

Now the Community forms an enormous trading area of almost 250 million people, and accounts for two fifths of the world's trade.

The membership allows imports to enter member countries either free of duty or at lower customs duties. All member countries contribute to a common budget for certain purposes, based on relative total output of goods and services, or gross national product.

Under the Community regulations, people of member countries may freely enter another member state to travel or to work there.

The Community has the following institutions:

5. The European Parliament
6. The Council of Ministers
7. The Court of Justice

The headquarters of the European Economic Community are located in Brussels, Belgium.

Exercises:

№ 1. Find the answers in the text:

1. When was the E.E.C. established ?
2. What countries established the E.E.C. ?
3. How many people live in the E.E.C. ?
4. What privileges do E.E.C. citizens have, coming to those countries ?
5. Where are the E.E.C. headquarters ?

№ 2. Agree or disagree:

1. It is a good privileged when imports to any country are free of duty.
2. It is a very positive factor when people can freely enter any other country.
3. It would be a very good thing if our country joined the E.E.C. or the European Union.

№ 3. Write the words in the sentences:

The headquarters of the European Economic Community are ... in Brussels, Belgium.

The ... was established in 1957.

Then a few other countries ... the community.

Britain, together with the Irish Republic and Denmark, joined the E.E.C. on 1 st January, 1973.

The cart of

Тема: “Английские банкноты и монеты”.

Words:

money	деньги	to issue	выпускать
banknote	банкнота	issue	выпуск
coin	монета	to mint	чеканить
currency	валюта	denomination	достоинство
to authorize	уполномочивать	circulation	обращение
government	правительство	to be in circulation	быть в обращении
cashier	кассир	face	лицевая сторона
Chief Cashier	главный кассир	on the face	на лицевой стороне

to feature	показывать, помещать	figure in figure	цифра цифрами
scientist	учёный	inscription	надпись
discovery	открытие	to promise	обещать
law gravitation law	закон закон тяготения	bearer to bear	предъявитель нести
duke	герцог	demand on demand	требование по требованию
		signature	подпись

Text:

ENGLISH BANKNOTES AND COINS

The official currency of the United Kingdom is the *pound sterling* which is equal to one hundred pence. *English banknotes* are issued by the Bank of England. As to *coins* they are minted also by this state bank.

There are banknotes of the following denominations: £ 1, £5, £ 10, £ 20, £ 50 and £ 100.

The following coins are in circulation: halfpenny, one penny, two pence, five pence, ten pence, fifty pence.

On the face of English banknotes one can read the denomination given both in figures and in words. Then the inscription on the face of the banknote reads: *I promise to pay the bearer on demand the sum of...* And then there are two signatures. The first signature is that of the person authorized by the Government and the Bank of England.

The second signature is that of the Chief Cashier.

The back of English banknotes, like many other banknotes, feature portraits of different famous people. The one pound banknote, for example, features **Isaac Newton** (1642 - 1727) a well-known English scientist who made a few very important discoveries including gravitation law.

The back of the five pound note portrays the **Duke of Wellington** (1769 - 1852), a famous Irish general who defeated Napoleon at Waterloo, Belgium in 1815.

On the back of the ten pound note one can see **Florence Nightingale** (1820 - 1910), founder of the nursing profession. She volunteered as a nurse to Turkey to take care of the wounded soldiers from Crimean War, war of England and France versus Russia.

And the back of the twenty pound banknote features **William Shakespeare** (1564 - 1616), the greatest playwright of all time.

Exercises:

№ 1. Find the answer to the following questions in the text:

1. What is the official currency of the U.K. ?
2. What is the smallest unit ?
3. How many pence are there in one pound ?
4. What banknotes and coins are in circulation in the U.K. now ?

5. What famous people are featured on the back of various English banknotes ?

№ 2. **Sum up what the text says about:**

English banknotes

English coins

№ 3. **Write words in the sentences and translate:**

On the face of English banknotes one can read the denomination given both in ... and in words.

On the back of the ten pound note one can see Florence Nightingale, ... of the nursing profession.

№ 4. **Imagine you are speaking with an Englishman about money. Compare two banknotes (coins) of the two countries. Act out this dialogue.**

Тема: “Из истории денег”.

Words:

Glimpse glimpses of history	быстрый взгляд немного об истории	to divide	делиться
commodity	предмет потребления	leathe r	кожа
to serve to serve as smth./ smb.	служить служить как что-либо/ кто-либо	qualit y	качество, свойство драгоценный
to come into existence	возникнуть, появиться	precio us	крупный рогатый скот
to weigh	нагружать	cattle	овца/ы
to weigh out	взвешивать	sheep	мех
above-mentioned	вышеуказанный	fur	рыба
	ювелир	fish	ракушка

goldsmith	замещать	shell	кусок
to supersed	портативный, компактный	piece	квитанция, расписка
portable	подчёркивать, выделять	receipt	довольно
to underline	надёжный, длительного	t	
durable	пользования	fairly	

Text:

GLIMPSES OF HISTORY OF MONEY

At different periods of time and in different parts of the world many different commodities have served as money. These commodities were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable. None of the above-mentioned commodities possessed all these qualities, and in time they were superseded by precious metals.

First they were superseded by silver and later by gold.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use.

Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence. At first coins were worth their face value as metal. But later token coins of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as *coppers*. Bigger denomination coins are made from cupronickel and are usually called *silver*.

Exercises:

№ 1. Find the answer in the text:

1. What commodities served as money in the past ?
2. What are the requirements of a commodity to serve as money ?
3. Why did precious metals start to serve as money ?
4. What precious metal was used first to serve as money ?
5. What precious metal was used then ?
6. How did coins come into existence ?
7. How did paper banknotes come into existence ?
8. What coins are called *silver*?
9. What are *coppers*?

№ 2. Translate into Russian:

face value, legal tender, a new issue, cutting of the metal into pieces, paper money, in exchange for deposits, bigger denominations coins.

№ 3. Sum up what the text says about:

the money in the past

the way banknotes appeared

the metals of which coins were and are made

the *silver* coins and *coppers*

№ 4. **Fill in the words used in text Underline them:**

When a payment was made the metal was first ... out.

But later token coins of limited value as were issued.

Now smaller denomination ... are made from bronze.

In time they were superseded by precious

First they were ... by silver and later by gold.

№ 5. **Read the text and discuss it in Russian:**

What is money?

Money is one of the most important inventions of humankind. Without it a complex, modern economy based on the division of labor, and the exchange of goods and services, would be impossible.

When you buy a candy bar, you may pay for it with a coin or paper note. The storekeeper knows that you will eat candy, and that he never will be able to get it back from you. He also knows that he can eat neither the coin nor the note you gave him. Why does he accept the coin or note in trade for candy? It is because the coin is money.

At first sight answering the question what money is seems obvious; the man or woman in the street would agree on coins and bank notes, but would they accept them from any country? What about checks? They would probably be less willing to accept them than their country's coins and notes. What about credit cards and gold? The gold standard belongs to history but even today many rich people in different parts of the world rather keep some of their wealth in the form of gold than in official, inflation-prone currencies. The attractiveness of gold, from aesthetic point of view, and its resistance to corrosion are two of the properties which led to its use for monetary transactions years. In complete contrast, a form of money with virtually no tangible properties - electronic money - seems to gain in popularity.

Новые слова; A coin - монета.

A candy bar - коробка конфет.

Tangible properties - осязаемые свойства.

“Компании и деньги”.

Тема: “Выплата заработной платы в компании”.

Words:

device	приспособление,	payroll	платёжная ведомость
to stamp	механизм	to employ	держат на службе,
stamp	штемпелевать	employe	нанимать
to collect	штемпель, печать	e	служащий
timekeeper	собирать	staff	штат, персонал
to check	табельщик	to	делить(ся),
to pass	проверять	divide	подразделять(ся)
overtime	передавать	to pay	платить
to calculate	сверхурочное время	salary	жалование, оклад
advice	подсчитывать	wages	зарплата

earnings	извещение	bonus	премия
deduction	заработок	job	работа, труд
health	удержание,	card	карточка
contribution	вычитание	to insert	вставлять
	здоровье	literal	буквальный
	вклад, взнос		

Text:

THE PAYROLL OF A COMPANY

The list of people employed by a company is known by the payroll. The payroll is usually divided up as follows:

- monthly-paid staff*
- weekly-paid staff*
- hourly-paid staff*

Office staff are either monthly or weekly paid and the money they get is called salaries, which are usually set.

Workers are either weekly or hourly paid and they get set wages. Many companies often operate a bonus system for monthly and weekly-paid staff. The bonus is usually paid against certain work done.

The amount of the bonus payment is worked out from the employee's job cards.

Hourly-paid staff are usually *on the clock*. Under this system each worker has a clock number and a clock card. He records his hours of work on the clock card by inserting it into what is literally a clock.

A device in the clock stamps the card with the time. At the end of each week the clock cards are collected by the timekeepers. The cards are checked and then passed on to the Wages Office. In the Wages Office the wages and overtime are calculated.

When monthly or weekly paid staff work overtime they are also paid overtime.

Employees are sometimes paid in cash or by cheque. But direct payments into the employee's bank accounts are becoming more and more popular.

As a rule employees get pay advices for the paid period.

The advice states the earnings, all the deductions and the total amount payable. The deductions usually include National Wealth Insurance contributions.

Exercises:

№ 1. Answer the following questions:

1. On what time basis can different employees be paid ?
2. What is the money paid to office staff and workers called ?
3. On what basis is bonus paid ?
4. Do employees sometimes work overtime ? How are they paid then ?
5. In what ways can wages and salaries be paid ?
6. What way of being paid would you prefer ?

№ 2. Translate into using the text:

Персонал оплачиваемый еженедельно.

Получают установленную зарплату.

Сумма премии.

Часовое устройство.

Подсчитывается зарплата и сверхурочное время.

Оплачивается наличными или чеком.

№ 3. Complete as in the text:

Workers are either ... or hourly paid and they get set

Hourly-paid ... are usually on the

A device in the clock ... the card with the

The cards are checked and then ... on to the ... Office.

Employees are sometimes... in cash or by cheque.

As a ... employees get pay advices for the ... period.

№ 4. What would you tell a foreigner about our practice of:

bonus payments

overtime payments

the ways wages and salaries are paid

Тема: “Бухгалтеры, главные бухгалтеры, ревизоры”.

Words:

bookkeeper	бухгалтер	cash	наличные
accountant	ревизор отчётности,	sale	деньги
chartered accountant	бухгалтер	book	продажа
receipts	дипломированный бухгалтер,	flow	бухгалтерская запись,
disbursement	бухгалтер-эксперт	entry	проводка
purchase	денежные поступления	journal	поток (денег)
transaction	выплата денег	ledger	бухгалтерская книга
appropriate	закупка	earnings	журнал
to post	сделка	executive	главная книга
controller	соответствующий	expenditure	доход (ы)
	переносить в главную	re	руководитель
	книгу		расходы
	контролёр, ревизор		

Text:

BOOKKEEPERS, ACCOUNTANTS AND CONTROLLERS

Bookkeepers deal in taxes, cash flow, which include cash receipts and cash disbursements, sales, purchases and different business transactions of the company. Bookkeepers first record all the appropriate

figures – in the books of original entry, or Journals. At the end of a period usually a month- the totals of each book of original entry are posted into the proper page of the **Ledger**. The ledger shows all the expenditures and all the earnings of the company. On the basis of all the totals of each account in the Ledger, the bookkeeper prepares a **Trial Balance**. Trial balances are usually drawn up every quarter. The **accountant's** responsibility is to analyses and interpret the data in the Ledger and the Trial Balance.

The accountant is to determine the ways in which the business may grow in the future. No expansion or reorganization is planned without the help of the accountant. New products and advertising campaigns are also prepared with the help of the accountant. The work of accountants is rather sophisticated. Many accountants have special certificates after they pass examinations in Institute of Accountants. Certified accountants in England are called **chartered accountants**. In the U.S.A. the certified accountants are called **certified public accountants**. But it is not necessary to have a certificate to practice accounting. Junior employees in large companies, for example, often practice accounting and then take the examination. The chief accounting officer of a large company is the **Controller**, or **Comptroller**. Controllers are responsible for measuring the company's performance. They interpret the results of the operations, plan and recommend future action. This position is very close to the top executives of the company.

Exercises:

№ 1. Complete as in the text:

Bookkeepers deal in

Ledger shows

The accountant's responsibility is... .

The accountant is to determine

Certified accountants in England are called

Junior employees

Controllers are responsible for

№ 2. Sum up what the text said about:

bookkeepers

accountants

controllers

journals

ledgers

№ 3. Answer the following question:

1. Who work in this sphere do you think in the most important in a company ?
2. Whose position (of a bookkeeper, of an accountant, of a controller) do you like better ?
Whom would you yourself prefer to be ?

Тема: "Налоги в Великобритании".

Words:

trust	трест, концерт	partnership	товарищество
income	доходы	Board of Inland Revenue	департамент внутренних налогов и сборов
tax	налог		
rate	ставка, тариф	completion	заполнение (листа)
code	код	to lodge	подавать (жалобу)
board	управление,		независимый
revenue	совет	independent	аварийный, запасной

appeal	доход	emergency	вносить ясность, уточнять
gain	апелляция,	to clarify	ссылка, указание
fiscal	жалоба	reference	подходящий налог
equal	увеличение,	income tax	налог с доходов корпораций
returns	прирост	corporation	частичный взнос
inland	финансовый	tax	взыскивать, взимать
refund	равный	installment	налогоплательщик
	доход,	to charge	обложение (налогом)
	поступление	taxpayer	
	внутренний	assessment	
	возврат,		
	возмещение		

Text:

TAXES IN THE U.K.

Individuals, partnerships and trusts pay *income tax* and *capital gains tax*. Companies pay *corporation taxes*.

Income tax and capital gains tax are charged for a tax year, sometimes called *fiscal year or year of assessment*. The tax year runs from 6 April to the following 5 April.

Corporation taxes are charged for a financial year which runs from 1 April to the following 31 March. Companies generally pay corporation taxes nine months after the end of the accounting period.

Individuals usually pay taxes in two equal installments on 1 January and 1 July. Usually taxpayers are given 30 days to pay from the date of issue of an assessment

Tax assessments are normally based on returns issued by the Board of Inland Revenue, often called Inland Revenue or IR, for completion by the taxpayer.

If the company or person believes the assessment is incorrect an appeal may be lodged against it. Appeals are made to either the General Commissioners or the Special Commissioners. The commissioners are completely independent of the Inland Revenue.

Employees pay taxes in a different way. When an employee takes a new job he has to give his new employer his P.45. This is a document which shows the employee's tax coding and the amount of tax he has paid so far in the tax year.

If an employee has no P.45. he is put on an *emergency coding*. This means he has to pay tax at the single rate until his P.45. is found or until the tax office clarify his tax position. When the position is clarified the employee receives a refund of any tax overpaid.

Employees are taxed under P.A.Y.E. system which means *Pay as You Earn*. Every employee has the tax deducted weekly or monthly. The deductions are calculated by reference to the employee's tax coding. This information is supplied to the employer by the tax office.

Exercises:

№ 1. Answer the questions using the text:

What kinds of taxes are there in the U.K. ?

What is a fiscal year ? How long does it long ?

How many days have taxpayers to pay the taxes ?

What is P. 45 ?

What does P.A.Y.E mean ?

№ 2. Complete as in the text:

1. Individuals, partnerships and trusts pay
2. The tax year runs from
3. Corporation taxes are charged for
4. Individuals usually pay taxes in two
5. Employees pay taxes
6. When the employee taxes a new job he
7. If an employee has no P. 45
8. When the position is clarified

№ 3. Say what new facts you learned from the text.

№ 4. Read and translate the text using active vocabulary:

Taxation and tax system

Taxation is the process by which the people pay the expenses of carrying on the government. Many kinds of taxes have been used and are being used throughout the world. The main taxes can be divide into those paid on income and capital, called “direct” taxes and those paid when money is spent, called “indirect” taxes. Indirect taxes are paid on goods and services. The taxes are paid by the shops or manufactures, but then passed on to the consumers in the form of higher prices. The advantage of this tax is that it is directly in line with inflation. If the prices rise, so does the tax.

Тема: “Счета и балансы”.

Words:

to create	создавать, составлять	profit	
profit and loss statement	счёт прибылей и убытков	loss	доход
balance sheet	бухгалтерский баланс	balance	убыток
to affect	влиять, отражаться, сказываться	to	остаток
depreciation	на ...	contain	содержать
net worth	амортизация	rent	(ся)
book value	стоимость за вычетом обязательств	dividen	арендная
petty cash	стоимость по торговым книгам	d	плата
merchandise	малая касса, мелкие суммы	to	дивиденды
	товары	reflect	отражать
		assets	актив (ы)
		liabiliti	пассив (ы)
		es	вексель
		note	

Text:

ACCOUNTS AND BALANCE SHEETS

From the Trial Balance, prepared by the bookkeeper, the accountant creates a *Profit and Loss Statement* and *Balance Sheet*.

A Profit and Loss Statement or a Profit and Loss Account, shows the income or loss of the company for the period. The Profit and Loss Statement is made only on the basis of those accounts of the Ledger which affect the profit and loss of the company. The Profit and Loss Statement may contain the following items:

4. Sales
5. Trading profit
6. Depreciation
7. Rent received
8. Interest paid
9. Profit before tax
10. Tax
11. Profit after tax
12. Dividends
13. Profit retained
14. Earnings per share

The other accounts of the Ledger which reflect the assets, liabilities and capital of the firm, make up a Balance Sheet. This shows the net worth or book value of the company.

Exercises:

№ 1. Translate into Russian:

profit and loss statement

balance

balance sheet

trading profit

rent received

interest paid

before tax

profit retained

accounts receivable

merchandise on hand

№ 2. Sum up what the text said about:

profit and loss statements

balance sheets

№ 3. Fill in the words using the text:

A profit and Loss Statement ... the income or loss of the company for the period.

The accountant ... a Profit and Loss Statement and Balance sheet.

The Profit and Loss Statement is ... only on the basis of those accounts of the Ledger which affect the profit and loss of the company.

Тема: “Рыночное исследование”.

Words:

A market	РЫНОК
A research	Изучение, исследование
A collection	Сбор
A collation	Сопоставление, обработка
Data	Данные
A consumer	Потребитель
A consumption of goods and services	Потребление товаров и услуг
A demand for...	Спрос на...
Primary	Первичный
To observe	Наблюдать
A questionnaire	Анкета, опросный лист
A postal survey	Обзор почты
To gain an advantage over...	Получить преимущество над...

Text:

MARKET RESEARCH

A market is anywhere that buyers and sellers come together to exchange goods and services. Market research is of great importance for any business. Market research can be defined as a collection, collation and analysis of data relating to the marketing and consumption of goods and services. For example, firms gather information about the likely consumers of a new product and use the data to help in their decision making process. Market research includes the following aspects:

1. a demand for a product
2. what style, shape color or Form it should take
3. the price people can pay for it
4. information about themselves - their age, likes, interests and life styles.

Market research can either be carried out by a firm itself or by a market research agency. The research involves collecting primary data. This is information which has to be collected to gain marketing advantages over other firms. Most primary information is gathered by asking consumers questions or by observing their behavior. The most accurate way to do this is to ask or observe all consumers of a particular product. However, this may be either impractical or expensive. That's why there are some other research methods a business can use. Among them are: questionnaires, personal and telephone interviews, postal surveys, observation and many others.

Exercises:

№ 1. Find in the text these words and expressions:

Покупатели и продавцы, собирать информацию, иметь большое значение, потенциальные потребители, процесс принятия решения, самый точный способ, дорогой.

№ 2. Answer the following questions using the text:

What is a market?

What aspects does it include?

What research methods do you know?

№ 3. Write the words in the sentences:

Market research ... either be carried out by a firm itself or by a market research agency.

This information ... to be collected to gain marketing advantages over other firms.

Market research can be defined as a collection, collation and analysis of data relating to the marketing and consumption of goods and services.

Тема: « Устройство на работу»

JOB HUNTING

Glossary

Application-заявление

Employment, occupation - занятие, должность

Career - карьера

Job market - рынок труда

Training - обучение

Vocational training- профессиональное обучение

On- the-job- training обучение без отрыва от работы

Advertisement - реклама

Experience -опыт

Requirement- требование

Job interview -собеседование при приеме на работу

Promotion - продвижение по службе

Calling for - призвание, талант

Leave (finish) school -закончить школу

Get training in - получит профессиональную подготовку

Enter a university (a college)- поступить в ...

Take a course in- изучать что-либо

Employ -нанимать на работу

Work full-time- работа на полный рабочий день

Work part-time -работа на неполный рабочий день

Train for a job- обучаться какой-либо профессии

Trainee- ученик

Qualify for (a job) -получить квалификацию для работы

Join a firm (company)- поступить на работу в фирму (компанию)

Study medicine (law,...)- изучать медицину (право, т.д)

Do smth for a living -зарабатывать на жизнь

Have a calling for- иметь призвание к ...

Exercise 1. Match the profession and its duties (responsibilities). Think of some more job descriptions and let your mates guess the profession.

1. I write a lot. Sometimes I take photos too. I work for a newspaper.
2. I have lots of books at home. I sit in front of many people. I work in education.
3. I do many things: I write, type, copy, use the phone, work with the computer. I work in an office.
4. I have to carry many things. My job has to do with food and drinks. I work in a restaurant or a café.

Jobs: secretary, teacher, waiter, journalist.

Exercise 2. What profession is it?

It is a person who...

1. Repairs water-pipes
2. Builds houses
3. Grows food in his field
4. Sells meat
5. Looks after sick people
6. Grows flowers and trees
7. Writes articles for newspapers
8. Writes novels and stories
9. Looks after people's teeth
10. Flies airplanes
11. Designs houses
12. Repairs cars
13. Sells vegetables
14. Works in an office and deals with filing, correspondence, etc
15. Treats domestic animals
16. Drives cars
17. Plays the piano

Exercise 3. Match the professional skills and character traits. More than 1 answer is possible.

Skills: decorating, designing, filing, nursing, cleaning, typing, helping people, building things, making crafts, organizing, speaking, talking to people, putting in order.

Character traits: creative, organized, punctual, dependable, responsible, thoughtful, neat, clever, talented, hardworking, intelligent, tactful, patient, skillful, efficient, ambitious, artistic, logical.

Exercise 4. Sometimes you don't know what occupation you are interested in or if you can cope with the profession you like. There are 5 professional types. Look at the chart and say what profession you can be good at. Prove it, using word combinations from exercise 3.

Profession types	Personal qualities	Deals with	Professions
“Man – technology”	Technical thinking, good memory, clever, skillful, logical, organized, hard-working	Machines, devices, meters, instruments, machine-tools, etc.	Turner, driver, builder, engineer, pilot, cosmonaut, designer, mechanic, fitter
“Man – nature”	Good eye memory, neat, patient, observant, rational	Plants, animals, nature environment	Gardener, farmer, veterinary, chemist, geologist, forester, agronomist

“ Man – man ”	Communicative, sympathetic, well-wishing, tactful, dependable, friendly	People	Teacher, doctor, nurse, manager, salesman, waiter, secretary, trainer, policeman, inspector
“ Man – image ”	Artistic, creative, talented, observant, good eye memory, imaginative	Works of art and their elements	Painter, sculptor, musician, architect, designer, composer, writer, jeweler, hair stylist, artist, actor.
“ Man – sign system ”	Good at Maths, intelligent, logical, careful, organized, punctual	Figures, words, formulas, symbols, music, drawings	Interpreter, translator, printer, accountant, programmer, economist, cashier, stenographer, typist, corrector, telephone-operator.

Exercise 5. Say why these young people decide on these professions. Match the 2 parts of the sentences. There is 1 extra.

1. I'd like to be a shop assistant in a boutique.
2. I'd like to be a stewardess.
3. I want to be a car mechanic.
4. I think an actor's job is interesting.
5. I want to be a fireman.
6. I'd like to be a nurse.

Because:

1. It is very exciting to make films.
2. It is very important to save people from fire.
3. I like clothes.
4. I can see the world.
5. I like working with people.
6. I am very interested in cars.

Exercise 6. Read the text and answer the questions.

Job Qualifications

In our society work is almost a must for a person. So, even if you are rich, you have to work, if you want to be accepted by your friends, relatives and neighbors. That is why some unemployed persons make believe that they still have a job, they can't admit even to their family that they are out of work.

An unemployed person often feels unwanted and useless. If I could choose their job freely, this job would have to meet the following qualifications:

1. A person must like his job; the job must give satisfaction, and not only for the moment, but in the long run.
2. This job must be well-paid. Not to become a millionaire, of course, but not to reject certain luxury.

3. In this job I would like to work with other people and not only things. That doesn't mean that a job in research or production is excluded from my list – but I do not want to be isolated from other people.

To put it in a nutshell, a job that satisfies, that pairs fairly well and lets me work together with people.

Questions:

1. Why does a person have to work?
2. What problems does an unemployed person have?
3. What are the most important job qualifications for this person?
4. What are the most important job qualifications for you?

A Letter of Application

I am still at school but I finish it in June. So I'm looking for a job. I've got my own PC and I can use a word processor. I also finished driving courses and I studied English and Chinese in a language school. It's a pity, but I haven't got work experience. So I'm going to take a secretarial course and I want an office job, but I don't want to work for a large firm.

Read and translate a letter of application and write that of your own.

How to Write a resume?

Parts of a resume

- 1) Personal Information (персональная информация)
- 2) Career Objective либо Objective (должность, на которую претендуете)
- 3) Education (образование)
- 4) Work Experience (опыт работы)
- 5) Skills (навыки)
- 6) Languages (знание языков)
- 7) References (рекомендации)

1. **Personal Information:** *Olga I. Petrova.*

Kiev, ul. Timoshenko, d. 34, kv. 217.

Phone: +38 (044) 123-45-67, cell: 8-050-123-45-67, e-mail: olga@mail.ru, Web: www.petrova.com

2. **Objective**

a. Objective: Sales Manager.

b. Objective To contribute outstanding skills to achieving your company's goals as a sales manager.

3. **Education**

Master of Science in Networking, Networking Faculty, Kiev State University, Kiev, Ukraine, 2003

4. **Work Experience**

July 2002 – March 2005 Administrative Assistant, Sales Department, OOO "Roga i Kopyta", Moscow, Russia

- Arrangement of Director's business time;
- Business correspondence;
- Negotiations arrangement, contacts with foreign partners;
- Office work.

5. **Skills**

Skills: Microsoft Office (Word, Excel), IC, Outlook Express, Photoshop

6) Languages

native - родной язык;

fluent - свободно владеете;

working knowledge - можете читать и говорить, но не свободно;

basic knowledge - можете читать со словарем.

Пример:

Languages: native Russian, fluent English, basic knowledge of German.

7) References

Letters of Reference is available upon request from:
Kiev Municipal Administration
ul. Ivanova, d.5
Kiev, Ukraine 12345

A Resume (1)

Alexey I. Maximov

123456, Moscow,
Lenin St. 1, apt.2

Tel. home:(495) 555-55-55

Tel. mobile:8-XXX-555-55-55

E-mail:aleksey@nail.ru

Date of Birth:July 15, 1973

Objective:

To obtain a position of IT Specialist, Supply Support Engineer, Technical Support Engineer, Technical Representative and any position related to software and hardware of end-user system support.

Education:

1989 – 1995Moscow Institute of Radioengineering, Electronics and Automatics (MIREA).
Graduate as an Engineer Of Electronic Engineerin

Work Experience:

1995 to present

working as a chief specialist in Scientific Technical Centre "SYSTEMA" of Federal Agency of Government Media under the President of the Russia Federation

Responsibilities: programming, supporting, of end-user system, preparing documentation for software, design of software interface, participation in international exhibition. Producing Power Point presentations of software Computer articles, software and documentation translation (Eng-Rus, Rus-Eng). Two patents for created products

Skills:

MS Windows (3.11, 95, 98, XP) MS Word (6.0, 7.0, 97), MS PowerPoint, MS Excel, Internet (all popular browsers), skills of handing multimedia files

Language:

English – fluent

Personal information:

Russian native speaker, Moscow permanent resident Responsible, communicative, work well individually and in team, willing to travel a lot

Additional information:

Driving license, foreign passport

Hobbies:

Alpine skiing, climbing, music, foreign languages, traveling

References:

Mrs. Elena Sidorova, Associate Mr.Homer Green, Manager
professor St.Petersburg, Anglo-American School
State University 11, US Consulat General
Universitetskaya Nab. St.Petersburg
St.Petersburg Phone: +7 812 325 63 00
Phone: +7 812 298 90 00

Resume (2) (Curricular Vitae)

Olga Smirnov
2300 West Fruitbridge Rd.
Send Terre, Indiana 47811
(521) 777 12 48

CAREER OBJECTIVE:

to obtain a position as an secretary with a large corporation.

WORK EXPERIENCE:

March 1995 Secretary, the Benlow Corporation.

to present 620 West Second street. Send Terre, Indiana.

Responsible for general running of the office of small private firms.

October 1993 to Receptionist, Dr. Mark O' Roun,

March 1995703 South Fulton Str., Bern, Indiana.

July 1991 to File Clerk, Ajax Insurance Company,

October 1993277 Westgage Ave. Berne, Indiana.

EDUCATION:

September 1989 to Judson Secretary School, Berne, Indiana.

July 1991 Courses in typing,. Filing, Gregg shorthand, and business machines operation.

Central High School, Berne, Indiana.Diploma, July 1989.

SPECIAL SKILLS:

typing — 70 w. p.m.

shorthand - 120 w. p. m.

Languages — French, Russian

References

Mrs. Olga Popova Mr. Alfred Snow

Associate chancellor An American Embassy Amur State University A personal Assistant of the
891476538937 Ambassador