

**МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ  
ПРИВАТНИЙ ВИЩИЙ НАВЧАЛЬНИЙ ЗАКЛАД  
МІЖНАРОДНИЙ ЕКОНОМІКО-ГУМАНІТАРНИЙ УНІВЕРСИТЕТ  
ІМЕНІ АКАДЕМІКА СТЕПАНА ДЕМ'ЯНЧУКА**

**BUSINESS ENGLISH  
ДІЛОВА АНГЛІЙСЬКА МОВА**

**Навчально-методичний посібник  
для студентів історико-філологічного факультету  
спеціальності 6.030502 (бакалавр)  
«Мова та література»  
за напрямом підготовки 0305 «Філологія»**

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*Ділова англійська мова Business English: Навчальний посібник – Львів: «Новий Світ - 2000». 2012. – 266 с.*

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Мета посібника - розвиток мовних навичок практичного застосування сучасної ділової англійської мови. Навчальний курс складається з теоретичного курсу – лекцій, практичних занять, завдань до самостійної та індивідуально-дослідної роботи.

Посібник складено згідно з вимогами навчальної програми з іноземної мови для мовних навчальних закладів. Кожний із розділів посібника відображає окремий аспект ділової англійської, надає тлумачення економічних термінів, пропонує лексичні вправи, англо-український словник ділової лексики (біля 1520 слів та словосполучень), англо-український словник синонімів, словник американських та англійських слів, список скорочень різної тематики, зразки практичного використання лексичного матеріалу в ситуаціях реального мовлення письмового та усного.

Посібник призначається для студентів спеціальності „мова та література (англійська)”, а також може бути використаний студентами спеціальностей „українська мова, література та іноземна мова (англійська)” „інформатика з поглибленим вивченням англійської мови”, а також для осіб, що вивчають англійську мову самостійно.

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## ВСТУП

Посібник призначається для студентів спеціальності „мова та література (англійська)”, а також може бути використаний студентами спеціальностей „українська мова, література та іноземна мова (англійська)” „інформатика з поглибленим вивченням англійської мови”, а також для осіб, що вивчають англійську мову самостійно.

Посібник складено згідно з вимогами навчальної програми з іноземної мови для мовних вищих навчальних закладів на основі оригінальної літератури. Посібник містить оригінальні матеріали з газет, журналів, лекцій з економічних питань та проблем менеджменту. Подаються перевірені практикою поради, як правильно написати резюме та заяву на працевлаштування, підготуватися до співбесіди, написати діловий лист, запрошення, замовлення, скласти рекламу на будь-який товар, правильно укласти угоди про партнерство та співробітництво. Окремі лекції познайомлять з фінансовими питаннями, роботою з персоналом, роллю комп'ютерів у сучасному житті.

Посібник складається з 8 розділів. Кожний розділ розкриває окремий аспект ділової англійської мови. Пропонуються завдання і лексичні вправи, тлумачення окремих економічних термінів, переклад українських текстів та речень англійською мовою, а також зразки ділових документів, діалоги, рольові ігри, призначені для вивчення необхідного обсягу лексичного матеріалу, розвитку мовних навичок та практичного застосування набутих знань з ділової англійської мови.

## 1. НАВЧАЛЬНА ПРОГРАМА КУРСУ ДІЛОВОЇ АНГЛІЙСЬКОЇ МОВИ

### 1.1. Структура робочої програми навчального курсу

(за вимогами ECTS)

Опис предмета курсу

курс	Напрямок, освітньо-кваліфікаційний рівень	Характеристика навчального курсу
Кількість кредитів ECTS: Модулів: <b>1</b> Змістових модулів: <b>1</b> Загальна кількість годин: <b>56 год.</b> Денна: <b>56 год.</b>	Англійська мова та література бакалавр	Рік підготовки: <b>2</b> Семестр: <b>3</b> Лекції: <b>16 год.</b> Практичні заняття: <b>14 год.</b> Самостійна робота: <b>26 год.</b> ІНДЗ: <b>2 год.</b> Форма контролю: -
Кількість кредитів ECTS: Модулів: <b>1</b> Змістових модулів: <b>1</b> Загальна кількість годин: <b>52 год.</b> Денна: <b>52 год.</b>	Англійська мова та література бакалавр	Рік підготовки: <b>2</b> Семестр: <b>4</b> Лекції: <b>18 год.</b> Практичні заняття: <b>10 год.</b> Самостійна робота: <b>24 год.</b> ІНДЗ: <b>2 год.</b> Форма контролю: <b>екзамен</b>

### 1.2. Мета та завдання дисципліни, її місце в системі підготовки майбутнього спеціаліста

Метою та завданням є навчити студентів навичкам і вмінням володіння усною монологічною та діалогічною мовою в обсязі матеріалу, визначеного робочою програмою. Метою вивчення ділової іноземної мови є підготовка до спілкування на діловою іноземною мовою в об'ємі, передбаченому програмою для вищих учбових закладів, набуття умінь та навичок читання оригінальної літератури на іноземною мовою з метою отримання необхідної інформації. Метою цього курсу - сформувані навички спілкування англійською мовою на задану тематику

### Перелік знань, умінь та навичок, які формуються в процесі викладання дисципліни

Конкретні завдання, спрямовані на вирішення мети, зазначеної курсом “Ділова іноземна мова (англійська)”:

- відпрацювати навички читання, розуміння, перекладу оригінальної літератури англійською мовою;
- навчити студентів монологічному та діалогічному висловлюванню на задану тематику;
- закріпити отримані студентами знання з теорії і практики мови;
- сформувані граматичні навички (часи дієслова, частини мови);
- розвивати творчі здібності, які допомагають самостійно вирішувати питання, що виникають в процесі роботи над мовою;
- навчити перекладати тексти з англійської мови українською;
- навчити студентів правильно використовувати спеціальну лексику в усному мовленні.

### Студенти повинні знати:

- граматичні явища сучасної англійської мови;
- закріпити інтонаційні та граматичні структури, які вивчаються у корективному і

основному курсі дисципліни.

**Студенти повинні вміти:**

- читати, розуміти і перекладати тексти англійською мовою;
- спілкуватись розмовною англійською мовою та навчитись монологічному та діалогічному висловлюванню на професійну тематику;
- розвивати творчі здібності, які допомагають самостійно вирішувати питання, що виникають в процесі роботи над мовою;
- перекладати тексти з англійської мови на українську і з української англійською;
- правильно використовувати професійну лексику в усному мовленні.

**Міжпредметні зв'язки та їх реалізація в процесі викладання дисципліни**

Курс тісно пов'язаний з країнознавством, історією культури англійських країн. В процесі навчання надається інформація з історії Англії, Сполучених Штатів Америки. Підтримання зв'язків з кафедрами менеджменту, фінансів, економіки і підприємств, української мови та літератури, історії для уточнення інформативних даних при розробці розмовних тем, лексичного матеріалу, необхідного для проведення практичних занять з ділової англійської мови.

**1.3. Навчально-методичне забезпечення дисципліни**

**Основна література**

1. Андрушко С.Я. Искусство составления деловых писем на английском языке. Одесса. «Два Слона» - «Вариант», 1993. 32 с.
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#### 1.4. Тематичний план дисципліни

##### **Змістовий модуль I. 3 семестр: Culture of Professional Communication**

1. Culture of Professional Communication.
2. Job Hunting (Application form. Resume. Letter of Interest).
3. Types of Positions.
4. On a Business trip.
5. Business Letter Writing.
6. Contract.
7. Types of Enterprises.

##### **Змістовий модуль II. 4 семестр: Finance**

1. Advertising.
2. Money and Payment System.
3. Finance.
4. Marketing.
5. International Trade.
6. Shopping.
7. Computers.

#### Структура залікового кредиту курсу Теми лекційних занять

№ п/п	Тема	Лекції	Пр.	С/р
<b>Змістовий модуль I. 3 семестр: Culture of Professional Communication</b>				
1	Culture of Professional Communication	2	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
2	Job Hunting (Application form. Resume. Letter of Interest). Types of Positions	4	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
3	On a Business trip	2	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
4	Business Letter Writing	4	4	6
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
5	Contract.	2	2	4

	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
6	Types of Enterprises	2	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
	<b>ВСЬОГО за 3 семестр</b>	<b>16</b>	<b>14</b>	<b>26</b>
<b>Змістовий модуль I. 4 семестр: Finance</b>				
1.	Advertising	2	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
2	Money and Payment System	4	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
3	Finance	2	2	
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
4	Marketing	2		4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
5	International Trade	4	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
6	Shopping	2	2	4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
7	Computers	2		4
	Література: 5.1.1.7; 5.1.1.6; 5.1.1.3; 5.1.1.2			
	<b>ВСЬОГО</b>	<b>18</b>	<b>10</b>	<b>24</b>
	<b>ВСЬОГО</b>	<b>34</b>	<b>24</b>	<b>50</b>

#### Теми практичних занять

№ п/п	Тема	Обсяг в годинах
1	Culture of Professional Communication. American English. How Americans Speak.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
2	Job Hunting (Application form. Resume. Letter of Interest). Types of Positions.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
3	On a Business trip. Going Abroad. Customs Formalities. Hotel.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
4	Business Letter Writing. Writing Letters. Specimen of letters (Types of letters). Presentation of a Commercial Letter. Kinds of Letters. The Offer. The Order. Acknowledgement (Confirmation) and Refusal of Orders. Promissory Note. Electronic Correspondence. Modern Means of Information Transfer.	4
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
5	Contract. Clauses of the Contract. Changes in Business.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
6	Types of Enterprises.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
	<b>ВСЬОГО</b>	<b>14</b>
7	Advertising. Kinds of Advertising.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
8	Money and Payment System. Methods of Payment in Foreign Trade. Forms of Payment.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
9	Finance. Banks and Business. Accounting. Pricing. Inflation. Taxation.	2
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
10	International Trade.	2

	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
11	Shopping. Insurance. Franchising.	<b>2</b>
	Література: 5.1.1.4; 5.1.1.2; 5.1.1.5; 5.1.1.8	
	<b>ВСЬОГО</b>	<b>10</b>
	<b>ВСЬОГО</b>	<b>24</b>

### 1.5. Завдання до самостійної роботи

#### Topic 1 “Culture of Professional Communication” – 4 hours

##### 1. Express your attitude to the following (Form of control – written answers)

1. Once you have said something, you cannot take it back.
2. Making a phone call is an easy way to solve a problem if you have no time to write a letter.
3. Keeping written records is helpful for future reference.
4. If you make a mistake when you are writing a letter, you can correct it before sending it off.
5. If you want to show another person your feelings, never write a letter.
6. If you speak to someone face to face, it is much easier to be honest.
7. If someone owes you money, it is no use phoning him up.

##### 2. Write about the rules of etiquette in different countries (Form of control – report)

##### 3. Read about the kinds of meetings (Form of control – written exercise)

- **chat** (informal discussion) with colleagues at the coffee machine.
- **brainstorming** among colleagues: where as many ideas as possible are produced quickly, to be evaluated later.
- **project meeting / team meeting** of employees involved in a particular activity.
- **department/departmental meeting.**
- **meeting with suppliers**, for example to negotiate prices for an order.
- **meeting with a customer**, for example to discuss a contract.
- **board meeting**: an official, formal meeting of a company's directors.
- **Annual general meeting/AGM** (BrE); annual meeting (AmE): where shareholders discuss the company's annual report.
- **EGM**: extraordinary general meeting: a shareholders' meeting to discuss an important issue such as a proposed merger.

Try to determine the type of a meeting in the following sentences below. Put your variant in the table

#	<i>Sentences</i>	<i>Answers</i>
1	As you know, Megabook wants to buy this company. As chief financial officer, what do you think of their offer, Robert?	
2	I recommend to shareholders that you accept Megabook's offer for our company.	
3	Amazingly, we're ahead of schedule on this project.	
4	That's a deal then. Looking forward to working with you. I'm sure you won't be disappointed.	
5	Have you heard? Mary is being fired: apparently her sales figures aren't good enough.	
6	So, you think you can provide 10,000 a month at a unit cost of £4.90?	
7	Things in the sales department are getting out of control. We should all start making a real effort.	

8	I know this sounds crazy, but how about giving away 100,000 free samples?	
9	I am pleased to announce another good year for shareholders of this company.	

**4. Answer the questions (Form of control – report)**

1. Which nationalities in Europe usually use a lot of gestures when they speak?
2. Which nationalities in Europe usually use very few gestures when they speak?
3. What is a “personal space”?
4. Why does a north European move away from the person he is talking to?
5. Which nationalities move closer to the person they are talking to? Why?
6. Which nationalities stand a “wrist zone”?

**Topic 2 “Job Hunting” – 4 hours**

**1. Answer the questions (Form of control – written answers)**

1. What working position is the best for you?
2. Are you accustomed to working under pressure?
3. What do you think about red-tape job?
4. What qualities does one need to be an executive of the company?
5. What does it mean to be a competent manager?

**2. Answer the questions (Form of control – report)**

1. What does the organization structure mean?
2. What does the organization structure provide?
3. What historically the oldest type of organization structure?
4. What is the difference between line and staff departments?

**3. Make up own documents:** an Application Form, a Letter of Interest (or Covering Letter), a Resume and a Thank-You Letter (**Form of control – writing of documents**)

**4. Answer the questions (Form of control – written answers)**

1. What is the main objective of the personnel function?
2. What factors about each candidate must be carefully considered?
3. The employment interview, testing the applicant and references, which one of these three is more effective? What would you prefer if you were a personnel manager?
4. What are the forms of employees’ upgrading?

**5. Write a Letter of Recommendation** for one of your groupmate (**Form of control – written letter of Recommendation**)

**6. Act as interviewer.** You are an interviewer at a famous computer company. The company seeks a candidate for the position of an accountant; a coordinator; an interpreter; an analyst; a lawyer; an attorney; an engineer; an agent; a receptionist. Look through the requirements of the company (**Form of control – written composition**).

Prepare the questions you should ask every candidate:

**Accountant** - Will be responsible for the monitoring of all necessary accounting procedures, acting as a liaison to the tax authorities. Will also act as a support person for the Chief Accountant in all day-to-day activities.

The suitable candidate must possess: a degree in Finance or Economics; - a minimum of 2 year experience working with Western companies; excellent knowledge of Ukrainian financial legislation; fluent English is required, the salary is negotiable.

**Warehouse Coordinator** - Will assist Logistics Director in warehousing chain, control inventories, set up warehouse team of clerks, plan distribution resources. The candidate should have higher education, 1 year experience, general knowledge of Logistics -

ability to control warehouse situation - excellent managerial skills - be a computer user (Excel, Word) with strong presentation skills, fluency in English, ability to travel.

**Interpreter/translator** - The candidate will translate orally/in writing from English/Spanish into Ukrainian/Russian and vice versa, realize simultaneous translations during negotiations (computer market), fulfill everyday office work. The possible candidate should possess University degree, excellent English/Spanish, computer skills (Word, Excel).

**Capital Markets Analyst** - Will collect information on securities, equities, etc. from different information sources, develop market ideas and find appropriate ways of implementing them in the Ukrainian market. Will participate in business trips, client meetings, project negotiations; adapt Western ideas for sales in the Ukrainian market. The appropriate individual should possess: absolutely fluent English - excellent presentational, organizational, and analytical skills - a banking, finance, or consulting background - western education (MBA (Master of Business Administration) is a plus) - willingness to travel (both locally and abroad) - a team-player's spirit and strong experience (Big Six or western investment banking).

**Lawyer** - Will realize association work and representation of company in professional circles. Business and commercial law including interest in regulatory requirements (control advertising and labeling, unfair competition, environmental issues). Industrial property (trademarks, patents, design patents, copyrights. Contacts with other European and US lawyers. A specialist in Corporate Law, Taxes. Profile: Law degree, proficiency in legislative areas - 5+year similar experience in a multinational consumer products company - fluent English.

**Attorney** - Will consult the firm's clients on various aspects of Ukrainian operations, including commercial transactions, securities and share acquisitions, strategic planning, tax law, real estate transactions, and labour law. Successful candidate will be the responsible attorney for our office under the supervision of foreign managing partners. Ability to work independently is essential. Excellent communication skills required, fluent English.

**Mechanical Engineer** - Main responsibilities: service and repair of equipment for printed plates manufacturing - processing of technical documentation - ordering of spare parts. Personal profile: higher technical education in Mechanics - 3 year relevant working experience - knowledge of equipment with program control for automatic assembling of printed plates - basic English.

**Regional Sales Agent** - Main responsibilities: sales operations within a particular region - ensuring achievement of regional objectives - investigate customers' needs and competitive activity - plan and activate regional sales plan. Profile: Degree in Economics, fluent English, possibility to travel up to 60%.

**Receptionist** - Whose responsibilities will be as follows: answering phone calls, guests' accommodation, greeting clients, makes all the office work (typing, sending/receiving faxes, etc.) The right candidate should have: fluent English, PC literacy (Word, Excel), typing skills, higher education, and pleasant, helpful, friendly personality.

### **Topic 3 "On a Business Trip" – 2 hours**

#### **1. Make up a Business Letter (Form of control – Business Letter)**

#### **2. Make up own Declaration form (Form of control – Declaration form)**

#### **3. Do you know customs rule of Ukraine? (Form of control – written answers)**

1. Is it allowed to take weapons to Ukraine?
2. What about automobiles? Video recorders, TV sets? Computers? Precious metals? Narcotics? Antiques?

#### **4. Write own Letter of Inquiry to the hotel in the city and the Letter Order for booking seats on a plane (train) (Form of control – writing of letters)**

**5. Substitute the reasons** you want to get a visa to Great Britain (the USA, Spain, Italy etc.) at the Embassy (**Form of control – written substantiation of reasons**)

**Topic 4 “Business Letter Writing” – 2 hours**

**1. Make up the Letter Inquiry, Letter Offer, Letter Order and Covering Letter, Acknowledgement (Confirmation) and Refusal of Orders (Form of control – writing of letters)**

**2. Answer the questions (Form of control – written answers)**

1. What are the main parts of a business letter?
2. What are the common rules in writing a letter?
3. What does the body of a business letter usually include?
4. How is the letter to be ended?
5. Where do you put your signature?

**Topic 5 “Contract. Changes in Business. Letter of Complaint” – 4 hours**

**1. Make up the sample of the Contract (Form of control – written Contract)**

**2. Write the Withdrawal of the Order (Form of control – Withdrawal of the Order)**

**3. Make up the Letter of Complaint and the Answering a Complaint (Form of control – written letters)**

**4. Task.** Look through the list of technological inventions in the field of communication. Match the advantages and disadvantages to each invention and put your variants in the table. Some may be used more than once (**Form of control – written answers**)

**The list of advantages and disadvantages**

- 1) easy to use –
- 2) not everybody can afford one –
- 3) access to all kinds of information –
- 4) may lose social skills/become isolated -
- 5) instant information about world issues -
- 6) people may ring at inconvenient time -
- 7) can be contacted at any time -
- 8) children may access unsuitable information –
- 9) faster than sending letters by post -
- 10) poor reception in certain areas -

<i>Technological inventions</i>	<i>Advantages</i>	<i>Disadvantages</i>
<i>the Internet</i>		
<i>e-mail</i>		
<i>radio / television</i>		
<i>mobile phone</i>		
<i>fax machine</i>		
<i>telephone</i>		

**Topic 6 “Types of Enterprises” – 4 hours**

**1. Make up situations** with words and word-combinations from Active vocabulary “Types of Enterprises” (**Form of control – written answers**)

**2. Answer the questions (Form of control – written answers)**

1. How do we call the businesses if you go into it alone?

2. Do you need a lawyer if you want to start a sole proprietorship? Why?
3. Why don't you have to consult the partners in a sole proprietorship?
4. How many employees are you going to hire for your business? In what cases will you fire them?
5. What it mean to have unlimited liability?
6. What will you do to put policies into effect quickly?
7. Imagine you run a shop. What will you do to attract customers?
8. Are you a careful person or do you like to run a risk?
9. What kind of partner would you like to be: a general partner or a limited partner? Why so?

**3. Answer the questions (Form of control – report)**

1. In what corporation would you invest money?
2. What legal procedure do you have to follow if you want to form a corporation?
3. Who has a final authority and supervises daily management of a corporation?
4. How often do the stockholders choose the company's officers?
5. In what spheres of industry is a corporate form of proprietorship the most beneficial in this country?

**4. Make up a report about family business (Form of control – report)**

Prove that family business is still the backbone of most developed economies.

What are the advantages and disadvantages of family-owned firms?

Do you have or want to have a family-owned firm? Is it possible in your country?

**5. Name the type of the company (Form of control – written answers)**

- a) a limited liability company of which the equity capital is formed only at the expense of deposits of its members;
- b) a partnership that bears characteristic both of a limited partnership and a public limited company;
- c) a limited liability company of which the initial capital is formed by the way of selling shares;
- d) a partnership of which creditors shall be paid both at the expense of its property of its full members;
- e) a partnership of which creditors shall be paid both at the expense of its property and private property of all its members.

**6. Advertise a corporate role of proprietorship. (Form of control – advertisement)**

**Use the following:**

- advices of a lawyer how to form a corporation;
- advantages and disadvantages of a corporate form of proprietorship.

**Topic 7 “Advertising” – 4 hours**

**1. Make up Advertisement.** Write the letter with the aim to advertise the product of your company with the supplements (**price-list, catalogue**) (**Form of control – written advertisement**)

**2. Give your arguments for and against advertising (Form of control – report)**

**3. Answer the questions (Form of control – written answers)**

1. Why is advertising so important in business?
2. What problems arise when you start out your business?
3. What main categories of advertising do you know? Explain them.



**4. Make up advertisement.** Advertise any product or service you want. Explain what strategy did you choose and why (**Form of control – written advertisement**)

### **Topic 8 “Money & Payment System” – 4 hours**

#### **1. Answer the questions (Form of control – report)**

1. What is money economy based on?
2. What system was used in primitive society?
3. Why was barter a very unsatisfactory system of exchange/
4. Why did precious metals gradually take over?
5. How was monetary worth given to coins?
6. In what form do most governments issue paper money now?
7. What kinds of money are being used increasingly?
8. What can we measure value with?
9. What is the system of direct exchange of goods called?
10. What is face value of the coin?
11. What do you know about publicity-owned and family-owned companies?
12. Which do you think is more successful and why?

#### **2. Answer the questions (Form of control – written answers)**

1. Why it is difficult to determine the right price?
2. Why do many businesses follow unsound pricing policies?
3. In what way are agricultural prices decided?
4. How industrial products are usually priced?
5. Why does the government usually set the prices for public utility services?
6. Why is it so important to know the levels of supply and demand when dealing with pricing?
7. Why is everything related by price?

#### **3. Make up the Letter Reminder (Form of control – Letter Reminder)**

#### **4. Answer the questions (Form of control – written answers)**

1. What are denominations of paper money in the USA?
2. What are the names of coins?
3. Do you think it is convenient to have bills of the same colour and size irrespective of their denomination? Give your reasons.
4. Compare American and Ukrainian money.

#### **5. Answer the questions: (Form of control – written answers)**

1. How does inflation affect a nation's economy?
2. Explain why real income is more important than nominal income.
3. How do changes in the consumer price directly affect you?
4. Explain how inflation affects people who borrow loan money or invest in bonds.
5. Explain why inflation hurts people on fixed incomes.

**6. Write a report** about taxation, its role, advantages and disadvantages in our country and abroad (**Form of control – written report**)

### **Topic 9 “Finance” – 4 hours**

#### **1. Answer the questions (Form of control – written answers)**

1. Why do all corporations need financing?
2. What does equity funding mean?
3. How is the value of a share determined?
4. What can happen if an enterprise has a greater outflow of capital than an inflow?

**2. Answer the questions (Form of control – written report)**

1. Is there a difference between banking systems in Ukraine and western countries?  
What is this difference?
2. What bank services are you familiar with?
3. Whom do the banks make loans to?
4. What kind of loan would you prefer, long-term loan or short-term loan? Why?
5. What is a credit letter written for?

**Topic 10 “Marketing. International Trade” – 4 hours**

**1. Answer the questions (Form of control – report)**

1. What does marketing mean?
2. What activities does marketing consist of?
3. What do marketing operations include?
4. Why is so important for the producer to predict the trends?
5. How can you become a price leader? What should you do for this?
6. How should one start a promotional campaign?
7. Why is it dangerous to produce price sensitive goods?
8. What should you do leave your competitors behind?
9. What knowledge must you have to be good at marketing?

**2. Answer the questions (Form of control – written answers)**

1. How can you explain the term adaptation?
2. What is innovation?
3. Give your own examples of innovations and adaptations.
4. Why is so important to obtain a patent?
5. Why does the failure of a new product take place?

**3. Make up a report.** Give the reasons why nations trade with one another and discuss the ways a country can hold an absolute advantage in international trade or can get a comparative advantage in the trade with other countries (**Form of control – written report**)

**Topic 11 “Shopping. Computers” – 4 hours**

**1. Answer the questions (Form of control – report)**

1. What is the aim of the wholesaling?
2. How can you described direct channels of distribution?
3. How does a wholesaler simplify the process of distribution?
4. What would a retailer have to do without wholesalers?
5. Would you like to be on commission?
6. What expenses do you get reimbursed for at your job?
7. Why isn't a verbal agreement always sufficient?
8. What do you prefer to be: a wholesaler or a retailer?
9. What is a stepping stone to higher positions in your business?

**2. Task (Form of control – written answers)**

1. What can you say about the history of insurance?
2. What principles are followed by insurance?
3. What kind of loss can be transferred to an insurance company pool?
4. Which one of the following is an insurable risk?

<i>a) style changes</i>	<i>c) competition</i>
<i>b) theft</i>	<i>d) economic depression</i>

5. Which one of the following best describes the philosophy of insurance?

<i>a) gambling</i>	<i>c) protection against loss</i>
<i>b) sharing of risks</i>	<i>d) everyone for themselves</i>

6. A type of insurance that protects a business owner against financial loss due to dishonest employees is

<i>a) business interruption insurance</i>	<i>c) a fidelity bond</i>
<i>b) malpractice insurance</i>	<i>d) customer insurance</i>

**3. Make up a report.** Write a short report about the role of insurance service for business (**Form of control – written report**)

**4. Answer the questions (Form of control – report)**

1. How would you define a franchise? Is it a new and popular form of business?
2. What rights are given by a franchise?
3. What are the contacts between franchiser and franchisee based on?
4. What categories are franchises classified into?
5. What is the trade-mark franchise?
6. Franchising offers advantages and has disadvantages for a franchisee. What are they for both parties?

**5. Answer the questions (Form of control – written answers)**

1. What does the computer industry include?
2. In what way does a computer operate?
3. How was the computer traditionally used in business?
4. What new kinds of jobs is the computer taking?

**6. Consider the following situations (Form of control – written report)**

1. Computers in our everyday life: advantages and disadvantages.
2. Do you use a computer in your studies at the University/school/college?
3. Is it necessary for the contemporary person to know how the computer works and how to use it? Why?
4. In what cases is it more efficient to use a computer than to do the job without using it? Give examples.
5. Can computers substitute teachers in school studies?
6. What possibilities do computers open to you?

**7. Speak about banking system in Ukraine (Form of control – written report)**

Make up a dialogue between a bankman and a customer, who wants to take a long-term (short-term) loan.

**8. Answer the following questions (Form of control – written answers)**

1. What are your usual activities at the end of the fiscal year?
2. When do you prepare a financial statement?
3. Why should you have more assets than liabilities?
4. What is the difference between your gross salary and net salary?

**9. Act as journalist.** You are a journalist and you are to interview the minister of finance about the pricing policy in this country. What questions would you ask him? (**Form of control – written interview**)

**10. Determine different types of insurance** you will need for your business. Discuss risks that are/aren't insurable (**Form of control – written report**)

**11. Make a speech in favour of modern electronic equipment** (personal computers, electronic printing aids). Why can't a modern enterprise do without them? You are the Head

of a firm producing computers. Advertise your product. (**Form of control – written speech and advertisement**)

### 1.6. Завдання до індивідуально-дослідної роботи

#### **Culture of Professional Communication**

Analyze the peculiarities of the American English (spelling, grammar, pronunciation, vocabulary).

Characterize the classification of organisation cultures

Characterize the culture of professional communication.

#### **Job Hunting**

Characterize the Line & Staff Positions.

Explain where & how to hire an employee?

Motivate the necessity of the job interview. How to write a Resume. Describe the functions of the Managing people.

#### **On a Business Trip**

Comment on: going abroad; customs formalities; Declaration form.

Describe the classes of the Hotels in Great Britain.

#### **Business Letter Writing**

Analyze the body of the business letter and Business letter writing.

Define the kinds of the letters. The Offer, the Order, the Acknowledgement, the Refusal of Orders, the Promissory Note, Electronic Correspondence.

#### **Contract**

Contract; the clauses of the Contract.

Describe the changes in business.

Define the main reasons of the Letter of Complaint.

#### **Types of Enterprises**

Analyze the enterprise's formation (partnership, proprietorship, corporations).

Consider the Japanese Management Style.

Describe the family affairs.

Expose the role of the Corporations.

#### **Advertising**

Analyze Advertising and Promotion. Consider the kinds of Advertising.

Define the Advertising as a Career in the USA.

Expose the role of Advertising.

#### **Money**

Analyze Money and expose the role of Money in our life

Characterize Money in the USA. Great Britain and Ukraine. Explain the difference.

#### **Payment System**

Characterize the Payment and reminder. Motivate the necessity of the Letter-reminder.

Define the methods of payment in foreign trade.

#### **Finance**

Analyze the corporate finance and the sources of financing for the new small firms.

Analyze the terms of the sale.

Characterize Accounting.

Comment on: pricing.

Explain the term **“inflation”**.

Expose the role of taxation. Describe the types of taxes.

### **Marketing**

Analyze Marketing.

Explain the product development and planning.

### **International Trade**

Analyse international business and International Trade Organizations.

Define the role of international trade.

### **Shopping**

What does shopping mean for you?

Determine the consumer rights.

### **Computers**

Substantiate the role and place of the Computer in our life.

Characterize the Internet.

### **Insurance**

Expose the role of the insurance of the small business.

### **Wholesaling and Retailing**

Analyse the Wholesaling and Retailing

### **Franchising**

Analyse franchising

## **1.7. Критерії оцінювання знань та вмінь студентів з навчальної дисципліни «Ділова іноземна мова (англійська)»**

Завдання та вміння студентів перевіряються у двох формах:

- 1) поточний контроль знань за модульно-рейтинговою системою;
- 2) підсумковий контроль у вигляді екзамену.

Оцінювання проводиться за 100-бальною системою

Навчальний матеріал дисципліни поділено на два змістових модулі. Кожний змістовий модуль (ЗМ) оцінюється визначеною кількістю балів. У межах кожного ЗМ оцінюванню підлягають такі форми навчальної діяльності студентів:

- робота студентів на практичних заняттях;
- виконання індивідуальних навчально-дослідних завдань;
- самостійна робота студентів;
- виконання підсумкових модульних контрольних робіт (тестів);
- відповіді під час заліку.

## **Система оцінювання навчальної діяльності студентів із засвоєння змістових модулів (за 100-бальною шкалою)**

<b>ЗМ 1 - 3 семестр</b>	<b>Підсумкова атестація</b>	<b>Загальна сума</b>
Відвідування аудиторних занять, робота на практичних заняттях – <b>20 балів</b>	<b>20</b>	<b>100 (+ 10)</b>
Виконання підсумкових модульних контрольних робіт (тестів, запитань) – <b>15 балів</b>		
ІНДЗ – <b>20 балів</b>		

Самостійна робота – 20 балів		
<b>75 балів</b>		

<b>ЗМ 1 – 4 семестр</b>	<b>Підсумкова атестація: екзамен</b>	<b>Загальна сума</b>
Відвідування аудиторних занять, робота на практичних заняттях – 20 балів	<b>20</b>	<b>100 (+ 10)</b>
Виконання підсумкових модульних контрольних робіт (тестів, запитань) – 15 балів		
ІНДЗ – 20 балів		
Самостійна робота – 20 балів		
<b>75 балів</b>		

У змістовому модулі 1 студент за роботу на практичних заняттях отримує 30 балів (при відповіді на "відмінно"), 27 балів (при відповіді на "добре"), 24 бали (при відповіді на "задовільно"). Окрім того, студенти виконують індивідуальне науково-дослідне завдання (5, 10, 20 балів), приймають участь у виконанні підсумкових модульних контрольних робіт (тестів і питань - 15, 14, 13, 12 балів), виконують самостійну роботу (5, 10, 20 балів). У змістовому модулі 1 (4 семестр) - студент за роботу на практичних заняттях отримує 20 балів (при відповіді на "відмінно"), 16 балів (при відповіді на "добре"), 12 балів (при відповіді на "задовільно"). Студенти також виконують індивідуальне науково-дослідне завдання (5, 10, 20 балів), приймають участь у виконанні підсумкових модульних контрольних робіт (тестів і питань - 14, 13, 12, 11 балів), виконують самостійну роботу (5, 10, 20 балів).

Максимальна кількість балів підсумкового модульно-рейтингового контролю - 90. Поточний контроль знань студентів з даного курсу здійснюється за такими видами діяльності:

- засвоєння теоретичного матеріалу;
- опрацювання наукової літератури (першоджерел);
- робота з літературознавчими термінами (засвоєння літературознавчої термінології);
- частковий і повний літературознавчий аналіз художніх текстів.

*Додатково до підсумкового рейтингу студента можуть бути зараховані бали (від 1 до 10) за:*

- виконання додаткових індивідуальних завдань;
- активність на кожному практичному занятті (1-5 балів);
- систематичність роботи протягом семестру (відвідування всіх занять) без пропусків (1-5 балів),

У разі, якщо студент без поважних причин не відвідує навчальні заняття або не готовий до виконання певного виду робіт, знімається один бал за пропуск практичного заняття або не підготовленість до відповіді.

### Шкала оцінювання

<b>Шкала ECTS</b>	<b>МОН України</b>	<b>100-бальна</b>	<b>МОН України</b>
<b>A</b>	Відмінно	90 ... 100 балів	Зараховано
<b>B</b>	Добре	80 ... 89 балів	Зараховано
<b>C</b>	Добре	75 ... 79 балів	Зараховано
<b>D</b>	Задовільно	60 ... 75 балів	Зараховано
<b>E</b>	Задовільно	50 ... 59 балів	Не зараховано
<b>F</b>	Незадовільно	Менше 50 балів	Не зараховано
<b>FX</b>	Незадовільно	Менше 30 балів	Не зараховано

## 2. КОНСПЕКТ ЛЕКЦІЙ З КУРСУ ДІЛОВОЇ ІНОЗЕМНОЇ МОВИ (АНГЛІЙСЬКА МОВА)

### Lecture 1 Culture of Professional Communication

#### Plan

1. Culture of Professional Communication
2. Formal Party
3. American English
4. How Americans Speak
5. Final Revision

#### Literature:

1. Англо-український, україно-англійський словник (Укл.: Биховець Н.М., Борисенко І.І., Герасименко Г.О. та ін. За ред. доктора філол. наук, проф. Ю.О.Жлуктенка). – Київ: ВЦ „Академія”, 1997, 696 с.
2. Бизнес-словарь: Англо-русский и русско-английский/Сост. В.С.Сергеева. – М.: ООО Б59 „Издательство АСТ”; „ЮНВЕС” 2003. – 678 с.
3. Богацкий И.С., Дюканова Н.М. Бизнес-курс английского языка. Словарь-справочник. – Киев: „Логос”, 1997. – 352 с.: ил. (серия „Вас ждет успех!”).
4. Джингарадзе А.К. Толковый терминологический словарь-справочник. М.: Инфоконт. 1991. – 500 с.
5. Jack Hacıyan and Merrilyn Gill Business in English: A Communicative skills Approach. - Prentice Hall Regents, 1980. – 300 p.
6. Verkhovtsova J.M. Making a New Start. Методично-навчальний посібник з курсу ділової англійської мови. – Вінниця, 2001. – 256 с.

#### A Multicultural Person

A multiculturalist is someone who can easily adapt to living in a culture different from their own, the sort of person that could be described as a citizen of the world, or a member of a global community. There are four key qualities you need in order to be a multiculturalist.

The first is to be open-minded, which means not judging one culture as better than another, or believing that the way things are done in your culture is the best or the only way of doing things. In other words, you should not be in any way "ethnocentric".

Second, you must be adaptable. To live successfully in another culture, particularly in one that is very different from your own, you have to adapt to differences: not only visible differences of food, climate, customs, but also to the invisible differences - the ways in which people of other cultures understand and interpret the world, and their different values.

Third, you need to be sensitive. That means being able to see things from the other person's point of view and being careful to avoid doing things that people of other culture might find strange or offensive, even if in your culture such things are quite OK.

Fourth, you need to be interested in other cultures, which are closely related to the three qualities mentioned above. A multiculturalist is a person who has a genuine interest in people of other cultures, who wants to learn their language, find out about their country and its history, and develop a real understanding of their culture. Perhaps, it's this quality, more than any other, which best describes a multicultural person.

From our own experience we can testify that native speakers as a rule excuse pronunciation, grammatical or lexical errors of a communicator - foreigner, but they rather painfully respond to violation of the communicative and behaviour etiquette, which was adopted by the certain linguistic group. That's why; studying of English language must foresee mastering of the national communicative etiquette and behaviour.

For example, peculiarity of the Americans' communicative behaviour is that the main place among typical samples of English communicative etiquette is expression of gratitude, which automatically are learned and used by the Americans and English from their childhood.

Most of the Ukrainians say the words of gratitude by the expression "**Thank you**"; but native speakers are led by the certain system of rules. For example, a guest (invited on a dinner-party) says to a host: "**Thank you for inviting me. I had a great time.**" When he thanks for a given present he says: "**Oh, you really shouldn't have.**" Receiving money into debt the American says: "**I can't tell you how much I appreciated this.**" In such situations on an answer of his generosity, emotional sensitiveness and goodness the American waits for frank and adequate gratitude by their form of expression, as a rule he will be disappointed listening inappropriate "**Thank you.**"

Let's try to consider forms of apology: "**I'm sorry**" and "**Excuse me**". Expression "**Excuse me**" expresses attitude to a man who speaks to certain social rules accepted in society. Expression "**I'm sorry**" expresses attitude to other men.

Thus, simplicity of the speaking another language communicative behaviour depends on mastering of communicative etiquette norms, which exist in certain society.

Expressions of the communicative etiquette play the main role and give an ability to establish and support friendly relations with other people, to be a pleasant communicator.

Taking into account culture peculiarities of the country is the possibility to choose a corresponding form of an idea expression. For instance, when a man pays to other one a compliment according to the thing (has been bought by other man), it is necessary to take into consideration that one should not be interested in its price, if this man is not his friend or relative.

The communicative etiquette is accompanied by the nonverbal means of communication, which are not the same for the representatives of different cultures. Their misunderstanding breaks communication between representatives. For instance, passing from business dinner to a directly discussing of a certain project or agreement business partners take off their jackets, hang out them on the chair backs and turn up their shirts sleeves. For Americans such behaviour is the signal to beginning of productive work, but for Germans it means impossibility to conclude any agreement. Business partners squeeze each other hand (regardless of sex) only in case when they meet at the first time or very seldom. Smoking during negotiations is forbidden. A man asks "**So you mind if I smoke?**" and goes in to a special room.

So, the ability correctly and to the point use expressions of the communicative etiquette promotes not only improvement of foreign culture students' communication but it will make more effective the process of mastering by foreign languages.

In the USA, the concept of individuality is connected with the rights to privacy and personal space. Personal space is an empty space between an individual and other people in which the individual is free to move and which others cannot violate. People in the USA tend to guard their personal space and often feel that those who do not respect it are being offensive, invasive or too intimate.

Generally, people in the USA stand two feet (about 60 cm) apart from one another, whenever possible. This is true when people are conversing, waiting in line (especially in banks), or on public transportation.

Standing closer is usually allowed for those with whom one is more intimate. Thus, when two people are introduced, the only appropriate form of physical contact is a handshake. The handshake, with the right arm extended forward horizontally, allows personal space to be maintained. Other forms of physical contact (touching the elbow, kissing the hand) are considered too intimate. People in the USA shake hands when they are first introduced to someone, and when they haven't seen an acquaintance for a long time.

People in the USA shake hands more often than Europeans. Mind that Americans rarely shake hands to say goodbye, except on business occasions.



### **Cultural Differences in Body Language**

Oxford University research psychologist, Dr Peter Collett, examined some of the differences in the "body language" among Europeans. Dr. Collett says that if we compare the way different European nations use gestures, they fall into three major groups. The Nordic nations belong to the first group. These are the Swedes, Finns, Norwegians, and Danes. They use gestures very little. The second group, which includes the British, Germans, Dutch, Belgians, and Russians, use some gestures when they are excited, or want to communicate over long distances, or insult each other. The third group use gestures a lot, to emphasize what they are saying, or to hold the other person's attention. They are the Italians, Greeks, French, Spanish, and Portuguese.

The distance that separates one person from another – "personal space" - also varies between people of different nationalities. What is right for one nationality may be uncomfortable for another. People stand close enough to touch each other easily in such countries as France, Spain, Greece, and Italy. British zoologist, Desmond Morris calls this the "elbow zone". In the countries of East Europe such as Hungary, Poland, and Romania, people stand a "wrist zone", that is a little more distant. They are close enough to touch wrists. But in the Scandinavian countries, in Britain, Holland, Belgium, and Germany, people stand further away from each other - the "fingertips zone".

### **A Book of Etiquette**

In the early 1900s, Emily Post wrote a book of etiquette. The book consisted of the "shoulds" and "should nots" of living in "high society". For example, young women were told to always wear white gloves when they went to a dance. This was so that they would never touch a man's hand. Men were told to always walk on the street side of the sidewalk when they walked with a woman. This was so that the woman would not get dirty from the carriages driving by on the street. The rules of etiquette have certainly changed since the early 1900s.

### **Table Manners in Great Britain**

Although rules regarding table manners are not very strict in Britain, it is considered rude to eat and drink noisily. At formal meals, the cutlery is placed in the order in which it will be used, starting from the outside and working in. The dessert spoon and fork are usually laid at the top of your place setting, not at the side.

After each course the knife and fork should be laid side by side in the middle of the plate. This shows that you have finished and the plate can be removed. If you leave the knife and fork apart you will show that you have not yet finished eating.

It is considered impolite to smoke between courses unless your hosts say otherwise. It is polite to ask permission before you smoke in people's home.

In Britain smoking is now forbidden in many public places, for example, on the underground, on stations, in shops, in theatres and in cinemas.

**Formal Party** - All formal parties are subdivided into day-time parties and evening parties with sitting at the table and without sitting.

Formal party with sitting at the table one can shortly define by the term "*banquet*" and without sitting - "*fourchette*".

According to the purpose of the party and its solemnity receptions are:

- day-time parties – a glass of champagne, a glass of wine, breakfast;
- evening parties – dinner, *fourchette*, supper, cocktail, banquet-tea or coffee.

**Banquet** can continue for nearly 5-7 hours, is held at the table and accompanied by "cultural program" and dishes changing. The main part of the banquet guests sit at the table but banquet seldom can be held without any entertainment. Entertainment includes performances and sometimes dancing.

**Fourchette** is shorter and more democratic: it continues for a couple of hours or even less and gives the possibility to the guests to walk easily about the hall and communicate to each other.

As a rule, different presentations, conferences and symposiums are finished by a fourchette. Meals – mostly cold collations. Covers, dishes and drinks are put on the high tables and the guests help themselves. Waiters (one for each table) only add dishes and change plates.

### **Rules of Behaviour at Such Parties**

- it is better to come up to a table once more to take the appetizer than to stay at a table for a long time;
- remember that the main purpose of such party is not treatment but communication. That's why, one should not eat and drink much but mainly have talks, share impressions and establish contacts. Don't forget to take sufficient amount of your own visit cards.

### **Attributes of Such Parties**

**About Clothes** - If the party is of high level in the invitation card one should indicate the form of clothes: a dinner-jacket or a tail-coat (a frock) for a man, an evening dress (a frock) or as variant – a cocktail dress – for a woman. Englishmen sometimes write: "Undress" – you may come to the formal party in daily clothes.

**About Handbag** - By the key moments of blameless style for business-lady more frequent than all there are faultlessly neat accessories.

Any woman will say you: "Without a bag I as without hands". But if in everyday life, choosing a "carry-on baggage", it is possible to show the most unbridled fantasy, a dress-code insists on restraint and demands the certain rules.

- Material which a bag is executed from must correspond to material of your shoes. In color they can coincide not just, and on a texture - necessarily.
- If the colour division in a business suit takes place on a horizontal line, it is better to pick up a bag to overhead part (to the blouse, coat), and shoes - to lower.
- If you use in the clothing of color of different saturation, shoes must be dark, and bag - light.
- A work-bag must be capacious, but not bulky, rectangular, but only to such degree, that the document of format of A-4 was included in her (a rectangle at unconscious level is associated with prestige status). In this sense a small lady portfolio differs advantageously.
- A business bag not must be cheap, from substitute of leather.

Memorize, a "business" bag is accepted to put on the floor near a chair or on a table (but not dinner, but a table for negotiation). But nowise it is not needed to hang her on the back of the chair!

**About Gifts** - A business person does not often give gifts to clients or business acquaintances. An employee who is retiring, getting married or having a child will usually receive a gift from his colleagues. An employee sometimes brings back inexpensive gifts for colleagues after a vacation. When receiving a gift, Americans often say, "Can I open it now?" This shows that they are pleased at being offered a gift. When visiting someone's home for dinner, the guest usually brings a gift such as flowers or a bottle of wine. Business acquaintances do not often exchange gifts at Christmas, but usually send each other Christmas cards. Americans appreciate small gifts but gift-giving is not as common as in Ukraine.

**About Napkins** - When you are at the restaurant unwrap a napkin and put it on your knees. On the official party you should wait until the hostess does that and than follow her example. If you finish your meal or going to leave put a napkin to the left (if the plates were taken away - before yourself). Don't put together or crumple it. At the dinner-party the hostess put her napkin on the table as a sign of dinner finishing, after this all guests do the same.

**About Passing** - If a dish or spices stand far from you it is naturally to ask your neighbour to pass them to you. If it is uncomfortably to keep the plate in your hand you can put it on the table. Having taken a portion pass a dish to the other guest.

Dishes with hands or jugs for cream one can pass with the hand directing to a man who takes for his comfort.

**About hands** - If you want to correspond to all norms of correct behaviour you should lean only on the edge of the table and only with the wrist. For women – one can allow to lean on the table with the elbow for a short time.

On the official dinner you can put your elbows on the table only in the case if noise disturbs you to say some words to a man which sits opposite you.

**About plates and dishes** - You should hold a cup for the ear but run a forefinger through it or set aside the little finger – is movetone.

A teaspoon is only for stirring sugar with. After that one can put a teaspoon on the saucer. Wait drink to get cool. One can't take a saucer you can only lift a cup. A slice of lemon you can put accurately on the plate.

**About talks** - You can talk at the table, but whispering at the table – impolite.

- don't touch a communicator with the aim to attract his attention;
- speaking to one neighbour try not to turn a back to other one;
- if you (on some reason) refuse some dish, don't tell about the reason of refusal (for example, allergy).

**About speech** - If you want to give a dinner speech or toast it is better to wait for a break or a pause between dishes. A man who wants to say, stands up and gently taps on his wine-glass to attract the guests' attention and begins to speak. Dinner speech, as a rule, is finished by a toast.

- Before the beginning of the speech one can ask to fill wine-glasses;
- Don't speak for a long time and too brightly coloured;
- It's impolite to eat and talk when somebody is giving a dinner speech.

**About rest-room** - When you stand in a cloak-room in front of the mirror you can only tidy your hair. But if you want to comb your hair, touch up your make-up you should go to the lavatory. This also concerns the case if you have a bout of coughing or cold.

#### **By the way**

- To official parties it is better to come in a frock. Jewelry – in moderate amount. For the day-time parties it is better to put on bijouterie or silver adornment.
- To breakfast or cocktail you can come in a small little felt or silk hat and you may not to take it off during a party.
- You should take off gloves right away on your coming. For day-time parties silk or kid-gloves are more suitable and for evening parties you can put on lacy or other gloves. Pay attention to this rule: the shorter are the sleeves of a dress so longer must be gloves.

#### **American English**

More than 265 million people live in the USA and speak English. There are more native speakers of English there than in any other country.

English is the main language of the United States and is spoken by the great majority of US residents. However nearly 32 million residents aged five or older speak a language other than English at home. Of this total, approximately 54 per cent speaks Spanish, making it the second most widely spoken language in the United States. Other languages spoken include Chinese, Polish, Korean, Vietnamese, Portuguese, Japanese, Greek, Arabic, Hindi, Russian, Ukrainian, Yiddish, Persian, French and many others. When visitors first come to the USA, they become acquainted with the American way of life, American culture, and, of course, with American language.

The first English speakers to arrive met Native Americans who spoke many different languages. To trade with them, the Europeans learned words from the local languages, and

some of these words became part of American English. Native Americans also worked as guides, leading the European traders around the country.

Americans are usually more ready to accept new ideas and new customs than their British cousins, and the same goes for new words. However, in some cases the British seem to be more modern in their use of English than the Americans. Some American English dates back to the language of the Pilgrim Fathers and hasn't been changed since the 17<sup>th</sup> century. For example, the word "**fall**" in the meaning of "**autumn**" is considered archaic in Britain but is used in America.

Both American and British English owe a lot to languages from other countries, and the words that have been absorbed into these languages tell much about the histories of Britain, America and the whole world. Many "English" words used in Britain actually come from the countries of the British Empire, such as "**dinghy**" - a small boat, or a "**bungalow**" - a house on one level, both came from India. American English has words taken from all the different nations which have contributed to the formation of North America: "**booch**" - an American Indian word for "**whisky**". "**a cockroach**" (the home insect) originally came from Spain, "**dumb**" (*stupid*) and "**boss**" (*chief*) are the gifts from the Dutch, while Americans owe "**hamburger**" to the Germans. There are also regional dialects in American English which are often difficult for foreigners who think they know "English", for example, Southern "**drawl**", Texan "**twang**", etc. Even in New York you can hear a different dialect in Bronx or in Brooklyn.

### Final Revision

1. Analyze the peculiarities of the American English.
2. Characterize the culture of professional communication.
3. Describe spelling, pronunciation, grammar, vocabulary of American Speaking.
4. Write a short report about behaviour at formal parties.

## Lecture 2

### Job Hunting

(Application form, Resume, Letter of Interest. Thank-You Letter)

### Types of Positions

#### Plan

1. Where & How to Hire an Employee?
2. Job Interview
3. How to Write a Resume
4. Line & Staff Positions
5. Managing People
6. Classification of Organization Cultures
7. Final Revision

#### Literature:

1. Англо-український, україно-англійський словник (Укл.: Биховець Н.М., Борисенко І.І., Герасименко Г.О. та ін. За ред. доктора філол. наук, проф. Ю.О.Жлуктенка). – Київ: ВЦ „Академія”, 1997, 696 с.
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### **Where & How to Hire an Employee?**

An employer has several options to consider when he wants to hire a new employee. First of all, he may look within his own company. But if he can't find anybody suitable for the position he will have to look outside the company. If there is a personnel office in the company, he can ask them to help him to find a qualified applicant. The employer can also use other valuable sources, for example, employment agencies, consulting firms, placement offices and professional societies. He can also advertise in a newspaper or in a magazine and request candidates to send in resumes.

The employer has two sets of qualifications to consider if he wants to choose from among the applicants. He must consider both professional qualifications and personal characteristics. A candidate's education, experience and skills are included in his professional qualifications. These can be listed on a resume. Personal characteristics or personality traits must be evaluated through interviews.

### **The Kind of Job You Want**

The first step in a successful search for a job is to decide on the kind of job you want and the kind you are qualified for. This means that first you should answer the questions "What can I do well?" and "What do I really want to do?" Begin with thinking about the work you can do. Include work you have been trained to do, work you have actually done, and work you enjoy doing. Therefore, you have to answer some questions.

Do you like to work with your hands?

Do you like to work outdoors?

Do you like to work with others?

Next, talk to as many people as possible about your job interests and concerns. Talk to your friends, neighbours, and your family or relatives. These contacts may help you to get more information about different jobs; to form a "network" of people interested in helping you; to find people who work (or who know people who work) in the area of your interest; each discussion will give you additional practice in expressing yourself.

Now when you know the kind of job you want, the next question to answer is "Where can I find that job?"

People use many methods of finding a job. They answer job advertisements (want ads), or apply directly to employers. Of course, some methods are better than others are.

### **“Want Ads”**

“Want ads” are job advertisements you can find in the classified advertising section of newspapers, professional or trade journals. You should read the want ads at least for two reasons:

- to learn more general information about jobs available;
- to learn specific information about a particular job that is of interest to you.

The ad may tell you about the education and work experience required for the job, the location of the job, the working hours, and the pay. It also tells you how to apply for that particular job.

Some want ads say that certain qualifications are required, while other qualifications are preferred or hoped for. The employer will try to find someone who has all of the required and preferred qualifications! However, if no one has all the qualifications that the employer requires and prefers, he may hire someone who has only some of those qualifications. It is usually best to apply only for jobs for which you have at least all the required qualifications. However, this is not always true.

Not all want ads are easy" to read. The longer a want ad is, the more money it costs to print. In order to save money, employers leave unnecessary words out of the advertisement. They also use abbreviations.

There are many good reasons for using the want ads in your job search. The following suggestions will help you to use want ads effectively:

### **Job Interview**

When you go for a job interview, make sure you arrive on time. An employer will form a poor first impression if you show up late. If you realise you may be delayed, call ahead and explain the problem.

During the interview the employer will try to find out what kind of person you are, what experience you have, and how you can fit into the job situation.

After you have got an appointment, review the information that you wrote on the application form and resume. Be prepared to explain your skills and abilities specifically. Bring a resume to the interview. The resume is a printed sheet that tells about your education and work experience. It serves as a written record for the employer.

Go to the interview alone; don't take your friends or children with you. Plan to arrive about ten minutes before the appointment time. Wear the proper clothes. Do not appear in outfits that are too fancy. Like wise avoid a ragged and wrinkled look. You should have a neat, clean appearance to make a good impression.

During the interview be honest and modest about yourself. Don't make claims that are not true. You should mention but not brag about past accomplishments.

Pay attention as the interviewer talks; answer all the questions clearly and intelligently. Try not to seem bored, even if you realise that the job doesn't interest.

Here are some of the questions that employers try to answer when they are interviewing future employees:

- What is this person really like?
- Does this person have the skills to do the job I have available?
- Will this person fit the team I have now?
- How quickly can this person learn?
- Will this person be willing to work hard and put the interests of the organisation first?

Finally, be prepared to ask your own questions about the job, know the type of work and benefits you want from the position. Write down these questions before you go to the interview. An employer will be interested if you ask intelligent questions about the work you may be doing. Before you leave there should be a clear understanding about all aspects of the job.

At the close of the interview, express your thanks and be sure that the interviewer knows how to contact you if he or she wants to hire you.

### **How to Write a Resume**

There are two ways to get a free resume:

1. Get a resume writer to write a free resume for you;
2. Write a free resume for yourself.

If you have a good friend who is a resume writer and would write a resume for you free of charge, don't waste time-go for it.

If you're not lucky enough to have a resume writer as a friend, no problem, just write your own strong, convincing resume designed to get a job interview.

Writing a resume is persuasive writing, because a resumes main purpose is to persuade a perspective employer to call you for a job interview.

Gaining knowledge of how to write a resume that gets that kind of wanted response is not difficult. All you need is a system and enough confidence to boast about yourself, in writing.

First, here is the system.

It is first important to know exactly the job you're applying for. This is what you need to state in your Job Objective. It's one of the most critical parts of your resume. It is from here that

an employer decides whether or not to continue reading, which is what you want. To accomplish this, you need to make your objective precise, specific, focused, and short winded.

Then (after you get the point) decide on whether you have the experience for the job and/or the skills for the job.

Once you've made a decision, you have the information to settle on which resume format suits you best. Here are the two main resume formats used. Decide which is best for you.

### **1. The Chronological Resume Format**

- Objective
- Summary
- Experience
- Education
- References

The chronological resume format is the most popular format used by persons, especially those who write their own resume.

#### **This resume format is for you if:**

- you have constantly moved to better and better jobs;
- all your jobs have been in the same field (more or less);
- you have no significant periods of unemployment.

### **2. The Functional Resume Format:**

- Objective
- Accomplishments
- Capabilities
- Employment
- History
- Education
- References

The functional resume format is designed to emphasize your accomplishments and skills needed to do the job you're applying for. This takes the attention off your work history, especially if there are gaps in your work history.

This resume format is for you if:

- you're changing careers;
- you're re-entering the job market;
- your skills and accomplishments are stronger than your work experience;
- you have little work experience.

Choosing the right resume format for you is a critical step in making a winning resume. And a resume is what gets you a job interview, which in turn gets you the job. So be vigilant and know which resume format suits you best and use it.

After this you can decide on resume templates to help with your resume lay-out.

Your resume is almost complete. Just one more hurdle to fly over. It's time to start boasting (productive and accomplishment oriented boasting).

It is here that most people who write their own resumes get free with job descriptions and duties.

Please don't waste your ink on this common mistake. Instead write a resume that is accomplishment focused using action words like, managed, participated, authored, negotiated, developed, consulted, trained, persuaded, conceptualized etc.

So before you infuse your resume with phrases like "responsible for developing a security plan for ..." or "responsible for the quality control department", tell the prospective employer what you can do for him or her by stating your accomplishments using action words.

### **Line & Staff Positions**

In business, organization structure means the relationship between positions and people who hold the position. Organization structure is very important because it provides an efficient work system as well as a system of communication.

Historically, line structure is the oldest type of organization structure. The main idea of it is direct vertical relationship between the positions and tasks of each level, and the position and tasks above and below each level. For example, a sales manager may be in a line position between a vice-president marketing and a salesman. Thus a vice president of marketing has direct authority over a sales manager. A sales manager in his turn has direct authority over a salesman. This chain of command simplifies the problems of giving and taking orders.

When a business grows in size and becomes more complex there is a need for specialists. In such case administrators may organize staff departments and add staff specialists to do specific work. These people are usually busy with services; they are not tied in with the company product. The activities of the staff departments include an accounting, personnel, credit and advertising. Generally they do not give orders to other departments.

### **Managing People**

If the small business entrepreneur is going to have a growing and successful business, that person must understand how to manage one of the business's most important resources, people.

The main objective of the personnel function is to recruit and maintain an efficient work force. This calls for the effective management of people, ensuring a good relationship between people and fostering opportunities for individual development.

The finding and keeping of good employees is not easy. A small business owner should aim to hire those individuals who are the best qualified to fill the job requirements. The selection of effective personnel is essential if a business is to grow and prosper. Before selecting an employee, the following points need to be considered:

- A description of the job to be fulfilled.
- A source of applicants.
- A basis for selecting the best candidate.
- A training program for the individual after hiring.

*Position Description* has two parts. The first is a job description, which includes the main tasks and responsibilities of the position. The second part is called the job specification. This part defines the education, work experience, skills, and abilities the individual must have in order to perform the job effectively.

*Sources of Employees.* It is better to seek out applicants for employment rather than wait for them to come to your business. Recruiting is the practice of actively seeking workers. A number of sources of possible workers are:

- Private and public employment agencies, usually for a fee, can help find the right applicant.
- High schools, vocational and technical schools, business schools, and colleges offer assistance to employers.
- "Help Wanted" advertisements for applicants in the classified section of newspaper are beneficial, but they must be specific about the job requirements.
- Additional sources of personnel include radio and television announcements, and referrals from your employees, your friends, business associates, and customers.

*The Application Form.* Application forms should fit the needs of the company and conform to the law. Its purpose is to furnish the personnel manager with enough information about applicants.

*The Employment Interview.* Before conducting the interview, the interviewer should become familiar with the application. The applicant should be put at ease and encouraged to discuss items of the application which need to be clarified. The interviewer should take enough time to obtain information on which to base a decision.



*Testing the Applicant.* Many forms of tests are used to determine an applicant's aptitudes, skills and suitability for employment. The nature of the work to be performed determines the type of test to be used.

*References.* Before deciding to hire an individual, the references which have been provided should be checked. References are persons who have known the applicant for some time and their information may be helpful.

*Employee Training* includes any activity that provides information of the development of skills that improves the employee's performance.

*Formal Training* refers to organized instruction in a workshop or classroom situation. One of the best sources for the small business employer can be found in adult educational programs. These programs benefit both the employer and trainee as they are of high quality and are usually free. Other forms of education, such as special or technical university courses, are sometimes useful in upgrading specific employees.

### **Classification of Organization Cultures**

**1. Power Cultures** - In these cultures self-reliant and highly competitive self development provide the basis of relations. Manager's success is related to his/her charisma and influence, rather than to his/her knowledge and experience. The style of the chief executive is the model for other managers. In organizations of this type managers shall be tough-minded and aggressive.

**2. Role Cultures** - In these cultures manager's role is completely related to his/her place within a centralized system. His/her success depends on how well this manager adheres to the rules, procedures, and precedents. Individualism and aggression are not valued in these cultures. Employees in these organizations should not get out of the limits of their roles.

**3. Task Cultures** - In organization of this type they value everything that makes it possible "to get the work done". This main concern in these organizations is with successful fulfilment of their projects. Manager's success is related to his/her knowledge and experience required to achieve tasks, rather than to meet the requirements of his/her role.

**4. Individual Cultures** - In organization of this type the most possible freedom of expression is valued. Effectiveness of any activity in these organizations is rated by how the activity satisfies the staff, rather than by how well it conforms to business plans. Independence, creativity, and experiment are also valued in these organizations.

### **Final Revision**

1. Explain where & how to hire an employee?
2. Motivate the necessity of the job interview.
3. How to Write a Resume.
4. Characterize the Line & Staff Positions.
5. Characterize the classification of organisation cultures

## **Lecture 3 On a Business Trip**

### **Plan**

1. Going Abroad
2. Customs Formalities
3. Hotel
4. Final Revision

### **Literature:**

1. Англо-український, україно-англійський словник (Укл.: Биховець Н.М., Борисенко І.І., Герасименко Г.О. та ін. За ред. доктора філол. наук, проф.

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## **Going Abroad**

### ***Going abroad broadens our minds and increases contacts***

In order to go to a foreign country you will need a visa. An application form can be obtained at the embassy. Instructions for filling it in are given with each form. You will need a form for each person.

Once you have completed the form, you bring or send it to the country embassy together with your passport, a passport-sized photograph and an official invitation to visit the country.

It may take up from one to four weeks to get the visa.

Not all the people, either tourist or business travellers are required to have a visa. Citizens of the EEC (European Economic Community and the Common Market) need only proof of nationality, while citizens of most other countries need a valid passport.

## **Customs Formalities**

Before boarding the plane, you are requested to present a valid passport together with a customs declaration ensuring that you are not violating any of your country's law. That's why it is important to know the existing regulations concerning the export of goods and currency. Upon arrival in a foreign country, you will have your passport inspected by the immigration service. Occasionally you may have your luggage checked by a custom officer. This is done to prevent importation of goods which for various reasons are undesirable to the country's authorities.

Bringing things illegally from one country to another is called smuggling. The smuggling or unlawful importation of the goods which are restricted as well as failure to declare such items is a violation of law and results in fines or other penalties.

The importation of some items is limited for different reasons. For example, to prevent the entry of dangerous agricultural pests, plants, soil, plant products, meats, alive animals or animal products are not allowed.

The transportation of currency or financial documents is permitted but it is also regulated and you must report about them regardless the form of monetary instruments (cash, checks or bonds).

You also must declare the total value of all gifts and commercial items and if their value exceeds the determined sum, you will pay duty.

## **Hotel**

Nowadays people travel on business and a tourist much more than in the past. One of the unavoidable aspects of travelling is staying in a hotel. Accommodations as well as rates vary from hotel to hotel. There are deluxe hotels, the most luxurious and more expensive. There are resort hotels used for entertainment or recreation. There are also a lot of motels. They provide accommodation with parking space near the guests' rooms.

Most hotels offer single and double rooms, for one and two people respectively. In the lobby of a hotel there is a registration, or front desk where guests check in and out, pick up

and deport keys, and so on. The check-in procedure takes a few minutes. The guest is given a registration form to fill out: the name and address, the passport number. The desk clerk, or receptionist, enters the guest's room number, the room rate, and the arrival and departure dates into the computer.

When all formalities are over, the bellman shows the guests to their rooms and assists them with their baggage.

Service is supposed to begin at the door. So another person who is important during the reception procedure is the doorman. He is stationed at the entrance to the hotel and assists the guests in and out of taxis and cars, calls for cabs, etc. Very often guests will ask him for directions to restaurants, nightclubs, cafes, shops, or other hotels.

If any information is required, it can be received at the hotel's information desk which is supervised by a concierge. Concierges are always ready to help the guests. They can make reservations for theatres or flights, arrange sightseeing tours, mail letters and, in general, provide all kinds of useful information.

A hotel bill can be paid in several ways. Besides cash, credit cards are universally accepted. In fact, many hotels require their guests to produce a credit card when registering. Otherwise, a cash deposit is required. The guests may also pay with traveller's checks.

Hospitality is of greatest importance for a hotel. Hospitality is not an abstraction - it is a clean room, a comfortable bed, a hot shower, a good meal, a courteous doorman and - last but not least - a good profit!

Hotels in Great Britain are divided into some classes.

1. **Luxe Hotels** are the most expensive. They are for Arabian sheikhs and millionaires.
2. Less expensive hotels are the **hotels of class Charming Town House**, which combine good service with comparatively moderate price.
3. The 3<sup>rd</sup> class is **inexpensive hotels** situated mostly around of the large railway stations.
4. The 4<sup>th</sup> class includes **Boarding Houses, Bed & Breakfast (B&B) and inns**.
5. The fifth class – are **the cheapest hotels: Youth Hotels, Youth Holiday Centres, and Country Guest Houses**. To price for accommodation adds VAT (*Value Added Tax*), it makes up 17.5% of the price. Cost of breakfast often includes into cost of accommodation.

There are two variants of breakfast:

- 1) frugal continental breakfast (tea or coffee and a bun with butter or jam);
- 2) good or substantive English breakfast (starter (*амер.* appetiser) – maize, (*амер.* corn) or oatmeal flakes with milk, juice, etc. plus the main course – fried eggs with fat and ham, tomatoes, white bread etc.).

A tip as a rule includes in to a bill in hotels and some restaurants (column – Service Charge). If a tip doesn't include into a bill, one should "give a tip" 10-15% from sum of account.

Have you ever heard about the original, strange and amusing hotels of the world, thought by well-known designers and artists?

Let's begin with *the Hotel Lady's First* in Switzerland. One inconvenience – it is forbidden enter here for men (except for "12-year-old escort"). A hotel is intended exceptionally for ladies. There are also not representatives of stronger sex among managers, cooks, drivers. Petticoat government! Guessing the clients' desires the hotel creators equipped the rooms by the large bathrooms and huge wardrobes where one can easily place into clothes, bags, hats, and shoes.

Walls of the *Crazy Bear Hotel* in Britain county Oksfordshir covered by plush, and we feel ourselves as we are in the Toy Teddy cottage. Each room has the bath instead of the bedside-table. Champagne is poured from a beer barrel in a restaurant. This hotel has both Chimney Sweep's (black and the blackest) room and Belosnezhka's "mint room" with a solarium.

In England one will find the *Alton Towers Hotel*, where apartments are designed, as a burrow of Peter Rabbit, bar of chocolate, Arabic large tent, theatre dressing-room and audio recording studio (for the karaoke admirers). The night in an eccentric township costs \$550.

The American staff Idaho has the *Dog Bark Park Inn*, created by the self-taught artist Sullivan. With the help of a saw he built the hound-shaped building. There is a sleeping room in its “stomach”, a mansard and library are in dog’s “head”. The Denis Sullivan’s workshop with his hand-made wood articles, animals’ figures is situated near the hotel.

Swiss architects Sabina Lang and Deniel Bauman opened on the Leipzig gallery of modern art roof the hotel with the unique room *Hotel Everland*. Diogen philosophized in a barrel free of charge from morning till night, and present Sabina and Deniel hermits and guests should pay for night \$288. Curiously, that there is concierge and a bar in a mini-hotel.

“*Jules’ Undersea Lodge*” is situated on a depth 6,5 meter at the shore of Florida. You can enter in this hotel only with the help of aqualung. The hotel has own diving school. All rooms are equipped by the modern technique. The room windows look like as illuminators and one can observe the various kinds of fish outside. The night here costs from \$390 and higher.

American publisher Peter Lewis built a hotel on the twenty hundred-year old cedar in the state Maine! He leases a house-nest after \$300 for night. Spiral staircase has 84 stages fixed with the steel staples; the observatory with a suspension bridge and romantic eagle’s nest with a view on Cordillers. Alike cottages are leased in the states Washington and Pennsylvania and not far from Stockholm. A local artist Michael Genberg leases rooms-nests more cheaper (\$150) and offers an excursion to Malaren lake where he constructed a hotel for otters to the tourists.

Every November the interesting hotel is opens in the Swedish willage Yukkasyarvi. Guests’ rooms, hall, theater — all is built from 30 thousand tons of snow and 10 thousand tons of ice. If you are a lover of pungent feelings you can spend the night in the icy palace of the Snow Queen.

### Final Revision

1. Analyze the Declaration form.
2. Comment on: going abroad; customs formalities.
3. Describe the classes of the Hotels in Great Britain.

## Lecture 4 Business Letter Writing

### Plan

1. Writing letters
2. Specimen Letters (Types of letters)
3. Presentation of a commercial letter
4. The body of a business letter
5. The letter heading and the layout
6. Kinds of letters
7. Modern Means of Information Transfer
8. Final Revision

### Literature:

1. Бизнес-словарь: Англо-русский и русско-английский / Сост. В.С.Сергеева. – М.: ООО Б59 „Издательство АСТ”; „ЮНБЕС” 2003. – 678 с.
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### Writing Letters

Almost everyone occurs to write letters. Whether you write to a pen pal in other country, a friend on vacation, a relative or a business man, you should put into practice the suggestions in this lection. If you take time to make your letters clear, correct, and interesting, you should not only enjoy writing them but also receive interesting answers to them.

No matter what kind of letter you should remember to do these things:

1. *Use the proper form of your letter.* It depends on the type of letter you are writing.
2. *Make the letter clear.* Remember that your letter is read; you neither will nor are there to explain what you mean. Plan what you are going to say and how you are going to say it.
3. *Make your letter attractive.* A letter represents you; you should therefore take pride in its appearance. If you write to people you have never met, they must judge the writer entirely by the letter.
4. *Use the correct grammar, punctuation, and spelling.* A letter filled with grammatical errors will not only lead the reader to assume that you are inadequate person, mistakes in usage, and misspelled words will not make a good impression.
5. *Be yourself.* Make your letter natural; write them in your own style. It will reflect your personality better than model letters taken from textbooks.

The friendly letter differs from the business one. It is informal, casual and personal. It is the kind of letter you write to your family and friends. There are no rigid, inflexible rules for writing friendly letters; but you should to follow widely accepted practice.

Businesses letter writing is a very special type of communication. That is why, you must carefully think over the style of such letters. By its outward appearance style, tone one can define you as a personality.

### “Golden Rules” for Writing Business Letters

1. Give your letter a heading if it helps the reader to see at a glance what you are writing about.
2. Decide what you are going to say before you start to write.
3. Use short sentences.
4. Put each separate idea in a separate paragraph.
5. Use short words that everyone can understand.
6. Think about your reader. Your reader...
  - ... must be able to see exactly what you mean: *your letters should be clear;*
  - ... must be given all necessary information: *your letters should be complete;*
  - ... is a busy person with no time to waste: *your letters should be concise;*
  - ... must be addressed to in a polite tone: *your letters should be courteous;*
  - ... may get a bad impression if there are mistakes in grammar: *your letters should be correct.*

**Seven Steps in Planning a Business Letter**

1. Write down your aim: *Why are you writing this letter?*
2. Assemble all the relevant information and documents.
3. Arrange the points in order of importance. Make rough notes.
4. Write an outline and check it through, considering these questions: *Have you left any important points out? Can the order of presentation be made clear? Have you included anything that is not relevant?*
5. Write a first draft, leaving space for additions and changes.
6. Revise your first draft by considering these questions: *Information: Does it cover all the essential points? Is it correct, relevant and complete? English: - Are the grammar, spelling and punctuation correct? Style: Does it look attractive? Does it sound natural and sincere? Is it the kind of letter you would like to receive yourself? Is it clear, concise and courteous? Will it give the right impression?*
7. Write, type or dictate your final version.

In the USA where competition is developed business letter writing a science. In their correspondence Americans try to use many different means of expressions: jokes, anecdotes, humour, sarcasm, caricatures, drawings, diagrams are for attracting reader’s attention. But Englishmen are restrained and preventive due to their national character and old formal traditions. That’s why British letters are determined more professional.

Imagine the situation: the Company needs to send the final letter-reminder as demand to pay off debts. Compare two samples of such letters:

<b>British letter:</b>	<b>American letter:</b>
<p><i>Dear Sirs,</i>  <i>As our previous letters of the 3<sup>rd</sup> July, 12<sup>th</sup> August and 14<sup>th</sup> September, requesting payment of the outstanding account of \$ 1000 have been ignored by you, we must now inform you that unless your cheque for the amount reaches us by the end of the month, we shall reluctantly be compelled to put the matter in the hands of our solicitors.</i>  <i>Yours faithfully,</i></p>	<p><i>Gentlemen:</i>  <i>Will you please send us the name of a good lawyer in your district? We may want to sue you.</i>  <i>Sincerely,</i></p>

**Position of the word “YOU”** - Any letter has a purpose to convince a reader to do something: to buy your products, to transfer money on your account, to give information or to establish business contacts. If you managed to convince your correspondent, it means that you have written a good letter.

That is why, the main task of any business letter writing is the method which will help to convince your interlocutor. It seems to us that people are interested in our problems, believe in our prospects and sympathize with our failures. Your letter must be sincere, for example:

*This will cut down your expenses and increase your profits.*  
*This will save you time and work and worry.*

By other words, total impression from your letter must be: small “we”, “I”, “us” and big “YOU”. You should imagine yourself in the place of your reader and write the letter of the kind you would like to receive. Compare these variants of the first sentence of the letter:

- 1) *Dear Mr. A,*  
*We are sorry you misinterpreted our catalogues ... (Шкода, але ви неправильно зрозуміли опис у нашому каталозі ...)*
- 2) *Dear Mr. A,*

*We are sorry the description in our catalogue was not entirely clear ... (Шкода, ону у нашому каталозі поданий недостатньо ясно ...)*

In the first variant you hint at your client is a bit stupid and can't be able to understand the description in your catalogue. In the second – you suppose that you were fault and the description in your catalogue was not entirely clear. That is why the second sentence has a right position of the word “YOU”.

An American expert in process of studying “what makes correspondence be pleasant for reading” noted that the words “you”, “your”, “yourself”, “yours” must be in the business letter in 2 or 3 times frequently more than the words “I” and “we”.

**About Copies** - If you wrote a letter to your correspondent and send the analogous letters to some people one should write at the end of the letter abbreviation: “*c.c. – carbon copies*”.

But if you don't want that the addressee of your letter knows about copies one should indicate: “*b.c.c. – blind carbon copies*”.

**How to Make Your Letter More Attractive** - There are some methods to stress important information, to simplify reading of your letter and to make attractive. You can:

- 1) number paragraphs;
- 2) underline some words and sentences;
- 3) write certain words by capital letters or underline them;
- 4) use dash, stars, Roman numerals for enumeration of any items.

**Style of a Letter** - Remember peculiarities of business correspondence style:

- begin each new topic from a new paragraph;
- never use metaphors, comparison, allegories, if you are not sure that your correspondent can rightly understand them.
- all information in your letter must be simple, clear and short;
- don't write too many compliments.

**For example:**

<b>Instead</b>	<b>Write</b>
<i>advise, inform</i>	<i>say, tell, let us know</i>
<i>at early date</i>	<i>soon, today, next week</i>
<i>at the present day</i>	<i>now, at present</i>
<i>to deem</i> (заст. думати)	<i>to believe, to consider</i>
<i>due to the fact that</i>	<i>because</i>
<i>for the purpose of</i>	<i>for</i>
<i>in accordance with</i>	<i>according to</i>
<i>in advance of, prior to</i>	<i>before</i>
<i>the writer, the undersigned</i>	<i>I, we</i>
<i>in compliance with your request</i>	<i>as you requested</i>

A sentence should consist of 8 – 16 words. It will be easy to read. All paragraph must contain one concrete thought.

It is better to use an Active Voice in business correspondence that a Passive one. The verb in the Active Voice bears more personal character than the sentences with Passive constructions. For example:

Your letter ***has been received*** by us ... - Passive Voice

We ***have received*** your letter ... - Active Voice

The letters addressed to the young employee of a company must differ from the letters addressed to Managers and Directors. People who hold positions of Executives consider themselves as very important persons and demand due respect.

To ordinary employee you can write:

*Did you know the customers you already have ... .*

To Head of Department or Company you must write:

*As you know, the customers you already have ... .*

Phrase “*Did you know ...*” can be considered by Head of Department as insulting of his dignity, but phrase “*As you know ...*” is flattered his vanity even in case he doesn’t know something.

**Colloquial Language and Idioms** - Some people try to make their letter more personal cluttering up the language by idioms, phraseologisms, colloquial phrases, and short forms of words. Such letters can be not understood by the readers, especially in the case when English is not their native language. Use neutral words in your letters:

<b>Instead</b>	<b>Write</b>
<i>you have probably guessed</i>	<i>you probably know</i>
<i>you will get your money back</i>	<i>the will be repaid</i>
<i>you go into property</i>	<i>to invest in property</i>
<i>a couple of hundred quid</i>	<i>two hundred pounds</i>
<i>prices are at rock bottom</i>	<i>prices are very low</i>
<i>prices have gone through the roof</i>	<i>prices have increased rapidly</i>

**About Abbreviations** - Abbreviations are often used in business correspondence. They are quickly written and easily read. But one should use abbreviations only in the case when you and your correspondent know how they are decoded.

Some abbreviations are international, for example: *CIF (cost, insurance and freight)*, *CAF (cost and freight)*.

But if you are not sure that the abbreviation will be rightly understood by the reader it is better to write it with its decoding in the brackets.

The tone plays a great role in the letter. A letter must be maximum personal for achieving success. A reader must understand that this letter is written by a man but not a business-machine which can stamp cliché. Try to write in the tone and style in which you usually speak to your colleagues. If you want your colleague’s help in the report making, for example, you will say to him:

“*Sergii, I need to make up this report as quickly as possible. Can you help me?*” and let’s consider another variant:

“*The aim of my visit is an application for your help in the finishing report.*”

### **Specimen Letters (Types of letters)**

According to the purpose of the letter there may be quite a number of different kinds.

#### **1. Bread-and-Butter Letters**

- Whenever you have spent a day or two as a guest in someone’s house, you must write a letter of thanks to your hostess within a day after the visit.
- It’s good manners to write thank you for any presents expressions of good will.

#### **2. Letters of Reference**

- If you are asked to give a former employee a reference, you may write a letter without salutation and complimentary close. Such letters should contain main facts about the person you write about and should sound enthusiastic. Don’t leave out any important qualities and remember that omission implies demerit in each trait of character not mentioned.

#### **3. Letter of Recommendation**

- Letters of recommendation serve to draw the employer’s attention to the candidate’s suitability for the vacancy.



#### 4. Letter of Invitation

- Invitations to important entertainment are nearly always specially engraved, so that nothing is written except the name of the person invited.

#### 5. Letters of Formal Acceptance or Regret

- Formal acceptance or regrets are always written.  
 - Answers to informal invitations are telephoned more often than not.  
 - In accepting an invitation the day and hour must be repeated. But in declining an invitation it is not necessary to repeat the hour.

#### 6. Personal Business Letters

Business letters are written not only by the business employees. They are also written by others to conduct personal business.

Normally, if you know the person that you are writing to and have met him/her socially; you will want to make your letter less formal and friendlier.

#### Presentation of a Commercial Letter

Many businesses rely on overseas markets and suppliers, employ workers and managers from different countries, and maintain plants and offices abroad. Such companies need to communicate effectively with readers from diverse cultural and linguistic backgrounds.

The commercial correspondence in English has changed over time. It has lost its bombastic and formal style, but nevertheless the business letter differs in some respects from the personal letter. Unlike friendly letters, business letters are always written according to standard practice. The body of a business letter may be formal or informal in tone, but conventions should always be followed in the form and in the placement of the parts. Since the rules governing business letters are elaborated and rather precise, you should study them with special care:

1. Use appropriate stationery in standard size. It is advisable to use the good quality paper, unrolled, with the printed letterhead.

2. Make your letter attractive. A business letter should be typed, not handwritten. Think of the margins. The left margin should be about as wide as the right margin, the top margin - about as deep as the bottom margin. All business correspondence should present an even, well-balanced appearance neither crowded at the top of the page nor sitting lopsidedly on one side of it. If your letter is a very long one, plan on using two sheets instead of crowding it all on one. Most business letters are single-spaced, with double spaces between the paragraphs.

3. Standard forms or styles for business letters differ in certain respects from the style of the personal letter. There are three of the styles. Look at the models shown below:

**The heading** - The sender's address as well as the address of the person or organisation to which the letter is written is given on the left-hand side of the page, against the margin, slightly lower than the date (which is on the opposite side).

Almost all business firms use stationery imprinted with a letterhead containing the firm name and address. On such stationery we only need add the date to complete the heading and write the inside address four spaces below the date. The inside address consists of the addressee's name (this may be the name of a firm, an individual or both), and full address:

Date may be indicated in different ways:

- In England they use ordinal numerals: **5<sup>th</sup> March 1998** or **5 March 1998**;
- In the USA the date is written as: **March 5, 1998**;
- Be careful in using figures only: **5.3.98** (*Britain*) **3.5.98** (*American*).

**The Salutation** - Type the salutation two spaces below the last line of the inside address. The salutation of a business letter is always followed by a comma or a colon. It is not of great importance what you put after *Dear Sir* either a comma or a colon. A colon is often used in American letters while a comma is used in British letters.

A letter written to a man should be addressed to, for example: *Mr Smith*. A letter to a woman should be addressed to, for example: *Mrs C.Gones*. Whether married or unmarried, a woman is always addressed as *Dear Madam* and never *Dear Miss*. If you don't know the name of the person for whom your letter is intended you may address it as *The Managing Director, The Secretary, The Branch Manager, The Export Manager* and so on. If the person you are writing to is known to you, you should begin with, for example: *Dear Mr Throp* or *Dear Mrs Warren*. This approach is more human:

**The Body of a Business Letter** - The body of a business letter usually includes:

- a) Reference
- b) Information
- c) Purpose
- d) Conclusion

a) **Reference.** You should begin your letter with a reference to a letter you have received, an advertisement you have seen, or an event, which has prompted the writing of your letter:

*We have received your letter of ...*

b) **Information.** It is sometimes necessary to add some detailed information related to the reference, in a subsequent paragraph.

c) **Purpose.** This is the most important part of the letter, where you are expected to state clearly what you want and answer carefully and clearly all the questions you have been asked. Use short phrases when possible, avoid familiarities.

d) **Conclusion.** This usually consists of some polite remark to round the letter off:

*We are looking forward to hearing from you.*

**The Subscription** - If you begin your letter with *Dear Sir* or *Dear Madam* you may end it with the words "*Yours faithfully*". If you address a person by name, the words "*Yours sincerely*" are preferable. There is a modern tendency, however, to use "*Yours sincerely*" even to people you have never met.

Type the closing two spaces below the last line of the body of the letter, beginning to the right of the middle of the page:

*Yours truly* or

*(Very) Truly yours*

Sign your name clearly, in full as it should appear on the envelope of the letter addressed to you. The typed signature is not preceded by a title unless a woman chooses to identify herself as *Miss*. Your written signature is placed in the space between the closing and the typed signature:

*Sincerely yours,*

*(Miss) Jennifer Highland*

**The Signature** - It often happens that the person who has dictated the letter is unable to sign it as soon as it has been typed. Since it is often essential to send a letter as soon as possible, the typist or some other employee connected with the letter question will sign it instead: in such cases he or she will write the word „for” or the initials “p.p.” (**per pro**) immediately before the typed name of the employee responsible for the letter. The name of the person signing the letter is typed below the space left for the signature, and is followed on the next line by his position in the company or by the name of the department he represents.

If an enclosure accompanies the letter, this fact is indicated both in the text itself and by the word *Enclosure* (often reduced to *Enc.*, or *Encl.*) typed against the left-hand margin some distance below the signature. There are other ways of referring to enclosures – the use

of adhesive labels, for instance, or the typing of lines in the left-hand margin beside the reference in the text to the document or documents enclosed – typing the word *Enclosure* at the bottom of the letter is by far the most common.

The words “*Dear Sirs*” are usual salutation in British business letters addressed to a company rather than to an individual within the company.

In the U.S.A. the most common salutation is “*Gentlemen*”.

**The Letter Heading & the Layout** - The heading, the reference, the date, the inside address, the salutation, the complementary close, the signature.

Letter-writing is an essential part of business language. In spite of telephone, telex and telegraphic communication the writing of letter continues.

The letter is often evidence of an arrangement or a contract, and must be written with care. This need is clear when you realize that in speaking the reaction to the spoken word can be seen or heard immediately, but reaction to a letter is not known until the answer is received.

When you have written a letter, read it carefully; see that you have put in everything you intended, and have expressed it well; read it again, trying to put yourself in the place of the receiver, to find out what impression your letter will make.

This gold rule becomes more important when you write a letter in a foreign language. Unless you know that particular language very well you are certain to translate some phrases from your own language literally. It is in any case impossible to translate all business phrases literally as each language has own characteristic idiom.

A question frequently asked is: “How long should a good letter be?” The answer is: “As long as is necessary to say what has to be said”.

The aim of the letter is to secure the interest of the reader, and his co-operation, the letter should begin with sentences that will introduce the matter without undue delay, and polite forms to help the introduction must not be too long. The letter should continue with the subject itself and all their necessary information or arguments connected with it, but the wording must carry the reader along smoothly; jerky, over-short or disjointed sentences spoil the impression. The letter should have a suitable ending – one that is not long but makes the reader feel that his point of view is being considered. This is especially necessary when sellers are writing to buyers.

A good vocabulary is necessary, both in your own and foreign languages; repetitions should be avoided as much as possible, except where the exact meaning does not allow any change of word.

The subject matter of a letter is often indicated in a subject line which appears below the salutation:

*Dear Sirs,*

*Your order № 6544 of 15 March 2004*

The term “Re-” is seldom used these days to introduce the subject: like other Latin words which have been employed in British correspondence for decades, it is now considered old-fashioned and artificial. Subject lines are not always required, and the date of a letter referred to in the first line of the answer is often sufficient to indicate what the subject is.

### **Kinds of Letters**

Business letters can be divided in **letters of Inquire or Request, letters-Offer, letters-Order, letters Acknowledgement or Confirmation, letters Refusal of Orders, letters of Complaint or Claim letters, and Promissory Notes.**

**The Inquiry** - The first step of any deal concluding is the Letter-Inquiry writing and exactly the letter-inquiry forms further relations between business partners. Your Inquiry must be short, clear and concrete. The company sends the Inquiry when it wants:

- to receive detailed information about the goods;
- to find out about availability of goods;

- to make more exact the delivery dates;
- to receive information about the terms and discounts, the method of transportation and insurance;

- to receive information about the prices of goods;

- to receive catalogues and samples of goods;

In the process of Inquiry writing one should give full details of your problem or question and it will let for your business partner to reduce the time for making-up of answer.

In case, if you apply to the company at the first time your inquiry would consist of the following items:

- 1) Pointing out at the source of information of this company and its goods.
- 2) Essence of problem.
- 3) Concise information about your company.
- 4) Expression of hope of cooperation.

**The Offer** - Answering on Inquiry and Letter-Offer define your further relations with your future partner.

Remember some rules:

Rule 1 – you must always send a Covering Letter with catalogues, pricelists, and advertising leaflets.

Rule 2 – answering on Inquiry must be written at the same date when you have received the inquiry.

Rule 3 – try to make your Offer favourable for clients.

The Supplier usually answers by the Offer on the Inquiry. Answering he thanks for interest and usually encloses price-lists, catalogues or conditions of the Typical Contract.

Structure of the Offer:

- 1) Intention of writing.
- 2) Answers on the potential Offerer questions.
- 3) Additional proposals.
- 4) Expression of hope of cooperation.

You should give closer definition goods description, possible photo materials, pictures and samples. During the price determination you must take into consideration discounts. Other questions such as packing and transportation costs terms of delivery and terms of payment are solved separately.

The Supplier sends to the Offer when he wants to attract the client's attention or to find a new Offerer on special products or their range. The firm offer foresees special conditions e.g. deadline of an Offer receiving and discount system depending on quantity of goods and other terms.

**The Order. Acknowledgement (Confirmation) and Refusal of Orders** - All types of business correspondence have a purpose – to place an order. In comparison with all above-mentioned correspondence to make up a letter-order is easier than making up of other letters, because the most of orders are placed on special forms. You need only fill in such form writing in to necessary columns the name of the product, quantity, price, terms and method of delivery. All forms are numbered for comfort of further correspondence. For example,

*Order # 436*

*Please supply:*

*50 copies "The Great General" at a price of £15 less 5%.*

*Delivery: prompt, carrier.*

*WILLIAM HUGH LTD.*

*A.S. Wills*

Usually numbered form of order is sent with the covering letter. In this letter you need refer to the previous correspondence, say about enclosed letter-order and express hope for cooperation.

In case to place an Order on buying of any goods one should fill in the special order forms where quantity of goods, their description, price, terms of payment, date of delivery, discounts etc. are pointed out. If you need to make certain points quite clear the Cover Letter with an enclosed order form is writing.

If the Seller or Supplier is able to fulfil an order he sends to the Buyer the Acknowledgement or Confirmation in a form of an order copy or a duplicate signed by the Seller. Cover letter expresses gratitude for an order and informs the Buyer about any changes as price changing, terms of delivery changing etc.

All letters-orders demand your attention. Sometimes some products are not at the stock now and you must propose an alternative product to a client. The price policy can change and you need to inform about it your customer who has placed an order.

On the whole all problem arisen after receiving orders you need to settle with your client.

If the Seller or Supplier can't be able to fulfil an Order he refuses the order or proposes the adequate change of the product which isn't availability.

**Refusal Letters** - When you receive a letter to which you must give a negative reply, you may need to write a refusal letter. The refusal letter is difficult to write because it contains bad news; however, you can tactfully and courteously convey the bad news.

The ideal refusal letter says *no* in such a way that you not only avoid antagonizing your reader but keep his or her goodwill. You must convince your reader of the justness of your refusal. Try to establish a pleasant and positive tone.

**Promissory Note** - A promissory note is a written promise to repay borrowed money, with or without interest.

**Electronic Correspondence** - The Internet is a worldwide computer network that allows people around the world to communicate, find and share information, and offer commercial services on line. A wide range of resources is available on the Internet, including electronic mail, discussion groups, chat environments, the World Wide Web (WWW) etc.

Electronic mail is a means of sending and receiving messages - internally, nationally, or internationally. Subscribers to e-mail need a terminal, such as personal computer, a telephone line, and a modem, which is a device for converting signals to text. Messages appear on the receiver's computer screen. E-mail users can also have access to a mailbox, which they can call from anywhere in the world and retrieve messages. They receive a mailbox number and a password for confidentially. Messages can be printed out and kept for reference.

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

E-mail is nowadays the most popular and the simplest appendix to the global computer network which embraces over 100 countries and millions of users. The Internet began in the USA in 1969 as a military experiment.

Information sent over the Internet takes the shortest path available from one computer to another. Most of the people, who have access to the Internet, use the network only for sending and receiving e-mail messages. The Internet provides us with a reliable alternative to the expensive and unreliable telecommunication systems. However some problems remain. The most important is security. When you send your message to somebody, this message can travel through many different network and computers "in the clear", without any form of encoding.

E-mail address consists of several figures separated one from another with points. Every figure has a certain name - domain. The right domain usually means a country: **.us** (USA), **.ua** (Ukr), **.ru** (Rus) or a company: **.com**; an educational establishment: **.edu**; dealing with network: **.net** etc.

For example:

[ksu@ukpack.net](mailto:ksu@ukpack.net)  
[Kristian.Steiner@isb.hh.se](mailto:Kristian.Steiner@isb.hh.se)  
[bill@microsoft.com](mailto:bill@microsoft.com)

### **Modern Means of Information Transfer**

**Fax and Telex** - The word "fax" comes from the word "facsimile". A fax machine will send a duplicate of the message, document, design or photo that is fed into it.

Faxing is a means of telecommunication that has developed very quickly over the past few years. There are various models of fax machine which connect to a telephone socket and which work on a system similar to the telephone system.

Charges are measured in telephone units and therefore vary according to the time of day and where the fax is being sent.

The advantages of fax include instant reception of documents and documentary evidence of what has been transferred. A document can be relayed from one source to hundreds of other receivers, for example, if the head office of a chain store wants to circulate a memo or report to its branches.

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

The telex is a machine like a typewriter but the difference is that it has a dial on its casing. You can send messages by dialing the receiver's number or by asking the operator at the exchange to connect you. An answerback code will appear on the teleprinter indicating that the sender is through as soon as the operator has dialed the code. The message is typed and will appear on the receiver's machine.

Besides the advantages of sending a cable, telex is available right in the office; you needn't go to the post office. It offers a direct line with immediate reply.

Fax or fax machine is for transfer of business correspondence by telephone net. In modern business practice such letters are sent by fax:

- offers;
- price lists;
- advertising materials;
- press releases;
- written inquiries;
- routine correspondence.

A dimension of the letter sent by fax usually does not exceed one page and its structure corresponds to the business letter structure.

Letter-faxes are added to the file. They are used as evidence in the process of solving of contradictions among business partners.

Usually such letters as:

- original contracts;
- letters of credit;
- invoices and other important documents are not sent by fax.

They sent by registered post or transfer with a messenger.

### **Final Revision**

1. Define the kinds of the letters.
2. Present a commercial letter.
3. Analyze the body of the business letter.
4. Analyze the Business letter writing.
5. Consider important abbreviations in the business writing.

## Lecture 5 Contract

### Plan

1. Contract. Clauses of the Contract
2. Changes in business
3. Letter of Complaint. Answering a Complaint
4. Final Revision

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### Contract. Clauses of the Contract

People or firms common to draw up a formal, written agreement before the business are started. This is known as a contract. It often covers areas such as:

- how the profits and losses will be shared;
- the methods to be followed if a partner withdraws or dies or new ones enter the business;
- how the assets will be divided in case the business is ended;
- the duties of the partners;
- the manner in which any disagreements arising out of the contract will be settled.

So, contract forms the basis of a transaction between the Buyers and the Sellers, and great care is exercised when the contract is being prepared that all legal obligations have been stated. As a rule, the contract contains a number of clauses, such as:

1. The names of the Parties.
2. Subject of the Contract.
3. Prices and Total Value of the Contract.
4. Time of Delivery.
5. Terms of Payment.
6. Technical documentation.
7. Guarantee of the Quality of the Equipment.
8. Packing.
9. Marking.
10. Shipping Instructions and Notifications.
11. Insurance.
12. Sanctions.
13. Force Majeure.
14. Arbitration.
15. Other terms.
16. Legal Addresses of the Parties.

### **Changes in Business**

Necessity to send a counter-inquiry is appeared in case of this available of discords between the offer and order or changes in business.

Structure of the Counter-inquiry from the side of a Seller

1. Gratitude for order.
2. Description of discrepancies.
3. Proposal of the variant of decision.

Structure of the Counter-inquiry from the side of a Buyer that is changes in business

1. Reference to order or contract.
2. Description of changing or correction.
3. Gratitude for agreement on additional services.

**Withdrawal of the Order** one should to confirm in the written form

Structure of the Withdrawal of the order

1. Reference to order.
2. Substantiation of the withdrawal reasons.
3. Apologies and perhaps, promise to cooperate in future.

**Letter of Complaint. Answering a Complaint** - The main reasons of the letter-complaints or claim-letters in business practice are:

- short-delivery or short-shipment;
- delivery of substandard or wrong goods;
- delays in delivery;
- misdirection or errors in addressing;
- manufacturing defects displayed in process of equipment operating.

Such letters must be written on the polite style.

### **Final Revision**

1. Speak on: the Contract; the clauses of the Contract.
2. Describe the changes in business.
3. What does Claim letter mean?

## **Lecture 6 Types of Enterprises**

### **Plan**

1. Types of British Companies
3. Types of Proprietorship
4. Partnerships
5. Corporations
6. Family Affairs
7. Japanese Management Style
8. Final Revision

### **Literature:**

1. Англо-український, україно-англійський словник (Укл.: Биховець Н.М., Борисенко І.І., Герасименко Г.О. та ін. За ред. доктора філол. наук, проф. Ю.О.Жлуктенка). – Київ: ВЦ „Академія”, 1997, 696 с.
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### **Types of British Companies**

The *limited liability Company*, or *joint stock Company*, is the commonest type of firm in the United Kingdom. The company is owned by shareholders, and the term “limited liability” means that when the full price of a share has been paid the holder has no further liability to contribute money to the company.

The shareholders in a limited company elect a Board of Directors, and these men and women are responsible for looking after the financial interests of those who elect them. The directors appoint one of their numbers to the position of Managing Director, and he or she is the link between the Board, who make policy decisions, and management, whose function it is to execute the policy determined on.

Another type of firm is *partnership*. In this case limited liability does not extent to the whole firm and all partners, so partnerships are very seldom manufacturing or trading firms. They tend rather to be professional organizations such as firms of solicitors, auditors, architects, or management consultants. The names of all partners must, in accordance with the law in Britain, be printed on the stationery of a partnership.

### **Types of Proprietorship**

A business may be privately owned in three different forms. These forms are the sole proprietorship, the partnership and the corporation. The sole proprietorship is the most common in many western countries. For example, more than 80 per cent of all businesses in the United States are sole proprietorships.

But it is evident that sole proprietorships do not do the greatest volume of business. They account for only 16 percent of all business receipts, for example, in America. What kind of business is likely to be a sole proprietorship? First of all, service industries such as Laundromats, beauty shops, different repair shops, restaurants.

### **Partnerships**

A partnership is an association of two or more persons to carry on a business for profit. When the owners of the partnership have unlimited liability they are called “general partners”. If partners have limited liability they are “limited partners”. There may be a “silent partner” as well - a person, who is known to the public as a member of the firm but without authority in management. The reverse of the “silent partner” is the “secret partner” - a person who takes part in management but who is not known to the public.

Any business may have the form of the partnership for example, in such professional fields as medicine, law, accounting, insurance and stockbrokerage. Limited partnerships are a common form of ownership in real estate, oil prospecting, quarrying industries etc.

Partnerships have more advantages than sole proprietorships if one needs a big capital or diversified management. Like sole proprietorship they are easy to form and often get tax benefits from the government.

Partnerships have certain disadvantages too. One is unlimited liability; It means that each partner is responsible for all debts and is legally responsible for the whole business. Another disadvantage is that partners may disagree with each other.

### **Corporations**

A business corporation is an institution established for the purpose of making profit. It is operated by individuals. Their shares of ownership are represented by stock certificates. A person who owns a stock certificate is called a stock-holder.

There are several advantages of the corporate form of ownership. The first is the ability to attract financial resources. The next advantage is the corporation attracts a large amount of capital; it can invest it in plants, equipment and research. And the third advantage is that a corporation can offer higher salaries and thus attract talented managers and specialists.

The privately owned business corporation is one type of corporation. There are some other types too. Educational, religious, charitable institutions can also incorporate. Usually such corporation does not issue stock and is non-profit. If there is a profit it is reinvested in the institution rather than distributed to private stockholders.

In some western countries, cities, states, federal government and special agencies can establish governmental corporations. A few examples of these governmental corporations are state universities, state hospitals and city owned utilities (*підприємства громадського користування; For example: The rent of the house includes all utilities – комунальні послуги*). Governmental corporations are non-profit as a rule and usually they do not issue stock certificates.

### **Family Affairs**

Family businesses are still the backbone of most developed industrial economies. Consider the United States. In that country:

- Sole proprietorships or partnerships earn 19% of business income;
- Nearly 20% of financial assets are tied up with family business;
- Such firms generate some 60% of the nation's gross national product.

Figures for Europe are not similar. Family-owned firms not only form the bedrock of most industrial economies; they also generate most of the jobs. Even when they are big, family businesses are faster at making decisions than publicly owned ones. If the boss decides to invest in a particular project, he usually does so without having to obtain the approval of countless committees. Family businesses are also better able to take a long-term view.

Furthermore, family-owned enterprises are more loyal to employees. When they have hard times, they find the support of their workforce easier than do organisations owned largely by faceless institutions.

Despite these valuable properties, family-owned firms are threatened from many sides. In the United States, one-third of them fail to survive into the second generation.

Sometimes the worst enemy of the family business is the family itself. Take the Gallimard family. The four grandchildren of Gaston Gallimard, the founder, could not agree on the course on the company they owned. So they all fell out. Control of the company passed from their family.

The biggest problem faced by family firms is the difficulty in attracting good managers from outside the family. There is a way to solve the problem. Families can sell equity to a company's managers in a way that maintains the family's control, yet motivates the non-family managers.

In the end, the continuation of family business depends on a smooth hand-over from one generation to the next and to a successor. Finally, it helps if both generations bear in mind that the business must change with the times, and so must they.

### **Japanese Management Style**

Naturally, there are wide variations in how individual Japanese managers act. Yet, there are a number of ways in which Japanese managers appear, on the average, to differ from American managers. Overall, Japanese managers appear to be more concerned with the longer term implications of decisions and actions and more willing to make current sacrifices for future benefits.

They are more likely to encourage subordinates to participate in decision making and to welcome and acknowledge suggestions from subordinates. Partly because of this participation, they are less likely to make quick, unilateral decisions; communication between managers and subordinates is also more indirect and subtle. Managers try hard to avoid embarrassing co-workers in public or in private. They get to know their co-workers well as individuals and show concern for their welfare, even helping to resolve personal problems outside the workplace.

There is much controversy over Japanese management style. Some observers doubt that management is the key to the success of "Japan, Inc.". Others challenge the "one big happy family" image of Japanese companies and argue that employee fear of punishment is a major factor in Japanese success.

They also point out the restricted nature of some of the supposed employee benefits in Japanese firms. For example, "lifetime employment" is essentially restricted to males, since it is assumed that women will work for a few years, get married, and then leave the company. In addition, guaranteed lifetime employment terminates at age 55. Most individuals are then forced to seek other, lower-paying jobs because of relatively modest pension benefits.

In the overall analysis, however, Japanese companies do seem to do many things well.

There is much similarity between well-managed Japanese firms and well-managed U.S. firms. This similarity should not come as too much of a surprise. And it contains a unique irony. When they studied American management theories during the 1950s, the Japanese accepted them as genuine practices of American companies, not realizing that in actuality few U.S. companies followed them. When American managers were interviewed by those visitors from overseas, they frequently described what they felt they should be doing rather than what they were doing. In addition, the Japanese listened carefully to some American experts who were largely ignored at home. Those theories and management practices were then adapted to the Japanese situation and put into practice.

The same "try it, find out what happens, try to improve it, and try again" approach may well be the "secret" to management excellence in any country or organization in future.

### **Final Revision**

1. Explain the meaning of the term "*partnership*".
2. Explain the partnerships' formation.
3. Consider the Japanese Management Style.
4. Describe the family affairs.
5. Expose the role of the corporations.
6. Characterize the types of British Companies.
7. Describe the types of Proprietorship.

## **Lecture 7 Advertising**

### **Plan**

1. Advertising
2. Advertising as a Career in the USA
3. Kinds of Advertising
4. Advertising Strategies
5. Advertising and Promotion
6. Final Revision

### **Literature:**

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### **Advertising**

The base of any trade is advertising. That’s why one of steps to firm business contacts establishments is exchange by advertising materials with the purpose to give more full imagination about that production (information, services) which can occur the base of the future partnership.

The most popular, simple and accessible advertising measures was and is printed production – prospects, catalogues, advertising cards and booklets, press-relies etc. In the advertising one should to display subtle politeness.

For informing your business partner about sending of any materials (enclosed to the letter or separated printed matter) one should do by the following means of:

- *We are attaching some information about ...*
- *I enclose the description of ...*

We think that advertising letters are the most difficult in their writing because if you want to attract the client’s attention to some products you need interested him in this affair.

The text of an advertising letter must be original and base on 4 main rules:

- attention;
- desire;
- persuasion;
- action.

Pay your attention to each rule:

**Attention** - First of all try to attract your reader’s attention by any way.

For example:

- *Have you noticed the chill in the air just now? ... that chill spells danger to your car.* (Antifreeze for radiators is proposed in this letter);

- *Would you buy a hat with your eyes closed? Of course you wouldn’t. Then why buy lip-stick without first trying it?* (And the trial samples are proposed for your testing by the company);

- *Did you sleep well the last time you were in New York?* (Advertisement of the spring mattress);

- *How would you like to be one of the most interesting and best-informed men in your community?* (Subscribe to the magazine “Digest”).

The second variant of attraction – command but it must be very polite. For example,

- *For your family’s sake, don’t ride on worn tires.*

- *Throw this letter away – and you are throwing business away.*

Also you can use phrases-challenge. For example,

- *More than a million Sisko Switches were made last year - and not a single one was reported faulty.* – (у минулому році було виготовлено більш млн. годинників „Sisko” – але за нашими даними ще жодні з них не зламалися);

- *One out of every three cars on the road uses Flick Sparking.* – (кожна третя машина використовує свічі фірми „Flick Sparking”).

Other method to start such letter is quotation. For example,

- *George Bernard Shaw on his ninetieth birthday said, "The most startling change in British journalism over recent years is that PUNCH has become a comic paper". Two and a half million readers a week agree with him.* – (Жорж Бернард Шоу на своєму ювілеї (90 років) сказав, що найбільша зміна у британській журналістиці те, що „PUNCH” стала гумористичною газетою, та 2 з половиною млн. читачів погоджуються з цим);

- *"The common cold" says Dr. Hubert Spilsbury "probably causes more loss of pounds, shillings and pence per year than any other disease".* – („Звичайна застуда” говорить доктор Хуберт Спілсбері „змушує вас втрачати щорічно більше фунтів, шилінгів та пенсів, ніж будь-яка інша хвороба”).

**Desire** - Your letter has a purpose to make people to buy something. Americans who work in the advertising sphere on the bas of sociological research come to conclusion: people want to have:

- much money;
- good health;
- safety for their family;
- popularity;
- economy of time and efforts;
- enjoying meals, drinks, entertainments etc.

All above-mentioned information may form the main base of your advertising letter.

For example,

- *Just take a cup of hot delicious Maltex before you go to bed, and awake in the morning refreshed after a night's deep, sound sleep.*

We have considered British advertising letters. Now read the sample of American advertisement:

- *We wondered whether you noticed the beautiful All-weather all-aluminum doors and windows on your neighbour's house down the street.* – (Цікаво, чи помітили ви чудові алюмінієві двері та вікна, які витримують будь-яку непогоду, у будинку вашого сусіда?);

- *Your customers will buy SURE-GROW seeds if you stock them. And you can stock them AT NO RISK. With our "Sale or Return" offer you can't lose - you can only CASH IN AND PROFIT. You make 5 cents on every 10 sale. Yes, without investing one cent you DOUBLE YOUR MONEY.* – (Якщо у вас у продажу буде насіння „SURE-GROW” ваші клієнти будуть обов'язково їх купляти. З нашою пропозицією „продай або поверни” ви не програєте, а тільки виграєте. Ви заробите 5 центів з кожних 10. Таким чином, не вкладаючи жодного центу ви збільшите свої гроші у два рази!);

- *Let this free offer show how you can cut office costs. Here is the file-fastener that not only eliminates all fuss and bother but, more important, actually saves 25% to 60% of your filing cabinet space.* – (Хай ця безкоштовна пропозиція покаже вам, як можна скоротити ваші офісні витрати. Ця папка-скорозшивач не тільки допоможе навести порядок на вашому столі, а й звільнить від 25 до 60% вашого блоку картотеки).

**Persuasion** - You have attracted reader's attention to your letter that you have a task – to convince the potential client to buy your production.

You can refer to opinion of famous people about your products, name important clients of your company, offer free specimen of production or give guarantees on your production. For example,

- *PUNCH has more readers to each copy than any other magazine in Britain. It has two million and a half readers every week.*

- *With the Eutectic metal cutting Electrode any unskilled operator can do:*

- *fast emergency work above or under water;*
- *pierce a hole through steel in five seconds;*
- *pierce metals directly without drilling first.*

*Still you can't believe it? Well mail the enclosed card or phone for a free demonstration in your own shop. No cost ... no obligation.*

**Action** - The final step of advertising letters is action. Action, as a rule, is a proposal to familiar with specimen, to visit a shop or showroom; a proposal to call and to arrange time and place of a meeting for products demonstration and agreement of production buying.

American advertisements possess individuality original and avant-gardism. For example, if the American writes the letter on Christmas Eve or on New Year Eve he designs his letter on the sheet of white paper by green print and paragraphs places in a form of fir-tree; if his letter is about buying of "hot-line" places on a tour, he writes on in the sheet of fiery-red paper. Also other variant is possible: the text is placed in the sheet of paper as chess-board and at the bottom of the sheet is noted: "Now is your move". To theirs letter Americans can enclose (in accordance with a kind of production) specimen of lipstick, perfume, office stationery and others for attracting your attention to theirs production.

### **Advertising as a Career in the USA**

Advertising is any paid form of nonpersonal presentation and promotion of products, services, or ideas by an identifiable individual or organization. It flourishes mainly in free-market, profit-oriented countries. It is one of the most important factors in accelerating the distribution of products and helping to raise the standard of living. Advertising cannot turn a poor product or service into a good one. But what it can do - and does - is to create awareness about both old and new products and services.

So three main objectives of advertising are: 1) to produce knowledge about the product or service; 2) to create preference for it; and 3) to stimulate thought and action about it.

Careers in advertising may involve working for advertisers, media, advertising agencies, or suppliers and special services. In opinion of American specialists, at most, only 35 colleges and universities in the USA have effective programs of advertising education. Fewer than 10 offer any truly significant amount of graduate work in advertising. However, advertising draws people from a variety of educational backgrounds.

**Advertisers.** Most companies that advertise extensively have advertising managers, or brand managers. Because these people help to coordinate the company's advertising program with its sales program and with the company's advertising agency, they must have aptitudes for both advertising and management.

**Media.** All media use salesmen to sell advertising space or broadcasting time. Media salesmen must be knowledgeable about business and skilled in salesmanship.

**Advertising Agencies.** A variety of specialists is required in an advertising agency because it develops advertising programs, prepares advertisements, and places them in media. Those interested in advertising research and fact gathering should know both statistics and consumer psychology. Competence in media planning and evaluation is essential for a career in media. The media buyer must identify and determine the most effective media in which to expose the advertising messages, and purchase space or time in these media. Copywriting requires creative writing skills and ability to visualize ideas. The copywriter is a developer of advertising ideas.

Layout, typography, and visualization are essential for those in art, both for print advertising and for television commercials. Print-production specialists must know printing, photoengraving, and typography. Experience in "show business", dramatics, photography, music, playwriting, and allied fields are excellent backgrounds for the television producer. Besides, every agency needs the account executive to be a mediator between an advertiser and an agency who should have accountant background and managerial skills.

**Supplies and Special Services.** Positions similar to some of those already described are offered by the following services that support advertising marketing research organizations, television and radio producers, film producers, art studios, and photographers, producers of display materials, typographers, photoengravers, and product and package designers.

**Job Prospects.** More than 0.1 % of the U.S. population work in advertising, but their numbers is expected to grow rapidly. Opportunities for rapid advancement are generally greater in advertising than in most other industries.

How rapidly a person moves up in responsibilities and pay is based largely on his own efforts, more than on age or length of employment. For women, opportunities in advertising - at least in advertising agencies and in retailing - tend to be greater than in most other business enterprises.

In general the rate of pay is comparable to that of business executives and professional men, such as physicians and lawyers in the same community.

### **Kinds of Advertising**

The truth is, without advertising, nothing will happen. In the world didn't advertise daily, very few products, except staple items, would be sold. And a sale is the function that makes the world go round. Without sales of products, there is no manufacturing. If you don't want to be out of business you need advertising and you need to advertise.

The problem is, which vehicle should you use, and how much it will cost.

There are literally hundreds of ways to advertise your invention. The four main categories are: Direct Mail, Print Media, Broadcast Media, and Miscellaneous Methods.

Direct Mail Methods include catalogues, coupon books, letters, invitations, newsletters, brochures.

Print Media Advertising can be found in a number of different vehicles. The most commonly used are newspapers and magazines.

Broadcast Media Methods mean radio and television, which include both commercial, public and cable station.

Miscellaneous Advertising Methods are numerous. Several of them are advertising specialities, signs, seminars trade shows and merchandising.

Advertising specialities would be pens and pencils, paper cubes, keychains etc., which have your company name, slogan or imprint on them.

### **Advertising Strategies**

Three strategies that have been especially popular with advertisers can be classified as slogans, rational appeals and emotional appeals.

**Slogans** - Advertisers often use slogans that sound great but mean little or nothing.

“See Charley Prinz for Your Printing Needs

Remember, Charley is the Prince of Printers”

Charley is not fooling anybody; people know that he is not really a prince. Yet, advertisers seem to feel that such slogans, when repeated often enough, do increase sales.

**Rational appeals** rely upon logic or reason to convince the consumer to buy a product.

“Our cookies contain 25% Fewer Calories than Others”, “Suave Skin Lotion Enriched with Vitamin E to Heal and Protect Dry Skin” There are examples for advertisements that appeal to reason. Ad for health foods, pain relievers and home remedies tend to use this technique.

**Emotional appeals.** Emotional appeals rely upon the use of psychology. The following is a sampling of such strategies:

\*Testimonials. These are advertisements in which famous people claim they use and enjoy a particular product. Ads for sports equipment frequently rely on this strategy.

\*The Bandwagon. The bandwagon derives from the practice, during nineteenth century circus or political parades of jumping on or following behind the wagon carrying the band. Soft drink and automobile ads use this appeal.

\*Popularity. Some advertisements suggest that simply by using the advertised product you will be popular or find romance. Toothpaste ads showing moments of romance between handsome young men and women are typical of these kinds of campaigns.

**The Problem with Language** - Firms selling abroad face special difficulties, which

do not apply to domestic sales. Documents, advertising and trade names may have to be translated into other languages. This sometimes causes problems with brand names, which may be offensive or silly in another language.

A Turkish company was surprised when their product **Bum Biscuits** never made breaking into the UK biscuit market. A Taiwan company was equally put out with their refreshing toothpaste **Darkie**. A brand of tinned fish from South America, with the brand name of **Grated Fanny**, never even made it to the shelves. Another South American company had very little success with their product which was sold under the **Bimbo Bread** label.

For example **Nike** is an extremely rude word in some Arabic dialects, and the **Volkswagen Rabbit** had to be called the **Golf** in Britain because British consumers would be put off by the original name.

You may have bought powder for killing cockroaches **Machen'ka** or eaten Ukrainian chocolates **Finish**.

What's the problem? Well, as you may realize, it all hangs on the choice of name. None of the above-mentioned brand names did anything to encourage customer interest for reasons of negative association. Do you think **I'm So Sorry Please Forgive Me** chocolate from Switzerland and **Lucky Cow** cheese from Germany were fortunate brand names or **Cock**, a perfumed deodorant, as well? Brave names indeed! But only one brand name seems to have paid off and that's the perfume **Poison**. Mind you, the manufacturers do not expect the customers to drink it.

### **Advertising and Promotion**

The total demand for the goods of services offered by any small firm can be divided into established demand and newly created demand, sometimes called promoted demand.

Established demand is that volume of sales which comes without conscious outside promotion by the firm. People buy because they have had positive experiences with the firms' products, find the firm conveniently placed, or are attracted by the firm's appearance.

Newly created or promoted demand by contrast, is the volume of sales that results from firm's engaging in various types of activities to draw people to the firm. Promoted demand customers, if pleased, can become established customers. Those firms that supplement established demand with promoted demand show much better sales volume and profits. Almost without exception, additional advertising and promotion brings in greater sales volume.

All the activities that go into the development of sales can be grouped under the title promotion of sales. This promotion can use either direct or indirect methods. Every small firm owner should think about using some of the following types of sales promotion.

### **Final Revision**

1. Analyze Advertising and Promotion.
2. Consider the kinds of Advertising.
3. Define the Advertising as a Career in the USA.

## **Lecture 8 Money & Payment System**

### **Plan**

1. Money
2. Characteristics of Money
3. British Money
4. Money in the USA
5. The Business Card - Simply a Better Way of Doing Business
6. Documentation for International Transactions



7. Methods of Payment in Foreign Trade
8. Forms of Payment
9. Terms of Sale
10. Payment and reminder
11. Final Revision

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### **Money**

Money is used for buying and selling goods, for measuring value and for storing wealth. Almost every society now has a money economy based on coins and paper bills of one kind or another. However, this has not always been true. In primitive societies a system of barter was used.

Barter was a system of direct exchange of goods. Somebody could exchange a sheep, for example, for anything in the marketplace that they considered to be of equal value. Barter, however, was a very unsatisfactory system, because people's precise needs seldom coincided. People needed a more practical system of exchange, and various money systems developed based on goods, which the members of a society recognised as having value. Cattle, grain, teeth, shells, feathers, skulls, salt, elephant tusks, and tobacco all have been used. Precious metals gradually took over because when made into coins, they were portable, durable, recognisable, and divisible into larger and smaller units of value. A coin is a piece of metal, usually disk-shaped, which bears lettering, designs or numbers showing its value. Until the eighteenth and nineteenth centuries, coins were given monetary worth based on the exact amount of metal contained in them, but most modern coins are based on face value - the value that governments choose to give them, irrespective of the actual metal content. Coins have been made of gold, silver, copper, aluminium, nickel, lead, zinc, plastic and in china even from compressed tea leaves.

Most governments now issue paper money in the form of bills, which are really «promises to pay». Paper money obviously easier to handle and much more convenient in the modern world, checks and credit cards are being used increasingly, and it is possible to imagine a world where “money” in the form of coins and paper currency will no longer be used. Even today, in the United States, many places, especially filling stations will not accept cash at night for security reasons.

### **Characteristics of Money**

**1. Uniformity** - This means that equal denominations of money should have the same value. The National Bank of Ukraine, for example, the Federal Reserve System in the USA has the responsibility in their countries to assure that money is uniform. They are institutions,

which issue paper currencies. It doesn't matter if the 1\$ bill that I have in my pocket is crisp and new or whether it is tattered and soiled.

**2. Stability** - The value of money should be more or less the same today as tomorrow. In societies where the value of money fluctuates the economy is badly affected.

**3. Durability** - It refers to the lasting quality of money. For example, apples may be used as medium of exchange in a barter economy, but they cannot be considered money because they are not durable. Even if the apples are not eaten, they will eventually spoil and become worthless. For this reason most countries use a very high quality paper for their money.

**4. Portability** - Modern money has to be small enough and light enough for people to carry. Money must be easily transferred from buyer to seller. Some of the early forms of exchange such as gold and salt were heavy and bulky. They were not a practical form of money.

**5. Divisibility** - It is a necessary characteristic of money and the principle advantage over barter. In other words, to make change for a banknote is easier than to make change for a cow.

**6. Recognisability** - Money should be easily recognized for what it is and hard to copy.

### **British Money**

The British currency is the pound sterling. In each pound there are 100 pence. Pounds are indicated by the symbol £ before the amount. Pence are indicated by the letter “p”. Five pounds is written therefore as £5, fifty pence as 50 p. If one wants to combine the two the p’s is dropped. For example, nine pounds and fifty seven pence are written as £9.57.

British currency uses both notes and coins: the one pound piece [1 p]; the fifty pence piece [50 p], the twenty pence [20 p]; the ten pence piece [10 p]; the five pence piece [5 p]; the two pence [2 p] the one pence piece [1 p]. Each coin has the date it was minted stamped on one side. There are five denominations of notes. The lowest note in value is the £ 5 note, the highest is the £ 100 note. Every note, has a serial number to show when it was issued and a watermark to prevent forgeries (false notes).

The Bank of England has been issuing banknotes for 300 years. During that time, both the notes themselves and their role in society have undergone continual change. From today's perspective, it is easy to accept unquestioningly that a piece of paper that costs less than three pence to produce is worth five, ten, twenty or fifty pounds. Gaining and maintaining public confidence in the currency or, to put it another way, preserving its value and integrity, is a key role of the Bank of England, which is essential to the proper functioning of the economy. As the present Governor points out:

“If we count the holders of our notes as customers and the Bank of England have more customers than any other bank in the country”.

In order to fulfill its promise to its customers - the promise to pay - the Bank must ensure that the currency maintains as stable a level as possible, in other words, that the value of its notes is not eroded by inflation. This is the role of monetary policy, which is one of the Bank’s main responsibilities. It must also guarantee the integrity of its notes; making sure that they are as difficult as possible to counterfeit, that they are readily and securely available to banks and building societies upon demand, and, subject to these constraints, that they are attractive and easily identifiable both to the human eye and to note reading machines.

### **Money in the USA**

The earliest monetary statute, the so-called “Mint Act” of April 1792, established that “*the money of account of the United States shall be expressed in dollars or units*” and that principal subsidiary parts the dollar be expressed in “dismes (sic) or tenths, cents or hundredth and miles or thousandths” and that “all accounts in the public offices and all proceedings in the courts of the United States shall be kept in conformity to this regulation”. By this action, the United States became the first of the present community of nations to adopt the decimal

system for its currency. Another key statute was the Federal Reserve Act of 1913 (and its various amendments), which created the Federal Reserve System and, among other things, directed the Federal Reserve to manage the nation's supply of money and credit in such a way as to help achieve the basic economic goals of high employment and stable prices.

**Coins** - In the United States, coins are "convenience" money for daily transactions. Denominations in use today are the dollar (100 cents), half-dollar (50 cents), quarter (25 cents), dime (10 cents), nickel (5 cents), and penny (1 cent). 1 cent is a small copper coin known as a "penny". Unlike the word "buck" these are standard terms. Half dollar and one dollar coins have no special name and are rather rare. Note the proper way of naming a certain sum: 1.40 – "one dollar and forty cents" or "a dollar and forty cents" or "one forty"; 3.60 – "three dollars and sixty cents" or "three sixty"

**Paper Money** - All United States paper money is produced in Washington, by the Bureau of Engraving and Printing, which also designs, engraves, and prints other official items such as postage and tax stamps. Bureau operates 16 presses that print 8,500 notes per hour. Some of presses are in operation 24 hours a day.

Highly skilled engravers cut the individual features of a note design into steel dies. Multiple plastic images of the various components fitted into a 32-bill plate configuration in the first of a series of operations leading to the manufacture of press plates. For security reasons each feature such as the portrait, vignette, ornaments, lettering, and script is the work of a separate engraver specially trained in his particular facet of the art. The intricate lacy design and borders are produced by means of a geometric lathe.

The Bureau takes all possible precautionary measures against counterfeiting. It uses, for example, a specially produced and distinctive paper and manufactures its own inks according to secret formulas. For anyone to manufacture or use a similar type of paper, except by special authority, is illegal. In 1991, new security features - a security thread and microprinting - were introduced on the \$100 bill. The two new features will be incorporated in the designs of other denominations the coming years.

**Other Types of Paper Money** - Many other types of paper money have been issued over the years. National Currency notes were issued by national banks until 1935. Gold certificates, paper money that could be exchanged for gold, were issued until 1934. Silver certificates were issued until 1957. One-dollar silver certificates made up most of the \$ 1 bills until the first Federal Reserve notes were issued in 1963.

**Serial Number** appears in two places on the face of all United States paper money - in the upper right and lower left portions. Serial numbers on all paper money now in common uses are always in eight digits. They also have a prefix letter and a suffix letter; unless they are "star" notes (replacements for notes damaged in the printing process or found on inspection at the Bureau to be defective).

The letters are considered a part of the number. Thus, on United States notes the first note of any denomination in a new series will have the serial number A 00000001 A; the second, A 00000002 A; and so on.

**The National Motto** - Legislation approved by Congress on July 11, 1955, instructed Secretary of the Treasury to include the inscription *In God We Trust* on all United States currency - paper money as well as coins. The following year Congress adopted "In God We Trust" as the national motto.

#### **Documentation for International Transactions**

To carry out the export-import transaction a substantial amount of documentation is required. The documents most often used include the letter of credit, the bank draft, the bill of

lading or combined transport document; the commercial invoice, the insurance certificate, and the certificate of origin.

An (export) letter of credit (L/C) is a contract between an importer and a bank that transfers liability for paying the exporter from the importer to the importer's bank.

The bank draft, also called a bill of exchange is similar to a simple check in its use as the means of payment for an export-import transaction. If the transaction is payable on sight, the draft becomes a check when the exporter presents it. If the transaction is payable at some fixed time after acceptance of the documents, the draft is akin to a post-dated check, cashable at the specified date.

A bill of lading issued by a shipping company or its agent is used as evidence of a contract for shipping the merchandise and as a claim to ownership of the goods. The exporter owns the goods until the importer accepts the documents, at which point ownership shifts to the importer. The bill of lading serves as a receipt of the exporter, showing that it delivered the merchandise to the shipping company for transportation to the importer.

A commercial invoice is written by the exporter to describe precisely the merchandise and terms of sale.

The insurance certificate will explain what type of coverage is being used (e.g. fire, theft, water) and will name the insurer and the exporter whose property is being insured.

In order to assess tariffs and other government - imposed restrictions on trade, the shipment may require a certificate of origin, stating the country in which the goods were produced.

### **Methods of Payment in Foreign Trade**

The flow of money across national borders is complex and requires the use of special documents. Foreign trade usually is financed on credit. Exporters rarely get paid right away because of collection and foreign-exchange problems.

The basic methods of payment for exports are:

- Cash in advance
- Letter of credit
- Documentary collection or draft
- Open account
- Other payment mechanisms, such as consignment sales or counter trade.

If payment is to be made by a documentary collection or draft, also known as a commercial bill of exchange, the drawer (exporter) instructs the drawee (importer) to transfer the face amount on the bill of exchange at a given time. The transfer is made to a designated payee, possible to the exporter's bank at which the drawer has an account, or directly to the exporter. If the exporter requests payment be made immediately, the exchange instrument is called a sight draft. If payment is to be made later, for example, 30, 60, or 90 days after delivery, the instrument is called a time draft. These drafts generally contain a significant amount of information about the shipment. With a bill of exchange it is always possible the importer will not be able to make payment to the exporter at the agreed-upon time.

A letter of credit, however, obligates the buyer's bank in the importing country to accept a draft (a bill of exchange) presented to it, provided the draft is accompanied by the prescribed documents. A documentary letter of credit stipulates that payment will be made by the bank on the basis of the documents, not on the terms of the sale. A letter of credit denominated in the exporter's currency means the exporter incurs no risk of loss as a result of possible exchange-rate fluctuations.

A letter of credit can be revocable or irrevocable. A revocable letter of credit is one that can be changed by any of the parties involved. However, both exporter and importer may prefer an irrevocable letter of credit, which is a letter that cannot be cancelled or changed in any way without the consent of all parties to the transaction. With this type of letter, the importer's bank is obligated to pay and is willing to accept any drafts (bills of

exchange) at sight, meaning these drafts will be paid as soon as the correct documents are presented to the bank.

A letter of credit transaction may involve a confirming bank in addition to the parties mentioned above. With a confirmed letter of credit, the exporter has the guarantee of a bank in the exporting country as well as the guarantee of the importer's bank.

An exporter may sell on an open account. This means the necessary shipping documents are mailed to the importer before any payment from or definite obligation on the part of the buyer. Releasing goods in this manner is somewhat unusual because the exporter risks default by the buyer. An exporter ordinarily sells under such conditions only if it successfully conducted business with the importer for an extended time.

### **Forms of Payment**

Payment is the most important link of the foreign trade operation. The Buyer during the deal fulfillment wants to achieve as a rule following purposes:

- to receive goods or services in indicated in the contract time and place in necessary quantity and corresponding quality;
- to find out financing and to pay the contract being assured that the Seller completely carried out his obligations.

The Seller is interested in the swiftest receiving of payment. He needs in:

- 1) Assurance that in case of execution their obligations of the contract will be paid in coordinated terms and in complete volume.
- 2) As that no exterior circumstances will not hinder for execution for obligations which influence on the terms of receiving payment.

That is why, payment terms are always the matter of complex negotiations and search of compromises. There are following types of payment in up-to-day international trade:

- 1) Payment by open account - **Clean Payment**. Payment of the Seller's account for goods or services by the Buyer by bank remittance;
- 2) Payment by draft – **Bill of Exchange**. Payment by draft is divided into two parts: **import** and **export draft**.
- 3) **Documentary collection**. In this case the exporter directs through the remitting bank (usually own bank) contract documents to the collecting bank (as a rule in the importer's country) for payment documents against payment or documents against acceptance. Importer receives these documents only after payment or acceptance.
- 4) **Letter of Credit – L/C**. Letter of Credit is the bank obligation to give to the beneficiary (exporter) fixed amount of money in fixed currency. The bank or issuing bank which gives a Letter of Credit plays the main role in the credit operation.

So, there are four participants in the “classical credit operation”: applicant or (importer), issuing bank, advising or confirming bank and beneficiary (exporter).

There are many types of Letter of Credit. Let's consider two types of them:

**Irrevocable L/C** – it is a letter of credit which may be withdraw only due to a consent of a Seller.

**Confirmed L/C** – it means that the bank (which pays) encloses a guarantee of made payment after presenting of certain documents.

### **Terms of Sale**

Buyers need to know how much they will have to pay for products, and how, and the terms on which they will be delivered.

The terms of sale indicate responsibilities of the buyer and the seller in getting the goods to the destination. The responsibilities of the buyer and the seller should be spelled out as they relate to what is and what is not included in the price quotation and when ownership of goods passes from seller to buyer.

Incoterms are the internationally accepted standard definitions for terms of sale by the International Chamber of Commerce (ICC). Let's have a look at the most common of the 14 Incoterms used in international trade.

ExWorks (EXW). The goods are made available for the customer to collect from the exporter's premises in the firm's home country. Buyers take full responsibility for all transport and other risks and charges from the moment their consignments are collected.

Free on Board (FOB). The exporter (or freight forwarder) arranges for the consignment to be loaded on board a ship at a named port in the exporter's country. The buyer assumes responsibility for the goods the moment they pass over the ship's rail.

Free Alongside Ship (FAS) means that the exporter quotes a price for the goods, including charges for delivery of the goods alongside the vessel at the port. From that moment the customer is liable for losses resulting from theft, fire or other damage. The customer has to pay for loading the goods on the ship, ocean transportation and insurance.

ExShip (EXS). Goods are made available to the customer on board a ship at a named foreign port of destination. The customer is responsible for unloading the goods.

Cost and Freight (CFR). The exporter pays all the transport charges (excluding insurance, which is the customer's obligation) required to deliver goods by sea to a named destination. The customer assumes the risk of loss or damage to the goods from the moment they; over the ship's rail at the port of destination.

Delivered at Frontier (DAF). The customer takes responsibility for the consignment the moment it passes through a named frontier.

Cost, Insurance and Freight (CIF). This is the same as CFR but includes the requirement that the exporter and not the customer insure the goods to their final destination.

Delivered Duty Paid (DPP). The exporter assumes all the risks and expenses involved in delivering the goods to the customer's premises.

Carriage Paid To (CPT). The exporter pays the freight charges to a named destination. The buyer assumes all risks of loss or damage to the goods from the moment the exporter has delivered them into the carrier's custody.

Carrier and Insurance Paid To (CIP). With CIP the seller has the same obligations as under CPT but, in addition, has to arrange and pay for cargo insurance.

Free Carrier (FRC). This is the same as FOB but the exporter fulfils his obligation when he delivers the goods into the carrier's custody at the named port.

Free on Board Airport (FOB Airport). With FOB Airport the seller has the same obligations as under FOB. The exporter arranges for the goods to be delivered to the air carrier at the airport of destination. The buyer assumes responsibility for the goods the moment they have been delivered.

The careful determination and clear understanding of terms used by the parties involved are vital if subsequent misunderstandings and disputes are to be avoided.

### **Payment and reminder**

Business partners often make their mutual calculations by cheques according to the terms of payment. If payment does not make in time and it is necessary to remind for debtor about the overdue account. The first reminder is written in friendly style. But if in answer on this letter payment has not yet been made the creditor writes it in a more steady style.

### **Final Revision**

1. Characterize Money in the USA.
2. Determine the forms of payment and the kinds of the documentation for the international transactions.
3. Expose the role of Money in our life.
4. Motivate the necessity of the Letter-reminder.
5. Analyze Money and the Payment system.
6. Characterize the banks and business.

## Lecture 9 Finance

### Plan

1. Sources of Financing for New Small Firm
2. Corporate Finance
3. Banks & Business
4. Accounting
5. Pricing
6. Inflation
7. Taxation
8. Types of Taxes
9. Final Revision

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### Sources of Financing for New Small Firm

The capital of business consists of those funds used to start and run business. The funds may be either the owner's (equity capital) or creditors' (debt capital). Capital is also classified, depending on its use, as fixed or working.

Fixed capital refers to items bought once and used for a long period of time. These items include real estate, fixtures and equipment.

Working capital refers to the funds used to keep a business working or operating. It pays for merchandise, inventory and operating expenses such as rent, utilities (light and heat), taxes and wages. Cash on hand and accounts receivable is also considered working capital. Therefore, working capital is cash, or anything that can be easily and quickly turned into cash.

No firm should ever be started without a clear and positive understanding of where its total capital needs are coming from. The various types of financing available to business firms are usually classified as:

- 1. Short-term capital.** This is borrowed capital that is to be repaid within one year.
- 2. Intermediate capital. Short-term capital.** This is borrowed capital that is to be repaid in one to five years.
- 3. Long-term capital.** This is capital whose repayment is arranged for more than five years in the future.

**Sources of Funds for Small Firms: Equity capital.** Personal funds - saved or inherited. Loans from relatives and friends. Commercial bank loans. Mortgage loans. The Small Business Administration. Venture capitalists.

**Equity Capital** consists of those funds provided to the business by the owner(s). These funds come from the personal savings of the small business entrepreneur. If the entrepreneur decides to obtain more funds through equity sources, it can be done by having partners or selling stock.

**Personal Funds.** Whenever potential creditors, partners, or stockholders are invited to invest in or lend financial assistance to a new firm, their first question is "How much does the owner have invested?" Every business contains the element of risk and outsiders who invest in a new firm wish to be sure that such risk is shared by the owner.

**Loans from Relatives and Friends.** Many new owners are encouraged in their enterprise by parents, relatives or friends who offer to supply loans to the firm to get it started. The best way to avoid subsequent problems is to make sure that loans are made on a businesslike basis. They should be viewed as business dealings. The right of the owner to make decisions should be respected by all parties involved.

**Commercial Bank Loans.** The commercial bank is one of the main sources of short-term loans. Commercial bank loans are usually for short periods of time (less than one year), but many banks lend money for longer periods. The interest on a commercial bank loan is higher than many other sources. The business owner should establish a credit line with a commercial bank. A credit line means that the bank agrees to lend the business owner an amount of money, to a stated maximum, at any time.

### **Corporate Finance**

Corporations need financing for the purchase of assets and the payment of expenses. The corporations can issue shares in exchange for money or property. Sometimes it is called as equity funding. The holders of the shares form the ownership of the company. Each share is represented by a stock certificate, which is negotiable. It means that one can buy and sell it. The value of a share is determined by the net assets divided by the total number of shares outstanding. The greater the success, the more value the shares have.

A corporation can also get capital by borrowing. It is called debt funding. If a corporation borrows money, they give notes or bonds. They are also negotiable. But the interest has to be paid out whether business is profitable or not.

When running the corporation, management must consider both the outflow and inflow of capital. The outflow is formed by the purchase of inventory and supplies, payment of salaries. The inflow is formed by the sale of goods and services. *In the long run* (*зрештою. загалом*) the inflow must be greater than the outflow. It results in a profit. In addition, a company must deduct its costs, expenses, and losses on bad debts, interest on borrowed capital and other items. It helps to determine if the financial management has been profitable. The amount of risk involved is also an important factor. It determines the fund rising and it shows if a particular corporation is a good investment.

### **Banks & Business**

Banks are different in different countries. Let's speak about the banks in the USA. There, commercial banks are classified into two main groups. First, there are national banks. They are chartered and supervised by the Federal Government. Secondly, there are state banks. They are chartered and supervised by the state in which they are operated. All commercial banks can make loans to borrowers.

Major commercial banks in such cities as Tokyo, Paris, and Rio cooperate with each other. In this way they finance imports and exports between countries.

An importer buys merchandise from another country using the currency of that country. For that purpose he buys this currency from the foreign exchange department of his bank. And in the same way if an exporter receives foreign money from sales to other countries, he sells this currency to his bank. By this method the currency of any country can usually be exchanged.



### **Accounting**

Accounting shows a financial picture of the firm. An accounting department records and measures the activity of a business. It reports on the effects of the transactions on the firm's financial condition. Accounting records give a very important data. It is used by management, stockholders, creditors, independent analysis, banks and government.

Most businesses prepare regularly the two types of records. That is the income statement and balance sheet. These statements show how money was received and spent by the company. One major tool for the analysis of accounting records is ratio analysis. A ratio analysis is the relationship of two figures. In finance we operate with three main categories of ratios. One ratio deals with profitability, for example, the Return on Investment Ratio. It is used as a measure of a firms operating efficiency.

The second set of ratios deals with assets and liabilities. It helps a company to evaluate its current financial position.

The third set of ratios deals with the overall financial structure of the company. It analyses the value of the ownership of the firm.

### **Pricing**

All products and all services have prices. The price depends on different thing such as credit terms, delivery, trade-inallowance, guarantees, and quality and other forms of service, which price can produce the biggest profit during a long period of time. It's hardly possible to determine such a price. The price may be too high to produce a large volume or too low to cover costs. No other area of marketing operations has been a subject to bad practice. Many businesses pursue unsound price policies for long periods of time and are not aware about it.

Prices can be determined in different ways. For example, the prices of meat, cotton and other agricultural prices can be decided in large central market where forces of supply and demand exist. This is pure price competition. The prices on industrial products (iron, steel, etc.) are usually decided by large companies. As a rule the amount and price of goods sold to large number of buyers is controlled by a few competing sellers. Prices also can be set by the government, usually for different public services - railroads, electricity, manufactured gas, bus services, etc.

If demand increases, prices rise, profits expand and new investment is attracted. But other factors may be involved as well. Prices are related to each other in different ways. Ultimately, everything is related in price, since the consumer can buy and must pay for everything out of a particular, limited amount of money.

### **Inflation**

During its development any economic system passes through many business cycles, some mild and others extreme.

Inflation is such one that has a vital affect on a nation's economy. We all can notice that money could buy a lot more some time ago than it can these days. It means that purchasing power of money is lower now comparing to what it used to be.

Economists use the terms purchasing power or value to describe the quantity of goods and services we can buy with our money. When prices increase, our money can not buy as much, its purchasing power declines.

An extend period of raising prices is called inflation. When a price rises, there is both a winner and a loser. The loser is a buyer who has to pay more. However there is a benefit to the seller, who gets more. When people find the goods they sell rising in price, they see the increase as perfectly right, normal, and justified. On the other hand, when they find the goods they buy rising in price, they often view the increase as evidence of the seller's greed.

When the price of wheat rises, farmers see themselves at last getting a reasonable return from their toil. When the price of oil increases, the oil companies argue that they are getting no more than the return necessary to finance the search for more oil. When the price of books rises, authors feel they getting no more than a "just" return for their creative work.

However, when the farmer, the oil company, the author find that the prices of the goods they buy have increased, they believe they have been cheated by inflation.

Inflation affects people differently: some suffer, others benefit. Inflation hurts people living on fixed incomes and people who saved fixed amount of money for the retirement or for "a rainy day". Inflation can cause business mistakes. For good decisions business need an accurate picture of what is going on. When prices are going rapidly, the picture becomes obscured. Decision-makers cannot see clearly. Those who lend money are in the same position as those who save. If during the time of the loan inflation increases, the money returned when the loan comes due will be worth less than the original loan, unless the interest rate on the loan was greater than the rate inflation.

It is convenient to identify the major types of inflation: the most familiar form of inflation is called demand-pulled inflation; it suggests that demand is pulling up the price level. If the demand for goods and services increases faster than production, there simply won't be enough goods and services to go around.

Every market in changing supply condition can also raise prices. The cost of producing goods and services increases and the producers can no longer afford to sell goods at prevailing prices. They have to raise prices. The result is cost-push inflation.

However, when inflation gets beyond a moderate rate, there is a widespread agreement that it becomes a menace. It becomes more than a mere transfer of money from the buyer to the seller; it interferes with the production and exchange of goods. The situation during a very rapid inflation, when economic activity is severely disrupted is called hyperinflation. Hyperinflation - a skyrocketing of prices at annual rates of 1,000% or more - occurs most commonly during or soon after a military conflict.

For many people, changes in a price index are more than a matter of an idle curiosity. Real income is always affected by changes in consumer prices. To maintain the real wages or salaries in an inflationary period helps a cost-of-living adjustment. This means adjustment of nominal income to the rate of inflation. The adjustment is only partial and seldom protects fully against inflation.

### **Taxation**

Whatever we may think of any specific governmental expenditure, we must recognize on basic fact of life: we pay for government spending that is we give the government part of our income in the form of taxes.

But to pay the cost of the government is not the only function of taxation. Sometimes taxes are levied to protect selected industries; sometimes they are used to discourage activities the government considers being harmful. For example, it is very probable that cigarettes cause lung cancer and other serious ailments. In this connection we need to mention excise taxes. It is also the major source of revenue. Excise taxes are imposed on specific goods and services like alcohol, cigarettes and variety of other goods and services. Such taxes not only discourage production and consumption of these goods - by raising price and thereby reducing the quantity demanded - but also raise a substantial amount of revenue.

By increasing or decreasing taxes, government can directly affect the amount of money available to be spent.

Though neither society will survive without them, taxes are more criticized than praised. Everybody would agree that some taxation is necessary but the question that should pay taxes and what amount can lead to disagreement. If necessary, taxes are collected by force but there are however some principals for judging fairness.

The benefit principle. This principle recognizes that the purpose of taxation is to pay for government services. Therefore, let those who gain most from government services pay the most. Consider, for example, the case of highway tunnel or bridge. The drivers must be required to support the program through taxes. If the benefit principle of taxation is followed, it is up to the government to estimate how much various individuals and groups benefit, and to set taxes accordingly.

The ability to pay principle. If the government sets taxes according to benefit principle, it does not redistribute income. People are taxed in proportion to their benefits from governmental program. If the government wishes to redistribute income, it can set taxes according to the ability to pay. The basic measures of the ability to pay are income and wealth. It means that taxes ought to be paid by those who can afford them, regardless of the benefits they receive. This principle states that as income increases, the proportion spend on luxuries increases, while that spent on necessities decreases. It follows that taxing higher-income groups may deny them certain luxuries, but taxing the poor reduces their ability to buy necessities.

Economists use the term the tax incidence meaning distribution of the real tax burden. In other words the incidence refers to who actually ends up paying taxes.

### **Types of Taxes**

Most taxes can be classified as progressive, proportional or regressive by their economic impact on the individuals or firms that have to pay them.

If the income tax is designed to be progressive, it means that it takes a larger fraction of high income than of low income.

Thus people with high income pay not only more taxes but also pay larger fraction of their income.

A regressive tax is one that takes a higher percentage of a low income and a lower percentage of a high income. Sales taxes and property taxes are regressive - they impose higher tax rate on lower incomes. For example, a low-income family and a high-income family buy \$500 refrigerators with a sales tax of 8%. They would both pay a \$40 sales tax. For the poor family it would be a higher percentage of their total income than that of the rich one.

Regressive taxes are often regarded as unfair because they place the heaviest tax burden on those least able to pay.

A proportional tax seems to be fair because everyone pays the same rate.

### **Final Revision**

1. Describe the types of taxes.
2. Elucidate the sources of financing for the new small firm.
3. Explain the term "*inflation*".
4. Analyze the corporate finance.
5. Comment on: pricing.
6. Characterize Accounting.
7. Analyze the terms of the sale.
8. Characterize the banks and business.

## **Lecture 10**

### **Marketing. International Trade**

#### **Plan**

1. Marketing
2. Product Development & Planning
3. International Business
4. International Trade Organizations
5. What Is International Trade?
6. Final Revision

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### **Marketing**

Marketing includes all the business activities connected with the movement of goods and services from producers to consumers. Sometimes it is called distribution. On the one hand, marketing is made up of such activities as transporting, storing and selling goods and, on the other hand, a series of decisions you make during the process of moving goods from producer to user. Marketing operations include product planning, buying, storage, pricing, promotion, selling, credit, traffic and marketing research.

The ability to recognize early trends is very important. Producers must know why, where, for what purpose the consumers buy. Market research helps the producer to predict what the people will want. And through advertising he attempts to influence the customer to buy. Marketing operations are very expensive. They take up more than half of the consumer's dollar. The trend in the USA has been to high mass consumption. The construction of good shopping centres has made goods available to consumers. It provided a wide range of merchandise and plenty of parking facilities.

### **Product Development & Planning**

The number of new products coming into the market of western countries every year is overwhelming. The major part of these products is not new, but adaptations. It means that these products are not new; they are existing items to which a modification has been made. Only few products are really original or innovations. For instance a clock-television is an adaptation, but TV-set itself, the refrigerator - each was an innovation. A great number of innovations and adaptations are designed, produced and marketed by small businesses. Very often a new product is formed on the basis of the new business. Sometimes there is a patent to make the business more successful. But it happens very often that market research hasn't been done carefully.

Even in case larger scale producers do more research and testing there is no sure success. A promising new product may be also robbed of success by unreasonable prices, inadequate promotion and poor selling methods. Generally less than one fifth of all new products turn out to be profitable.

### **International Business**

International business includes all business transactions that involve two or more countries. Such business relationships may be private or governmental.

There are three primary motivations for firms to pursue international business: to expand sales, to acquire resources, and to diversify sources of sales and supplies.

The concept of international business includes the balance of trade (the relationship between exports and imports) and balance of payments (the difference between inward and outward cash flows).

A company can engage in international business through various means, including exporting and/or importing of merchandise and services, direct and portfolio investments, and strategic alliances with other companies.

Merchandise exports are tangible goods sent out of a country; merchandise imports are tangible goods brought in. Since these goods visibly leave and enter they are sometimes referred to as visible exports and imports.

Service exports and imports are international earnings other than those derived from goods sent to another country. Receipt of these earnings is considered a service export, whereas payment is considered a service import. Services are also referred to as invisibles. International business comprises many different types of services: travel, tourism, and transportation; performance of activities abroad; use of assets from abroad.

Foreign investment is the ownership of property abroad. Direct investment is a subset of foreign investment that takes place when control follows the investment. When two or more organizations share in the ownership of a direct investment, the operation is known as a joint venture.

Portfolio investment can be either debt or equity but the factor that distinguishes portfolio from direct investment is that control does not follow this kind of investment.

Countervailing forces influence the conditions in which companies operate and their options for operating internationally. The major factors causing changes in world trade and investment patterns are economic conditions, technology wars and political relationships.

The international corporation or global company has its origin. Usually it is the outgrowth of the great trading companies of the 17<sup>th</sup> and 18<sup>th</sup> centuries. In 1811 a New York statute said corporations could be created by the filing of documents. After that it became a matter of bureaucratic operations to become a corporation. By 1850 it was a very common thing in the United States and was under general statute in European countries as well. Since that time the corporate movement began. As the jet plane, satellite communications and computers began; it became possible for a company to control business in the entire world.

The growth of international corporate operations is faster than the economic growth of the industrialized nations. There are some projects which predict that within a generation almost a half of the free worlds production will be internationalized.

This trend for internationalism presupposes some benefits such as new jobs, higher living standards and the closing of the gaps between people - economic, educational and technological. At the same time serious questions can be asked. Is it the most efficient way to use world researches? Can the international corporation be the best force for a better world? Is it politically stronger than government? Can it take care of the self interest and competitiveness on behalf of the greatest good? And in what way can the global company work toward easing the world's crises - monetary, political, energy and food?

### **International Trade Organizations**

Most nations recognize the need to expand world trade. Consequently, some nations have joined together to form trading partnerships and to write up trade agreements that facilitate open trade.

Organizations and trade agreements that facilitate world trade include the International Monetary Fund (IMF), the World Bank, the General Agreement on Tariffs and Trade (GATT), common markets, and producers' cartels.

**The International Monetary Fund (IMF)** was signed into existence by 44 nations in 1944. The IMF is an international bank that usually makes short-term loans to countries experiencing problems with their balance of trade. Its basic objectives are to promote exchange stability, maintain orderly exchange arrangements, avoid competitive currency depreciation, establish a multilateral system of payments, eliminate exchange restrictions and create standby reserves.

**The World Bank (the International Bank for Reconstruction and Development)**, an autonomous United Nations agency, is concerned with the development of the infrastructure (roads, schools, hospitals, power plants) in less-developed countries. The

World Bank borrows from the more prosperous countries and lends at favourable rates to less developed countries.

**The General Agreement on Tariffs and Trade (GATT)** was established in 1948. This agreement provided a forum for negotiating mutual reductions in trade restrictions. In short, government leaders from nations throughout the world have cooperated to create monetary and trade agreements that facilitate the exchange of goods, services, ideas, and cultural programmes.

Some countries felt that their economies would be strengthened if they were to establish more detailed trade agreements with other countries in the same region. Some of these agreements involved forming producers' cartels and common markets.

**Producers' cartels** are organizations of commodity-producing countries. They are formed to stabilize or increase prices, optimizing overall profits in the long run. The most obvious example today is OPEC (the Organization of Petroleum Exporting Countries).

**A Common market** is a regional group of countries that have no internal tariffs. Common markets have a common external tariff and a coordination of laws to facilitate exchange. Notable are the European Economic Community (EEC), the central American Common Market (CACM), and the Caribbean Common Market (CCM).

There are many more such arrangements including negotiating groups (such as the Special Coordinating Committee for Latin America) that join together to negotiate trade agreement; commodity associations that bring together countries that are concerned with specific commodities (the group gathers statistics, does research, and provides forums for buyers and sellers of products such as cotton and wool); commodity agreements, which are multilateral agreements among buyers and sellers to stabilize prices and earnings (such as for cocoa, sugar, tea, and coffee); and more.

### **What is International Trade?**

When Honduras exports bananas to Switzerland, they can use the money they earn to import Swiss chocolate - or to pay for Kuwaiti oil or a vacation in Hawaii. The basic idea of international trade and investment is simple: each country produces goods or services that can be either consumed at home or exported to other countries.

The main difference between domestic trade and international trade is the use of foreign currencies to pay for the goods and services crossing international borders. Although global trade is often added up in U.S. dollars, the trading itself involves various currencies. Japanese videocassette recorder is paid for in German marks in Berlin, and German cars are paid for in U.S. dollars in Boston. Indian tea, Brazilian coffee, and American films are sold around the world in currencies as diverse as Turkish liras and Mexican pesos.

Whenever a country imports or exports goods and services, there is a resulting flow of funds: money returns to the exporting nation, and money flows out of the importing nation. Trade and investment is two-way street, and with a minimum of trade barriers, international trade and investment usually makes everyone better off.

In an interlinked global economy, consumers are given the opportunity to buy the best products at the best prices. By opening up market: a government allows its citizens to produce and export those things they are best at and to import the rest, choosing from whatever the world has to offer.

Some trade barriers will always exist as long as any two countries have different sets of laws. However, when a country decides to protect its economy by erecting artificial trade barriers, the result is often damaging to everyone, including those people whose barriers were meant to protect.

The Great Depression of the 1930s, for example, spread around the world when the United States decided to erect trade barriers to protect local producers. As other countries retaliated, trade plummeted, jobs were lost, and the world entered into a long period of economic decline.

### Final Revision

1. Explain the product development and planning.
2. Expose the role of the international business.
3. Analyze Marketing.
4. Analyze the International Trade Organizations.
5. Characterize the international trade.

### Lecture 11

#### Shopping. Insurance. Franchising Plan

1. Shopping
2. Consumer Rights
3. Wholesaling & Retailing
4. Small Business & Insurance
5. Franchising
6. Benetton – the Franchising King
7. Final Revision

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#### Shopping

Shops (stores – *амер.*) in England and in the USA are different. They reflect ideals of consumption society so it is practically anything you can find in it.

Consider London shops. London is a large city and you can find in it shops on any taste and level of profit. The fashion-conscious boutiques are situated in the King’s Road. If you want to buy fashion clothes of high quality you can visit Knightsbridge & Bond Street.

Oxford Street is the largest and the most popular trading centre in London. There you can find many department stores, shoe shops and fast food joints. The largest department store Selfridge’s has about 235 departments. Cheapest clothes you’ll buy in Marks & Spenser’s. Covent Garden offers combination of the classical boutiques with the shops of clothes on pleasant gathering round cafes and places of street entertainments. Supermarkets have self-service.

At the end of every season clothing and general shops conduct sales. Most of shops open until 6 o’clock PM. except Tuesdays (they work until 8 o’clock PM). Shops close all day on Sundays.

### **Consumer Rights**

In their role as consumers, ordinary EU citizens are key players in the Union's new frontier-free single market. The Union has in fact incorporated as the basis of its consumer policy, the protection of the five fundamental rights which lie at the heart of national policies. These are:

***The protection of consumers' health and safety*** - Only products which will not endanger health or safety may be put on the market. This means setting safety requirements, providing full information about potential risks, protecting consumers against physical injury.

***The protection of consumers' economic interests*** - There is for example a general ban on misleading advertising and unfair terms in contracts with consumers.

***Consumer rights to information and education*** - Consumers need to be put in a position where they can make an informed choice among goods and services offered. This includes objective information on the features and price of the items available. Consumers also require proper information about their efficient and safe use.

***The right to redress*** - Consumers have the right to receive advice and help when seeking redress for faulty products or for injury or damage resulting from the use of goods and services. There need to be simple, affordable and rapid procedures for settling complaints and claims.

***Consumer representation and participation*** - Representatives of consumers need to be present in decision-taking procedures on issues of concern to them at local, national or EU level. At Union level, this covers not only specific consumer issues but also other relevant policy areas like food laws, transport, competition policy, financial services, environment and the like.

When the Community (the former name of European Union) adopted its first consumer programme in 1975, it focused on the practical application of the five principles. As a first result, a number of directives were adopted over the next 10 years covering among other things the safety of cosmetic products, the labelling of foodstuff, misleading advertising, consumer rights in door-step selling, product liability and the provision of consumer credit.

In addition to its programme of legislation on consumer protection, the Union took steps to make sure the interests of consumers are taken into account at local and EU level. It has supported the development of national consumer organizations and of five major EU-wide organizations with consumer interests. These are:

- The European Consumer's Organization (BEUC),
- The Confederation of Family Organizations in the European Union (Coface),
- The European Community of Consumer Cooperatives (Eurocoop),
- The European Trade Union Confederation (ETUC),
- The European Interregional Institute for Consumer Affairs (EIICA)

Internally, the European Commission created an independent Consumer Policy Service in 1989 in order to give more authority and a higher profile to the implementation of consumer policy.

According to the data of 1991, nearly 64 % of Community GDP is devoted to private consumption, the highest proportion being 70.3 % in Greece and the lowest 52.5 % in Denmark (63.4 % in UK). The remainder of the GDP is devoted mainly to financing investments and the collective consumption of general government.

On average, Europeans devote 20 % of their "consumption" budget to food (ranging from 37.8 % in Greece to 16.6 % in Germany, 21.5 % in UK) whereas 17.2 % covers housing expenditure (27.8 % in Denmark as against 10.3 % in Portugal, 18.5 % in UK). There are also marked disparities in spending on leisure and education (4.3 % in Luxembourg compared with 10.5 % in Ireland, with a UK average of 9.7 %).

There is plenty to be done, even after the legislative programme set out in The Maastricht Treaty on European Union is completed. The single market, like any other, needs to balance the interests of buyers and sellers if it is to operate efficiently. This means not only fixing additional rules for consumer protection but also ensuring that existing ones are applied correctly (which is not always the case).



### **Wholesaling & Retailing**

Retailing is selling goods and services to the ultimate consumer. Thus, the retailer is the most expensive link in the chain of distribution. Being middlemen, they make their profit by charging the customer 25 to 100 per cent more than the price they paid for the item.

The retailers operate through stores, mail-order houses, vending machine operators. There are different types of retail stores: department stores, discount houses, cooperatives, single line retailers. The major part (over 95 per cent) of retail establishments concentrate on a single line of merchandise for example, food, hardware, etc. But nowadays there is a trend for many single line stores to take on a greater variety of supplies.

The retailer performs many necessary functions. First, he may provide a convenient location. Second, he often guarantees and services the merchandise he sells. Third, the retailer helps to promote the product through displays, advertising or sales people. Fourth, the retailer can finance the customer by extending credit. Also the retailer stores the goods in his outlet by having goods available.

There are different types of retailing shops. They are: department stores, discount house, and co-operatives, single line retailers. However, the modern trend concludes of increasing and merging of little shops.

Wholesaling is a part of the marketing system. It provides channels of distribution which help to bring goods to the market. Generally indirect channels are used to market manufactured consumer goods. It could be from the manufacturer to the wholesaler, from the retailer to the consumer or through more complicated channels. A direct channel moves goods from the manufacturer or producer to the consumer.

It's includes merchant wholesalers, wholesalers middlemen and middlemen. About two thirds they take title to the goods. There are also agent middlemen who negotiate purchases or sales or both. They don't take title to the goods they deal in. Sometimes they take possession though. These agents don't earn salaries. They receive commissions. This is a percentage of the value of the goods they sell.

The wholesaling is the sphere of activity of small business often. The wholesalers facilitated very much the process of Sales, so as working with the constant wholesalers; the shop's principle can not keep the warehouses with large assortment of production. They act through their wholesale units. Retailing - it is sale of goods and services to ultimate customer. It executes many of functions and presents itself the most expensive part of market chain.

Wholesaling is often a field of small business, but there is a growing chain movement in the western countries. About a quarter of wholesaling units account for one-third of total sales.

Wholesalers simplify the process of distribution. For example, the average supermarket stocks 5.000 items in groceries alone, a retail druggist can have more than 6.000 items. As a wholesaler handles a large assortment of items from numerous manufacturers he reduces the problem of both manufacturer and retailer. The store-keeper does not have to deal directly with thousands of different people. He usually has a well-stocked store and deals with only a few wholesalers.

### **Small Business & Insurance**

In ancient times, merchant ships were sometimes captured by pirates and held for ransom. Merchants began to contribute to a common fund which was used to pay the ransom. After a time, the merchants saw the advantages of the extending this system of sharing risks to take care of the loss of cargo from fires and storms, in addition to piracy. When a person takes out insurance, these same principles of sharing losses are followed. Competition is a risk to the business owner and can be met by ability, knowledge, and imagination. There are other risks that are not insurable. These include the effects of a business depression, changes in styles and public tastes, and population changes from one part of the city or country to another.

There are risks that are insurable, and a business owner can guard against them. These are risks for which are possible great financial loss can be transferred all or in part to an

insurance company pool. It should be noted that only the financial loss can be transferred. The annoyance and inconvenience caused by damage, loss of property, or personal injury still remains.

There are several insurance terms which should be known. You must have an insurable interest in something in order to insure it. A financial loss must occur, and only property or relationships which are valuable to the insurer can constitute an insurable interest. For instance you could not insure the life of your competitor. You must be able to prove a loss or the insurance company will become suspicious.

Insurance for your business can be divided into six classes. These classes include liability insurance, property insurance, business interruption insurance, fidelity bonds, business life insurance, and special insurance.

The insurance policy is a contract between the insured and the insurance company. Therefore, it is important that the buyer read, understand, and fulfil the obligations of the agreement.

The business owner is urged to seek legal advice for business problems. You may feel that getting a lawyer is too expensive. If you make a mistake that a lawyer could have prevented, however, the loss could easily cost you a great deal more than the lawyer would have charged you. Whether it is buying insurance, getting an accountant, seeking legal aid, or buying merchandise, you should never be ashamed of asking for help. All business owners need help in making decisions.

### **Franchising**

Good planning, financing and management are essential to any type of small firm. This is true whether the firm is a franchisee, a newly created firm, or an established firm under new ownership. That franchisees have a lower failure rate than other new small businesses is due in most cases to the managerial assistance provided by the franchiser. Failures can occur in any type of small firm when management does not apply continued good practice in the operation of the firm.

Franchising became very popular in the decade of the 1970s, and this growth has continued in the 1980s. Franchising is basically a system for distributing products services through associated resellers. The franchise gives rights to the franchisee to perform or use something that is that the property of the franchiser. The parent company is the FRANCHISER. The small business owner who buys a franchise is the FRANCHISEE.

The objective of franchisees is to achieve efficient and profitable distribution of a product or service within a specified area. Both parties contribute resources. The franchiser contributes a trademark, a reputation, known products, managerial know-how, procedures, and perhaps equipment. The franchisee invests capital in the purchase of the franchise and provides the management of the operation in accordance with rules set down by the franchiser. Marketing procedures may be specified, and a common identity is established.

Most franchises can be classified into one of the three categories that follow:

- *Straight-product-distribution franchises.* Under this type of franchise, which is the most popular today, franchisers merely supply the franchisees with their products in salable form and the franchisees sell them in that same form. Auto agencies and appliance shops are prominent examples. The franchisers earn their profit from the price at which they sell to the franchisee.

- *Product-license franchises.* In these cases the franchisees use the franchisers name but manufacture their products to comply with the franchisers requirements. The franchisers provide brand identity and usually specify methods of manufacturing and/or distributing the product.

- *Trade-name franchises.* Under this type of franchise, the franchiser licenses its trade name to the franchisee but seldom exercises any control over the product or service being marketed. Equipment distributors often use this method of franchise.

Despite the great growth and popularity of franchising in recent years, it should be noted that not all franchises have been successful. Great care should always precede any decision to buy a franchise.

It is obvious that franchising has taken an important place in the small business field in this country. Many American franchisers have extended their franchises around the world. This significant development, when handled with proper consideration for both parties, can provide real advantages to both franchiser and franchisees.

### **Benetton – the Franchising King**

Benetton opens an average of one of its familiar green and white stores every day. Most of these are franchised.

It has been estimated that Benetton is capable of growing by 15 -20 percent each year for the foreseeable future. These shops have been almost exclusively franchised to hasten the Group's expansion and to keep the financial exposure to a minimum; but they differ significantly from most franchises. To avoid the usual quality problems, they are fully owned by carefully screened entrepreneurs.

The franchisees arrange all their own finance, but they pay no fees or royalties. Their obligations are to carry only Benetton clothes, to achieve certain minimum sales levels, to follow guidelines for price mark-ups and to adopt one of the standard shops layouts. The locations are chosen by the company or one of its agents.

At the heart of the system are the 75 Benetton agents worldwide, all of them are also shop owners. They have primary responsibility for choosing store owners, teaching them the Benetton business philosophy and supervising operations in their territories. Their commission payments are based on total sales, within their territory.

When each new collection is ready, the territory agents arrange a show for their store owners and relay all orders to the company. As shop owners themselves, the agents are also expected to keep a close eye on the market, constantly passing on information and suggestions.

### **Final Revision**

1. Consider the Wholesaling and Retailing.
2. Explain the meaning of the term “*franchising*”.
3. Comment on: the pattern of Franchising.
4. Expose the role and necessity of the insurance of the small business.

## **Lecture 12 Computers. The Internet**

### **Plan**

1. Computers
2. The Internet
3. Final Revision

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## **Computers**

The computer industry is one of the largest in western countries and especially in the USA. It includes companies that manufacture, sell and lease computers, as well as companies that supply products and services for people working with computers.

A computer cannot think. A human operator puts data into the computer and gives instructions. The operator writes instructions which determine the mathematical operations on information. A computer solves mathematical problems very rapidly. Traditionally, the computer in business is used to process data. This involves different administrative functions such as preparation of payrolls, inventory control in manufacturing, warehousing and distribution operations, customer accounting, billing by banks, insurance companies, public utilities and mass circulation magazines. Now the computer takes on new kinds of jobs. It has become more involved in business operations as an essential tool in making decisions at the highest administrative level.

## **The Internet**

The Internet, a global computer network which embraces millions of users all over the world, began in the United States in 1969 as a military experiment. It was designed to survive a nuclear war. Information sent over the Internet takes the shortest path available from one computer to another. Because of this, any two computers on the Internet will be able to stay in touch with each other as long as there is a single route between them. This technology is called packet switching. Owing to this technology, if some computers on the network are knocked out (by a nuclear explosion, for example), information will just route around them. One such packet-switching network already survived a war. It was the Iraqi computer network which was not knocked out during the Gulf War.

Most of the Internet host computers (more than 50 %) are in the United States, while the rest are located in more than 100 other countries. Although the number of host computers can be counted fairly accurately, nobody knows exactly how many people use the Internet are millions, and their number is growing by thousands each month worldwide.

The most popular Internet service is e-mail. Most of the people, who have access to the Internet, use the network only for sending and receiving e-mail messages. However, other popular services are available on the Internet: reading USENET News, using the World-Wide Web, telnet, FTP, and Gopher. But who actually pays for sending e-mail messages over the Internet long distances, around the world? The answer is very simple: a user pays his/her service provider a monthly or hourly fee. Part of this fee goes towards its costs to connect to a larger service provider. And part of the fee got by the larger provider goes to cover its cost of running a worldwide network of wires and wireless stations.

But saving money is only the first step. If people see that they can make money from the Internet, commercial use of this network will drastically increase. For example, some western architecture companies and garment centres already transmit their basic designs and concepts over the Internet into China, where they are reworked and refined by skilled - but inexpensive - Chinese computer-aided-design specialists.

However, some problems remain. The most important is security. When you send an e-mail message to somebody, this message can travel through many different networks and computers. The data are constantly being directed towards its destination by special computers called routers. Because of this, it is possible to get into any of computers along the route, intercept and even change the data being sent over the Internet. In spite of the fact that there are many strong encoding programs available, nearly all the information being sent over the Internet is transmitted without any form of encoding, i.e. "in the clear". But when it becomes necessary to send important information over the network, these encoding programs may be useful. Some American banks and companies even conduct transactions over the Internet. However, there are still both commercial and technical problems which will take time to be resolved.

The Internet can be divided into five broad areas.

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

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

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

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

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

### **What Do People Use Computers for?**

A word processor is a computer use to prepare documents or letters, or the software that is used for this purpose. Many people use their computers for word processing, e.g. writing letters and reports. A lot of business people use spreadsheets - a program used to enter and arrange numbers and financial information and databases - programs which allow you to store, look at and or change a large amount of information quickly and easily. Some people also use graphics - the pictures and symbols a computer program can produce.

More and more people are becoming computer-literate – they have experience of working with computers and know how to use them, as many programs and machines are so user-friendly - easy to use.

You can now connect your computer to computers all over the world using the Internet - a system that allows computers to connect using telephone lines. People send each other e-mail - electronic mail messages using this system of network.

If your computer is slow it may need more memory. It may crash - stop working if there is not enough memory or of it has a bug - a software problem; also a virus. Make sure you make a back-up copy of your work (or an extra copy on a floppy disk).

There were two interesting items in the paper some time ago. One was about a man who received a bill from the telephone company for \$999,999,00 for three months! The other was about a man who received \$2,000 a month - for doing nothing.

The connection between the two news items is simple: computers - the worst invention of the 20<sup>th</sup> century. The telephone bill came from a computer which made a horrifying mistake: the man's real bill was only \$21,36. The other item was not so amusing. A man walked into the unguarded computer room of a large packaged food company and expertly programmed the computer to pay him \$2,000 a month for raw meat which he "supplied" to the company. The computer wrote out a cheque, and even "signed" it. It was only a random check that uncovered the trick. It could be happening in thousands of other companies all over the world.

Computers are not the miracle-workers that some people say they are. They make mistakes, they're often slower than humans, and they're easily fooled. The US army used to conscript people with the help of a computer. The army sent out a card, which had to be filled in and sent back. It was easy to avoid being called up, simply by dripping candle-wax on the card. The computer couldn't read the card, and did nothing with it.

**“Audible Alibis” for Phone Cheats**

For liars and cheats, mobile phones are already an invaluable tool.

Now, a Romanian firm is making them even more useful, by providing a host of “audible alibis” to help users persuade their bosses, lovers, friends and foes that they are where they say they are.

If you oversleep, you can phone into work from home and claim to be stuck in a traffic jam; the Sound Cover software will provide all the necessary hooting and engine noise to make the lie convincing. Other background sounds include “storm”, “at the park”, “at the dentist” and “circus parade”.

There is also a “phone ring” facility, which programmes a telephone to start ringing incessantly in the background 15 seconds into the call, providing the perfect excuse to cut short, or get rid of a talkative friend. Such skullduggery costs £9.95 and can be downloaded from the internet.

**Final Revision**

1. Motivate the role of the Computer in modern life.
2. Substantiate the role and place of the Computer in our life.
3. Characterize the Internet.

### 3. ПРАКТИЧНІ ЗАНЯТТЯ

#### Practice 1

#### “Culture of Professional Communication”

##### Plan

1. Active vocabulary learning (topic “Culture of Professional Communication”)
2. Exercise practice: ex. 4, 8, 13, 23
3. Reading and translation: ex. 6
4. Speaking practice: ex. 1, 2, 5, 7, 10, 11, 12, 15, 16, 18, 19, 20, 21, 22, 24, 24
5. Role-play: ex. 1, 5, 6, 23
6. Reading of Appendixes: 1, 2, 3
7. Home task: ex. 9, 17, 3, 14

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##### Active Vocabulary

*apply for a visa* - запросити візу

*be at smb's disposal* - бути у чьомусь розпорядженні

*be liable to duty / duty free* - підлягає оподаткуванню/не підлягає ...

*be out of petrol* - закінчитися (про пальне)

*be run by* – під керівництвом

*bill* - 1) рахунок (у ресторані, магазині); 2) законопроект, біль; 3) амер. банкнота; 4) вексель, тратта;

*board* - посадка на літак

*boardroom* - конференцзал

*chat* – вести бесіду

*check in* - зареєструвати(ся)

*come to an agreement* - прийти до згоди

*conclude (make) an agreement (strike a deal)* - укласти угоду

*concourse* - амер. зал, головний вестибюль вокзалу

*conversation* – розмова, бесіда

*counter* - вікно реєстрації

*counterpart* – колега; протилежна сторона

*customs fee* - митні збори

*declare* - задекларувати

*declared value* - заявлена цінність

*deposit* - 1) задаток; 2) вклад у банк, депозит  
*destination* - місце призначення  
*entrance (entry) visa* - в'їзна віза  
*exit visa* - виїзна віза  
*get through the customs* - пройти митний догляд  
*grant a visa* - надати візу  
*have (have got) an appointment with smb* - мати ділову зустріч з кимось  
*I have a room reserved ...* - на моє ім'я замовлено номер (у готелі)  
*I would rather have ...* - мені б краще влаштувало ...  
*interfere* – втручатися; перешкоджати; набридати  
*let smth out on hire (to hire out smth)* - давати щось напрокат  
*Lets go down to business* - Перейдемо до справи  
*make an appointment with smb* - призначити ділову зустріч з кимось  
*minefield* – сфера моєї діяльності  
*negotiations (talks)* – переговори, обговорення умов  
*open-date ticket* - білет з відкритою датою  
*pay cash* - платити готівкою  
*petrol (gas – амер.)* - пальне  
*place money on deposit* - вносити гроші на депозит  
*put a visa on a passport* - поставити візу у паспорт  
*relationship-building* – побудова взаємовідносин  
*Remember me Mr. P.* - Передайте від мене вітання містеру П.  
*return ticket, round ticket* (амер. *two-way ticket*) - зворотний квиток  
*run a business* – керувати бізнесом  
*run fast* - йти швидко (про поїзди, автобуси)  
*single (double) room* - одно(дво)місний номер  
*single ticket* (амер. *one-way ticket*) - квиток в одну сторону  
*small talk* – світська бесіда  
*staff, personnel* - штат  
*terminus, (Pl. termini)* - кінцева зупинка

### 1. Translate into English

1. Ці подарунки не підлягають оподаткуванню.
2. Ви повинні були запросити візу в посольстві 5 місяців тому.
3. Наші директори не дійшли згоди.
4. Цей менеджер не вмів укладати угоди.
5. Вам потрібно задекларувати свої речі.
6. На 11 годину ранку в мене призначена зустріч з одним із представників цієї компанії.
7. Дайте, будь ласка, рахунок.
8. Вам потрібно зареєструватися в головному вестибюлі аеропорту.
9. Ми повинні заплатити митні збори та пройти митний догляд.
10. На жаль, в мене немає в'їзної візи.

### 2. Read the visit card and answer the following questions

<b>CONTINENTAL EQUIPMENT</b>	
<b>John G. Smith</b> Financial Director	
9 North Road, Brighton, BN1, 5JF, England Phone: (0273) 543359 Fax: (0273) 559364	



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

### 3. Make up own visit card

### 4. Find the American equivalent

*subway, cab, apartment, corporation, downtown, highway, attorney, baggage, soccer, railroad, round-trip ticket, salesman, ticket-office, one-way ticket, fall, gas, schedule*

Return ticket, shop assistant, company, autumn, petrol, city centre, underground, timetable, luggage, taxi, football, railway, motorway, lawyer, flat, single ticket, booking office.

### 5. Translate into English

1. Запросіть, будь ласка, містера Брайта. – Одну хвилинку, я зателефоную йому.
2. Зачекайте хвилинку, будь ласка.
3. Зараз вийде секретар містера Брауна.
4. Чи не міг би він Вам передзвонити?
5. Чим я можу допомогти вам?
6. Я хотів би поговорити з вашим представником.
7. Вставайте кожного разу, коли в кімнату заходить жінка.
8. Подивіться в люстерко, перш ніж вийти з дому.
9. Задавайте питання, щоб підтримати бесіду.

### 6. Read the text and give your comments on the following rules etiquette

#### Telephone etiquette

The techniques of telephoning are very much the same in countries. Only remember your good telephone manners.

1. When talking on the telephone - speak clearly. Do not shout and take your cigarette out of your mouth.
2. Make sure that your conversation with a busy person is as brief as possible.
3. When calling a friend who does not recognize your voice – don't play "Guess who". Announce yourself promptly.
4. When you get a wrong number don't ask "What number is this?" It is good manners to ask "Is this two-three-four-five-six?" If not - apologize.
5. If a wrong number call comes through don't lose your temper. Simply say: "Sorry, wrong number" - and hang up.
6. Always identify yourself when making a call, especially if you are calling on business, e.g. "This is Mr.Volkov of the Ukrainian Trade Mission. Could I speak to Mr. Gones...".
7. If you have a visitor, do not carry on a long chat while your visitor tries hard to avoid listening to your conversation. The best thing to do is to say you are busy at the moment and ... May I call you back in a little while?" But don't forget to do so.

#### Etiquette in Business

Social behaviour and manners are important factors in communication. The etiquette for communicating is more effective (sometimes) when conducting international business.

- Never give a gift of liquor in Arab countries.

- In Arab countries never turn down food or drink; it's an insult to refuse hospitality. But don't be too quick to accept either, a ritual refusal ("I don't want to put you to any trouble".) is expected before you finally accept.

- In Pakistan, remember the Moslems pray 5 times a day, so don't be surprised when, in the midst of negotiations, your partners excuse themselves and conduct prayers.

- In Africa and in India, people may distrust you and avoid doing business with you if you get strictly to business. Africans need plenty of time to get to know their future partners and are suspicious of those who are in a hurry.

You will see how important it is to know other cultures, use their experience in your own country.

1. The house...	<i>a) desirable as home. (Japanese)</i>
2. East or west...	<i>b) where your heart is. (American)</i>
3. One's house...	<i>c) shows the owner. (English)</i>
4. No place is as...	<i>d) sees nothing but home. (English)</i>
5. There is no place...	<i>e) one's castle. (English)</i>
6. Home is...	<i>f) home is best. (Dutch)</i>
7. He that lives always at home...	<i>g) like home. (English)</i>

### Handshakes

In Spain, let a handshake last 5 to 7 strokes; pulling away too soon may be interpreted as a sign of rejection.

In France, however, the preferred handshake is a single stroke.

In Ukraine, the length of the strokes depends on the feeling you want to express: a short casual stroke is good for business and the longer the handshake, the warmer the welcome.

In Canada, a weak, "fishy" handshake is disliked. A strong firm handshake is most desirable.

In England, never stick pens or pencils or other subjects in your front suit pocket. Doing so is considered gauche (socially awkward, tactless).

Stress the longevity of your company when dealing with Germans, Dutch, and Swiss. If possible, print the founding date on your business card.

### 7. Translate into English:

1. Я погано розмовляю англійською, тому мені потрібен перекладач.
2. Прошу передати мою візитну картку містеру Н.
3. Чи може нас прийняти містер А.?
4. Займайте свої місця та давайте перейдемо до справи.
5. Представник нашої фірми має бажання обговорити з Вами декілька питань.
6. З якими країнами ви маєте торгові відносини?
7. Я сподіваюсь, що наші ділові контакти будуть плідними.
8. Ви зацікавлені в цьому співробітництві?
9. Ми щойно вийшли на ринок з цим товаром. (*to introduce smth to ...*)
10. У нас великий досвід в експорті цього товару.
11. Ми надіслали Вам наш запит минулого тижня / в кінці місяця / на початку цього місяця / 10 квітня.
12. Ми змушені переглянути / відхилити / погодитись на цю пропозицію.
13. Пропозиція потребує вашого підтвердження.
14. Ми отримали ваш запит на машини (меблі, обладнання).
15. Ми хотіли б обговорити контракт на поставки цього товару пункт за пунктом.
16. Це наші стандартні умови постачання.
17. Ми можемо запропонувати вам товар високої якості.

**8. Make own ABC:**

<b>A</b>	Assiduous	<b>N</b>	Negotiative
<b>B</b>	Broad-minded	<b>O</b>	Obstinate
<b>C</b>	Clever	<b>P</b>	Polite
<b>D</b>	Determined	<b>Q</b>	Quick-thinking
<b>E</b>	Energetic	<b>R</b>	Reserved
<b>F</b>	Flexible	<b>S</b>	Self-assured
<b>G</b>	Gainy	<b>T</b>	Thrifty
<b>H</b>	High-lying	<b>U</b>	Uncorrupted
<b>I</b>	Industrious	<b>V</b>	Venturesome
<b>J</b>	Just	<b>W</b>	Well-bred
<b>K</b>	Keen	<b>X</b>	eXperienced
<b>L</b>	Loyal	<b>Y</b>	Youthful
<b>M</b>	Motivated	<b>Z</b>	Zealous

**9. Read and translate****Business Etiquette - Office Manners**

If you really want to be a success as a businessman, promise yourself:

- to be so strong that nothing can disturb your peace of mind;
- to talk about health, happiness and prosperity to every person you meet;
- to make all your colleagues feel that there is something in them;
- to look at the sunny side of everything and make your optimism come true;
- to think only of the best and to work only for the best and expect only the best;
- to forget the mistakes of the past and press on the greater achievements of the future;
- to give so much time to the improvement of yourself that you have no time to criticize others;
- to be too large for worry, too noble for anger, too strong for fear and too happy to permit the presence of trouble.

**Your Office Manners**

Introductions are usually made by your boss or the boss' assistant or secretary in the formal business pattern.

When introducing people to each other, don't worry about the technicalities of introductions, just remember that:

- A man is always presented to a woman, not a woman to a man.
- The honored one's name is said first, the name of the person being presented follows.
- "May I present?" or "May I introduce?" or "I have the honour to present?". They are all correct, but they're a bit stiff for modern usage. A plain and simple, "Mrs. Hamment, Mr. Crown". And you needn't go on to give each a biography.
- Present the young to the old, the lesser to the greater.

When you are introduced you stand, whether being introduced to a man or to a woman.

Please note: it is never correct to call anyone in business like "pal", "bud", "baby", "Honey" or "darling". Pet names are considered cheap.

<b><i>Don't say:</i></b>	<b><i>Do say:</i></b>
<i>How are you?</i>	<i>How do you do? (formal) Hello. (informal)</i>

Only after this routine you can say "Pleased to meet you", "Nice to meet you".

**Hints for the Office Manager or the Boss**

Here are some suggestions:

- Don't order, ask and be polite. It amounts to the same thing, but it sounds - and works - better.

- Remember that people work with you, not for you. They like to be spoken of as associates, not as slaves.
- Keep your promises. It's important to make a note of every promise - whether it is something important or something you think less important.
- Criticize, if you must, only in private - and do it objectively.
- Never criticize anyone in public or in anger.

**The Secretary**

Drawing room manners are out of place in an office, and you are not expected to jump to your feet and hold a chair for your secretary every time she comes into your office. But take care not to treat her as if she were nobody. You should say a pleasant "Good morning" when you come in and "Please" and "Thank you" at every opportunity.

This is what you should expect from your secretary:

- a) Polite handling of the telephone calls.
- b) Courteous handling of the visitors.
- c) Confidential treatment of the business and private affairs.
- d) A business like air.

It means:

- calling you "Mr" in front of outsiders;
- wearing clothes suitable for the office;
- confining her personal phone calls to the minimum;
- asking you if you will need her any longer before she covers her typewriter (computer).

**The Receptionist**

The receptionist should dress conservatively, sit quietly, and attentively, speak softly, address and refer to employees and visitors formally, and stay off the telephone except on matters of business. When the receptionist calls you to say that someone is there to see you she should always speak in the third person: "Mr. Ross to see Mr Wright" never "Mr. Wright, there's Mr. Ross out here to see you".

Here are some "Don'ts" and "Do's" for the receptionist:

<i><b>Don't say:</b></i>	<i><b>Do say:</b></i>
<i>Wait a minute. Who are you? What do you want to see him about? He's busy.</i>	<i>May I help you? Let me ring his office to see if he is in. Is he expecting you? Mr. Wright's secretary will be right out. Won't you sit down for a minute, please?</i>

**The Mailroom Clerk**

Mail clerks should be asked to move around the office quietly and to avoid interrupting others with chit-chat as they make their appointed rounds. They should lay the mail on desks or in file boxes, not dump or throw it.

**Hints for the Businessman's Social Life**

Whether by choice or by chance there'll be time when business and social lives are entwined, for business reasons.

That's why there are essentials of everyday etiquette in everyday social life:

- Stand up whenever a woman enters a room if you are sitting, and keep standing until she sits or goes.
- Stand up for introductions, greetings and leave-takings.
- Stand up when someone, man or woman, is trying to pass in front of you while sitting in the theatre/
- Stand out of the elevator (and out of the way), when someone farther back wants

- to get out and you are blocking the door.
- Walk on the street-side of the sidewalk to “protect” your woman companion. Keep her on your right.
- Take off your hat when you are indoors, except in lobbies, corridors, department stores.
- Shake hands for all introductions and all goodbyes to men, but don't offer your hand to a woman unless she extends hers first.
- You get off the bus first.
- Hold all doors for the woman.
- Hold all chairs for the woman when she sits and when she rises.
- Help her in and out of her coat.
- Relieve her of heavy things - suitcases, briefcases, books, etc.

**At a Restaurant with a Businesswoman**

- You check your hat and coat first, then you offer to check her things.
- She goes ahead of you to the dining-room.
  - First you repeat her order to the waiter, then you repeat your own.
  - When speaking to the waiter, you must refer to her “the lady”: “Salad for the lady”, not “she will have salad”.
  - When it's time to go, you ask the waiter to bring the check.
  - Once payment is made, you stand, walk around to help her, and then allow her to precede you to the checkroom. You claim your hat and coat, ask the doorman to get you a taxi - and you are off.

**Basic Rules of Social Etiquette**

In public the best manners are the quietest. Try not to attract attention to yourself. Be careful of compliments. Give them in private, whenever possible. Don't use a lot of foreign words and phrases. Don't say, “Huh?” or “What?” when you mean “What did you say?” or “Sorry – I didn't hear what you said”.

**10. How the impression you may give, especially to a foreigner, can be affected by. We form impressions from how people look, dress, speak, and express attitudes by nonverbal means such as gestures, eye movements, or posture. Try to determine the meaning of these statements**

<i>a) shaking hands, touching, etc</i>	<i>d) smiling, blinking, browning, looking someone straight in the eye, looking down, etc.</i>
<i>b) crossing your arms, sitting up straight, etc.</i>	<i>e) sighs, yawns, knocking loudly or softly at the door, clicking a ballpoint pen, etc.</i>
<i>c) hair, make up, suit, tie, etc.</i>	<i>f) sounding cool, friendly, familiar, serious, etc.</i>
<i>g) politics, business, sport, family, etc.</i>	

1. Your expression ....
2. The noises you make ...
3. Body contact ...
4. Body language ...
5. Your clothes and appearance
6. What you talk about
7. Your tone of voice

**11. Now choose the best word from the brackets ( ) to fill the gap**

1. Can we \_\_\_\_\_ up a meeting for early next week?

a) <i>arrange</i>	b) <i>set</i>	c) <i>agree</i>
2. I'm afraid I've got to bring _____ this morning's meeting to ten o'clock.		
a) <i>up</i>	b) <i>along</i>	c) <i>forward</i>
3. Something came up so they _____ Monday's meeting till Friday.		
a) <i>postponed</i>	b) <i>cancelled</i>	c) <i>fixed</i>
4. Robert is off sick so Michael will have to _____ the staff meeting.		
a) <i>charge</i>	b) <i>chief</i>	c) <i>chair</i>
5. We have got to _____ the meeting in London because our boss will be in Spain.		
a) <i>go</i>	b) <i>attend</i>	c) <i>visit</i>
6. It's a very important meeting so make sure you don't _____ it.		
a) <i>miss</i>	b) <i>lose</i>	c) <i>avoid</i>
7. On Friday we have a meeting _____ our most important client.		
a) <i>of</i>	b) <i>with</i>	c) <i>to</i>
8. It wasn't really a meeting, just an informal _____ over coffee.		
a) <i>speech</i>	b) <i>report</i>	c) <i>chat</i>

**12. Here are some of the tried and tested ways of keeping your sanity and avoiding falling asleep during the sort of meeting you wouldn't wish to see your worst friend. Underline the most interesting variant you like**

#### **How to Survive a Boring Meeting**

1. Imagine the Chairman or Chairwoman with no clothes.
2. Start a lottery for the time the meeting will finish.
3. Write a love poem.
4. Write a shopping list for the next six months.
5. Catch up on all your correspondence - remember to look up occasionally.
6. Photocopy the next 50 pages of the novel you are reading and put them between the pages of a report.
7. Fantasize about what absent members are doing.
8. Philosophize as follows: Am I really sitting here in this meeting?
9. Draw caricatures of the members you hate.
10. Note one of the favourite phrases of the Chairman/Chairwoman or any other verbose speaker and count how many times he/she uses it.
11. Pick a vogue word like, "*transparent*", "*for example*", "*well*", and count how many times it comes up.
12. Send a note to someone who came late saying, "Pity you weren't here to defend yourself".

#### **13. Match the beginnings of the sentences below with their endings:**

1. Communications are used \_\_\_\_\_
2. You must communicate with your teachers \_\_\_\_\_
3. And you will need to communicate with the examiner at the end of the course, \_\_\_\_\_
4. People communicate with each other in many ways, \_\_\_\_\_
5. Communications are only effective if the receiver \_\_\_\_\_
6. Many businesses and functions within businesses have their own jargon \_\_\_\_\_
7. Physical barriers include \_\_\_\_\_
8. Internal communications are communications \_\_\_\_\_
9. External communications are communications \_\_\_\_\_

*a - in order to get through your course successfully*

*b - to pass on information, give instructions, check and receive feedback on activities, and to discuss matters of interest or concern.*

*c - if you are going to pass!*

*d - actually receives and understands the message the sender intends.*

*e - by talking face to face or over the telephone, or by sending e-mails and letters.*

*f - noise in a factory where a meeting or conversation is taking place, interference on a telephone line.*

*g - which uses words that have other meanings in everyday language.*

*h - with people outside the organisation.*

*i - between people in the same organisation.*

**14. Read and try to answer the following questions. A questionnaire “Etiquette”**

About clothing

Do men have to wear jackets and ties in restaurants?

Are men and women allowed to wear shorts to work in offices in summer?

Are there any special rules about what you have to wear in holy places?

About money

Is it rude to ask people how much money they earn?

Is a woman expected to pay her share of the bill in a restaurant?

About hospitality

Should you take a present when you are invited to somebody’s home?

Is it rude to smoke without asking in other people’s homes?

Is it impolite to smoke between courses?

About tipping

How much should you tip a taxi driver?

Should you tip in a restaurant and at the hairdresser’s?

**15. Which of the following habits you consider rude and why. Which of them, if any, do you consider acceptable only at home, and which do you consider completely unacceptable?**

helping yourself to food without asking

starting to eat before everyone is served

picking at food with your hands

reading at the meal table

resting your elbows on the table

reaching across the table before other people have finished

not thanking the cook

wiping your plate clean with bread

**16. Imagine that you are on a trip to Britain and you have been invited to dinner with a British family. Read the following text about time to arrive and leave, gifts to take clothes, forms of address and how to thank the hosts. Give the titles to the following paragraphs using the words from the box**

<i>Thanking the hosts</i> <i>Gifts</i> <i>Forms of address</i> <i>Clothes</i> <i>Time to arrive and leave</i>
---

1. A man does not have to wear a suit but it is polite to wear a jacket and a tie. Women are expected to dress up a bit, but should be careful not to over-dress. If you are at all worried about what to wear, phone your hosts and ask what other people will be wearing.
2. You should call your host “Mr and Mrs” if they are married partners. Most people will ask you to call them by their first names.
3. It can be considered a little rude to arrive exactly on time. The best time to arrive is about ten minutes after the time you have been invited. The best time to leave is about half an hour after after-dinner coffee has been served. It is not polite to stay after midnight, especially midweek, unless it is made very clear by your hosts that they would like you to stay.
4. It is not necessary to take a gift but flowers and chocolates are always welcome. Many people bring a bottle of wine for an informal gathering of friends.

5. You are expected either to send a note or to telephone and thank your hosts. This should be done within a week. It is not necessary to send a gift.

**17. Read the following text and say if these statements are true or false**

In France you are expected to shake hands with everyone you meet.

People in Britain shake hands just as much as people in Germany.

In France people prefer talking about business during meals.

It is not polite to insist on paying for a meal if you are in Italy.

Visitors to Germany never get taken out for meals.

A humorous remark always goes down well all over the world.

**Good Manners. How not to behave badly abroad** (by Norman Ramshaw)

Travelling to all corners of the world gets easier and easier. We live in a global village, but how well do we know and understand each other? Here is a simple test.

Imagine you have arranged a meeting at four o'clock. What time should you expect your foreign business colleagues to arrive? If they're German, they will be bang on time. If they are American, they will probably be 15 minutes early. If they are British, they will be 15 minutes late, and you should allow up to an hour for the Italians.

When the European Community began to increase in size, several guidebooks appeared giving advice on international etiquette. At first many people thought this was a joke, especially the British, who seemed to assume that the widespread understanding of their language meant a corresponding understanding of English customs. Very soon they had to change their ideas, as they realized that they had a lot to learn about how to behave with their foreign business friends.

The British are happy to have a business lunch and discuss business matters with a drink during the meal; the Japanese prefer not to work while eating. Lunch is time to relax and get to know one another, and they rarely drink at lunchtime.

The Germans like to talk business before dinner; the French like to eat first and talk afterwards. They have to be well fed and watered before they discuss anything.

Taking off your jacket and rolling up your sleeves is a sign of getting down to work in Britain and Holland, but in Germany people regard it as taking it easy. American executives sometimes signal their feelings of ease and importance in their offices by putting their feet on the desk whilst on the telephone. In Japan, people would be shocked. Showing the soles of your feet is the height of bad manners. It is a social insult only exceeded by blowing your nose in public.

The Japanese have perhaps the strictest rules of social and business behaviour. Seniority is very important, and a younger man should never be sent to complete a business deal with an older Japanese man. The Japanese business card almost needs a rulebook of its own. You must exchange business cards immediately on meeting because it is so essential to establish everyone's status and position.

When it is handed to a person in a superior position, it must be given and received with both hands, and you must take time to read it carefully, and not just put it in your pocket! Also the bow is a very important part of greeting someone. You should not expect the Japanese to shake hands. Bowing the head is a mark of respect and the first bow of the day should be lower than when you meet thereafter.

The Americans sometimes find it difficult to accept the more formal Japanese manners. They prefer to be casual and more informal, as illustrated by the universal "*Have a nice day!*" American waiters have a one-word imperative "*Enjoy!*" The British, of course, are cool and reserved. The great topic of conversation between strangers in Britain is the weather - unemotional and impersonal. In America, the main topic between strangers is the search to find a geographical link. "*Oh, really? You live in Ohio? I had an uncle who once worked there.*"

"When in Rome, do as the Romans do".

Here are some final tips for travellers.



- In France you should not sit down in a cafe until you've shaken hands with everyone you know.
  - In Afghanistan you should spend at least five minutes saying "Hello!"
  - In Pakistan you mustn't wink. It is offensive.
  - In the Middle East you must never use the left hand for greeting, eating, drinking, or mocking. Also, you should take care not to admire anything in your hosts' home. They will feel that they have to give it to you.
  - In Thailand you should clap your hands together and lower your head and your eyes when you greet someone.
  - In America you should eat your hamburger with both hands and as quickly as possible.
- You shouldn't try to have a conversation until it is eaten.

**18. Try this quiz dealing with "good manners". Underline your correct variant**

1. When an American client arrives do you \_\_\_\_\_

a) shake her hand;	c) kiss her on the cheek;
b) smile and say "Hallo!";	d) say "Good evening!" and bow.

2. Mr. Manual Fernandez Garcia does not reply when you say "Good morning, Mr. Garcia!" to him. This is probably because \_\_\_\_\_

a) he didn't hear you;	c) he's rudely ignoring you;
b) you didn't look at him when you spoke;	d) you've called him by the wrong name.

3. A German is talking to a Brazilian. The German keeps taking a step backwards each time the Brazilian steps forward. This is probably because \_\_\_\_\_

a) the Brazilian wants to be too friendly;	c) the German is being unfriendly;
b) they're both trying to be friendly;	d) they don't like each other.

4. You are talking to a visitor from Britain. Which of these questions do you ask him or her?

a) How old are you?	c) Are you married?
b) How much do you earn?	d) What part of Britain do you come from?

5. If someone looks you straight in the eye, this means that they are \_\_\_\_\_

a) not honest;	b) rude;	c) trying to frighten you;	d) being friendly.
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6. If someone smiles while you're explaining something, this means they are \_\_\_\_\_

a) not sincere;	b) happy;	c) not listening;	d) crazy.
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7. If someone frowns whilst you're explaining something, this means they \_\_\_\_\_

a) are angry	c) are concentrating
b) don't understand	d) have a headache.

8. If someone sighs while you're explaining something, this means that they are:

a) bored	b) impatient	c) unhappy	d) suffering from indigestion.
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**19. Business nowadays is very much an international and multinational activity. It is often during the talks that the cultural differences are most evident. Test your knowledge of social customs around the world. Do the following quiz. Underline your correct variant**

**Culture Quiz**

1. If you're doing business with a German, you have to shake hands

a) when you meet	b) when you leave	c) when you meet and when you leave
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2. In the Middle East you have to give presents to business contacts

a) in private	b) in public	c) c every time you meet
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3. If you're giving a present to your Latin American customer, you mustn't give

a) cutlery	b) food and drink	c) a clock.
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4. If an Indian says "Come any time", he or she expects you to

a) arrange a visit immediately	b) visit him/her the next day	c) ignore the invitation.
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5. You can't do business in Muslim countries

a) on Wednesdays	b) on Fridays	c) on Sundays
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6. If an American nods his/her head, it probably means

a) I understand	b) Yes	c) I'm interested
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7. At a social occasion with an Indian client

a) you can discuss business	b) you mustn't discuss business	c) you don't have to discuss business
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8. If you're doing business in Thailand you must

a) shake hands firmly	b) bow	c) make sure you don't touch your head
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9. If a Japanese person gives you his business card, you have to

a) take it with both hands and study it carefully
b) put it straight into your wallet or pocket
c) write notes about them on it

10. If you're in a pub in England, you have to buy a drink

a) for yourself	b) for everyone in the group you're with	c) for everyone in the pub
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**20. In Russia they sit down at cocktail parties. In China the most important guest is seated facing the door. In Japan a tip is not expected; in France it is an insult not to leave one. How culturally aware are you at the table? Try the quiz below**

1. In Greece/Finland people frequently stop for lunch at 11.30 in the morning.
2. In Switzerland/Brazil it's common to be up to two hours late for a party.
3. In Portugal/the USA a business lunch can last up to three and half hours.
4. In Japan/Russia the soup is often eaten at the end of the meal.
5. In France/Britain cheese is normally served after the dessert.
6. In American/German restaurants you may be asked if you want a bag for the food you can't eat.
7. In Arab/Asian countries you must wait for your host to serve you the main meat dish.
8. In Mexico/Belgium you should keep both hands on the dinner table where they can be seen.
9. At a Turkish/Chinese dinner table it is extremely impolite to say how hungry you are.
10. The Japanese/British sometimes need to be offered more food three times before they will accept.
11. American/Latin executives like to be invited to your home for dinner.
12. In Belgium/Spain an 11 o'clock dinner is quite normal.
13. In Asian/Arab countries food is usually eaten with just three fingers of the right hand.
14. In Poland/Japan you should keep filling other guests' glasses until they turn them over.
15. In African/Asian countries it is the host who decides when the guests should leave.

**21. Fill in the blanks with the correct word**

a) dress code	b) working breakfast	c) facial expressions	d) corporate hospitality	e) small talk
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1. Polite discussion between strangers or acquaintances is called \_\_\_\_ .
2. Rules limiting what people can or cannot wear are called a \_\_\_\_\_ .
3. Smiling and frowning are two examples of \_\_\_\_\_ .
4. The distance a person likes to keep from other people is called \_\_\_\_\_ .
5. When you look in someone's eyes, you may \_\_\_\_\_ with the person.

**22. Choose appropriate word pairs to complete the sentences below**

a) working breakfast	c) lunch break	e) eye contact	b) corporate hospitality	d) public holiday
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1. Make \_\_\_\_\_ with customers so that they know you are listening.
2. I usually go shopping during my \_\_\_\_\_ .
3. Tomorrow is a \_\_\_\_\_ so the office will be closed.
4. Let's discuss this over a \_\_\_\_\_ tomorrow morning.
5. We spent over \$ 65 000 last year on \_\_\_\_\_

**23. Choose the best word to fill in each gap from the alternatives given in the box below. There is one extra word that you don't have to use**

a) presenteeism	b) humour	c) absenteeism	d) punctuality
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e) <i>business</i>	f) <i>gestures</i>	g) <i>entertainment</i>	
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1. Our overseas clients expect \_\_\_\_\_ when they visit so I take them out every evening.
2. He is very keen on \_\_\_\_\_, so get them early.
3. I don't like \_\_\_\_\_ lunches because they go on for too long.
4. There was a culture of \_\_\_\_\_ with people at their desks even at the weekend.
5. You can learn a lot from watching the \_\_\_\_\_ that people make when they are talking.
6. An important business meeting is not the place for \_\_\_\_\_. It can go horribly wrong.

#### 24. Translate into English

1. Чи можу я поговорити з Міс Брук?
2. Вибачте, я набрав неправильний номер.
3. Будь ласка, перекажіть містеру Томпсону, що я передзвоню.
4. На жаль, менеджера зараз немає, що-небудь переказати, чи Ви подзвоните пізніше?
5. Я хотів би замовити міжнародну розмову. Скільки на це потрібно часу?
6. Будь ласка, не кладіть трубку, я подивлюсь, чи можна зв'язатися з містером Смітом.
7. Чи могли б Ви подзвонити мені завтра ввечері?
8. Який номер Ви набрали? - 327-583. – Ви помилились. - Вибачте, що потурбував. - Будь ласка.
9. Будь ласка, запишіть мій номер телефона і попросіть Джойс перетелефонувати мені одразу ж, як тільки вона повернеться.
10. Я хотів би домовитись з Вами про зустріч. Завтра об 11 годині ранку Вас влаштує?

**25. Check your knowledge of the etiquette, in order not to be confused. Read the following rules and fill in the gaps. Use the word combinations in the box below.**

1) ... with a fork and a knife.	10) ... on the table while eating.
2) ... with a special knife.	11) ... beneath the table.
3) ... on knees while eating.	12) ... from the cup.
4) ... by hands.	13) ... slowly and carefully.
5) ... in tall wine glasses.	14) ... before hot meals.
6) ... after eating a chicken.	15) ... across the table.
7) ... on the table before meals.	16) ... after everything is eaten.
8) ... after a hot meal, salads and drinks.	17) ... at first and then poured.
9) ... to a red wine.	18) ... by hands.

Cheese is served ...; hands are washed ...; fruits are taken ...; bread is never passed ...; food is chewed ...; dishes are not passed ...; meat is eaten ...; napkin is laid ...; fish is cut ...; wine is probed ...; elbows are not put ...; conversations are held ...; champagne is served ...; dessert is given ...; a fork and a knife are put ...; tea is not squelched ...; legs are not crossed ...; salad is eaten ....

*Example:* Elbows are not put on the table.

### Practice 2 “Job Hunting”

#### Plan

1. Active vocabulary learning (topic “Job Hunting”)
2. Exercise practice: ex. 6, 15
3. Reading and translation: ex. 2, 4, 7, 14

4. Working out of own Letter of Recommendation: ex. 9
5. Speaking practice: ex. 1, 3, 5, 8, 11, 16, 17
6. Role-play: ex. 11, 12, 13, 18
7. Reading og Appendixes: 1, 2, 3, 4, 5, 6
8. Home task: ex. 4, 10, 13

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### Active vocabulary

**administrator** - управляючий, адміністратор

**applicant** - претендент

**application** – заява, прохання

**be accustomed to** - звикнути до

**be competent** - бути компетентним

**be tied in with the company product** - мати відношення до кінцевого продукту

**bonus** - премія

**charge** – загальна назва оплати будь-яких послуг

**competitive** - конкурентноспроможний

**complex** - складний

**controller** - головний фінансист

**delegate authority** - розподіляти обов'язки

**executive** - керівник

**fee** - плата

**foreman** - майстер

**have direct authority over smb** - мати владу над кимось

**head of department** - керівник відділу

**hold the position** - займати посаду

**immediate subordinate** - безпосередній підлеглий

**immediate superior** - безпосередній керівник

**line chain of command** - лінійна структура підпорядкування

**line position** - лінійна посада

**obligation** (syn. **duty**) – обов'язок

**opening position (vacancy)** - вакансія

**organization structure** - організаційна структура

**organizational chart** - організаційна схема

**position** - посада

**promising** (syn. **prospective**) – перспективний, багатообіцяючий

**recruit** - комплектувати

**red-tape** - канцелярська робота

**reference** – 1) посилання; 2) рекомендація, відгук

*referrals* - посилання

*relationship* - взаємовідносини

*responsibility* – 1) відповідальність; 2) обов'язок; 3) платоспроможність (амер.)

*salary* – зарплата службовців

*set objectives* - ставити мету

*simplify* - спрощувати

*span of control* - сфера безпосереднього підпорядкування

*specification* - уточнення

*upgrading* - підвищення кваліфікації

*vice-president* - віце-президент

*vice-president of marketing* - віце-президент із збуту

*vice-president of production* - віце-президент з виробництва

*wages* – зарплата робітників

*work under pressure* - працювати під тиском

### 1. Translate into English

1. Poznajomtes, ce nashі kerіvnikі vіddіlіv.
2. Vona ne є pretendentom na posadu golovnoho bukhgaltera.
3. Panі T. vміє rozpodіlyati obov'yazki.
4. Poyasnіt menі lіnіynu strukturu pіdporядkuvannya.
5. Vіn zavzhdі komplektuє kadri nashogo pіdprіemstva.
6. Nasha fіrma maє vakansії menedzhera зі zbutu ta sekretarki.
7. Ya хотів бi поговорити з віце-президентом із виробництва.
8. Його посада в компанії дуже відповідальна.
9. Адміністратор ставить мету, приймає на роботу, звільняє.
10. Їй не подобається працювати під тиском.
11. Я не звик до канцелярської роботи.
12. Управляючий повинен бути компетентним.
13. Керівник цієї групи – талановитий спеціаліст.
14. Нам потрібно найняти нового працівника.
15. Помістить об'яву в газету.
16. Цей керівник має великий досвід.
17. Кандидати на посаду повинні надіслати резюме та два види характеристик.
18. Ви знайдете всю інформацію у відділі кадрів.
19. Зверніться в агентство з працевлаштування.
20. Роботодавець повинен звернутися в консультаційну фірму.

### 2. A businessman has received a formal letter confirming an invitation from an international company. Read

Dear Mr. Stepko,

*Proposed Visit - November 14<sup>th</sup> - 16<sup>th</sup>*

We are delighted to know that you will be in England on November 14<sup>th</sup>. This letter is to confirm our telephone conversation. We shall meet you at Heathrow Airport at 5.40 p.m.

We have reserved a room for you at the Garden Hotel for the 14<sup>th</sup>, 15<sup>th</sup> and 16<sup>th</sup>. The heads of Departments will join us for a dinner, which has been arranged for 20.00 on the 15<sup>th</sup>.

In view of your other commitments, we will endeavour to cover the complete programme in one day. Here is a suggested timetable.

- Review last year's results
- Evaluation new products
- 11.00. Coffee break.
- 11.30. Negotiate renewal of agency contact for further co-operation
- 12.30. Lunch
- 14.30. Visit of the Financial Department

- 15.30. Discuss lantern Research and Development

I realise it is a very full programme, but there will be an opportunity to discuss outstanding matters in a more relaxing atmosphere over dinner.

For the second day of your staying in London we plan to organise a sightseeing programme after discussing it with you.

I look forward to meeting you.

Yours sincerely,

\_\_\_\_\_  
Peter Hardwick

### 3. Exercise practice

Some pairs of words often occur together. Match the verb in column A with the noun in column B

A	B
<i>answer</i>	<i>an applicant</i>
<i>attend</i>	<i>a cheque</i>
<i>cash</i>	<i>a computer</i>
<i>join</i>	<i>a conference</i>
<i>programme</i>	<i>the phone</i>
<i>sign</i>	<i>a team</i>
<i>run</i>	<i>price</i>
<i>fill</i>	<i>office space</i>
<i>offer</i>	<i>money</i>
<i>owe</i>	<i>a business</i>
<i>export</i>	<i>a discount</i>
<i>welcome</i>	<i>a new manager</i>
<i>arrange</i>	<i>a visitor</i>
<i>send</i>	<i>a meeting</i>
<i>interview</i>	<i>a telex</i>
<i>type</i>	<i>a problem</i>
<i>appoint</i>	<i>tax</i>
<i>pay</i>	<i>a letter</i>
<i>solve</i>	<i>goods</i>

4. If you decide to apply for a job in the western countries, you will probably need to form four documents: **an Application Form, a Letter of Interest (or Covering Letter), a Resume and a Thank-You Letter.** This is a way how to do it. Read these patterns and try to write own documents of the same kind

#### a) **an Application Form**

Personal		
Name	<b><i>Volodymyr Tkachenko</i></b>	
Address	<b><i>6, Soborna Str., apt. 28</i></b>	Phone No. <b><i>(041) 567-18-11 (home)</i></b>
Do you have a valid driver's licence	<b><u>yes</u></b>	no
Marital status	<b><u>married</u></b>	single of dependents <b><i>a son and a daughter</i></b>
Education		
Name of School	<b><i>Kyiv University</i></b>	Year graduated <b><i>1987</i></b>
Course taken or Degree	<b><i>M. Sc. in Philology</i></b>	
Languages		

Ukrainian	<u>excellent</u>	good	fair
English	<u>excellent</u>	good	fair
German	<u>excellent</u>	good	fair

Experience (give present or last position first)

Company

**Kyiv State University, the Department of Foreign**

**Languages**

Types of business

**Delivering lectures on European Literature of the 17-18<sup>th</sup> centuries**

Position(s) held

**Senior Teacher, Deputy Head of Dpt of Philology**

Why did you leave

**I have moved to Kharkiv**

Address

**12, Kyivska Str.**

Employed (month and year)

from **September, 1, 2003** – to **present**

Supervisor's name

**Academician Petrenko Olexander**

Company

**Kyiv State University, the Department of English**

**Literature**

Types of business

**Delivering lectures on English and German Literature of the 19-20<sup>th</sup> centuries**

Position(s) held

**Teacher, Lecturer**

Why did you leave

**Upgrading**

Company

**Kyiv College**

Types of business

**Teacher of Ukrainian, German and English Language**

Position(s) held

**Teacher**

Why did you leave

**Upgrading**

Address

**12, Kyivska Str.**

Employed (month and year)

from **September, 10, 1995** – to **September, 1, 2003**

Supervisor's name

**Academician Petrenko Olexander**

Address

**36, Mlynivska Str.**

Employed (month and year)

from **September, 2, 1989** – to **September, 8, 1995**

Supervisor's name

**Nikonenko Ivan**

Company

**Kyiv Secondary School, Teacher of Ukrainian and**

**English Languages**

Types of business

**Teacher of Ukrainian and English Languages**

Position(s) held

**Teacher**

Why did you leave

**Upgrading**

Address

**7, Naberezhna Str.**

Employed (month and year)

from **September, 1, 1985** – to **September, 1, 1989**

Supervisor's name

**Fedorchenko Lidia**

Personal references

Nam **Petrenko**  
e **Olexandr**

Address

**56, Soborna Str., Apt. 45**

Phone  
No.

**(046) 445-22-36**

**b) a letter of interest (or Covering Letter)**

Dear sir or madam,

I graduated from Kyiv State University in 1987. Now I am finishing my post-graduate studies to defend my candidate thesis this winter. My major is called “The Theory of Foreign Literature”, which includes the study of the history of Ukrainian and Foreign Literature.

I am interested in working in the Department of Foreign Languages of your Academy as a head of Department for the educational year 2005-2006. In high school I gained experiences teaching Ukrainian and English to students. In your Department I could conduct a class in English conversation or give lectures on Ukrainian and English Literature.

If you are interested in cooperation please inform me at the above address.

I look forward to hearing from you.

Sincerely yours,

\_\_\_\_\_  
Tkachenko Volodymyr

**c) a resume**

<p><i>Volodymyr Tkachenko</i>  <i>6, Soborna Str., apt. 28</i>  <i>Kharkiv, 45976</i>  <i>Tel: (041) 567-18-11 (home)</i>  <i>Mobile phone: 8-050-345-54-324</i></p>	
<b>Objective</b>	A position as a Head of Department of Foreign Languages of Ukrainian National Academy (Kharkiv)
<b>Summary</b>	20 years of experience in all routine work in pedagogical field. Perfect knowledge of Ukrainian, Russian, English, German languages and knowledge of computer
<b>Education</b>	Kyiv State University, Faculty of Foreign Languages, English Department (1987). Kyiv State University, Post-graduate studentship (2005).
<b>Experience</b>	Kyiv State University, the Department of Foreign Languages. Delivering lectures on European Literature of the 17-18 <sup>th</sup> centuries (Fall 2003 – present). Kyiv State University, the Department of English Literature. Lecturer on English and German Literature of the 19-20 <sup>th</sup> centuries (Fall 1995-2003). Kyiv College, Teacher of Ukrainian, German and English Language (Fall 1989–1995). Kyiv Secondary School, Teacher of Ukrainian and English Languages (Fall 1985-1989).
<b>Publications</b>	I am the author of 24 articles published in different editions of collections of articles. The topic of these publications is connected with folk and romantic British balladry. This is the subject of my candidate thesis which I am going to defend this winter.
<b>Personal</b>	Arrived in Ukraine May, 1980. Ukrainian subject. Married, two children
<b>References</b>	Available upon request

**d) a Thank-You Letter**

<p><i>Mrs. Tetiana Golovichenko</i>  <i>Director of Personnel</i>  <i>Ukrainian National Academy (Kharkiv)</i>  <i>186, Ozerna Str.</i>  <i>Kharkiv, 45000</i></p> <p>Dear Mrs. Golovichenko,</p>
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Thank you for your time and attention during my interview with you last week. I appreciated the opportunity to discuss my qualifications and aspirations with you.

I hope that all questions were answered to your satisfaction; however, I would be happy to supply any further information you may need.

I am very interested in the growth potential of the position we discuss, and I hope you will consider me as a serious candidate.

I am looking forward to hearing from you soon.

Sincerely yours,

\_\_\_\_\_  
 Volodymyr Tkachenko  
 6, Soborna Str., apt. 28  
 Kharkiv, 45976  
 Tel: (041) 567-18-11 (home)  
 Mobile phone: 8-050-345-54-324

### 5. Translate into English

1. В мене хороші стосунки з керівником.
2. Мій друг обіймає посаду головного фінансиста.
3. Я не знайомий з організаційною структурою нашого підприємства.
4. Йому більше подобається віддавати накази ніж отримувати їх.
5. Штабні відділи не пов'язані з кінцевим продуктом.
6. Структура нашого підприємств складна.
7. Мій безпосередній керівник – дуже пунктуальна людина.
8. У сфері мого безпосереднього підпорядкування три керівника відділів.
9. Головний фінансист несе відповідальність.
10. Я звільню мого безпосереднього підлеглому тому що він ледар.

### 6. Complete the following sentences using suitable words:

*directors, subordinate, colleagues, workforce, employees, managing director, boss / superior, staff*

1. The group of people working at the company are called \_\_\_\_\_.
2. Their \_\_\_\_\_ is over 5000 \_\_\_\_\_.
3. At least 45% of their \_\_\_\_\_ have been with the company over 11 years.
4. A \_\_\_\_\_ is a person of high rank in an organization, usually next in importance to the Chairman.
5. I work with Peter Black. He is my \_\_\_\_\_.
6. Tom works under Sheila Fayol. He is her \_\_\_\_\_. She is his \_\_\_\_\_ (or \_\_\_\_\_).
7. Bogdan is an important person in our company. He is a member of the Board of \_\_\_\_\_.

### 7. Read the text quickly and choose the best title for it:

#### *Tricks Know the Tricks of the Trade Three Common Ploys*

Call them ploys. Tactics. Tricks. You can choose to use them or you can choose not to. But you darned well better be aware of them - because sooner or later someone is going to use them on you. Here, according to Elaine Ré, are perhaps the three most common ploys made in business negotiations:

1. You take a tough, even unreasonable stance while your partner portrays himself as friendly and sensible. After hearing your outrageous demands, your partner's requests will sound so incredibly reasonable that they are likely to be accepted. "This is the ploy most often used because it is so effective and so hard to detect", says Ré. "The other person will never be sure it's a ploy."

*How to deflect (if used against you):* If you suspect that two clowns are pulling this number on you, throw it right back at them. Say, "Look, you two talk it over and work it out

between you. Then come back and we'll chat. I want everybody to be happy with this deal".

2. You'd just love to make the deal, but, sadly, the person who must give final approval isn't available. This puts you in a pretty position. The joker across the table is stuck with whatever it he gives you, but you, sly fox that you are, get to come back at any time and renegotiate - simply because your "boss" or "members of the board" didn't like the deal.

*How to deflect:* Whenever possible, try to negotiate with the person who has full authority. Perhaps you are negotiating with that person but you are being told otherwise - then, says Ré, "it's time to invent a higher authority of your own". That way, at least, the four of you (you, the person you're negotiating with, and your two higher authorities) are all on equal ground.

3. You say, "I really love your product and it's undoubtedly worth every penny you're asking, but my funds are limited, and I can't possibly go over \$1,000, or whatever". This can be a sweet tactic because it sidesteps defensive justification and ugly haggling. On the other hand, if your offer isn't taken you'll wind up eating crow to get the deal.

*How to deflect:* Tough. You're almost in a take-it or leave-it situation. Have a firm handle on what you're own bottom line is, and don't cross under it. Stroll away if you need to.

**8. Decide which of the alternatives (A-E) each speaker is talking about. Write the letter of your answer in the box at the end of the sentence**

a) duress	b) ultimatum	c) power	d) sticking	e) climbed	f) strength
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- 1 Having the public behind us gives us a lot of bargaining \_\_\_\_\_ .
- 2 The employers are negotiating from a position of \_\_\_\_\_ because unemployment is high.
- 3 They are making us negotiate under \_\_\_\_\_. They are forcing us to accept their offer.
- 4 I'm pleased to tell you that the company has \_\_\_\_\_ down and accepted our demands.
- 5 The union has issued an \_\_\_\_\_; agree to everything or the workers strike.
- 6 We've made progress and there are only a few minor \_\_\_\_\_ points to resolve.

**9. Read the given Letter-Inquiry for recommendation with enclosed the Application Form**

*Dear Mr. Tompthon,*

*As Mr. Reeply who has named you as a reference may be given the job at the West Institute of Medical Technology; we would like you to fill in the following form. The position Mr. Reeply claims for suggests a lot of responsibility. This means you should make a through analysis when giving answers to the question.*

**1. Professional knowledge:**

<input type="checkbox"/>	<i>profound</i>
<input type="checkbox"/>	<i>good</i>
<input type="checkbox"/>	<i>satisfactory</i>
<input type="checkbox"/>	<i>unsatisfactory</i>
<input type="checkbox"/>	<i>no information</i>

**2. Practical skills:**

<input type="checkbox"/>	<i>splendid</i>
<input type="checkbox"/>	<i>good</i>
<input type="checkbox"/>	<i>satisfactory</i>
<input type="checkbox"/>	<i>unsatisfactory</i>
<input type="checkbox"/>	<i>no information</i>

**3. Scientific intuition:**

<input type="checkbox"/>	<i>brilliant</i>
<input type="checkbox"/>	<i>good</i>
<input type="checkbox"/>	<i>satisfactory</i>
<input type="checkbox"/>	<i>unsatisfactory</i>
<input type="checkbox"/>	<i>no information</i>

## 4. Thinking abilities:

	<i>excellent; thinks in clear categories</i>
	<i>good</i>
	<i>satisfactory; sometimes make not quite sound judgement</i>
	<i>makes dubious conclusions</i>
	<i>no information</i>

## 5. Initiative:

	<i>very initiative</i>
	<i>rather initiative</i>
	<i>initiative</i>
	<i>not always initiative</i>
	<i>no information</i>

## 6. Sociability:

	<i>very sociable</i>
	<i>rather sociable</i>
	<i>not always sociable</i>
	<i>no information</i>

## 7. Qualities of a leader:

	<i>born leader</i>
	<i>enterprising; often takes leadership</i>
	<i>prefers to be led rather than to lead</i>
	<i>no information</i>

## 8. Stress reaction:

	<i>usually react appropriately; preserves self-control</i>
	<i>not always react appropriately</i>
	<i>easy loses self-control and acts inappropriately</i>
	<i>no information</i>

## 9. Appearance:

	<i>always tidy</i>
	<i>usually tidy</i>
	<i>sometimes untidy</i>
	<i>always untidy</i>
	<i>no information</i>

## 10. Character:

	<i>aggressive</i>
	<i>unrestrained, emotional</i>
	<i>a good mixer, a little restrained, sometimes shy</i>
	<i>reserved, avoids personal contacts</i>
	<i>no information</i>

## 11. Type of psychology:

	<i>enthusiastic</i>
	<i>usually well-balanced</i>
	<i>apathetic</i>
	<i>faultfinder, critically disposed</i>
	<i>no information</i>

## 12. Reaction to criticism:

	<i>excellent</i>
	<i>good</i>
	<i>satisfactory</i>
	<i>unsatisfactory</i>
	<i>no information</i>

## 13. Punctuality:

	<i>hardly ever absent or late</i>
	<i>sometimes absent or late on plausible excuse</i>
	<i>often absent or late</i>
	<i>no information</i>

14. Potential possibilities to succeed in the field of medical technology:

	<i>brilliant</i>
	<i>good</i>
	<i>satisfactory</i>
	<i>unsatisfactory</i>

I recommend Mr. Reeply:

	<i>with certainly</i>
	<i>with reservation</i>
	<i>I do not recommend</i>

We will appreciate any additional information.  
Sincerely,

**10. Write a letter of recommendation for one of your students using the vocabulary provided below**

active	generous	quick
adaptable	gifted	reliable
ambitious	good natured	resourceful
broadminded	hardworking	self-confident
cheerful	helpful	serious
honest	sociable	imaginative
successful	mature	supportive
motivated	tactful	optimistic
talented	organized	thorough
original	trustworthy	energetic
intellectual	independent	enthusiastic
leader	entrepreneurial	patient
friendly	flexible	progressive
clever	purposeful	punctual
outgoing personality (willing to be sociable)		

**11. Choose the proper English equivalent for**

1. Керівник відділу закупок	<b>1. Production Manager</b>
2. Керівник відділу кадрів	<b>2. Work Manager</b>
3. Маркетинговий директор	<b>3. Chairman</b>
4. Управляючий, керівник	<b>4. Financial Director</b>
5. Управляючий, керівник продажу на внутрішньому ринку	<b>5. Overseas Sales Manager</b>
6. Керівник із зв'язків із громадськістю	<b>6. Advertising Manager</b>
7. Керівник виробництва	<b>7. Chief Accountant, Controller</b>
8. Директор	<b>8. The Board</b>
9. Голова	<b>9. Purchasing Manager</b>
10. Фінансовий директор	<b>10. Personnel Manager</b>
11. Завідуючий (керівник) експортними операціями	<b>11. Marketing Director</b>
12. Керівник відділу реклами	<b>12. Managing Director</b>
13. Головний бухгалтер	<b>13. Home Sales Manager</b>
14. Рада директорів фірми	<b>14. Public Relations Manager</b>

## 12. Match idioms of strategy with their correct meanings

a) <i>Moved past a major sticking point.</i>
b) <i>Reached agreement.</i>
c) <i>Focusing too much on one thing and not making progress.</i>
d) <i>Arrived at a position where progress and concessions have stopped.</i>
e) <i>Repeat without making progress.</i>
f) <i>Make concessions</i>

1. We're going round in circles. - \_\_\_\_\_
2. We both need to give a little ground here. - \_\_\_\_\_
3. We're getting bogged down. - \_\_\_\_\_
4. We have reached a stalemate. - \_\_\_\_\_
5. We broke the deadlock. - \_\_\_\_\_
6. We clinched a deal. - \_\_\_\_\_

## 13. Read the words and their translations, join the correct word pairs:

<i>application form</i> – службові обов'язки;	<i>personnel functions</i> – претендент;	<i>references</i> – анкета;
<i>chosen</i> – наймання на роботу;	<i>short list</i> – яма (дірка);	<i>employment</i> – вибраний;
<i>promotion</i> – список кандидатів;	<i>applicant</i> – оголошення;	<i>round hole</i> – свято (відпочинок);
<i>interview</i> – кілочок;	<i>pay</i> – інтерв'ю;	<i>holiday</i> – платити;
<i>square peg</i> – рекомендації;	<i>advertisement</i> – підвищення (по посаді).	

### Now fill in the missing words in the passage:

1. Making appointments is one of the main \_\_\_\_\_ .
2. \_\_\_\_\_ are placed in newspapers and in trade journals.
3. \_\_\_\_\_ who reply to these, or who are found in other ways, are sent forms.
4. From these the best candidates are \_\_\_\_\_ and a \_\_\_\_\_ is drawn up.
5. The employers try to avoid fitting \_\_\_\_\_ into \_\_\_\_\_ .
6. The short-listed applicants are called for an \_\_\_\_\_ .
7. During this, the \_\_\_\_\_ package is explained; this includes the annual \_\_\_\_\_ entitlement, the rates of \_\_\_\_\_ , and the opportunities for \_\_\_\_\_ .
8. When the successful candidate is decided on, there is one last step: \_\_\_\_\_ are taken up before the appointment is finally confirmed.

## 14. Read the samples of want ads. Which of them do you think you should ignore? Why?

A

	<i>Ordinary want ad</i>	<i>Abbreviated want ad</i>
<i>Type of job</i>	<b>AUTOMOTIVE PARTS COUNTER SALESPERSON</b>	<b>AUTO PARTS CTR SALES</b>
<i>Work experience required</i>	<b>2 years experience</b>	<b>2 yrs exp. &amp; H.S. req.</b>
<i>Education required</i>	<b>High School Graduate</b>	
<i>Working hours</i>	<b>5 days, Mon. - Fri.</b>	<b>M-F</b>
<i>Pay</i>	<b>\$9.00 hour</b>	<b>\$9/hr</b>
<i>How to apply</i>	<b>Apply in person, Before 10:00 a.m.</b>	<b>Apply before 10 am</b>

	<b>CARSONS SUPPLY</b> <i>4396 Melrose Ave.</i>	<b>CARSONS</b> <i>4396 Melrose</i>
--	---	---------------------------------------

**B**

Do you want *to earn big \$\$\$?*  
 \$1.000 EVERY WEEK!  
 For life! Work at home,  
 Simple, safe, guaranteed!  
 Write P.O. Box 1234, Dept. 524,  
 Palm Lakes, 22334  
*Abbreviated want ad*  
**AUTOMOTIVE PARTS COUNTER SALESPERSON**  
**AUTO PARTS CTR SALES**

**15. Read the job advertisement. Answer the questions****BUSINESS DEVELOPMENT MANAGER**

THE TRANS WORLD LUXURY TOURISM (TWLT) is the most exciting new concept of this season. It provides exclusive facilities for corporate leisure and entertainment in the most beautiful and interesting places all over the world.

We are looking for a creative, energetic and outgoing person to market luxury travel packages to the corporate travel industry worldwide. You must have excellent interpersonal and presentation skills, experience of working in the leisure or corporate travel sector, to enjoy international travel and contact. Ideally, you are 25-37 years old, and fluent in English.

**Attractive salary, car, and bonus.**

**Please send resumes or apply to:**

**World-Executive Search,  
 Box No 1234, Condale Ave,  
 London SW12DX**

1. Why are "excellent interpersonal and presentation skills" required for this job?
2. Would you like to get this job? Why? Give your reasons.

**16. Match the definitions in A with the correct adjectives or phrases in B**

A	B
1. wants to get to the top	<i>a. sensitive</i>
2. open and friendly	<i>b. creative</i>
3. doesn't get tired easily	<i>c. attentive to detail</i>
4. can change people's opinions	<i>d. ambitious</i>
5. doesn't get angry or irritated quickly	<i>e. adaptable</i>
6. can produce new ideas	<i>f. independent</i>
7. thinks of other people's feelings	<i>g. outgoing</i>
8. doesn't mind changing his/her habits	<i>h. energetic</i>
9. can work alone	<i>i. persuasive</i>
10. regularly checks the quality of his/her work	<i>j. patient</i>

**17. Write a short description of someone you like (or dislike) in your personal or professional life. MODEL - My boss is very energetic. She works about 12 hours a day. She is a patient woman, and always has time to talk to us if we have a problem.**

**Use the following words to complete the description**

*Job requirements; candidate; job advertisement; experience; job vacancy; interview; job title; career prospects; personal details; covering letter; resume (CV); salary; short list; appointments; working conditions; qualifications*

The company usually advertises the j\_\_\_ v\_\_\_ in a newspaper. The j\_\_\_ a\_\_\_ usually gives the j\_\_\_ t\_\_\_ and describes the j\_\_\_ r\_\_\_ . It sometimes gives the s\_\_\_ and gives the description of the w\_\_\_ c\_\_\_ and c\_\_\_ p\_\_\_ as well.

The applicant then sends in a c\_\_\_ l\_\_\_ and a r\_\_\_ or c\_\_\_ v\_\_\_, which gives p\_\_\_ d\_\_\_ and lists q\_\_\_ and e\_\_\_. The company then makes a s\_\_\_ l\_\_\_ of the most suitable candidates and invites them for an i\_\_\_. The company then chooses the best c\_\_\_ and makes an a\_\_\_ .

### Practice 3 “On a Business Trip”

#### Plan

1. Active vocabulary learning (topic “On a Business Trip”)
2. Exercise practice: ex. 7
3. Reading, translation and discussing: ex. 4, 6
4. Completing the dialog: ex. 9, 10
5. Speaking practice: ex. 1, 2
6. Role-play: ex. 2, 3, 4, 17, 20
7. Reading of Appendixes: 1, 2
8. Home Task: ex. 3, 5, 8

#### Literature:

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#### Active Vocabulary

*bellboy* - коридорний

*car/carriage* (Am.) - вагон

*chambermaid, maid* – покоївка

*get a receipt* – отримати квитанцію

*get the bill ready* – підготувати рахунок

*lobby* - вестибюль

*reservation* – резервування номеру

*reserved seats car* – плацкартний вагон

*rush hours* – години пік

*see somebody off* – проводжати когось

*suite* [swi:t] – номер люкс

*the hotel is full* – вільних місць немає

*through train* – прямий поїзд

*train is leaving / is pulling out* - поїзд відходить

*train starts / is pulling in* – поїзд прибуває

*travel light* – мандрувати без речей

*vacant room* – вільний номер

*vacate the room* – звільнити номер

*When is our train due?* – Коли прибуває наш поїзд?

*Where do we change?* – Де у нас пересадка?

### 1. Complete the sentences with the following answers

	<p><i>How long are they staying?      Are there any seats available?</i>  <i>When can the tickets come?      When do they plan to leave?</i>  <i>What are the options?      Are there any British Airways flights about the time?</i></p>
<b>Susan</b>	Grand Tour Agency. Susan Sharp speaking.
<b>Hans</b>	Hello, Susan. This is Hans Bradley. I need to send two of our sales managers to Rome next week. _____ ?
<b>Susan</b>	OK. _____ ?
<b>Hans</b>	Monday October 14 <sup>th</sup> .
<b>Susan</b>	And if you want to book a return flight I must ask you: _____ ?
<b>Hans</b>	Four days. They would like to come back on the night of the 17 <sup>th</sup> . _____ ?
<b>Susan</b>	Let me have a look. There is a flight at 8.50 p.m. with British Airlines.
<b>Hans</b>	_____ ?
<b>Susan</b>	Fortunately, there are. I've just called it up on the screen. Shall I reserve you two right now?
<b>Hans</b>	Yes, please. And make it Business Class, OK? _____ ?
<b>Susan</b>	In three or four days. I'll send them to you as soon as they arrive.

### 2. Translate the sentences into Ukrainian

- Our company is a big enterprise with complicated structure.
- The Managing Director runs this firm successfully.
- The Board of Directors at the bank consists of 17 persons.
- Mr. Williams, the Chairman of the Board of Directors, is in overall control of our bank.
- Have you met Mrs. Fox, the Vice-President of the joint venture?
- There are 8 departments at our stock-holding company. The biggest is Sales Department.
- He has a great experience in developing food products that's why he's the head of the Research and Development Department, and also one of the creators of our branded products.
- Who leads your company and supervises everyday activities?
- She is the Manager of Logistics Department, don't you know?
- Will your company participate in the next fair and maintain relations with your old partners?

### 3. Pattern of a dialogue. A Hotel Reservation

<b>Receptionist:</b>	Reception desk. Travistock hotel. Good morning.
<b>Mr. Serov:</b>	Good morning. This is Intourist. We'd like to make a reservation for Mr. Serebrianskii.
<b>Receptionist:</b>	Could you spell the name, please?
<b>Mr. Serov:</b>	Yes, certainly. S-e-r-e-b-r-i-a-n-s-k-i-i.
<b>Receptionist:</b>	Thank you. What accommodation do you require?
<b>Mr. Serov:</b>	A single room with private bathroom, for three nights from the 7 <sup>th</sup> of October.
<b>Receptionist:</b>	Would you hold on a moment, please? I'll see whether we have the accommodation available.
<b>Mr. Serov:</b>	Thank you.



<b>Receptionist:</b>	Yes, I can reserve a single room with bath, from the 7 <sup>th</sup> of October, for three nights. It's an inside room on the fifth floor.
<b>Mr. Serov:</b>	Would you please see that's a quiet room?
<b>Receptionist:</b>	We will try.
<b>Mr. Serov:</b>	Thank you. What will the charge be?
<b>Receptionist:</b>	10.50 daily, plus 12% service charge, inclusive of breakfast. Would you please confirm this reservation in writing?
<b>Mr. Serov:</b>	Yes, I'll write you today.
<b>Receptionist:</b>	Thank you. Good bye.
<b>Mr. Serov:</b>	Good bye.

#### 4. Read the text; express your opinion on the problem

Very often it's in hotel that you have to enter into some detailed conversation in a foreign language. But it is not only the spoken language that had to be considered; there's usually plenty of written information that has to be interpreted. And English would seem to be just about the most preferred foreign language used in notices, signs or warnings in hotels.

Sometimes you can witness many humorous notices in European hotels. A hotel notice in Finland, displayed in four languages, kindly requested in English that *waiters be collected from here*. They had in fact meant *trays* not *waiters*. But people queued anyway and no problems arose.

Hotels provide an ideal setting for "Global English". If you can't see the problem, please don't worry; it only proves that Global English really does work.

<i>Please to bath inside the tub</i> <b>Japanese hotel</b>	<i>We take your bags and send them in all directions</i> <b>Airline, Copenhagen</b>
<i>Teeth extracted by the latest methodists</i> <b>Dentist's advertisement, Hong Kong</b>	<i>Visitors are expected to complain at the office between the hours of 9 and 10 a.m. daily</i> <b>Greek hotel</b>
<i>The flattening underwear with pleasure is the job of the chambermaid</i> <b>Yugoslavian hotel)</b>	<i>Take one of our horse-driven city tours – we guarantee no miscarriages</i> <b>Czech hotel</b>
<i>Ladies are requested not to have children in the bar</i> <b>Norwegian hotel</b>	<i>Ladies, leave your clothes and spend the afternoon having a good time</i> <b>Italian hotel laundry</b>
<i>No trespassing without permission</i> <b>Private school</b>	<i>Specialist in women and other diseases</i> <b>Doctor's surgery, Rome</b>
<i>The Manager has personally passed all the water served here</i> <b>Hotel, Acapulco</b>	<i>Coles and heats: if you want condition of warm air in your room, please control yourself</i> <b>Hotel air-conditioner instructions, Japan:</b>
<i>Please do not feed the animals. If you have any suitable food, give it to the guard on duty</i> <b>Zoo, Hungary</b>	<i>Customers who find our waitresses rude ought to see the manager</i> <b>Restaurant, Nairobi</b>
<i>When passenger of foot heave in sight, tootle the horn. Trumpet him melodiously at first, but if he obstacles your passage then tootle him with vigour</i> <b>Car rental brochure, Tokyo</b>	<i>Take notice: when this sign is under water, this road is impassable</i> <b>River highway</b>
<i>Are you an adult that cannot read? If so, we can help</i> <b>Poster</b>	<i>Open seven days a week, and weekends too</i> <b>Restaurant</b>
<i>Do not activate with wet hands</i> <b>Automatic hand dryer in public lavatory</b>	<i>Persons are prohibited from picking flowers from any but their own graves</i> <b>Cemetery</b>

<i>Our wines leave you nothing to hope to</i> <b>Restaurant menu, Switzerland</b>	<i>It is forbidden to enter a woman even a foreigner if dressed as a man</i> <b>Temple, Bangkok</b>
<i>Please do not bring solicitors into your room</i> <b>Hotel bedroom, Thailand</b>	<i>This hotel is renowned for its peace and solitude. In fact, crowds from all over the world flock here to enjoy its solitude</i> <b>Hotel brochure, Italy</b>
<i>You are invited to take advantage of the chambermaid</i> <b>Hotel bedroom, Japan</b>	<i>For your convenience, we recommend courteous, efficient self-service</i> <b>Supermarket, Hong Kong</b>
<i>You are welcome to visit the cemetery where famous Russian and Soviet composers, artists and writers are buried daily except Thursday</i> <b>Hotel, Moscow (opposite Russian Orthodox Monastery)</b>	<i>It is strictly forbidden on our Black Forest Camping Site that people of different sex, for instance, men and women, live together in one tent unless they are married with each other for this purpose</i> <b>Black Forest, Germany</b>
<i>If this is your first visit to the USSR, you are welcome to it</i> <b>Hotel bedroom, Moscow</b>	<i>A new swimming pool is rapidly taking shape since the contractors have thrown in the bulk of their workers</i> <b>Newspaper, East Africa</b>
<i>The lift is being fixed for the next day. During that time we regret that you will be unbearable</i> <b>Romanian hotel</b>	

As you can see, Global English is an entertaining as it is varied. Of course, the most important thing is that we get messages across. Do you think so?

**5. Learn the difference between *travel, trip, journey, voyage, tour*:**

*Travel* is both a noun and a verb

A *trip* describes a visit there and back

A *journey* suggests travel overland and for a long distance.

A *voyage* refers to water transport

A *tour* is a trip during which many places are visited

1. The goods must have been damaged during the \_\_\_\_; the weather was particularly bad in the Bay of Biscay.
2. Before your interview, you will be taken on a \_\_\_\_ of the site.
3. All reasonable \_\_\_\_ and accommodation expenses will be paid.
4. When we stayed in London we went on a day \_\_\_\_ to Cambridge.
5. The flight was OK but the tube \_\_\_\_ was awful; we were packed like sardines and I had to stand all the way.
6. Business people are now often rewarded with incentive \_\_\_\_: a holiday in Thailand, a Mediterranean cruise and that sort of thing.

**6. You are working at a big company as a Personal Assistant to managing Director. In a month two representatives of your company will arrive in Vermont, the USA and plan to be there for a week. Using examples given below try to write:**

**a) your own letter of inquiry to the best hotel in the city**

	15 Maple Street, Montpelier, Vermont, USA
The Manager,	6 <sup>th</sup> May, 2005

Park Hotel,  
26, Lesstren Street,  
Brighton,  
England

Dear Sir:

The name of your hotel has been given to me by the Hotel association, and I shall be very much obliged if you let me know whether you have the following accommodation available for three weeks, from 15<sup>th</sup> July: one double room, if possible with private bathroom and one single room. Thank you in advance for your reply.

Yours faithfully,

W.D. Throp

**b) book seats on a plane**

Win Mouk Co.,  
302 Barr Street,  
Rangoon,  
Burma,  
7<sup>th</sup> July, 2005

**Scandinavian Airline System**

12, Chelsey Street,  
London, W.I.,  
England

Dear Sirs:

Our Technical Director, Mr.Thung, will be arriving in London next week and will then go on to Sweden and Finland. We shall therefore be obliged if you book a seat for him on a plane leaving Britain for Stockholm on or about the 21<sup>st</sup>.

We thank you in advance for your kind attention to this matter.

Yours faithfully,

Win Kyi  
(Secretary)

**Terms to remember: Getting a Visa**

<i>long-stay visa</i>	<i>student visa</i>
<i>entrance visa</i>	<i>transit visa</i>
<i>apply for a visa</i>	<i>valid passport</i>
<i>health insurance</i>	<i>passport-sized photo</i>
<i>consulate</i>	<i>Embassy</i>
<i>Ministry of Foreign Affairs</i>	<i>right to residency</i>

**Customs Formalities**

<i>customs</i>	<i>customs officer</i>
<i>regulations</i>	<i>declaration</i>
<i>check-in</i>	<i>questioning</i>
<i>physical research</i>	<i>to restrict</i>
<i>to inspect</i>	<i>to pay duty</i>
<i>dutiable or liable to duty</i>	<i>duty free</i>

<i>red/green channel</i>	<i>smuggling</i>
<i>smuggler</i>	<i>fines</i>
<i>penalty</i>	<i>to declare</i>

**Hotel**

<i>accommodation</i>	<i>luxurious</i>	<i>single/double room</i>
<i>receptionist</i>	<i>bell man</i>	<i>concierge</i>
<i>to book a room/to reserve a room</i>	<i>to make a reservation for</i>	<i>deluxe</i>
<i>motel</i>	<i>reception</i>	<i>check in procedure</i>
<i>doorman</i>	<i>hospitality</i>	<i>service bureau</i>

**7. Read the following words in the boxes and match them to their meanings***cordless phone, cordless* - радіотелефон*mobile phone, mobile* (BrE)/*cellophone, cellular phone, cellular* (AmE) – мобільний (сотівий) телефон*public telephone / payphone* – автоматичний (громадський) телефон*Trunk Service (The Trunk Service)* (BrE), *the Long Distance Telephone Service* (AmE) – міжміське та міжнародне обслуговування*Trunk-Call Office* (BrE) – переговорний пункт*WAP phone (WAP – wireless application protocol)* – телефон з Інтернетом*webcam* – мережа зв'язку

<i>webcam</i>	<i>Mobile phone, mobil</i> (BrE)/ <i>cellophone, cellular phone, cellular</i> (AmE)
<i>videophone</i>	<i>public telephone/payphone</i>
<i>extension</i>	<i>WAP phone: (WAP - wireless application protocol)</i>
<i>pager</i>	<i>cordless phone, cordless</i>

1. A phone you can take with you and use anywhere. A mobile phone with access to the Internet -

2. A mobile phone with access to the Internet. -

3. Phone in a public place operated with money, a credit or a credit card. -

4. An extension not connected by a wire, so you can use it around the house or in the garden. -

5. One of a number of phones on the same line, in a home or office. -

6. Allows you to receive written messages. -

7. A camera attached to a computer and phone line, so two people talking on the phone can see each other. -

8. A special phone with a screen so you can see the other person. -

**Note:** Webcams and videophones enable videoconferencing: holding a meeting with people in different locations.

**8. Decide which of the alternatives (A – H) each speaker is talking about. You will have to use some more than once**

*extension* – додатковий*freephone* – безкоштовний телефон*helpline* – лінія допомоги*hot line* – гаряча лінія

<i>a) cellophone</i>	<i>e) hotline</i>
<i>b) webcam</i>	<i>f) freephone</i>
<i>c) videoconference</i>	<i>g) extension</i>
<i>d) helpline</i>	<i>h) payphone</i>

1. Our meeting was in Paris but we linked up with Bill's team in the New York office.
2. It's an oh-eight-hundred number so you don't have to pay.
3. Good morning, Washington. Good afternoon, Oslo. Can you all see and hear us?
4. Yes, she's in her office. I'll put you through to her now.
5. If I'm not in the office, call me on my mobile.
6. You have to put in at least 20 pence before you can make a call.
7. The picture is not very good but it's nice to see who you're talking to over the Internet.
8. To order at this special price, call our sales team on 01776 223344 – now!
9. I take it with me in the car. But I don't use it when I'm driving.
10. If you have any problems, call our technical team on 01473 123123.

### 9. Translate into English the following dialogue

1. Ви вже заповнили митну декларацію?
2. Як довго ви збираєтесь пробути у Великобританії? – Тільки два місяці.
3. Перепрошую, скажіть, будь ласка, це вихід на посадку на рейс 225?
4. Яка мета Вашого візиту до нашої країни? - Це ділова поїздка.
5. Це Ваш багаж, сер? - Так, ці дві валізи мої, мені їх відкрити?
6. Кількість речей, яку ви можете провезти, не сплачуючи мита, залежить від того, де ви їх придбали.

### 10. Say the following in English

- Добрий день. Я хотів би зупинитись у Вашому готелі та замовити номер на одного з ванною і телефоном.
- Ви замовляли у нас номер?
- Так, я надіслав вам телеграму з Манчестера з проханням зарезервувати мені номер на 12-17 вересня. Ось лист-підтвердження.
- Так, усе гаразд. Заповніть, будь ласка, бланк. Скільки часу Ви плануєте пробути у нашому готелі?
- Моє відрядження розраховано на тиждень.
- Ваш паспорт, будь ласка.
- Я маю ще одне питання до Вас, мій діловий партнер просив мене замовити йому номер у вашому готелі на 1-5 жовтня.
- На жаль, з 28 вересня по 10 жовтня у нас немає вільних номерів.
- Якщо ви кажете, що ваш готель переповнений, чи не могли б ви порекомендувати інший готель?
- Звичайно, ви можете звернутися у "Інтурист", сподіваюсь, там є вільні номери.
- Дікую. Попросіть, будь ласка, носильника віднести мій багаж до моєї кімнати.
- Звичайно, сер.

## Practice 4 "Business Letter Writing"

### Plan

1. Active vocabulary learning (topic "Business Letter Writing")
2. Exercise practice: ex. 4, 5, 8
3. Reading of cliché and expressions of the letters (Offer, Inquiry, Acknowledgement, Order, Refusal of Orders)
4. Speaking practice: ex. 1, 7
5. Reading of Appendixes: 1, 2, 5, 7, 8, 11, 12, 17, 22, 23, 24, 28, 34, 35
6. Home Task: ex. 2, 3, 6, 9

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**Active Vocabulary**

- advertisement** – оголошення, реклама  
**close down a company** - закрити компанію  
**commodity** – товар  
**concession** - поступка  
**concise** – короткий, стислий  
**daughter company (subsidiary)** - дочірня компанія  
**draft** – чернетка  
**enc. (“enclosure”)** – вкладка, додаток  
**enclose** – вкладати (у пакет), прикладати до листа  
**essential** – необхідний, обов’язків  
**establish a company** - заснувати (відкрити) компанію  
**exclusive right** – виключне право  
**execution** – виконання  
**factory department** - промисловий відділ  
**fancy goods department** - галантерейний магазин  
**financial standing** - фінансовий стан  
**financial year (fiscal year)** - фінансовий (звітний) рік  
**form (set up) a company** - створити компанію  
**headquarter** - штаб-квартира  
**irrelevant** – недоречний  
**joint stock company** - акціонерна компанія  
**joint venture** - об’єднане підприємство  
**labour turnover** - текучість робочої сили

*Let it be so* – згоден

*letter of intent* – лист-зобов'язання

*letterhead* – друкований бланк (установи)

*listed company* - компанія, акції якої котируються на біржі

*mass production* - масове виробництво

*mode of production* - спосіб виробництва

*on the average* – у середньому

*p.p. ("per procurement")* – за дорученням

*production and consumption* - виробництво та споживання

*range* – низка, ряд

*recruitment* - набір штату

*register a company* - зареєструвати компанію

*solve problems there and then* – розв'язувати питання в робочому порядку

*staffing* - підбір та розташування кадрів

*temporary or permanent staff* - постійний або тимчасовий штат

*turnover of capital* - оберт капіталу

*unlisted company* - компанія, акції якої не котируються на біржі

### 1. Translate into English

1. Він хоче створити та зареєструвати нову компанію.
2. У цій акціонерній компанії тимчасовий штат.
3. Наша фірма має дочірні компанії в Італії та Англії із штабквартирами.
4. Це неприбуткова компанія, її акції не котируються на біржі.
5. Який оборот капіталу Вашої компанії?
6. Цей фінансовий рік був складним для нашої фірми.
7. Він очолює промисловий відділ нашого підприємства та має власний галантерейний магазин.

### Кліше та вирази листів-запитів

#### До пункту 1

- We read your advertisement in ...
- With regard to your advertisement in ... of..., we would ask you ...
- We have heard of your products from ...
- We have seen your current catalogue showing ...

#### До пункту 2

- We are interested in buying (importing, etc.) ...
- Please inform us (let us know) as soon as possible ...
- Would you please inform us if it is possible to deliver ...
- Please let us know what quantities you are able to deliver till ...
- We would ask you to let us have a quotation for ...
- Would you kindly quote your prices and terms of delivery (terms of payment, etc.) for ...
- We would like to have further details about ...
- We would like to represent your products in the Ukrainian market.
- Please send us samples of ... (your catalogues, leaflets, etc.)

#### До пункту 3

- As distributors we have a large network of ...
- In connection with this ...
- We are distributors (importers, retailers, etc.) of ...
- We would like to get in touch with manufacturers (suppliers, sellers, etc.) of ...
- There is a large market here for your products.
- For over ... years our company has imported from western countries ...
- Our company was founded in ...
- We usually effect payment by letter of credit (cheque, bank transfer, etc.)

***До пункту 4***

- Is your prices are competitive (the samples meets the standards, your equipment complies with our requirements, etc.) we may be able to let you have regular orders).
- We look forward to your early reply.
- Your prompt answer will be (would be) appreciated.

**2. Make up the letter-inquiry**

- повідомте, де Ви прочитали рекламу про чоловічі костюми, які виробляє ця компанія;
- напишіть, що Ви хотіли б закупити партію чоловічих костюмів у кількості 200 штук;
- дізнайтесь, скільки вони коштують на умовах поставки CIF Одеса;
- повідомте листом, що якщо Вас влаштує ціна та якість костюмів, Ви у майбутньому будете робити більші замовлення;
- попросіть надати відповідь якомога швидше.

**Кліше та вирази листів-пропозицій*****До пункту 1***

- We were pleased to learn your interest in ...
- We are most pleased that you want to buy ...
- We are glad to say that we can reserve you ...
- It is generous of you to take so much interest in our work ...
- We take pleasure to send you the desired samples and offer ...
- As to your inquiry of ... we are informing you that ...

***До пункту 2***

- We enclose our catalogue with the latest price-list.
- Our detailed price-list will convince you in diversity of our assortment.
- Our proposal is valid till ...
- We deliver our goods on CIF terms.
- The price covers packing and transportation expenses.
- We can give you a 5 per cent discount.
- As you can see from our price-list, our prices are at least by 3 % lower than market ones.

***До пункту 3***

- I call your attention especially on item ...
- Besides above mentioned goods our company produces also (see ...)
- We would like to recommend you especially the following positions in the price-list...
- The model ... will most meet your requirements.

***До пункту 4***

- We ask you to discuss our proposal once more and inform us whether we could expect getting your order.
- I ask you to make the order faster as the quantity of this product at our warehouse is limited.
- We would appreciate if we get the order from you as soon as possible.
- If you are not happy with our proposal please inform us about its reason.
- We are looking forward to hearing from you soon.

**The Order. Acknowledgement (Confirmation) and Refusal of Orders****Кліше та вирази листів-замовлень**

- In reply (response) to y our letter (fax) of (dated) ... , we thank you for ...
- We are pleased to enclose our Order No. ...
- We enclose (are enclosing) our order for ...



- We accept our Offer and have pleasure in placing an order with you for ...
- Please confirm that you can supply ...
- Please send the copy of this order to us, duly signed, as an acknowledgement.
- Please supply/send us ...

**Кліше та вирази листів-підтвержень замовлень**

- Thank you very much for your order No. ... of (dated) ...
- As requested we enclose (are enclosing) the copy of your order, duly signed, as an acknowledgement.
- We confirm that delivery will be made by ...
- We hope that you will have a good turnover, and that we will be dealing with your company in the future.
- Delivery will be made in conformity (accordance) with your instructions.

**Кліше та вирази листів, що використовуються при відхиленні листів-замовлень**

- We are sorry (we regret) to let you know (to inform you) that we cannot execute your order because of (through) ...
- The goods you ordered are no longer available.
- We can offer you a substitute.

**3. Make up own Letter Order for buying of women's suits (skirts, dresses, shoes, etc.) consignment:**

- delivery CIF, Odessa;
- price \$ 60.7 per unit;
- quantity: 200 items;
- colour: black, grey, blue, red, white;
- size: S, M, L, XL, XXL;
- form of payment: by Letter of Credit.

**4. Read the Letter Order of the „Enginex” Co. to the „Harrow Ltd.” Co. What do you think about sum of payment?**

<b>ENGINEX</b>		
Purchase Order N 4471		
To. <b>Harrow Ltd</b>		
		12 Oct., 2003
Please supply sensor switches as follows:		
<i>Quantity</i>	<i>Type</i>	<i>Price</i>
10	A3A	\$ 1.50
15	A3B	\$ 0.80
25	A3F	\$ 1.70
10	A6D	\$ 1.80
10 % discount on bulk orders 20 gross.		

**5. Translate into English**

Панове,

Дякуємо Вам за листа від 15 липня 2005 року, в якому Ви висловлюєте прохання надіслати наш останній каталог. Із задоволенням додаємо його.

Сподіваємось, що наші товари задовольнять Ваші вимоги. Будь-ласка, звертайтеся за додатковою інформацією у разі необхідності.

З повагою, \_\_\_\_\_

(signature)

Position

### 6. Join the following abbreviations with their meanings

<b>NB</b>	the same	<b>v.v.</b>	for and on behalf of
<b>i.e.</b>	compare	<b>re</b>	reference
<b>i.g.</b>	against	<b>vers.</b>	see above
<b>p.a.</b>	important note	<b>h.a.</b>	after noon
<b>q.v.</b>	that is	<b>id.</b>	with the terms reversed
<b>cf</b>	regarding	<b>pp</b>	for each year
<b>v.s.</b>	this year	<b>a.m.</b>	see another entry
<b>p.m.</b>	for example	<b>ref</b>	above mentioned

### 7. Match English phrases on the left with Ukrainian on the right:

<i>essential clauses</i>	<i>типовий контракт</i>
<i>to strike a deal</i>	<i>суттєві умови контракту</i>
<i>standard contract</i>	<i>компроміс</i>
<i>to firm prices</i>	<i>встановлювати нову дату</i>
<i>to quote price</i>	<i>голова</i>
<i>agenda</i>	<i>протокол</i>
<i>chair person</i>	<i>порядок денний</i>
<i>minutes</i>	<i>сталі ціни</i>
<i>contracting parties</i>	<i>юридична назва статті (договору, угоди)</i>
<i>subject of the contract</i>	<i>повідомляти завчасно</i>
<i>delivery and payment terms</i>	<i>предмет контракту</i>
<i>to make amendments</i>	<i>надавати технічну допомогу</i>
<i>to render technical assistance</i>	<i>підтримувати контакти</i>
<i>scope of cooperation</i>	<i>вирішувати питання</i>
<i>to acquire positive experience</i>	<i>сторони, що домовляються</i>
<i>to establish/maintain contacts</i>	<i>встановлювати ціни</i>
<i>to promote better understanding</i>	<i>умови поставки та оплати</i>
<i>to keep in touch</i>	<i>вносити доповнення</i>
<i>to solve a problem</i>	<i>обсяг (об'єм) співробітництва</i>
<i>to set up a tentative programme</i>	<i>набувати позитивного досвіду</i>
<i>to notify in advance</i>	<i>попередньо планувати програму</i>
<i>to fix a new date</i>	<i>основні / другорядні пункти</i>
<i>to conduct negotiations</i>	<i>укладати угоду</i>
<i>major / minor items</i>	<i>вести переговори</i>
<i>a deadlock</i>	<i>безвихідне становище</i>
<i>a compromise</i>	<i>встановлювати / підтримувати контакти</i>
<i>legal title</i>	<i>сприяти кращому розумінню</i>

8. The following are part of a business negotiation where an important financial decision is made. Complete them using the correct form of these verbs:

<i>a) seem</i>	<i>c) bring</i>	<i>e) give</i>	<i>g) put</i>	<i>i) reach</i>
<i>b) examine</i>	<i>d) reject</i>	<i>f) choose</i>	<i>h) exclude</i>	<i>j) satisfy</i>

- I don't think that this will be particularly difficult because at least two of the five do not \_\_\_ the basic criteria for the contract.
- So, are we all agreed that we are \_\_\_ proposals A and E?
- I personally feel that all of these are sound proposals but that of the three, proposal C is the one we should \_\_\_\_ .

4. All in all, then, I strongly believe that we should opt for C and I would, therefore, like to \_\_\_ that to the vote.
5. So, we have now had a chance to \_\_\_ all the proposals in detail and it is now time to come to a decision.
6. It is also the most detailed, which means we can \_\_\_ a number of other decisions today, if we choose C.
7. Right. That \_\_\_ us to proposals B, C and D.
8. Our first task is to \_\_\_ any which are definitely not acceptable.
9. I say this for several reasons, but mainly because C is the one which \_\_\_ to provide the most flexibility in terms of both time and funding.
10. I'm thinking here of proposals A and E, neither of which \_\_\_ an unconditional guarantee on the completion date.

**9. Make complete sentences from the following notes:**

1. if / price of oil / rise / price of petrol / usually / rise / too - \_\_\_\_\_
2. if / price of petrol / rise / transportation costs / also / rise - \_\_\_\_\_
3. if / transportation costs / increase / price of consumer goods / tend to go up - \_\_\_\_\_
4. when / price of consumer goods / go up / inflation rate / also / rise - \_\_\_\_\_
5. if / inflation rate / rise / bank / tend to raise / interest rates - \_\_\_\_\_
6. when / bank / raise / interest rates / value of pound / tend to / increase - \_\_\_\_\_
7. if / pound / rise / value of dollar / tend to fall \_\_\_\_\_
8. if / value of dollar / fall / government / receive / less income / North Sea oil - \_\_\_\_\_

**Practice 5**

**“Contract. Changes in Business. Letter of Complaint”**

**Plan**

1. Active vocabulary learning (topic “Contract. Changes in Business. Letter of Complaint”)
2. Exercise practice: ex. 11, 15, 17
3. Reading of cliché and expressions of the Withdrawal of the order and Letters of complaint)
4. Reading and translating: ex. 5, 10
5. Speaking practice: ex. 3, 4, 6, 7, 13, 16, 18, 19, 20
6. Role-play: ex. 8, 9, 21
7. Reading of Appendixes: 1, 2, 3, 8, 9
8. Home Task: ex. 2, 8, 9, 12, 14, 21

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**Contract - Active Vocabulary**

- arbitration** - арбітраж, третейський суд (м.Стокгольм)
- be valid** - бути дійсним
- Bill of Lading** - коносамент (транспортна накладна на вантаж під час морських перевезень)
- break (infringe) a contract** - порушувати контракт
- cancel a contract** - розірвати (скасувати) контракт
- charter-party** - чартер-партія, фрахтовий контракт (контракт на здійснення морських перевезень)
- consider null and void** - вважати недійсним (не має сили)
- consignee** - той, хто отримує вантаж
- consignor, shipper** - той, хто відправляє вантаж
- delay (behind time, in bad time) in delivery (in shipment)** - затримка у поставці
- dirty (clean) Bill of Lading** - „брудний” („чистий”) коносамент (коносамент, що містить (не містить) приписки про те, що вантаж отримано у пошкодженому вигляді)
- draw up (make up) a contract** - скласти контракт
- effect shipment** - виконувати завантаження
- execute (perform, implement) a contract** - виконувати контракт
- FOB, CIF** - базові умови постачання, що використовуються під час укладання контрактів (відповідно до «Міжнародних правил тлумачення торгових термінів»)
- force majeure, force majeure circumstances** - форс мажор, форс мажорні обставини
- freight** - фрахт (судна і т. ін.)
- fulfilment (execution) of liabilities (obligations)** - виконання обов'язків
- insurance against all risks** - страхування від будь-якого ризику
- insurance against fire (fire insurance)** - страхування на випадок пожежі
- insurance against usual marine risks** - страхування від звичайного морського ризику
- insurance risk** - страховий ризик
- integral part of the contract** - невід'ємна частина контракту
- irrevocable confirmed Letter of Credit** - безвідзвний підтверджений акредитив
- liabilities (obligations, commitment) under the contract** - обов'язки сторін за контрактом
- license agreement** - ліцензійна угода
- load (cargo)** - вантаж
- load into/onto** - вантажити на ...
- loading** - завантаження
- original Bill of Lading** - оригінал коносаменту
- rail (road) or air waybill** - транспортна накладна (виконує роль коносаменту під час залізничних, автомобільних та авіа перевезень)
- ship** - 1) завантажувати на корабель; 2) перевозити (відправляти) вантаж будь-яким видом транспорту
- shipment (consignment)** - 1) вантаж (партія товару); 2) завантаження, відвантаження (не вживається з означеним артиклем)
- shipping documents** - документація відвантаження
- shipping specification** - специфікація відвантаження
- spare and wear parts** - запасні деталі та деталі, що зношуються
- specification** - специфікація, технічні умови
- subject of the contract** - предмет контракту
- through Bill of Lading** - наскрізний (прохідний) коносамент (означає, що відправник та отримувач вантажу звільнені від турбот про перевантаження у порту)
- unload (discharge)** - розвантажувати
- value** – 1) цінність; 2) вартість, ціна; 3) оцінка
- vessel (merchant (motor) vessel MV)** - торгове (моторне) судно

### 1. Translate into English

1. Ця фірма завжди порушує умови контракту.
2. Форсмажорні обставини є причиною затримки у поставці.
3. Ми неправильно склали цей контракт.
4. Якими є обов'язки сторін за контрактом?
5. Мені потрібно застрахуватися на випадок пожежі.
6. Наша фірма завжди виконує свої зобов'язання.
7. Ця угода вважається недійсною.

### 2. You have concluded the contract with the Letter of Credit as the Form of Payment. Speak to your partner according to this scheme

- Whether the L/C is available for one or several shipments?
- The amount of the L/C in sterling or a foreign currency.
- The expiry date.
- The name and address of the exporter.
- The type of L/C (Revocable or Irrevocable).
- Shipping details, including whether transshipments are allowed. Also recorded should be the latest date for shipment and the names of the ports of shipment and discharge.

### 3. Translate into English

- предмет контракту та загальна сума контракту;
- бути невід'ємною частиною контракту;
- супровід та пуск обладнання;
- запасні частини обладнання; товари, що постачаються згідно цього контракту;
- ціна залишається незмінною впродовж усього терміну дії контракту;
- місце призначення вказане в коносаменті;
- той, хто відправляє вантаж та той, хто отримує вантаж;
- товари повинні бути відправлені з порту найпершим судном;
- термін поставки і дата поставки;
- товари повинні бути поставлені впродовж 6 місяців з моменту оплати;
- дата видачі наскрізного коносаменту;
- непередбачувані обставини;
- контракт стає дійсним з моменту його підписання;
- поставка виконується на умовах СІФ Одеса;
- Продавець гарантує, що обладнання, яке поставляється, відповідає вимогам додатку 5;
- нести відповідальність перед Покупцем;
- маркування нанесене фарбою, що не змивається;
- оплата здійснюється проти надання наступних документів відвантаження;
- виконувати обов'язки контракту;
- суперечки та розбіжності, що виникають під час виконання цього контракту.

### 4. What word or word-expression is odd in this list? What marking must be written on the packing of goods imported/exported by your company?

handle with care	glass	fragile
open here	not for sale	lift here
use rollers	use no hooks	top

### 5. Translate the clause of the Contract into Ukrainian. Answer the questions

The Seller will take care of, and bear all the expenses connected with, obtaining the necessary license for exporting the goods under the present Contract from the Port of Origin to Ukraine.

Not later than a month from the effective date of the Contract, the Seller is to advise the Buyer if the export license has been granted or is not required.

If the Seller is unable to obtain the export licence and the Buyer is unable to obtain the import licence within the time stipulated above, or the export/import licence is revoked by the appropriate authorities of the Seller's/Buyer's country before the deliveries are completed, the Seller/Buyer will have the right to cancel the Contract wholly or partially.

1. Who is supposed to obtain the export/import licence?
2. What right will the parties exercise if the appropriate authorities revoke the import/export licence?

### 6. a) What word or word-combination is odd in this list? Please give the general title for this group of words and word-combinations

road haulage	dispatch rider	operating costs
container ship	barge	rail freight
air freight		

б)

bill of lading	certificate of origin
waybill	packing sheet
shipping specification	delay in delivery
certificate of quality	insurance policy

### Changes in business - Active Vocabulary

*anxious for success* - прагнути успіху

*appreciate smb's kindness* - оцінювати чийсь доброту

*appreciate the difficulty* - вірно оцінювати труднощі

*be anxious (to be eager, to be keen)* - чекати з нетерпінням, хвилюватися, прагнути

*be influenced by smb* - бути під впливом когось

*clarify* - з'ясувати, пояснювати

*clarify disputes* - залагоджувати суперечки

*clarify meaning* - пояснювати думку

*comply with smb's wishes* - йти назустріч побажанням когось (кого-небудь)

*correspond* - 1) відповідати; 2) означати, представляти собою;

*directions for use* - правила користування

*do one's task* - виконувати завдання

*do smb's best (to try smb's best)* - намагатися щосили щось зробити

*don't agree unless he insists* - ... не погоджуйтесь, якщо він не буде наполягати

*follow smb's advice* - амер. слідувати пораді когось

*give directions to smb* - давати інструкції комусь

*have influence on smb* - впливати на когось

*immediately (promptly, urgently, right now)* - терміново

*insist on smb's coming* - наполягати на приході когось

*involve (to have as consequence, to entail)* - потягнути за собою

*involve a chain of complications* - потягнути за собою ланцюжок ускладнень

*lose an opportunity* - втратити шанс (можливість)

*make more precise/exact/accurate (to specify, to define more exactly/precisely/accurately)* - уточнювати

*seize one's opportunity (chance)* - скористатися можливістю

*set oneself a task* - поставити завдання

*task in hand* - 1) розпочата робота; 2) найближче завдання  
*withdraw* - 1) відкликати; 2) відмовитися, взяти слова назад  
*withdraw credit* - закрити кредит  
*withdraw money from a bank* - взяти гроші з рахунку  
*withdrawal* - скасування, анулювання

### 7. Translate into English

1. Ми з нетерпінням чекаємо на Вашу відповідь.
2. Поясніть свою думку, будь ласка.
3. Ці зміни та доповнення потягнуть за собою ланцюжок ускладнень.
4. Він скористався можливістю щоб залагодити суперечки.
5. Вона щосили намагалася виконати таке завдання.
6. Він ніколи не йде назустріч нашим побажанням.
7. Головний бухгалтер не зміг закрити кредит.
8. Я три дні тому взяв усі гроші з рахунку.
9. Ми іноді не в змозі вірно оцінювати труднощі.

### Кліше і вирази листа-відхилення замовлення (*withdrawal of the order*)

- We have ordered..., but unfortunately made a mistake.
- Unfortunately we have to withdraw our order of...
- We are so sorry, but we have to withdraw our order.
- Unfortunately we cannot sell the goods to another party.
- Because of urgent reorganization of our production we cannot use the ordered material
- We are sorry to inform you that our client became insolvent.
- We can only consider placing an order if you can give us a price reduction of 10 %.
- We plan to compensate your losses by a new order.
- We promise to turn to you if demand is available.

### Вирази незадоволення

- The contents of your letter has surprised us.
- This sets up a chain involving several complications.
- I simply cannot understand why you did not tell us.
- We are very disappointed about this fact, and hope that you can help me to clear up this very strange situation.
- Your offer was disappointing; we had expected better terms.

### Changes in business

#### Кліше і вирази, які описують різні зміни:

- We have pleasure in notifying you/announcing that our business has been amalgamated with ...
- Please note that last week we opened our new branch / factory at ...
- To mark the occasion we are making a special offer of ...
- We are writing to inform you that Mr.R.Bellman and Mr.J.Blum have been appointed as Directors in succession to Mr.A.Sage and Mr.J.Melsa.

### 8. Express your attitude to changes

1. Unfortunately we have to raise our price for item 5 by 15% because of the increased cost of raw materials.
2. Our legislation has been changed in an unfavourable way so we must withdraw the order.
3. Based on our extensive research into this matter we believe the responsibility for the shortage does, in fact, lie with you.
4. It is reported that your competitors Robertson & Sons are discounting 22% of their list price, with immediate delivery so we hope that you can offer us better price.

5. We think that in the first year we cannot guarantee the minimum sale of goods for above sum.

6. We have to pay dead freight, since we have chartered the American Bay, and she is to be loaded early next week.

**9. Make up the Business letter to the British company that you got into strained circumstances caused by the delay of equipment goods which had to come to the Odessa port two weeks ago. Ask about the reason of the delay and the term when the equipment will be supplied**

**10. Read the article. Answer the questions**

According to industry sources, Acer, Elitegroup, and Mitac were among the earliest Taiwan companies to test the B5 version of the Pentium which is now said to be distributed as the replacement for the flawed 60/66MNz Pentiums. While Intel last month fanned out fury over its initial announcement to replace the flawed chips on a case-by-case basis, its new “no-question-asked” replacement policy is still under fire.

The most asked question concerning Intel’s new replacement policy is “when”. In fact, our company late last month was still waiting for the retailer who sold us 5 flawed 60/66MNz Pentiums to obtain the necessary replacement from Intel’s local distributor. In the meantime, the Pentium systems have been retired from the desktop publishing and art department whose members had been growing bald from all the hair-tearing incidents in which their artwork and page-makeup came out in pages of printed rubbish. Our accounting department also had a Pentium, but since all accounts were checked by abacus, our accountants were more fortunate.

- 1) How many names of companies are mentioned in this article?
- 2) What faulty product does this article describe?
- 3) What company produced it?
- 4) Why was the accounting department more fortunate than other departments?

**Letter of Complaint. Answering a Complaint - Active Vocabulary**

*accept a claim* - приймати претензію

*agreed and liquidated damages* - узгоджені та заздалегідь оцінені збитки

*be caused by smth* - бути викликаним (спричиненим) чимось

*be damaged* - бути пошкодженим

*be on the agenda* - бути на порядку денному (зборів, наради)

*bring an action of damages against smb* - пред'являти комусь позов за збитки

*claim a penalty* - вимагати пеню

*claim smth (money, compensation, etc.) from smb* - вимагати щось (гроші, компенсацію) від когось

*compensate smb for losses (expenses)* - компенсувати комусь збитки (витрати)

*compensate smb for smth* - компенсувати комусь щось

*compensation for smth (to make compensation for smth)* - компенсувати щось

*complain of smth* - жалітися на щось, виражати незадоволення чимось

*complaint (claim)* - скарга, претензії, невдоволення

*customs clearance* - розмитнення

*damages (losses)* - збитки, компенсація за щось

*default of payment* - несплата

*delivery of substandard (wrong) goods* - поставка недоброякісного товару (не того товару, який замовляли)

*fault* - 1) недолік, дефект; 2) промах, помилка

*find fault with smb (smth)* - чіплятися до когось (чогось)

*foresee* - передбачувати

*full (partial) compensation* - повна (часткова) компенсація

*groundless (unjustified) claim* - необґрунтована претензія



*have a right to claim a penalty* - мати право вимагати пеню  
*in the required way (properly, proper)* - певним чином  
*inadequate packing* - упаковка, яка не відповідає вимогам  
*infringement of terms and conditions of the contract* - порушення умов контракту  
*make a claim* - пред'являти претензію  
*meet (to satisfy) a claim* - задовольняти претензію  
*meet the deadline* - вкластися в строк  
*misdirection* - відправка товару за невірною адресою  
*overlook smth* - 1) не помітити, випустити щось із виду; 2) дивитися на щось зверху; 3) наглядати  
*oversight* - 1) недогляд, помилка; 2) нагляд  
*refer smth to smb* - 1) передавати щось на розгляд когось; 2) посилатися на когось (щось)  
*reject (to decline)* - відхиляти  
*reject (to decline) a claim (an offer, a proposal)* - відхиляти претензію (пропозицію)  
*settle* - 1) поселятися; 2) обґрунтовувати  
*settlement* - 1) поселення; 2) обґрунтування, урегулювання  
*shortage of smth* - недостача чогось  
*short-delivery (short-shipment)* - недопоставка, неповна поставка  
*suffer losses (to suffer defeat)* - нести збитки  
*top executives* - керівники (компанії, організації)  
*unforeseen circumstances* - непередбачувані обставини  
*unforeseen complications (difficulties)* - непередбачувані складнощі  
*well-grounded (justified)* - обґрунтований  
*withdraw a claim* - відкликати (зняти) претензію

### 11. Translate into English

1. Ми не приймаємо претензій.
2. Товар пошкоджено і ми вимагаємо компенсації за спричинені збитки.
3. Вибачте, але ми не помітили деяких дефектів.
4. Ця фірма має повне право вимагати пеню.
5. На порядку денному: поставка недоброякісного товару; необґрунтовані претензії; відправка товару за неправильною адресою.
6. Вони відхилили нашу пропозицію.
7. У випадку непередбачуваних обставин наша компанія понесе збитки.

### Кліше та вирази листів-рекламацій

- We would like (have) to remind you that ...
- We wish to draw your attention to the fact that ...
- We are disappointed to find that the quality of the equipment (goods) you supplied does not meet (comply with, satisfy, and match) the requirements of ...
- To prove our statement we enclose (are enclosing) ...
- The delay in delivery is causing us great inconvenience, as ...
- We find it necessary to note ...
- We are returning... and would ask you to replace ...
- So far we have received no reply ...
- Four containers in the consignment were found to be damaged.
- We duly informed you about the breakdown of the equipment.
- At present your failure to deliver the goods greatly worries us.
- When we installed the equipment, we found that it was faulty.
- When we examined the goods, it turned out that ...

### Кліше та вирази відповідей на скарги та претензії

- We have carefully studied y our claims ...

- You were right to let us know about ...
- You are perfectly correct in saying that ...
- After investigating your complaint, we have to admit that ...
- We can assure you that ...
- Steps are being taken immediately to avoid such mistakes in future.
- Please accept our apologies for ...
- We apologize for ...
- A replacement for the substandard goods will be delivered next week.
- We would ask you to return the faulty equipment at your convenience, carriage forward.
- May we remind you, however, that ...
- However we hope you will also try to see our point of view.
- We regret that we cannot exchange ... since ...
- We regret to inform you that we cannot accept your claim because of..
- We would like to inform you that the delay in delivery occurred through no fault of ours.
- It is not our fault that ...
- Needless, to say that both our companies suffered unnecessary losses that hopefully will be avoided in the future.

### 12. Make up the letter of complaint

- lack of 1-3 buttons on 6 suits;
- fabric is damaged on 2 suits;
- painting stains are on 3 suits.

Ask when and by what kind of transport you can send back defecting suits and when you can receive a replacement of these goods.

### 13. What word or word combination is odd in this list?

manufacturing defect	faulty equipment	deadline
damage	default of payment	substandard goods
outstanding debt	detention	short-shipment
delay in delivery		

**14. Answer a Claim regarding a short supply of goods by your company. Apologize, give your reasons of the short supply and ensure that similar mistakes will not occur again.**

**15. Very often in business the Passive is preferred. Change these sentences into Passive Voice**

1. We sell more than 6 tons of beans every week.	<i>6 tons of beans are sold by us every week.</i>
2. Unfortunately, they didn't make any attempt to explain their delay.	
3. This company is installing a new computer system.	
4. We decided to increase the turnover.	
5. Customs will examine the packages.	
6. They would appreciate your help in this matter.	
7. We could accept payment in foreign currency.	
8. You must open your parcel.	

9. They usually submit the annual account to the auditors by January 20.	
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### 16. Translate into English

1. Скільки часу ви працюєте в цій компанії?
2. Ми обговорюємо умови контракту вже три години, але поки не прийняли остаточного рішення.
3. Наш останній проект критикується в пресі вже кілька днів. Мета мого виступу – пояснити вам, що сталося за останній час.
4. Ми прочитали протокол зборів.
5. Управляючий уклад вигідну угоду з акціонерною компанією з обмеженою відповідальністю.
6. Наша компанія уклала угоду з американською фірмою.
7. Фірма вже визначила ціну і загальну суму контракту.
8. Строк і термін поставки товарів вказані в додатку до контракту.

**17. As you know it is very important to show your partner how you are standing your ground. In these sentences you can find useful expressions to show how you will not change your position, e.g., take it or leave it. Complete the sentences below using the following words:**

<i>a) up to a point</i>	<i>b) limit</i>	<i>c) unacceptable</i>	<i>d) final</i>	<i>e) bottom</i>
<i>f) moving</i>	<i>g) unable</i>	<i>h) clear</i>	<i>i) leave</i>	<i>j) position</i>

1. We've considered your offer very carefully, but I'm afraid we're \_\_\_ to accept it. We're sticking to our original position.
2. I'm very sorry. This is really the \_\_\_ line. This is the cheapest offer I can make and I simply can't go any lower.
3. I'm afraid that we are not able to meet the conditions that you have just outlined. We are prepared to be flexible \_\_\_ but we really cannot accept those conditions.
4. I'm sorry but we can't accept that. Our \_\_\_ is clear and we have explained it to you several times before. If you want these negotiations to continue, then there will have to be some concessions on your part.
5. We have made all the concessions we can make in this matter and we can go no further. This is our \_\_\_ offer.
6. I'm sorry, but we're not \_\_\_ on this one. We have already offered you the cheapest deal possible and it's impossible, I repeat impossible, for us to offer you any more discount.
7. We have made our position \_\_\_ to you on several occasions. We are not prepared to accept a lower price. I'm very sorry but that's the way it is.
8. I'm sorry, but this is really very simple. The time clause is \_\_\_ to us and we are not prepared to change our position on this.
9. Look, we can go this far but we can't go any further. We have already made several concessions, but we have now reached the \_\_\_.
10. I'm sorry, but this is our position. As far as I am concerned, this is non-negotiable. Take it or \_\_\_ it.

### 18. Underline the word that does not belong in each group

1	<i>go on</i>	<i>move on</i>	<i>put on</i>	<i>turn on</i>
2	<i>consensus</i>	<i>idea</i>	<i>proposal</i>	<i>suggestion</i>
3	<i>behind</i>	<i>delayed</i>	<i>late</i>	<i>rejected</i>
4	<i>check</i>	<i>confirm</i>	<i>defer</i>	<i>review</i>
5	<i>approve</i>	<i>carry</i>	<i>focus</i>	<i>pass</i>

**19. Match each word with the correct meaning**

a) agenda	b) appointment	c) calendar	d) planner	e) schedule
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1. the planned times and events for a day, week, etc.
2. a record showing weekly or monthly appointments
3. the planned topics or tasks for a meeting
4. an arranged meeting
5. the year divided into months, weeks, and days

**20. Underline the word that does not belong to each group**

1.	<i>close</i>	<i>end</i>	<i>finish</i>	<i>transfer</i>
2.	<i>check</i>	<i>organize</i>	<i>go over</i>	<i>confirm</i>
3.	<i>aid</i>	<i>assistance</i>	<i>help</i>	<i>receiver</i>
4.	<i>hint</i>	<i>sign</i>	<i>signal</i>	<i>trip</i>
5.	<i>grateful</i>	<i>inefficient</i>	<i>rude</i>	<i>unprofessional</i>

**21. Read the article below about the importance of communication in business.**

**Choose the best word to fill each gap from A, B, C or D in the table.**

**For each question 1-10, mark one letter (A, B, C or D) on your Answer column.**

**There is an example at the beginning (0).**

**Business communication**

One of the most important features in any business is communication. Good communications are required at all \_\_ (0) A\_\_ of the business process. Businesses employ and are owned and run by various groups of people. Workers, directors and shareholders are three important groups; closely \_\_ (1) \_\_ with a business. Other influential groups include customers, suppliers and the government.

Communication \_\_ (2) \_\_ between these groups and the individuals who make up the groups. Within \_\_ (3) \_\_ companies internal communications occur at and between the various levels. Directors communicate with one another concerning the company's overall strategy. They \_\_ (4) \_\_ managers of their plans, and the managers then communicate with the other employees. \_\_ (5) \_\_ are conducted concerning pay and working conditions. Managers communicate decisions and orders and try to \_\_ (6) \_\_ morale and motivation through good communication. Employees \_\_ (7) \_\_ communicate with each other, for example, over production and wages.

External communication occurs when a company's directors or employees communicate with those individuals and groups who \_\_ (8) \_\_ with the company. Shareholders receive copies of the company's annual accounts, together with the \_\_ (9) \_\_ of the Chairman and Directors. Government departments require statistical and financial information from the company. An advertising agency is \_\_ (10) \_\_ about the company's advertising policies. Customers need to know if goods have not been dispatched and suppliers contacted if their goods have not been delivered. Reliable and effective communication is one of the key elements which leads to efficient management of a company.

#	A	B	C	D	Answers
0	<i>stages</i>	<i>grades</i>	<i>parts</i>	<i>degrees</i>	<i>stages</i>
1	<i>implicated</i>	<i>committed</i>	<i>involved</i>	<i>interested</i>	
2	<i>takes place</i>	<i>takes in</i>	<i>takes over</i>	<i>takes hold</i>	
3	<i>singular</i>	<i>lone</i>	<i>individual</i>	<i>unique</i>	
4	<i>reply</i>	<i>show</i>	<i>acquaint</i>	<i>inform</i>	
5	<i>interrogations</i>	<i>questions</i>	<i>negotiations</i>	<i>interviews</i>	
6	<i>grow</i>	<i>mount</i>	<i>gain</i>	<i>improve</i>	
7	<i>besides</i>	<i>also</i>	<i>such</i>	<i>like</i>	
8	<i>cope</i>	<i>engage</i>	<i>deal</i>	<i>relate</i>	
9	<i>files</i>	<i>reports</i>	<i>articles</i>	<i>profits</i>	
10	<i>enquired</i>	<i>prepared</i>	<i>consulted</i>	<i>warned</i>	

## Practice 6 “Types of Enterprises”

### Plan

1. Active vocabulary learning (topic “Types of Enterprises”)
2. Exercise practice: ex. 4, 6
3. Speaking practice: ex. 1, 2, 3, 5, 7
4. Reading and translation: ex. 9
5. Role-play: ex. 10
6. Home Task: ex. 8

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### Active Vocabulary

**accounting** - бухгалтерський облік

**apply for a corporate charter** - подавати заяву на корпоративний патент

**attract customers** - залучати (приваблювати) покупців

**backbone** - основа

**background (experience)** - робочий досвід

**be busy with (to go into business)** - займатися бізнесом

**be liable** - нести юридичну відповідальність

**be responsible for all business debts** - бути відповідальним за всі виробничі борги

**be sued** - підпадати під розгляд карної справи

**bear in mind** - пам'ятати

**bylaws** - юридичні положення для підприємств

**choose the company's officers** - обирати адміністративних виконавців компанії

**consult partners** - консультуватися з партнерами

**contribute services, skills** - робити внесок, сприяти вчинням та навичкам

**control profits** - контролювати прибутки

**deal (square deal)** - угода (справедлива угода)

**decide on vacation, hours, salary, hiring and firing** - вирішувати питання, пов'язані з відпусткою, тривалістю робочого дня, платнею, наймом та звільненням

**declare personal bankruptcy** - оголосити власне банкрутство

**distribute profits and losses** - розподіляти прибутки та збитки

**do books (to keep books)** - вести бухгалтерський облік

**expand** - розширятися

**fail** - зазнати поразки

**fall out** - розвалитися

*fire (sack, discharge)* - звільняти  
*follow a legal procedure* - згідно юридичної процедури  
*get along well* - бути у хороших відносинах  
*hand-over/transfer* - переводити (пересилати)  
*have a final authority* - мати вирішальне слово  
*hire* - наймати  
*hold an annual meeting* - проводити щорічні збори  
*in exchange for investment capital* - в обмін на вкладений капітал  
*incorporate* - об'єднуватися  
*issue and sell stock* - випускати та продавати акції  
*long term view* - довгостроковий  
*loyal* - вірний, відданий  
*maintain* - підтримувати  
*make decisions* - приймати рішення  
*need a lawyer* - потребувати юриста  
*obtain* - одержувати, здобувати  
*personal assets* - приватна власність  
*piece of advice* - порада  
*put an amount of money* - вкласти гроші в бізнес  
*put policies into effect quickly* - швидко досягти хороших результатів  
*run a risk* - ризикувати  
*share* - ділити; акція  
*start own business* - розпочати свою справу  
*sue* - порушувати карну справу  
*supervise daily management* - здійснювати постійне керівництво  
*survive* - оглядати, досліджувати  
*tax benefits* - пільги з оподаткування  
*threaten* - загрозувати  
*vote* - голосувати

### 1. Translate into English

1. Ця дія підпадає під розгляд карної справи.
2. Цей будинок – моя приватна власність.
3. Він має бажання вкласти гроші в бізнес і отримувати прибутки.
4. Спонсори мають право контролювати прибутки.
5. Менеджер приймає рішення та здійснює постійне керівництво компанією.
6. Наші представники постійно досліджують потреби споживачів.
7. Вони оголосили про власне банкрутство.

### 2. Complete each of the conversations with the response from the list below

<i>Do you think you could make it a bit later?</i>	<i>Yes, we must. I am looking forward to it.</i>
<i>Oh, you shouldn't have! Thank you!</i>	<i>It's difficult to say at this stage.</i>
<i>Just a fruit juice. I don't think so.</i>	<i>Not at all. Go ahead. You're welcome.</i>

1. Thanks for your help.	
2. I've bought you this.	
3. I'll pick up at 5 p.m.	
4. What can I get for you?	
5. We must again some time.	
6. Haven't we met anywhere before	
7. Do you think we'll get the contract?	
8. Would you mind if I open the window?	

**3. Translate into English**

1. Мені потрібна порада.
2. Я сам контролюю прибутки свого підприємства.
3. Якщо ви хочете зайнятися приватною підприємницькою діяльністю, зверніться до юриста.
4. Директор вирішує питання найму та звільнення.
5. Маю побоювання щодо повної юридичної відповідальності.
6. Я не відповідаю за виробничі борги.
7. Малі підприємства мають пільги з оподаткування.
8. Хороший бухгалтер може вести справу краще ніж ви.
9. Мені потрібно найняти бухгалтера та проконсультуватися з юристом.

**4. Make the sentences you can use in your office with the following phrases**

<i>to establish contacts with delivery and payment terms the chairperson of the meeting to attend a conference to cover major items to strike a deal</i>	<i>to solve the problem to include in the agenda to write minutes to answer the phone articles in the contract to conduct negotiations</i>
--	--

**5. Translate into English**

1. Члени правління несуть юридичну відповідальність.
2. Партнер з обмеженою юридичною відповідальністю не має реальних повноважень.
3. Таємний партнер бере участь у керівництві фірмою, але залишається невідомим для всіх.
4. Я хочу вкласти гроші в нерухомість.
5. Партнерство має багато переваг.
6. Ми з партнером у хороших стосунках.
7. Я зробив правильний вибір. Ця справа приносить великий прибуток.
8. Мій робочий досвід пов'язаний з менеджментом.
9. Вона добре розуміється на бухгалтерській справі.
10. Ми вкладаємо у справу однаковий капітал.

**6. Fill in the blanks with the phrases from the list:**

<i>to render technical assistance to make amendments to promote better understanding to acquire positive experience subject of your contract</i>	<i>legal title essential clauses to notify in advance firm prices</i>
--	---

1. These negotiations are \_\_\_\_\_ a tentative programme.
2. This firm does not only sell their equipment but also \_\_\_\_\_ .
3. Establishing contacts with that company will help you \_\_\_\_\_ .
4. First, let us discuss the \_\_\_\_\_ .
5. This meeting and further negotiations will \_\_\_\_\_ into this contract.
6. Our company always has \_\_\_\_\_ .
7. We must \_\_\_\_\_ to the project of our co-operation.
8. These two articles contain \_\_\_\_\_ of our contract.
9. What is the \_\_\_\_\_ ?

**7. Translate into English**

1. Корпорація може випускати та продавати акції.

2. Корпорація може пропонувати більш високу платню.
3. Корпорація має більше можливостей для залучення фінансових ресурсів ніж партнерство.
4. Кожен рік акціонери проводять збори.
5. Освітні, благодійні, релігійні заклади можуть бути корпораціями, але вони, як правило, не приносять прибутку.
6. Ця корпорація прибуткова, вона буде розширюватися.
7. Спочатку ви маєте подати заяву на корпоративний патент.
8. Акціонери мають вирішальне слово в управлінні корпорацією.
9. Адміністративні виконавці компанії здійснюють постійне керівництво.
10. Акціонери проводять щорічні збори та обирають раду директорів.
11. Корпорація має право порушувати карну справу.

### 8. What would you say in the following situations?

1. You started discussing the amendments at 6.00 p.m. It's 8.00 p.m. now.	<i>We have been discussing the amendments for two hours already.</i>
2. You started conducting negotiations at 10.00 a.m. It's 2.00 p.m. now.	
3. It rained in the morning. It rained in the afternoon. It's evening now and it's still raining.	
4. The phone rang non-stop during the day.	
5. Your company established contacts with British firms two years ago. You are still maintaining these contacts.	

### 9. Task

a) Read the following article about negotiating and put the following word combinations from the box in the text

a) tax benefits	b) to fall into the trap	c) become angry with	d) to reach agreement
e) a key skill	f) set limits	g) to "win" a negotiations	

The ability to negotiate successfully, \_\_1\_\_ with other people or parties, is \_\_2\_\_ in any business. This negotiation could be with a buyer or seller and it almost always involves an element of compromise. But, when entering negotiations, you should always keep in mind that it is almost impossible to negotiate and make agreements successfully if you think you can't afford to 'lose' or walk away from what is on offer. This will result in your avoiding asking for anything more than what you think the other side will give without a dispute. You become a passive observer, with the other side dictating the terms.

In most negotiations one side has more to offer than the other and proper planning can help minimise the effects of this imbalance. Decide on \_\_3\_\_ for what you can offer before negotiations begin. There are always advantages you can offer the other side, and you clearly \_\_4\_\_ they want or need or they would not be negotiating with you. In fact, the buyer or seller often wants you more than you think, so it is to your advantage to try and see things from their point of view. The better you know their real needs or wants - not just the ones they have told you - the more successful you will be, and the less likely you are \_\_5\_\_ of giving them more than you really need to.

But it is also true that a concession they really need or will value from you won't cost you as much as it benefits them, and yet may still leave you with everything you want. If you know the other side must reach agreement on a deal by a certain date for financial reasons, your willingness to comply with that date could be worth a great deal of money to them,



without costing you much, if anything at all. It is up to you to find out what the other side really needs.

Untrained negotiators often allow their feelings to become too involved and they may take each rejection of a proposal as personal rejection. So they \_\_6\_\_ the other person, or blame them for failing to reach an agreement. While it is important to be yourself and, on occasion, not be afraid to express how you honestly feel, it is important to judge carefully when to do this. It is particularly important to maintain a polite and friendly personal relationship when you are facing a difficult negotiation, but keeping negative personal feelings out of negotiation doesn't mean hiding your personality.

Think carefully about your negotiation schedule. Take breaks, particularly during times when you cannot agree over a particular point. But if you have to continue the negotiation on another day, make it soon, and keep the momentum of the negotiations. As long as you are still talking and meeting, you build rapport with the other party; learn more about what they need and ensure that your company is the one most likely to make the deal. This may require both patience and perseverance - but patience pays!

\_\_7\_\_ then, means that neither side should feel that they have 'lost'. You should know what you can offer the other side and know exactly what they want. If you have done everything you can and the deal remains outside the limits you have defined for yourself beforehand, then walk away from it. Either way, you're a winner!

**b) Read the text again and underline the answer (A, B, C, D) you choose**

1. What does the writer advise us to remember when we start negotiations?

- |  |
|--|
| <i>a) You should not ask for too much.</i>                         |
| <i>b) You shouldn't feel you have to accept the proposed deal.</i> |
| <i>c) It is better not to be too aggressive in negotiations.</i>   |
| <i>d) You should have many different offers ready.</i>             |

2. Why does the writer suggest that you put yourself in the other side's position?

- |  |
|--|
| <i>a) because they may have lied about what they want</i>                      |
| <i>b) in order to avoid being trapped into making a deal you cannot change</i> |
| <i>c) because it is likely that they have more to offer than you do</i>        |
| <i>d) in order to be able to see your real value to them</i>                   |

3. The writer says that one advantage of making a concession to the other side is that

- |  |
|--|
| <i>a) you will be able to get something from them in return</i>  |
| <i>b) it will please them without any inconvenience to you.</i>  |
| <i>c) the other party will be more willing to meet deadlines</i> |
| <i>d) you will make more money on the deal.</i>                  |

4. The writer feels that expressing personal feelings

- |   |
|---|
| <i>a) is especially beneficial when negotiations are going badly.</i> |
| <i>b) may result in bad decisions being made.</i>                     |
| <i>c) often leads to anger during negotiations.</i>                   |
| <i>d) may be positive at certain times.</i>                           |

5. What advice does the writer give concerning the negotiating schedule?

- |   |
|---|
| <i>a) Use breaks to discover more about the other party's needs</i>               |
| <i>b) If serious disagreement occurs, postpone the meeting until another day.</i> |
| <i>c) Don't lose the rhythm of the discussions.</i>                               |
| <i>d) Continue the meeting until you reach an agreement.</i>                      |

6. What important piece of general advice is given in the article as a whole?

- |  |
|--|
| <i>a) Find out about the personalities of the people you will be negotiating with.</i> |
| <i>b) When negotiating, be prepared to offer more than you originally planned.</i>     |
| <i>c) You shouldn't worry if negotiations break down.</i>                              |
| <i>d) Do not allow your personality to intrude on negotiation.</i>                     |

## Practice 7 “Advertising”

### Plan

1. Active vocabulary learning (topic “Advertising”)
2. Exercise practice: ex. 13
3. Reading, translation and discussing: ex. 7, 8, 11
4. Speaking practice: ex. 1, 2, 3, 4, 12
5. Role-play: ex. 19
6. Reading of Appendixes: 2, 3, 4, 5, 6
7. Home Task: ex. 5, 6, 9, 10

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### Active Vocabulary

*community goodwill* - доброзичливість суспільства

*engaging* - займатися

*established demand* - сформований попит

*promoted demand* - пропагандистський попит

*publicity* - пропаганда

*supplement* - доповнення

### 1. Read

<p><b>ALPHA ROMEO 1991</b>  <b>Blue, One owner.</b>  <b>Excellent condition.</b>  <b>20,000 miles.</b>  <b>No accidents.</b>  <b>£2800</b></p>
--

**Make up question to each item of information. For example:**

1. What sort of car is it?

### 2. Read and discuss

#### For and against

There are three or four fundamental criteria for judging advertisement which can be applied more or less universally. They are:

- Does the ad make me stop and look at it?
- Is there an original or unusual idea in it?
- Does it work as a piece of design?

- Is it relevant to the product?
- Is it easy to understand?

Advertisement is one of the nation's largest industries. Since consumers are the principal targets of sales campaigns, we ought to know something about the services advertisers perform, as well as some of the techniques they use.

#### **Arguments for advertising**

Advertising benefits consumers and the economy in a number of ways:

- It provides us with information about prices, recent improvements in certain goods and services, and the availability of new ones, and allows us to make a wider choice.
- Advertising often results in lower prices. Large-scale production can reduce costs. By creating mass markets, advertising enables producers to reduce the costs of their products and pass those savings on to the consuming public.
- Advertising pays most of the cost of magazines and newspapers, and all of the cost of commercial radio and TV.
- Advertising stimulates competition between firms, who have to produce cheaper and better products, and competition benefits us all. Advertising by one firm puts pressure on others within the industry to do at least as well to attract the consumer's money.
- Advertising helps the economy as a whole by stimulating consumer demand. Consumer spending has a direct effect on the health of the economy. Advertising helps to keep that spending at healthy levels.

#### **Arguments against advertising**

- The information contained in advertising does not inform and often misleads consumer, and leads to lower quality products. This occurs, for example, if firms are able to sell inferior products by falsely implying in their advertising that they are better in this case, the cost of advertising includes both the waste in resources and the cost to the public because it gets an inferior product.
  - Because it costs money to advertise, it may lead to prices being higher than necessary. High advertising costs may also prevent new firms from entering the market because they cannot afford the expense.
  - Consumers are tempted to spend money for products they do not really need.
  - Radio and TV are not really free because the cost of advertising on them is also passed on to the consumer.
- Much advertising is offensive. We cannot listen to radio or TV without being bombarded with tasteless ads. Worse yet, advertising may lead to distorted news coverage.

### **3. Translate into Ukrainian**

Every day you as a consumer are the object of the marketing efforts of companies that want your business. The advertising on television and radio and in the newspaper that come to your house is just some of the ways that sales promotions reach you.

Most of these marketing strategies represent honest efforts to convince you to buy a product or service. Nevertheless, you are responsible for evaluating advertising directed at you, separating fact from emotion, and deciding whether or not to buy the product.

### **4. Translate into English**

1. У Великобританії щорічно витрачається більше 5 мільонів фунтів стерлінгів на рекламу.
2. Інформаційна реклама надає різноманітну інформацію, наприклад, про розклад руху транспорту, зміни цін, тощо.
3. Телевізійна реклама може бути дуже ефективною, проте вона має деякі недоліки.
4. Через високу вартість телевізійна реклама є короткою, приблизно 30 секунд.
5. Радіореклама дешевша, ніж телевізійна і може бути ефективною серед певної частини населення, наприклад, домогосподарок.
6. Найчастіше реклама спонукає людей купувати товари, щоб збільшити продаж.

7. Реклама в пресі значно дешевша, ніж реклама на телебаченні.
8. Її перевага в тому, що вона дає більш детальну інформацію, а також у тому, що читачі мають можливість переглянути її кілька разів.
9. Використання постерів та щитів відносно дешеве та дуже ефективно, якщо вони розміщені в хорошому місці.
10. Результати анкетування використовуються психологами та соціологами для створення нових програм.

### 5. Translate into English:

Панове,  
 Нас зацікавила ваша реклама про початок виробництва нового обладнання для покращення контролю якості.  
 Ми були б вдячні вам за більш докладні відомості про різноманітні машини цієї групи разом з прейскурантом, а також за інформацію про умови постачання за кордон.  
 Сподіваємось отримати відповідь найближчим часом.  
 З повагою,  
 \_\_\_\_\_  
 Менеджер із закупок

### 6. Learn the dialogue by heart, dramatise it. Trade roles

- Good morning. My name is Sergei Sedov. I've got an appointment with Mr.Nickels.
- That's right Mr.Nickels is expecting you. Please, sit down. I'm sorry Mr.Nickels is in a meeting now.
- When will it be over?
- It'll be over in a couple of minutes. If you'd just like to wait over there, I'll get a cup of coffee.
- Thank you.
- There are some journals and reference materials on the table, to get a better idea of our firm.
- Thank you very much. When I saw you advertisement first, I got interested in your products. Then I carefully studied your exhibition at the fair. I have no doubt that your equipment is of high quality, reliable and efficient.
- We'll be pleased to deal with you.

### 7. Read and translate some interesting facts about advertisement

It isn't easy to establish when the first advertisement appeared. A papyrus in the collection of the British Museum, in London, advertises the sale of a slave. Rock drawings and inscriptions along the roads were also an excellent way to advertise things.

Probably the oldest advertisement was found in the excavations of the ancient Egyptian town of Memphis. It says: "I, Rhinos from Cyprus, live here. Gods gave me the gift of the true telling of dreams". This advertisement is 2,500 years old. It is carved in stone and visitors to one of the Cairo museum can inspect it.

\*\*\*

In the excavations of one of the towns of ancient Greece archaeologists found about 300 stone fragments with letters of the Greek alphabet. When they put the fragments together they found it was a tablet for a shop window with a list of goods and their prices.

\*\*\*

The first newspaper in the world that put in an advertisement was a hand-written Roman newspaper "Daily Happenings". It contained announcement of meetings, births, and marriages in the noble families in Rome.

\*\*\*

One of the houses built in Kyiv early in 20<sup>th</sup> century may also be considered as an advertisement. It is decorated by figures of sea monsters, shells and sea dragons. The story of the house is unusual. The owner of a cement plant couldn't sell his product as it was a new

material and construction firms were quite conservative. So, when he learnt that a well-known architect was going to build a new house for himself he offered cement free of charge on the condition that the house would be decorated by sculptures made of cement. The unusual building attracted everybody's attention and served as an excellent advertisement of the new building material.

\*\*\*

Cigarette advertising is dangerous to health. Much money is spent every year persuading people to buy a product, which is known to be extremely bad, even fatal for health. This is the most, widespread and dangerous case of deception in advertising today.

Young, healthy, handsome people still splash in pools with Salem cigarettes between their pearl-white teeth (something very few heavy smokers have).

It was typical for cigarette advertising of the 20s and 30s to use celebrities to prove that smoking was good for digestion, or some such nonsense. In one ad a handsome businessman smiles with his best businessman's smile and say: "Don't ask me why I smoke. Ask me why I smoke Winston." And one should certainly ask, because he is supposed to be so smart, since below is the warning: "Cigarette smoking is dangerous to your health."

Cigarette smoking has been proved to be a contributive factor in lung cancer, heart disease and a number of other serious and often fatal illnesses.

**8. Look at the advertisement of VICTOR MOTOR COMPANY and write what a manager should do**

**VICTOR MOTOR COMPANY**  
***ARE YOU INTERESTED IN A CAREER IN THE MOTOR INDUSTRY?***

We have a vacancy for General Manager. We offer competitive salaries and fringe benefits such as company cards, pension plans, profit-sharing and generous relocation allowances. Duties will include:

- running the company
- coordinating the work of the management team
- advising on new product development
- negotiating with trade union representatives
- representing the company

*For further details and an application form please write to:*

Chris George  
 164 Deansgate  
 Manchester M 60 2 KE  
 England

**9. Translate into Ukrainian**

Dear Sirs,

Thank you for your letter of 23<sup>rd</sup> January this year, in which you offered us your services in placing our clients advertisement in magazines published in France.

Our clients welcome the opportunity and should be glad to have full information about the magazines in which you intend to place their advertisements. In particular they want to know the readership, circulation and one-time advertising rates. A prompt reply will be appreciated.

Yours faithfully,

**10. Translate into English**

Лай фут Індастріз ЛТД  
 18, Черчілль Плейс  
 Панове,

Нас зацікавила Ваша реклама про початок виробництва нового обладнання для покращення контролю якості.

Ми були б вдячні Вам за докладніші відомості про різноманітне обладнання цієї групи разом з прейскурантом, а також за інформацію про умови постачання за кордон.

Сподіваємось отримати відповідь найближчим часом.

З повагою,

Менеджер зі збуту

## 11. Read and translate

### The Cola Wars

Americans consumers gulp nearly 40 million soft drinks per day. The Coca-Cola Company produces about 40 percent of those soft drinks, while Pepsi-Cola produces about 30 percent of the market supply. With nearly 70 percent of the market between them, Pepsi and Coke wage fierce battles for market share.

The major weapon in these “cola wars” is advertising. Coke spends over \$100 million a year to convince consumers that its products are superior. Pepsi spends almost as much to win the hearts and tastes of American consumers. The advertisements also try to create a particular image for each cola.

The advertising apparently works. Half of all softdrink consumers profess loyalty to either Coke or Pepsi. In their view, there is only one “real” cola, and that's the one they will buy every time.

Ironically, few people can identify their favorite cola in blind taste test. Seventy percent of people who swore loyalty to either Coke or Pepsi picked the wrong cola in a taste test.

### Changing Tastes

In January 1975 Miller Brewing Company set out to change the tastes of U.S. beer drinkers. It introduced Miller Lite, a low-calorie beer. Many other companies had produced low-calorie beer and failed. But Miller was convinced it could succeed. Other companies had directed their sales pitches on diet-conscious people and had ignored the mass of beer drinkers. In introducing its new beer, Miller emphasized that Lite tasted as good as regular beer but simply contained fewer calories. In its advertising Miller used sports figures and other celebrities to emphasize that Lite was a real beer, not a diet drink. As one analyst noted, “The typical beer drinker is dietetically oriented, but when he sees a football player drinking this low-calorie beer, he figures he shouldn't be ashamed to drink it”. Miller spent nearly \$ 10 million per year to get this message across.

The results of the advertising campaign were phenomenal. Sales of Miller Lite increased and Miller Brewing moved up from fifth place to second place in total U.S. beer sales.

### Unchanged Taste

In April 1985 the Coca-Cola Company announced that it was changing the 99-year old world-famous formula. Coca-Cola spent million of advertising dollars trying to convince consumers that the new, sweeter Coke was better. But consumer tastes didn't change. The Coca-Cola Company was besieged with letters and phone calls from consumers demanding a return to the old formula. The company had to give in to consumer pressure, announcing that it would revive the original formula.

**12. Read the following funny advertisements from various papers. Each advertisement contains mistakes in the wording. Find what is strange and correct them**

### Funny Advertisements

Buy our car directly from the factory 100% cheaper.

Wanted - farm horse. Must be reasonable.

For sale - a cow, giving three gallons of milk, two dozen chickens, and a cooker.

Spend your holiday on Queen Elizabeth. Luxury accommodation.  
 Buy "Shiny" stockings. A lot of women wear nothing else.  
 Why go elsewhere to be cheated when you can come to our department store?

**13. Read these short advertisements and say what is advertised in each of them**

<i>"Golden Dreams"</i>	<i>Parker pen</i>	<i>hotel</i>
<i>cosmetics; hosiery</i>	<i>material</i>	<i>equipment</i>

1. I have no doubt that your \_\_\_\_ is of high quality, reliable and efficient.
2. The "Sheraton" is a very comfortable \_\_\_\_ . There are a lot of luxurious single rooms with a lovely view and all the modern conveniences, colour TV including.
3. Here's a charming thing \_\_\_\_ . It's one of the sweetest things written by this author.
4. Here you are, that's just your size. This \_\_\_\_ will wear for years, and it's washable.
5. You can get a good \_\_\_\_\_ at our stationery store.
6. Welcome to Nordstrom's. All good \_\_\_\_ and \_\_\_\_ can be bought here. That's on the way.

**Practice 8**  
**"Money & Payment System"**

**Plan**

1. Active vocabulary learning (topic "Money & Payment System")
2. Exercise practice: ex. 4
3. Reading and translation: ex. 2, 7, 8, 11
4. Speaking practice: ex. 1, 2, 3, 5
5. Reading of cliché and expressions with in reference to fulfillment of Payment and Reminder of payment
6. Role-play: ex. 7, 14, 15, 16
7. Reading of Appendixes: 1
8. Home Task: Letter of Reminder

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**Active vocabulary**

*acceptable price* - прийнятна ціна

*accounting* - бухгалтерський звіт  
*asking price* - перша ціна  
*assets and liabilities* - активи і пасиви  
*ATM (Automated/Automatic Teller Machine), cashdispenser, cashmachine, cashpoint, automated teller)* - банкомат  
*attractive price* - приваблива ціна  
*balance sheet* - балансовий звіт  
*be inclined (to intend)* - мати намір, схилитися до чогось  
*be out of questions* - це виключається  
*bearer of a bill* - той, хто пред'являє вексель  
*best price* - найнижча ціна  
*concession* - поступка  
*cost price* - собівартість  
*cover costs* - покривати витрати  
*cut price* - ціна із значною знижкою  
*discount (allowance, rebate, reduction)* - знижка  
*extra services* - додаткові послуги  
*favourable psychological effect* - сприятливий психологічний ефект  
*final price* – остаточна ціна  
*financial statement* - фінансовий звіт  
*firm's financial condition* - фінансовий стан фірми  
*gross* - валовий, бруто  
*gross pay* - оплата з вирахуваннями  
*high quality expensive item* - високоякісний дорогий продукт  
*holder of a bill* - той, хто тримає (має) вексель  
*in the circumstances* - при даних обставинах  
*income statement* - звіт про доходи  
*installation services* - послуги по установці  
*invoice* - рахунок-фактура  
*irrespective* - незалежно від ...  
*let smb down* - підводити, ставити у незручне становище  
*location* - місце розташування  
*loss-leader item* - товар, який продається за дуже низькою ціною, яка приваблює покупців  
*make calculations (amendments)* - робити перерахунки (поправки)  
*measure* - вимірювати  
*net* - чистий, нетто  
*net pay* - оплата без вирахувань  
*net worth (net assets)* - вартість майна з вирахуванням зобов'язань  
*new brand* - нова марка (товару)  
*off-even pricing (e.g. 6.99; 119.99)* - ціна, яка не досягає до круглої цифри, але стимулює бажання у покупця купити цю річ  
*overall financial structure* - загальна фінансова структура  
*Packing List (Sheet)* - упаковочний лист  
*part-payment* - часткова оплата  
*pay at sight* - сплатити за пред'явленням  
*pay check* - платіжний чек  
*pay in kind* - сплатити натурою  
*pay on demand* - сплатити за першою вимогою  
*pay to order* - сплатити за наказом  
*payable* - підлягає оплаті  
*payment in advance, prepayment* - попередня оплата  
*price competition* - конкуренція у ціноутворенні



*price de-emphasis* - спроба продажу товару не за рахунок низької ціни, а за рахунок інших факторів  
*profit and loss statement* - звіт про прибутки та збитки  
*profitability* - прибутковість  
*progress payment* - поетапна оплата  
*Promissory Note* - простий вексель  
*provide data* - забезпечувати відомості  
*pursue unsound price policies* - вести нерозумну ціноутворюючу політику  
*quoted price* - запропонована (призначена) ціна  
*ratio analysis* - аналіз коефіцієнтів  
*reasonable price* - розумна ціна  
*record* - документ, запис, протокол  
*Release Note for Shipment* - повідомлення про готовність до відправлення  
*Return on Investment Ratio* - коефіцієнт повернення інвестицій  
*set prices (to charge prices)* - встановлювати ціни  
*start with especially low prices* - починати з особливо низьких цін  
*sum it up (summing it up)* - підвести підсумки  
*supply and demand* - попит та пропозиція  
*system of payment (mode of payment, manner of payment)* - спосіб оплати  
*take risks (to run a risk)* - ризикувати  
*tax* - податок  
*Test Report* - звіт про випробування  
*total accounts* - сумувати рахунки  
*trade-in allowance* - сума грошей, сплачена за стару річ і включена у рахунок купівлі нової  
*transaction* - банківська операція, угода  
*turn in the report* - здавати звіт  
*worth* - цінність, вартість

### 1. Translate into English

1. Ці працівники щомісячно роблять бухгалтерські звіти.
2. Це не покриває витрати на виробництво такого товару.
3. Фірма надає додаткові послуги.
4. Менеджер цього відділу робить перерахунки.
5. Вони готують звіт про прибутки та збитки.
6. Мене влаштовує поетапна оплата.
7. Ви повинні сплатити цей рахунок за першою вимогою.

### 2. Complete the letter:

<i>name's</i>	<i>structure</i>
<i>have ever heard</i>	<i>manufacture</i>
<i>workforce</i>	<i>branch offices</i>
<i>public</i>	<i>private</i>
<i>design</i>	<i>family-owned</i>
<i>How do you do</i>	<i>share prices</i>
<i>head office</i>	<i>turnover</i>

**J.D.:** How do you do? My \_\_\_\_\_ John Davies.

**B.S.:** \_\_\_\_\_? I'm Bogdan Stepko. Do you work for British Electronics?

**J.D.:** I've been with it for 10 years. \_\_\_\_\_ you \_\_\_\_\_ of us?

**B.S.:** Yes, but I don't know much about your company.

**J.D.:** Then, let me tell you about our company. We \_\_\_ and \_\_\_ electronic equipment.  
I'm Financial Director.

**B.S.:** That's interesting. Where's your \_\_\_\_\_?

**J.D.:** It's in London. But we've got our \_\_\_\_\_ all over the country.

**B.S.:** Your company's pretty big, isn't it?

**J.D.:** Mm, I'd say so. Our \_\_\_ is over 2,000 and \_\_\_ almost 65 million pounds.

**B.S.:** By the way, are you a \_\_\_\_\_ or a \_\_\_\_\_ company?

**J.D.:** We are a \_\_\_\_\_ company. We've been in it for the last 15 years.

**B.S.:** I saw your firm name when I looked through the \_\_\_\_\_ in the newspaper. Can you tell me about the \_\_\_\_\_ of your company?

**J.D.:** Yes, why not. Look at this chart.

### 3. Translate into English

1. Бухгалтерський звіт надає відомості для кредиторів та інвесторів.
2. Вони готують звіт про прибутки та балансовий звіт в кінці фінансового року.
3. Ми визначаємо ефективність виробництва за допомогою аналізу коефіцієнтів.
4. Нерухомість є власністю корпорацій.
5. Ми перевіримо актив і пасив та визначимо вартість майна з вирахуванням зобов'язань.
6. Ми сплачуємо великі податки.
7. Скільки ти отримуєш платні без вирахувань?
8. Цей магазин пропонує покупцям вигідні кредитні умови.
9. Цей товар має низьку ціну. Вона покриє витрати.
10. Ця фірма веде нерозумну ціноутворюючу політику.
11. Перед випуском товару необхідно ретельно вивчити попит та пропозицію.
12. Уряд встановлює ціни на ряд продуктів.
13. Магазин має чудове місце розташування.
14. Супермаркет надає покупцю багато додаткових послуг: доставку товару додому, кредит, встановлювання і т.п.

### Платежі

- Payment by irrevocable L/C in US dollars on a United States bank, allowing part-shipment and transshipment, and valid for 90 days from order date.
- Payment with order by banker's draft or check on a UK bank.
- We have pleasure in enclosing our check for \$500.
- Payment is being made by banker's draft in settlement of your invoice for \$500.
- The Lloyds Bank will accept your draft.
- We have opened L/C with the Lloyds Bank.
- Please draw \$500 on us at 90 day's sight.

### Нагадування та продовження кредиту

- May we again remind you that this account is still overdue.
- According to our conditions of sale, your remittance was due on March 12.
- It is no doubt through an oversight on your part that settlement is three months overdue.
- We must insist on receiving payment by 31<sup>st</sup> January; failing this we shall be compelled to take legal action.
- We have often reminded you of the outstanding amount, but have received no reply or remittance from you.
- The recent devaluation of the dollar has caused a setback in business.
- Would you allow me to postpone settlement of your account?
- Since you have always met your obligations in the past, we are prepared to allow you a postponement of payment.

- Please send us half of the amount by return, and sign the enclosed acceptance for the remainder.
- We trust you will settle the remainder by paying in monthly installments.

#### 4. Translate into English

1. Оплату буде здійснено шляхом відкриття акредитиву.
2. Якщо зразки товару відповідають нашим вимогам, ми зробимо велике замовлення.
3. Він збирається встановити контакти з постачальниками.
4. Менеджер зараз (з хвилини на хвилину) підійде.
5. Я збираюсь обговорити з Вами ціну товару.
6. Яким чином буде здійснюватися оплата?

#### 5. Match currencies with the countries

1. India	a) Shekel
2. France	b) Mark
3. Ukraine	c) Ruble
4. United Kingdom	d) Dollar
5. Greece	e) Crown
6. Poland	f) Hrivna
7. Italy	g) Pound
8. West Germany	h) Yen
9. Sweden	i) Drachma
10. Japan	j) Zloti
11. Israel	k) Lira
12. USA	l) Franc
13. Russia	m) Rupee
14. Austria	n) Escudo
15. Portugal	o) Peseta
16. Spain	p) Shilling

**Inflation** has a vital impact on the economy of a nation. Therefore it is important for us to understand its causes and effects. **Terms to remember:**

<i>purchasing power</i>	<i>nominal income</i>	<i>inflation</i>
<i>real income</i>	<i>demand-pull inflation</i>	<i>price stability</i>
<i>inflation rate</i>	<i>cost-of-living adjustment</i>	<i>cost-pull inflation</i>
<i>savers</i>	<i>fixed income</i>	<i>lenders</i>
<i>borrowers</i>	<i>"a rainy day"</i>	<i>hyperinflation</i>

**Taxation** - "But in this world nothing can be said to be certain, except death and taxes". - Benjamin Franklin, 1789. **Terms to remember:**

<i>personal income</i>	<i>nominal income</i>	<i>real income</i>
<i>fixed income</i>	<i>sales taxes</i>	<i>property taxes</i>
<i>progressive tax</i>	<i>proportional tax</i>	<i>regressive tax</i>
<i>tax incidence</i>	<i>to levy</i>	<i>benefit principle</i>
<i>ability to pay principle</i>	<i>tax reform</i>	<i>excise</i>
<i>value added tax</i>	<i>to protect industries</i>	<i>to encourage activities</i>
<i>to discourage activities</i>	<i>the cost of the government</i>	

## Practice 9 “Finance”

### Plan

1. Active vocabulary learning (topic “Finance”)
2. Exercise practice: ex. 3, 9
3. Speaking practice: ex. 1, 4, 6, 10
4. Reading and translation: ex. 2, 5
5. Home Task: ex. 7, 8

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### Active Vocabulary

*accounts receivable* - рахунки дебіторів

*Annual Report* - щорічний звіт

*bank services* - банківські послуги

*banking* - банківська справа

*be eligible for a loan* - підходити для позики

*bond* - боргове зобов'язання, облигація

*borrowed capital* - позичений капітал

*charter* - створювати, засновувати

*checking account* - чековий рахунок

*credit reference letter* - рекомендаційний кредитний лист

*dealings* - комерційні угоди

*debt capital* - залучений капітал

*encourage* - підтримувати

*equity capital* - капітал у вигляді акцій

*equity funding* - акціонерний спосіб заснування грошового фонду за допомогою позики грошей

*fixed capital* - основний капітал

*inflow/outflow* - приток (грошей)/відтік

*inherited* - наслідувати

*interest* - фіксований процент

*inventory* - матеріально-виробничі запаси, інвентар

*lend* - давати в борг

*letter of credit* - кредитний лист, акредитив

*line of credit* - кредитний ліміт

*loan* - позика

*long-term investment* - довгостроковий вклад  
*long-term/short-term loan* - довгострокова (короткострокова) позика  
*make a career in smth* - робити кар'єру у чомусь  
*make a loan to smb* - давати позику комусь  
*make a profit on the sale* - отримати прибуток у процесі продажу  
*merchandise* - товари  
*mortgage loans* - позика під нерухомість  
*negotiable* - те, що може бути перепроданим, перекупленим  
*note* - боргова розписка  
*partial owner* - співвласник  
*pay dividends* - сплачувати дивіденди  
*pay out* - сплачувати  
*payment of expenses* - оплата витрат  
*preferred customer* - привілейований покупець  
*prime-rate* - найменший процент з позики (встановлений в певний час у певному місці)  
*property* - власність  
*purchase* - купівля  
*safety deposit box* - сейф для депозитів (надається у банку приватним особам)  
*savings account* - рахунок із встановленим процентом  
*stockbroker* - біржовий маклер  
*subsequent* - наступний  
*supplies* - ресурси  
*venture* - ризикований захід, авантюра

### 1. Translate into English

1. Я ніколи не даю в борг.
2. Цей банк надає найкращий фіксований процент.
3. Ця компанія отримає прибуток у процесі продажу.
4. На жаль, я маю найменший процент з позики.
5. Я хотів би отримати позику під нерухомість.
6. Біржові маклери мають рахунки із встановленим процентом.

### 2. Translate into Ukrainian

Thank you for your letter of 21<sup>st</sup> March, 1997. We are pleased to acknowledge your order for 400 women's silk skirts and enclose the copy of it, duly signed, as requested.

Delivery will be made immediately on opening a letter of credit with our bank for the amount of \$ 10421.

We hope our skirts will be in great demand in Ukraine and you will be able to place large orders with us in the future.

**3. You are President of the company (see at the scheme). Tell about your company, answer the questions**

<b>President</b>				
<b>Executive Vice-President</b>				
<b>Chief of the Credit Department</b>			<b>Controller</b>	
<b>Research &amp; Development Manager</b>	<b>Marketing Research Manager</b>	<b>Sales Manager</b>	<b>Production Manager</b>	<b>Product Research Manager</b>

- How many departments are there at the company?
- How many managers do work at the company?
- What is your opinion the most important department?

- Are there any overseas branches?

#### 4. Translate into English

1. Наша фірма складається з таких відділів: торгового, експортного, відділу кадрів та відділу наукових досліджень.
2. Наше керівництво - це збори акціонерів та рада директорів.
3. Наш оборот капітала складає більш ніж 300 млн. фунтів.
4. Крім того, ми маємо дві дочірніх фірми в Голандії та Німеччині зі своїми штабквартирами.
5. Чи читали Ви всю нашу кореспонденцію з Вашим директором?

#### 5. Translate into Ukrainian

I enclose a detailed quotation with prices, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product and, in some respects, outperforms them.

#### 6. Translate into English

1. Наше підприємство потребує грошові фонди для закупки обладнання.
2. Мені більш подобається акціонерний спосіб заснування грошового фонду підприємства. Він залучає більшу кількість капіталу.
3. Акції та облігації можуть бути перепродані та перекуплені.
4. Я хочу придбати десятивідсоткові облігації.
5. Ми маємо намір сплатити всі борги до початку фінансового року.

#### 7. Choose a suitable phrase to accompany the passive constructions

<i>by the Sales manager</i>	<i>in pencil</i>
<i>by air mail</i>	<i>by famous writer</i>
<i>by hand</i>	<i>with clouds</i>
<i>by the Ex-President</i>	<i>with a storm of applause</i>

1. This book was written \_\_\_\_\_
2. The weather's gloomy. The sky is covered \_\_\_\_\_
3. Ukrainian souvenir boxes are made \_\_\_\_\_
4. The actors were met \_\_\_\_\_
5. Her pictures are done \_\_\_\_\_
6. Bogdan was greeted \_\_\_\_\_
7. The Christmas cards were sent \_\_\_\_\_
8. The agreement has been signed \_\_\_\_\_

#### 8. Make up the passive constructions

<i>e.g. You delayed me</i>	<i><u>I was delayed by you.</u></i>
1. You assured me that everything was all right.	<i>I was</i> _____ .
2. You gave me the wrong number.	<i>The wrong number</i> _____ .
3. You made a mistake.	<i>A mistake</i> _____ .
4. You have caused me a lot of frustration.	<i>I have</i> _____ .
5. We have turned down your invitation.	<i>Your invitation</i> _____ .
6. We have received no payment.	<i>No payment</i> _____ .
7. We sent cheques regularly on Mondays.	<i>Cheques</i> _____ .

**9. Translate into English**

1. Уряд засновує комерційні банки.
2. Якщо ти хочеш придбати товари за кордоном, ти повинен обміняти гроші у відділі обміну валюти.
3. Я хотів би зробити кар'єру у банківській справі.
4. Усі банки встановлюють проценти на позику.
5. Наш банк має намір надати короткострокову позику цьому підприємству.
6. Найменший процент з позики надається привілейованим клієнтам.
7. Банки можуть випускати акредитиви та рекомендаційні кредитні листи.
8. Я маю намір позичити велику суму грошей.

**10. Below you will see parts of two letters: the 1<sup>st</sup> - answering an enquiry; the 2<sup>nd</sup> - a delay in fulfilling an order. Put the correct word or phrase in each blank. Choose from the list in the column**

1)

<i>enclosed catalogue</i>	<i>supply</i>
<i>require</i>	<i>goods</i>
<i>purchase</i>	<i>discount</i>
<i>hesitate</i>	<i>further</i>
<i>look forward</i>	<i>hope</i>
<i>sincerely</i>	

Dear Sir/Madam

Thank you for your letter of March, 3 asking about office furniture. The \_\_\_ contains full details of our range. In most cases we are able to \_\_\_ you with the \_\_\_ you \_\_\_ within ten days. We allow a \_\_\_\_\_ of 20% on a \_\_\_ of not less than 30 items. If you require any \_\_\_ information, please do not \_\_\_\_\_ to contact us. We \_\_\_ to doing business with you in the nearest future. We \_\_\_ to receive an order from you.

\_\_\_\_\_ yours,

Modern Furniture

2)

<i>was sent</i>	<i>inquiring</i>
<i>our order</i>	<i>payment</i>
<i>was not received</i>	<i>refund</i>
<i>hearing</i>	<i>was not delivered</i>
<i>faithfully</i>	

Dear Sir/Madam

A week ago a letter \_\_\_ about our order of the 16th of March \_\_\_ to you. The answer \_\_\_ and the ordered furniture \_\_\_. I must ask you, therefore, either to send \_\_\_ immediately or to \_\_\_ our \_\_\_ of \$ 978. I look forward to \_\_\_ from you.

Yours \_\_\_\_\_,

Judy Witt.

**Practice 10****“Marketing. International Trade”****Plan**

1. Active vocabulary learning (topic “Marketing. International Trade”)
2. Exercise practice: ex. 6
3. Speaking practice: ex. 2, 7, 10, 11

4. Reading and translation: ex. 1, 9
5. Role-play: ex. 22
6. Home Task: ex. 4, 5, 8

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### Active vocabulary

*advance* - рухатися уперед

*apply for a patent* - подавати заяву на патент

*attempt* - спроба, замах

*be a big selling point* - бути привабливим для покупців

*be brand loyal* - надавати перевагу

*bill of lading* - квитанція, що реєструє відвантажений товар на корабель

*capital surpluses* - доданий капітал

*catch on* - стати модним

*claim* - вимога

*closing of the gaps* - зближення кордонів

*draft* - чек, витрата, проект (контракту)

*expertise* - особливі знання, компетентність

*extension of credit* - продовження кредиту

*face value* - чиста ціна

*facilities* - засоби обслуговування

*fair market* - сприятливі ринкові умови

*fulfill the testing* - завершити дослідження

*global company* - міжнародна компанія

*go up* - підняти (ціну)

*inadequate* - недостатній, не відповідає вимогам

*large scale producer* - крупний виробник

*market* - продавати

*multinational corporation* - міжнародна корпорація

*net income* - чистий прибуток (амер. прибуток, який оподатковується)

*outgrowth* - продукт, результат

*packaging* - упаковка

*party* - юридична сторона

*pile up* - накопичувати, збільшувати

*price leader* - виробник (встановлює найнижчу ціну на певну продукцію)

*price sensitive item* - товар, рівень продажу якого залежить від ціни

*pricing* - калькуляція цін

*product planning* - розробка нової продукції

*receipt* - квитанція

*satellite communication* - супутниковий зв'язок

*schedule* - розробляти план



*sell abroad* - продавати за кордон  
*statute* - законодавчий акт  
*storage* - зберігання  
*traffic* - торгівля  
*transmission* - пересилка  
*trend* - тенденція, загальний напрямок  
*unreasonable price* - нерозумна ціна

### 1. Translate into Ukrainian

As defined by the committee on definitions of the American Marketing Association, marketing is "the performance of business activities directed toward and incident to, the flow of goods and services from producer to consumer or user."

Today discovering demand, managing demand, and physically supplying demand constitute the three major divisions of Marketing effort undertaken by many firms. Marketing management approached this state in the 1950's when the General Electric enunciated a policy declaring that "marketing begins with the consumer." By discovering and filling unmet wants, its marketing program was designed to produce what General Electric could sell because customers had certain unmet wants. Subsequently, having what you could sell instead of trying to "high pressure" customers into buying what you have required provided the use of marketing research and environment "scanning" of conditions affecting business.

The key concept of market selection and product planning is the Product Life Cycle. It predicts that any product passes through various stages between its life and death (introduction - growth – maturity – decline). So companies can make better marketing decisions if they find out where each of their products stands in its life cycle.

### 2. Translate into English

1. Маркетинг – це дії, пов'язані з рухом товару від виробника до споживача.
2. Маркетинг – це транспортування, зберігання, реклама, калькуляція цен та продаж.
3. Вивчення (дослідження) ринку допомагає передбачати загальні напрямки попиту.
4. Реклама дуже впливає на покупця.
5. Ми не можемо встановлювати найнижчу ціну на цю продукцію.
6. Ми повинні розробити план виробництва нової продукції.
7. Збут цієї продукції залежить від зміни цін.
8. Цей продукт – модифікація старого.
9. Малі виробники виробляють більшу кількість товарів.
10. Вам необхідно отримати патент на виробництво цього товару.
11. Ретельне дослідження ринку необхідне для того, щоб гарантувати успіх.
12. Потрібно 5 років на те, щоб ваш продукт став відомим.
13. Потрібно завершити всі дослідження, перш ніж ми почнемо продавати наш товар.

### 3. Choose from the modal verbs below in order to complete the dialogue: *must, may, can, have to, could, should*

**A:** Surely your brands ... are worth more than that?

**B:** Well, it's very difficult to say. They ... well be. However, we prefer to put it on the conservation side.

**A:** I ... say I find these figures hard to believe. After all, a company that wanted to create a brand would ... pay a fortune in advertising alone.

**B:** Yes, that's true, but you ... not put a figure on brand creation - it depends on so many factors.

**A:** I agree, but we ... calculate from a historical basis.

**B:** That's not the point. The real value is the long-term potential profit. How ... you estimate them?

**A:** Well, you ... have annual sales forecasts?

#### 4. Make up sentences using the following words according to a model

*not accept, correct, cancel, close, update, sell*

**Model:** My car is broken. I *am going to repair* it.

1. We don't need this bank account any more.	
2. I've found two mistakes in this report.	
3. We don't like their offer.	
4. My credit card is damaged.	
5. Her figures are out of date.	
6. He cannot run a company.	

#### 5. Complete the sentences by the necessary prepositions

<b>1</b>	<b>a) TS shares dropped ____ 10 % this afternoon.</b>
	<i>a) to; b) by; c) on; d) with.</i>
<b>2</b>	<b>The advantage ____ direct marketing is that it enables us to cut out the middleman.</b>
	<i>a) on; b) from; c) for; d) of.</i>
<b>3</b>	<b>The government has spent less ____ defense last year.</b>
	<i>a) to; b) on; c) for; d) at.</i>
<b>4</b>	<b>The telephone lines can be so busy that people have to wait ____ an hour to get through.</b>
	<i>a) up to; b) in on; c) out for; d) in at.</i>
<b>5</b>	<b>What effect could these new EC directives have ____ the company?</b>
	<i>a) about; b) over; c) on; d) to.</i>

#### 6. Form new words according to the model and complete the sentences by them

**Model: direct**

- She was unhappy with the direction in which the company was running.
- Let me introduce Mr.Quick to you. He is our new Director.
- I don't remember her telephone number. Please look it up in the directory.

**compete**

- There appeared new \_\_\_\_\_ in the market.
- They work on very small profit margin so their prices are very \_\_\_\_\_ .
- In 1960s there become great \_\_\_\_\_ for oil from the Far East.

**economy**

- What were your marks in \_\_\_\_\_ ?
- Leading \_\_\_\_\_ can predict the country's rate of inflation.
- The new Honda does fifty miles per gallon. It is very \_\_\_\_\_ to run.

**produce**

- During his work at the plant he became a very \_\_\_\_\_ manager.
- Since we bought the computer, \_\_\_\_\_ has increased by 15 %.
- Henry Ford began the mass \_\_\_\_\_ of automobiles.

**advertise**

- We can't publish this material since our \_\_\_\_\_ don't like it.
- Put an \_\_\_\_\_ in the paper concerning your job.
- I prefer working for different \_\_\_\_\_ agencies.

### 7. Translate into English

1. Багато міжнародних корпорацій виникло в результаті об'єднання відомих компаній.
2. Супутниковий зв'язок сприяє розвитку міжнародних корпорацій.
3. Компанія просить продовження кредиту.
4. Зверніться за кредитом у наш британській філіал.
5. Чистий прибуток від продажу цього товару буде високим.
6. Нам необхідно накопичити капітал для реконструкції виробництва.
7. Британська сторона відповідає за пересилку.

### 8. Match the definitions with their descriptions

1. A limit on the quantity of goods that may that may be imported in a given time period	a) <i>Exchange rate</i>
2. A prohibition on export or import	b) <i>Tariff</i>
3. The ability of a country to produce specific good with fewer resources than other countries	c) <i>Embargo</i>
4. The price of one country's currency, expressed in terms of another; the domestic price of a foreign currency	d) <i>Comparative advantages</i>
5. A tax imposed on imported goods	e) <i>Absolute advantage</i>
6. The ability of a country to produce a specific good at a lower cost	f) <i>Quota</i>

### 9. Read and translate into Ukrainian

#### Economic Cooperation

A number of countries can form economic unions. These unions, or alliances, are agreement between nations to reduce trade barriers so that they can take advantage of economic specialization. The best known economic union is European Economic Community (EEC). The EEC was set up in 1957. It is 11 known as the "Common Market", because one of its main aims is to have free trade and movement of workers and capital between its members. Most manufactured goods can be shipped from one member nation to another without facing quotas or tariffs. The result is positive. Standards of living in these countries have risen, most enjoy prosperity.

### 10. Translate into English

1. Великобританія виробляє лише половину потрібних їй продовольчих товарів. Решту їй доводиться імпортувати з інших країн.
2. Міжнародна торгівля сприяє розширенню виробництва через збільшення ринку.
3. Конкуренція з зарубіжними фірмами стимулює ефективність внутрішнього виробництва.
4. Торгові стосунки між країнами сприяють зміцненню миру та співробітництва між ними.
5. Одним з завдань Європейського Союзу є стимуляція конкуренції в Європі задля сприяння виробництва високоякісних та дешевих товарів.
6. Зовнішня торгівля багато в чому відрізняється від внутрішньої.
7. Часто країни торгують одна з одною не з економічних, а з політичних причин.
8. США довгий час мали обмежені економічні стосунки з СРСР через різницю в політичних системах.
9. Важливим фактором у міжнародній торгівлі є географічне розташування країни.
10. Шоколад, який я іноді купую, виготовляється в Швейцарії з какао бобів, вирощених в Ганії.
11. Країна довгий час знаходилась у глибокій економічній кризі.

**11. Underline the word that does not belong in each group**

1.	<i>achievable</i>	<i>doable</i>	<i>possible</i>	<i>unable</i>
2.	<i>agreement</i>	<i>compromise</i>	<i>assent</i>	<i>objection</i>
3.	<i>adjourn</i>	<i>call it a day</i>	<i>encounter</i>	<i>terminate</i>
4.	<i>fresh</i>	<i>mutual</i>	<i>new</i>	<i>original</i>
5.	<i>detail</i>	<i>mediator</i>	<i>part</i>	<i>witness</i>

**Practice 11**  
**“Shopping. Computers”**

**Plan**

1. Active vocabulary learning (topic “Shopping. Computers”)
2. Exercise practice: ex. 3, 4, 8, 10
3. Speaking practice: ex. 3, 5, 6, 7, 10, 13
4. Reading and translation: ex. 1, 12
5. Role-play: ex. 22, 24, 27
6. Composition: ex. 12
7. Home Task: ex. 2, 9, 11

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**Active Vocabulary***brand* - сорт*chain movement* - рух до об'єднання*complicated channels* - ускладнені канали*comply with* - виконувати*department store* - універмаг*discount* - знижка*discount coupon* - купон на знижку*discount house* - магазин з відносно низькими цінами на продукцію*druggist* - 1) аптекар; 2) продавець*extending credit* - довгостроковий кредит*fidelity bonds* - гарантія однієї особи іншій*file* - 1) зберігати; 2) підшивати*franchise* - франшиза, особливий контракт*franchisee* - торговельне підприємство, яке торгує на пільгових умовах*franchisers* - компанія з патентом на діяльність*gentlemen's agreement* - джентльменська угода

*get a raise* - отримати підвищення  
*grocery* - бакалійна крамниця  
*handle* - 1) керувати; 2) амер. торгувати, продавати  
*hardware* - металеві вироби  
*insurable* - який підлягає страхуванню  
*insurer* - страховий агент  
*mail-order house* - посилторг  
*merchant wholesaler* - оптовий покупець  
*middleman* - посередник  
*negotiate purchases or sales* - вести переговори з приводу купівлі або продажу  
*outlet* - ринок збуту, торгівельна точка  
*pool* - об'єднання;  
*possession* - 1) володіння; 2) власність; 3) майно  
*provide channels* - забезпечувати системою збуту  
*purchase order (p.o.)* - замовлення на купівлю  
*quote* - визначення ціни  
*ransom* - викуп  
*reimburse* - відшкодувати, оплачувати, повертати  
*sales trainee* - торговий стажер  
*shopping centre* - торгівельний центр  
*shopping guide* - довідник магазинів  
*simplify* - спрощує  
*single line retailer* - торговець (той, що продає який-небудь один товар)  
*staple* - перевіряти  
*stepping stone* - засіб досягнення мети  
*take title to the goods* - купляти товар як власність  
*toll* - податок, оплата за послуги  
*ultimate* - кінцевий, остаточний  
*vending machine operators* - оператор торгівельних авто машин (продають газети, цигарки та ін.)  
*verbal agreement* - усна угода  
*wholesaling unit* - контора оптового продажу

### 1. Read and translate into Ukrainian

Harrison's Department Store in the Northside Shopping Centre invites you to a winter clearance sale. Check these bargain prices: men's suits, regularly 180 dollars, now only 150; sportscoats, regularly 120, now just 80 dollars. And to go along with these suits and sportscoats, you'll find dress slacks, long-sleeved sport shirts and ties; all colours, all sizes, at low, low prices.

In the ladies' department, better dresses have been reduced to prices as low as half price and some lower. New merchandise has been added, and the selection in sizes 8 through 16 is outstanding. This is the greatest clearance sale that Harrison's has ever had. Thousands of items of winter clothing are on sale.

Shop Harrison's in the Northside Shopping Centre and saves. Open until 6 Tuesdays, Wednesdays, and Thursdays. Open until 9 Mondays, Fridays, and Saturdays. Closed all days on Sundays.

Come to Harrison's winter clearance today. Bank American and master Charge welcome.

### 2. Read and translate the text. What rule is the most difficult for you to do?

**Why?** *Complaining about faulty goods or bad service is never easy. Most people dislike making a fuss. However, when you are shopping, it is important to know your rights. There are 4 golden rules:*

1. Examine the goods you buy at once. If they are faulty, tell the seller quickly.

2. Keep any receipts you are given. If you have to return something, the receipt will help to prove where and when you bought it.
3. Don't be afraid to complain. You are not asking a favour to have faulty goods put right. The law is on your side.
4. Be persistent (but not aggressive). If your complaint is justified, it is somebody's responsibility to put things right.

### 3. Translate into English

1. Оптова торгівля – важливий елемент ринкової торгівлі.
2. Товари рухаються від оптового посередника до споживача через роздрібного продавця.
3. Посередник отримує проценти від продажу.
4. Зазвичай посередник веде переговори з приводу купівлі та продажу.
5. У цій крамниці хороший асортимент товарів.
6. Менеджер з маркетингу скоро отримує підвищення.
7. Ми повинні багато платити за доставку.
8. Наші фірма відшкодовує нам витрати на обіди та проїзд.
9. Це була джентльменська угода.

4. Combine the words from the left column of the table with the necessary ones from the right. Complete the sentences with these word-combinations

<i>look</i>	<i>a company</i>
<i>have</i>	<i>venture</i>
<i>get</i>	<i>mistakes</i>
<i>with</i>	<i>forward</i>
<i>joint</i>	<i>a quick word</i>
<i>run</i>	<i>something clear</i>
<i>accept</i>	<i>in touch</i>
<i>make</i>	<i>reference to</i>

- a) May I \_\_\_\_\_ with Mr Harrison?
- b) \_\_\_\_\_ your letter we agreed to give you a discount.
- c) Our partners and I decided to establish a \_\_\_\_\_ .
- d) I would like to \_\_\_\_\_ about our Draft Contract.
- e) We \_\_\_\_\_ to your prompt reply.
- f) He wishes to \_\_\_\_\_ with our guests as soon as possible.
- g) I don't like the way they \_\_\_\_\_ .
- h) He is so quick-tempered, he cannot \_\_\_\_\_.

### 5. Translate into English

1. Роздрібна торгівля – це продаж товарів кінцевому споживачу.
2. У західних країнах існують різні типи торговельних закладів: універмаги, супермаркети, магазини з низькими цінами, посилторги і т.п.
3. На цей товар можна отримати 10% знижки.
4. Роздрібний продавець може надати покупцю довгостроковий кредит.
5. Ця фірма має велику кількість торговельних закладів по всій країні.
6. Роздрібний продавець виконує багато важливих функцій.
7. Я не знаю міста, мені потрібен довідник магазинів.
8. У торговельному центрі ви знайдете всі необхідні вам товари.
9. У цій крамниці немає бакалійного відділу.

## 6. Complete the sentences by the necessary words

company	campaign
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- This \_\_\_\_ was established two years ago.
- It is very important to conduct political \_\_\_\_ honestly.
- He has been with this \_\_\_\_ for a long time and contributed a lot in \_\_\_\_ for diversification of goods.
- This public \_\_\_\_ is devoted to him.
- Our \_\_\_\_ is almost always successful in business.

## 7. Choose the necessary words and complete the sentences

<i>assortment, retailer, customer, wholesaler, discount, guarantee, channels</i>
--

- The \_\_\_\_ is the most expensive link in a chain between a producer and a consumer.
- The \_\_\_\_ is an important link between a producer and a customer.
- I can't \_\_\_\_ you good quality of service.
- Usually a wholesaler has a large \_\_\_\_ of items.
- A wholesaler does not deal with the \_\_\_\_, he deals with a retailer.
- There are different \_\_\_\_ of distribution helping to bring goods to the market.
- The department store gives a 30 % \_\_\_\_ on all Chinese shoes.

## 8. Translate into English

- Вивчення ринку дозволяє передбачити загальне спрямування попиту на той чи інший товар.
- Споживачі хочуть купувати найкращий товар за найнижчою ціною.
- Діяльність бізнесменів спрямована на просування товарів та послуг до споживача.
- Усі люди реагують на рекламу.
- Товари цієї фірми користуються великим попитом на світовому ринку.
- Наша фірма щорічно представляє свій товар на Лейпцігському ярмарку.
- Усі товари та послуги мають свою ціну.

## 9. Choose the necessary word

- A franchised business is owned by

<i>government</i>	<i>stockholder</i>
<i>franchiser</i>	<i>franchisee</i>

- Franchises include all of the followings kinds of business except

<i>retailing</i>	<i>government services</i>
<i>wholesaling</i>	<i>manufacturing</i>

- The right to grant a franchise is reserved to the

<i>parent company</i>	<i>vendor</i>
<i>franchisee</i>	<i>license</i>

- Franchise is a good way a person to

<i>get business experience</i>	<i>get started a business limited capital</i>
<i>get rich</i>	<i>meet competition</i>

## Computers - Active Vocabulary

*adopt methods* - впроваджувати методи

*convince* - переконувати

*customer accounting* - розрахунок з клієнтом

*date* - обчислювати, підраховувати

*feed the information in the computer* - закладати дані у комп'ютер

*give instructions* - давати інструкції

*Head Buyer* - керівник відділу постачання

*preparation of payrolls* - підготовка відомостей (звітів)

*prevent* - 1) запобігати 2) зупиняти

*process data* - обробляти дані

*put data* - закладати дані (відомості)

*terminal* - термінал, межа, висновок, кінець

*underuse* - використовувати не на повну потужність

*warehousing* - зберігання товарів

### 10. Translate into English

1. Сучасні компютери вміють обробляти закладені дані.
2. Керівник відділу постачання дає інструкції.
3. Цей менеджер веде розрахунок з клієнтом.
4. Це обладнання використовують не на повну потужність.
5. До ваших обов'язків входить підготовка відомостей.
6. Керівництво цієї компанії впроваджує сучасні методи.
7. Деякі компанії не виробляють та не продають комп'ютери, а здають їх у прокат.

### 11. Read the text

There were two interesting items in the paper some time ago. One was about a man who received a bill from the *telephone* company for \$999, 999, 00 for three months! The other was about a man who received \$2,000 a month - for doing nothing.

The connection between the two news items is simple: *computers* - the worst *invention* of the 20<sup>th</sup> century. The telephone bill came from a computer which made a horrifying mistake: the man's real bill was only \$21, 36. The other item was not so *amusing*. A man walked into the unguarded computer room of a large packaged food company and expertly programmed the computer to pay him \$2, 000 a month for raw *meat* which he "supplied" to the company. The computer wrote out a cheque, and even "signed" it. It was only a random check that uncovered the trick. It could be *happening* in thousands of other companies all over the world.

Computers are not the *miracle*-workers that some people say they are. They make *mistakes*, they're often slower than humans, and they're easily fooled. The US army used to conscript people with the help of a computer. The *army* sent out a card, which had to be filled in and sent back. It was easy to avoid being called up, simply by dripping candle-wax on the card. The computer couldn't read *the card*, and did nothing with it.

### Post-reading task

Do you agree with these statements? How often do you use a computer? What do you think about the following?

"The modern computer can do many kinds of jobs. These include tasks in the commercial, scientific, industrial, communication, statistical, logical and translation areas."

### 12. Translate the sentences into Ukrainian

1. New electronic technology is potentially the greatest educational innovation since the invention of the printing press.
2. The computer can project your actions in a special program for 50 years into the future and show the consequences.
3. Computers have two big problems to overcome: the high cost of the equipment and the opposition of some teachers.
4. Now small, self-contained microcomputers priced as low as 600 USD perform all the tasks needed by most schools.
5. Do computers actually help students learn better than traditional methods?



6. What software do you use while working with computer?
7. Have you saved the new information? Do you remember the file-name?
8. Did you use the floppy disk?

**13. What would you say if you took part in these dialogues? Dramatize them**

**A.** Our firm has bought 4 computers recently. But I don't know whether they will help us in our work. What do you think about it?

**B.** I suppose that \_\_\_\_\_

**A.** I know that computers are necessary for quick processing of the information. But we have no modern software on our computers. How do you think will it influence the quality of our work?

**B.** I think \_\_\_\_\_

**A.** We have word processing, spreadsheets, database management, graphics, and desktop publishing programs. But actually I can't understand why we need them.

**B.** I can help you \_\_\_\_\_

**A.** I can't save information on my computer. Could you explain how to do it?

**B.** Yes, with pleasure \_\_\_\_\_

**A.** Will you help me to print the information I've just saved as the file "march.doc"?  
What tools shall I use for it?

**B.** You should, first of all \_\_\_\_\_

## 4. ROLE-PLAYS

**1. Act as a Director of the company. You have a meeting with the representative of a foreign company**

a) introduce yourself and your staff: *Let me introduce myself. I am ... ; Let me introduce my staff to you. This is ... . He/she is ... ; I'd like to meet ... . He/she is ... ; May I introduce ... to you. He/she is ... .*

б) ask him what city is he from; what company he represents and what position he holds;

в) propose him something to drink, cigarettes; ask him if he would mind your smoking;

г) make an appointment to him for the next day.

**2. You would like to book the ticket on the flight to Kyiv. Translate your conversation into English**

<b>Travel agent</b>	<b>Good afternoon. Can I help you?</b>
<b>You</b>	Привітайтеся. Спитайте, чи можна придбати один білет економічного класу до Києва, на вівторок, 12 жовтня.
<b>Travel agent</b>	<b>Let me see ... I am sorry, sir. There are no seats left for Kyiv on Tuesday.</b>
<b>You</b>	Спитайте, чи лишилися білети на той самий рейс, на середу.
<b>Travel agent</b>	<b>Just a minute, sir ... Yes. There are some seats left for Wednesday.</b>
<b>You</b>	Скажіть, що середа вас влаштовує. Спитайте, скільки коштує білет і чи включені у вартість білета збори в аеропорту.
<b>Travel agent</b>	<b>It's 198 pounds, sir, including airport taxes. ... Here you are.</b>
<b>You</b>	Узнайте у агента номер рейса, спитайте, коли відправлення з Лондону і коли приїзд у Київ. Подякуйте.

**3. You have an appointment in Glazgo. But you are in London now. Translate your questions to the inquire office clerk into English**

<b>You</b>	Спитайте, коли іде наступний поїзд у Глазго.
<b>Clerk</b>	<b>At 8.45, Sir.</b>
<b>You</b>	Спитайте, чи це нічний поїзд?
<b>Clerk</b>	<b>Yes, the train has sleeping accommodation.</b>
<b>You</b>	Скажіть, що не курите, і хотіли б узяти кращі місця.
<b>Clerk</b>	<b>I can give you first-class non-smoking compartment.</b>
<b>You</b>	Спитайте коли він прибуває у Глазго.
<b>Clerk</b>	<b>It is due to arrive in Glasgow at 6.30 a.m.</b>
<b>You</b>	Скажіть, що ви сподіваєтесь, що поїзд прийде вчасно.
<b>Clerk</b>	<b>Yes, Sir, it usually runs in time.</b>
<b>You</b>	Спитайте, з якої платформи він від'їжджає.
<b>Clerk</b>	<b>Platform 5.</b>
<b>You</b>	Подякуйте за інформацію.

**4. You need a room in the hotel. Translate your questions into English**

<b>Clerk</b>	<b>Good morning, Sir. Can I help you?</b>
<b>You</b>	Скажіть, що вам потрібно одномісний номер з душем, туалетом, континентальним сніданком на один тиждень.
<b>Clerk</b>	<b>I am sorry, sir. I am afraid we have no rooms with a shower available at the moment.</b>

<b>You</b>	Спитайте, чи можна зняти номер з ванною.
<b>Clerk</b>	<b>Let me see ... . Yes, there are some rooms.</b>
<b>You</b>	Спитайте скільки коштує такий номер.
<b>Clerk</b>	<b>20 pounds a night.</b>
<b>You</b>	Спитайте, чи немає більш дешевих, номерів.
<b>Clerk</b>	<b>I'm afraid not. It's the cheapest.</b>
<b>You</b>	Спитайте, чи немає поблизу більш дешевого готелю.
<b>Clerk</b>	<b>You may try the Northern Star Hotel. It's near the station on Davies street.</b>
<b>You</b>	Подякуйте.

### 5. Correct impolite phrases of one of the interlocutor

<b>Mr.Simpson</b>	Hello, may I speak to Mr. Ward please?
<b>Mr.Ward</b>	Wait.
<b>Mr.Simpson</b>	Could you put me through to Mr. Ward?
<b>Mr. Ward</b>	Speaking. Charles Ward.
<b>Mr.Simpson</b>	Good morning. This is Gary Simpson.
<b>Mr.Ward</b>	What?
<b>Mr.Simpson</b>	This is Gary Simpson of Grant & Clark speaking.
<b>Mr.Ward</b>	What do you want?
<b>Mr.Simpson</b>	Could we make an appointment to discuss our contract? Will you be available next Monday?
<b>Mr.Ward</b>	No.
<b>Mr.Simpson</b>	Oh, that's a pity. How about this Friday or next Tuesday?
<b>Mr.Ward</b>	Tuesday or Friday is fine. I don't care which.

### 6. Make up the situation

You received by inheritance from your rich American uncle a big amount of money (\$20 mln). What will you do with this sum of money?

**Base:** to spent all money, to put into the bank, to invest, to travel around the world, to establish a business, to make a trip, to set up a company, to get profits, to run a business, to buy shares (stocks)

### 7. This is the telephone conversation between business partners. Answer the questions

1. Have you received our shipment of tires?
2. When did it arrive?
3. Are all the things of your order included?
4. Did you get the invoice too?
5. Have you paid the invoice for the last shipment yet?
6. But why haven't I got the record of the payment?
7. Does the amount of the invoice correspond to what you ordered?
8. Is it necessary for us to give you a credit note to cover the difference?
9. Will you be paying the new invoice immediately?
10. Can you send the check before the end of the month? Otherwise our accounts department is considering changing the conditions of payment.

### 8. You have a telephone conversation with your British business partner. Give your answers

<b>He</b>	<b>Good afternoon, Mr. Ivanov. We've written to you several times detailing our complaint, but have not received your reply yet.</b>
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<b>You</b>	Попросіть у нього вибачення, скажіть, що ви уважно вивчили його скаргу, але не встигли написати відповідь. Так як були дуже зайняті останнім часом.
<b>He</b>	<b>We are in a very awkward position now. We have not received the shipment which was supposed to arrive two weeks ago.</b>
<b>You</b>	Скажіть, що ви шкодуєте, але затримка сталася не за вашою провиною. Назвіть причину затримки, яка на вашу думку, є достатньо важливою.
<b>He</b>	<b>When will the shipment be ready for dispatch?</b>
<b>You</b>	Скажіть, що товар буде відправлено не пізніше п'ятниці.
<b>He</b>	<b>If we don't receive the shipment by the end of next week, we'll cancel the order.</b>
<b>You</b>	Ще раз попросіть вибачення, запевніть його, що на цей раз затримки не станеться.

### 9. Make up the dialogues

1. Ask a lawyer how to form a corporation.
2. Discuss with your friend about advantages and disadvantages of a corporate form of proprietorship.
3. Advertise a corporate form of proprietorship.

### 10. Your executive is a very tough man. What should his staff do to please him?

For ideas:

<i>to be creative</i>	<i>творчо відноситися до справи</i>
<i>to be well-organized</i>	<i>бути добре організованим</i>
<i>to keep fit</i>	<i>тримати себе у формі</i>
<i>to be punctual</i>	<i>бути пунктуальним</i>
<i>to be enthusiastic</i>	<i>бути ентузіастом</i>
<i>to obey the rules</i>	<i>підкорятися правилам</i>

### 11. Speaking practice: look attentively at the list of adjectives which characterize people as employees

<i>active</i>	<i>diplomatic</i>	<i>methodical</i>
<i>attentive</i>	<i>disciplined</i>	<i>realistic</i>
<i>constructive</i>	<i>energetic</i>	<i>sincere</i>
<i>cooperative</i>	<i>extroverted</i>	<i>systematic</i>
<i>creative</i>	<i>independent</i>	<i>tactful</i>

#### Pick out the adjectives which, on your mind, can characterize:

You, secretary, accountant, teacher, sales agent, director, manager, advertising agent, librarian

### 12. Speaking practice: What five functions do you think are the main in any manager's, director's, entrepreneur's, teacher's, interpreter's work:

1. Planning.
2. Organizing.
3. Staffing.
4. Directing.
5. Controlling.

How do you understand them? In what way are they reflected in your activity? Which three qualities are necessary for manager, teacher, entrepreneur, director, book-keeper:

<b>General education</b>	<b>Motivation to work</b>	<b>Foreign Languages</b>
<b>Flexibility</b>	<b>Resistance to stress</b>	<b>Ability to make decisions</b>

Communication skill	Punctuality	Fantasy
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### 13. Speaking practice. Translate into English

- Чи можу я отримати готівку за дорожнім чеком?
- Так, звичайно. Ваш паспорт, будь ласка.
- Будь ласка.
- Дякую, все гаразд. Скільки грошей Ви хочете отримати?
- 250 фунтів, і ще 50 розміняти на долари. Який курс обміну?
- 0,605 - дуже вигідний. Візьміть, будь ласка, Ваші фунти, а також 30 доларів та 25 центів. Перерахуйте, будь ласка.
- Дякую, все гаразд. Де можна поставити свій підпис?

### 14. Speaking practice: Answer the questions concerning your economy:

#### *Have you ever borrowed money from anyone?*

Who from? How much?

Have you ever lent money to anyone?

Who to? How much?

Are you in a debt at the moment?

Does anyone owe you any money?

Do you save money?

Are you saving anything at the moment? What?

#### *Do you keep your money:*

a) in a bank?

b) in a safe?

c) in a money-box?

d) under the bed?

#### *Do you spend more than you earn, or less than you earn?*

Do you have a budget for your money?

Do you keep a record of your expenses?

#### *Where do you keep your money?*

a) in a purse;

b) in a wallet;

c) in a handbag;

d) in a pocket.

#### *If you keep it in a pocket, which pocket do you keep it in?*

a) inside jacket-pocket

b) back trouser-pocket

c) side trouser-pocket

d) top jacket-pocket

#### *Have you ever had your pocket picked?*

#### *Have you bought anything this week? What?*

What did it cost?

Was it worth it?

Was it new or second-hand?

Was it a bargain? Did you get a receipt?

### 15. Speaking practice

**Read the main rules of safety given by the most prospects of the USA, Great Britain and other countries:**

- Don't keep your wallet and purse out of sight.
- Don't wear a wrist wallet (they are very easily snatched. Keep your handbag securely closed.
- Don't leave a handbag, briefcase, bag or coat unattended, especially in pubs, cinemas, department stores or fast-food shops, on public transport, at railway stations and

airports, or in crowds.

- Don't leave your bag or coat beside, under or on the back of your chair. Hook the handle of your bag around the leg of the chair on which you are sitting.
- Don't put your bag on the floor near the door of a public toilet.
- Don't wear expensive jewelers or watches that can be easily snatched.
- Don't put your purse down on the table in a restaurant or on a shop counter while you scrutinize the bill.
- Don't carry a wallet in the back pocket of your trousers.
- Don't enter parks and commons after dark and travel in groups of three or more if possible at night

### 16. Speaking practice

You have to fly from London to Athens and then to Istanbul where you have some appointments. What questions will you ask in the airport inquire office? (Look at the airport time-table)

Depart	Flight	Arrive	Price (P)
<b>London (Heathrow) – Athens</b>			
07.50	BR 250	14.25	315.25
08.10	LZ 171	15.05	330.50
<b>Damascus – Bangkok</b>			
19.55	SU 213	22.15	85.10
<b>Istanbul –Beirut</b>			
15.50	LO 191	18.05	73.75
16.30	TU 233	18.45	91.96
<b>Athens – Damascus</b>			
14.55	SV 131	17.40	88.70
16.15	PM 102	19.15	88.10
<b>Istanbul – Ankara</b>			
14.20	LY 220	15.45	78.00
17.25	QM 110	18.35	82.75
<b>Athens – Istanbul</b>			
14.15	GF 810	15.30	40.16
15.15	BG 331	16.35	48.91

1. Can you get to Istanbul from Heathrow airport?
2. What flight can you use?
3. What time will you be in Istanbul at?
4. How much does it cost for you?

Plan other trips: Damascus - Bangkok; Athens - Ankara; Athens - Bangkok

How much does every trip cost?

**17. Discuss this question in groups and give your opinion *what are the good points and bad points about television?* For example:**

Good points	Bad points
1. It keeps you informed about the rest of the world.	1. It stops people talking and visiting theatres.
2. It educates and brings up.	2. Television is “a chewing-gum” for our eyes.

Good points	Bad points
1.	1.

2.	2.
3.	3.
4.	4.
5.	5.

### 18. Puzzle Out

There are five people staying at a hotel: Mr Petty, Mr Grove, Mrs Williams, Ms Stevens and Mr Harvey. Use the clues to complete the chart with the information below (each person's job, character, hobby and another item of information)

Room number	101	102	103	104	105
Name					
Job					
Character					
Interest/hobby					
Other information					

Job:	Character:	Interest/hobby	Other information
carpenter	sociable	painting	is a widower
solicitor	conceited	bird-watching	is Australian
estate agent	bossy	amateur dramatics	is deaf
surgeon	mean	tennis	is a twin
traffic warden	optimistic	modelling	is bald
plumber	generous	gardening	is bilingual

### Clues:

- Ms Stevens usually looks on the bright side of life.
- The man in room 101 loves going to parties and meeting people.
- The person who works at a hospital is from down under.
- Mr Grove doesn't like telling strangers what his job is - especially not motorists.
- Mr Harvey sold two houses last week.
- The person in the room next to him often deals with divorces and wills.
- The person who wears a uniform to work has green fingers.
- The woman who speaks German as well as she speaks English hates spending money.
- The tradesman has a dress rehearsal tonight.
- The person who loves ordering people about has an end room.
- Mr Harvey has been an ornithologist for nearly twenty years.
- The estate agent's wife passed away last year.
- Mrs Williams has an excellent serve.
- The person with a tanned scalp has a very high opinion of himself.
- The person in the room next to the plumber often visits art galleries.
- Mr Petty is in the room between Ms Stevens and Mrs Williams.
- The traffic warden's brother was born half an hour before him.
- The optimist is staying in room 102.
- The solicitor hopes to play at Wimbledon one day.
- The person in room 104 never tips.
- Mr Harvey is in room 105.

### 19. Match each sentence to the disaster it describes

- Several people were walking along when suddenly tons of earth came crashing down the hillside and blocked the road in front of them.
- Over 50,000 people in Ethiopia have died of starvation in the past month. Questions

are being asked concerning the delay in supplies of rice and grain which were recently sent to them.

3. The winds have already strengthened considerably and the sea is now very rough indeed. As a result, ferries across the harbour have stopped sailing and all large ships have been put out to sea.

4. The river overflowed in several places and huge areas of farming land are now several feet under water. Boats are being used to rescue people in nearby villages.

5. Suddenly the ground shook beneath our feet and the high building opposite the college began to sway. Windows and doors rattled, and several bookcases in the college library came crashing down.

6. Tankers full of water were sent, but it was too late to save many of the animals and crops there. The whole area was like a vast desert.

7. Smoke poured out of the crater but no one expected an eruption. A week later, however, red hot lava began to flow down the side of the mountain.

8. It swept onwards, covering everything in its path. The travellers had to get off their camels and lie down until it had eventually passed.

9. Flames swept through the block of offices, burning everything inside. Two hours later only the empty shell of the building remained.

10. It must have been at least twenty feet high as it swept towards the shore. In a few seconds it destroyed all the houses in its way, drowning everyone inside.

<b>a.</b>	fire	<b>f.</b>	drought
<b>b.</b>	typhoon	<b>g.</b>	sandstorm
<b>c.</b>	earthquake	<b>h.</b>	landslide
<b>d.</b>	tidal wave	<b>i.</b>	flood
<b>e.</b>	volcano	<b>j.</b>	famine

**20. Act the meeting at which experts of the advertising department present their plan for the campaign to the General Manager. The purpose of the meeting is to come to a decision about the kind of advertising to be done. Ad experts should come with suggestions of ads and slogans. Roles:**

**Market Researcher** - Your job in the meeting is to present the results of the study into the market for your brand. You can invent data.

**Ad. Agent** - You are in charge of media planning for the firm and should give an account of the possible alternatives for the choice of media for the campaign. Present the advantages and disadvantages of magazines, newspapers, television, and radio. You should choose one medium and recommend it firmly.

**Accountant** - You will be responsible for the co-ordination of the campaign. You think that the brand has enormous possibilities if it is well advertised. But you should be ready with a less expensive proposal as well.

### **21. Test on Publicity**

If your products or services are excellent but no one knows about them, you will fail. That means that you should learn how to inform your future customers and how to do it effectively and not expensive.

If you do not take into account the role of advertising, you will get lost in the number of products, which appear every year on the market.

This test will let you understand if you are able to avoid mistakes in this area and to determine the best advertising methods.

**“As a rule” - 6 points**

**“Sometimes” - 3 points**

**“Rare” - 0 point**



	<b>Answer as honestly as possible</b>	<b>As a rule</b>	<b>Sometimes</b>	<b>Rare – 0</b>
1.	I like selling	-	-	0
2.	I am convincing			
3.	When I am watching TV advertising I like to conceive the tricks to make them work more			
4.	To create slogans for ad is an easy matter for me			
5.	I talk of my success and achievements with pleasure			
6.	I like to make careful analysis of marketing strategies during advertising campaign			
7.	I often think how little shops could improve their tactic in promotion goods they are selling			
8.	A short and direct advertising message is more affective than a long and complicated one			
9.	When I buy a product I always want to know its merits			
10.	I pay attention and analyse the tricks which ad makers do to promote their product			
11.	People are more sensitive to what they see than to what they hear			
12.	When I enter a shop I try to understand the reason for which the products are exposed in this or that way			
13.	I make analysis of the attractive power of inscriptions and advertising boards			
14.	The placement of a shop is very important			
15.	It is very important to present an advertising message at regular messages so that people can remember it			

**Now add your results:**

**71- 90** - You perfectly know what is selling. You understand how to promote products or services and you are able to make a bee-line to success in the complicated advertising industry.

**41- 70** - You have good instincts in promoting and you must be able to find a segment on the market for your goods. Gradually you will win your place in the business world.

**26 - 40** - You don't take into account many things, which are very important in relations with customers. You should be more attentive to the wants and wishes of buyers and learn a lot from your successful colleagues.

**Under 26** - You seem to be lost in advertising industry. You are bombed with millions of ad messages. It is not easy for you get through. Perhaps you should try in another field.

**22. Do the quiz. Then you may check your answers with the 'Answer Key'  
Around the World Trip  
Quiz**

<b>1. China</b>	You are invited to a person's house. Which of the following may cause offence?	a) Blowing you nose. b) Refusing an offer of food. c) Not taking your shoes off before entering the house.
<b>2. Saudi Arabia</b>	You want to hire a car to tour the country. Is this allowed?	a) Yes, but you must take a test first. . b) Yes, but only if you are not a woman. c) No, tourists have to travel by camel.

<b>3. Finland</b>	You are planning to relax in a Finnish sauna. What should you wear?	a) Nothing. b) A towelling robe. c) A bath hat.
<b>4. Cyprus</b>	On a village tour, a local resident offers you a <i>glyco</i> . What should you do with it?	a) Eat it: it is a dessert. b) Ride it: it is a bicycle. c) Wear it: it is a national dress.
<b>5. Morocco</b>	You would like to visit a mosque (a national Muslim church). Will you be allowed to go inside?	a) Yes, but you are to remove your shoes. b) Yes. c) You may enter only if you're a Muslim.
<b>6. Sweden</b>	You go out for a meal. How many glasses of a wine can you drink before driving back home?	a) Any amount: there are no drink-driving laws. b) Two. c) None.
<b>7. Spain</b>	You want to taste the local cuisine. How late can you eat out?	a) Restaurants close at 9 p.m., so you have to finish your meal by this time. b) Spanish restaurants stay open all night. c) You can eat very late, because Spaniards often eat after 11 p.m.
<b>8. USA</b>	You are peacefully drinking a can of beer in Central Park. But suddenly you are approached by the police. Why?	a) You are not allowed to drink alcohol in Central Park. b) You should use a glass or a straw. c) It is forbidden to drink alcohol in Central Park unless the bottle or can is covered.
<b>9. Singapore</b>	You suggest a piece of chewing gum to your tour guide, but he looks shocked. Why?	a) Chewing gum is forbidden by law. b) Tour guides are forbidden to accept gifts. c) Chewing gum is given to animals.
<b>10. Japan</b>	Staying in a Japanese hotel you decide to relax in traditional, shared bath. What mustn't you do in a bath tub?	a) Stay too long. b) Talk to other people there. c) You shouldn't wash yourself.

### ***Answer Key to the Quiz***

1. b. It is very impolite to refuse food.
2. b. Women are forbidden to drive.
3. a. It is unhygienic to wear anything.
4. a. A *glyco* is a traditional dish. It is given as a welcome to visitors. It's impolite to refuse it or offer money for it.
5. c. Non-Muslims are forbidden to go inside Moroccan mosques.
6. c. Drinking and driving is illegal.
7. c. In Spain restaurants stay open very late.
8. a. Alcohol laws are different in various states. Usually it is prohibited to drink alcohol in public places which do not have special licence.
9. a. You can be punished for chewing gum in Singapore.
10. c. You should shower yourself clean before relaxing in the bath tub.

### 23. Test your Telephone Techniques

1. Do you answer your phone within one to three rings?	<i>Yes</i>	<i>No</i>
2. Does your answer include a greeting, such as "Hello"?	<i>Yes</i>	<i>No</i>
3. Does it include your full name, rather than only your first name (which is too informal) or just your last name (which can sound too abrupt)?	<i>Yes</i>	<i>No</i>
4. Does it include a verb - as in "This <i>is</i> Matnew Jones" or "Mathew Jones <i>speaking</i> "?	<i>Yes</i>	<i>No</i>
5. If you share an extension, does your answer include your department's name?	<i>Yes</i>	<i>No</i>
6. If you regularly receive outside calls, does your answer include your company's name?	<i>Yes</i>	<i>No</i>
7. Is your answer fewer than 10 words?	<i>Yes</i>	<i>No</i>

**SCORE:** The more "YES" answers you can mark, the more polite your answer is

### 24. There is a part of the newspaper, somebody destroyed it. Can you put the pieces of the paper in the correct place and read the article?

1. style of the bottle and important for the success  make only Coca-Cola. new drinks – Fanta and	6. ner Frank M. Robinson Cola and writes the new - and that becomes the  famous Coca-Cola bottle
2. Dr Pemberton's part-suggests the name Coca-name in a special way famous trademark. Thirty years later the	7. Sprite in 1960s, and diet The recipe of Coca-Cola company does some- The change the recipe! unhappy. And soon
3. Coke in 1982. is a secret. In a 1985 the thing almost incredible. But the public is very after, they bring back the	8. original recipe: "Coca- Today they sell Coca- Hundreds of millions day. It has the most world.
4. Cola Classic". Cola in 195 countries. of people drink it every famous trademark in the	9. gins in Atlanta, Georgia, ton invents a new drink. are the South American can cola nut. Pemberton for the drink. Finally,
5. The Coca-Cola story be- in 1886. John S.Pember- Two of the ingredients coca leaf and the Afri- can't think of a good name	10. design first appears. The the trademark are very of the drink. For many years, they They only introduce

## **5. ФОРМИ ПОТОЧНОГО ТА ПІДСУМКОВОГО КОНТРОЛЮ ВИВЧЕННЯ ДИСЦИПЛІНИ**

1. Culture of Professional Communication.
2. American English. How Americans Speak.
3. Job Hunting (Application form, Resume, Letter of Interest).
4. Types of Positions. Where & How to Hire an Employee?
5. Job Interview. How to Write a Resume.
6. Line & Staff Positions.
7. Managing People.
8. Going Abroad. Customs Formalities.
9. Hotel.
10. Business Letter Writing. Presentation of a commercial letter.
11. Kinds of letters. The Offer. The Order. Acknowledgement (Confirmation) and Refusal of Orders. Promissory Note.
12. Electronic Correspondence. Modern Means of Information Transfer.
13. Contract. Clauses of the Contract. Changes in business.
14. Types of Enterprises.
15. Types of Proprietorship.
16. Partnerships.
17. Corporations.
18. Family Affairs.
19. Japanese Management Style.
20. Advertising. Kinds of Advertising.
21. Advertising and Promotion.
22. Money & Payment System.
23. Characteristics of Money. Money in the USA.
24. Documentation for International Transactions.
25. Methods and Forms of Payment in Foreign Trade.
26. Terms of Sale. Payment and Reminder.
27. Finance.
28. Sources of Financing for New Small Firm.
29. Corporate Finance.
30. Banks & Business.
31. Accounting.
32. Pricing.
33. Inflation.
34. Taxation and types of Taxes.
35. Marketing.
36. Product Development & Planning.
37. International Trade.
38. Shopping. Consumer Rights.
39. Wholesaling & Retailing.
40. Small Business & Insurance.
41. Franchising.
42. Computers. The Internet.

### **Питання поточного контролю знань:**

1. Culture of Professional Communication.
2. American English. How Americans Speak.
3. Job Hunting (Application form, Resume, Letter of Interest).
4. Types of Positions. Where & How to Hire an Employee?
5. Job Interview. How to Write a Resume.
6. Line & Staff Positions.

7. Managing People.
8. Going Abroad. Customs Formalities.
9. Hotel.
10. Business Letter Writing
11. Kinds of letters.
12. Contract. Changes in business.
13. Japanese Management Style.
14. Advertising. Kinds of Advertising.
15. Money & Payment System.
16. Methods and Forms of Payment in Foreign Trade.
17. Terms of Sale. Payment and Reminder.
18. Finance.
19. Sources of Financing for New Small Firm.
20. Corporate Finance.
21. Banks & Business.
22. Accounting.
23. Pricing.
24. Inflation.
25. Taxation. Types of Taxes
26. Marketing.
27. Product Development & Planning.
28. International Trade Organizations.
29. Shopping. Consumer Rights.
30. Wholesaling & Retailing.
31. Small Business & Insurance.
32. Franchising.
33. Computers. The Internet.

### 5.1. ЗРАЗОК ЕКЗАМЕНАЦІЙНОГО БІЛЕТУ

БІЛЕТ № \_\_\_\_

1. Do the following task
2. Speak on the topic *“Culture of Professional Communication”*

## 5.2. ПРАКТИЧНІ ЗАВДАННЯ ДО ЕКЗАМЕНАЦІЙНИХ БІЛЕТІВ

### 1) Join the following abbreviations with their meanings

*inv., adds, iss., L/A, L/C, Appx, mdse, B/L, CEO, NB, Corp., o/l, CV, p.a., Dept., Plc, PO, encl., exc., R&D, expn, rept, fig., FY, ref., shipt, sig., urgt, vers, VAT, V.I.P*

*розписка (квитанція), виключно (виключення), в рік, посилаючись на наш лист, корпорація, додаток, адресовано, посилка, відкрита акціонерна компанія з обмеженою відповідальністю, фінансовий рік, рахунок – фактура, випущений, акредитив, важливе зауваження, стисла біографія, поштове відділення, додається (вкладене), закінчення терміну, малюнок (схема), вантаж, (відправка), підпис, терміновий, проти, НДС, відділ, коносамент, науково-дослідницький, дуже важлива персона, доручення, товари, виконавчий директор.*

### 2) Sort out the synonyms to the given words

an attorney, to cancel, to conclude, a resume, a vacancy, a size, a gain, to carry out, a fair, to decline, a deal, a contract, subsidiary, a check, an estate, outlook, an enterprise, information, a tax, an offer, a testimonial, a customer, a term, trade, fiscal

### 3) Translate into English

угода, чекати на когось, обладнання, конкурентноспроможна компанія, бути в розпорядженні когось, вакансія, замовити номер у готелі, важливі переговори, навколишнє середовище, заява, пробний термін, під тиском, я маю чудові рекомендації, умілий підприємець, перспективна фірма, трохи повільніше, важлива ділова зустріч, погано почувати себе у літаку

### 4) Make up the Acknowledgement on buying your production

#### 5) Read and translate

It isn't easy to establish when the first advertisement appeared. A papyrus in the collection of the British Museum, in London advertises the sale of a slave. Rock drawings and inscriptions along the roads were also an excellent way to advertise things.

Probably the oldest advertisement was found in the excavations of the ancient Egyptian town of Memphis. It says: "I, Rhinos from Cyprus, live here. Gods gave me the gift of the true telling of dreams." This advertisement is 2,500 years old. It is carved in stone and visitors to one of the Cairo museum can inspect it.

#### 6) Make up the Letter-Offer on any product

#### 7) Read and translate

The first newspaper in the world that put in an advertisement was a hand-written Roman newspaper "Daily Happenings". It contained announcement of meetings, births, and marriages in the noble families in Rome.

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It the excavations of one of the towns of ancient Greece archaeologists found about 300 stone fragments with letters of the Greek alphabet. When they put the fragments together they found it was a tablet for a shop window with a list of goods and their prices.

#### 8) Make up the Letter-Inquiry

#### 9) Read and translate

One of the houses built in Kyiv early in 20<sup>th</sup> century may also be considered as an advertisement. It is decorated by figures of sea monsters, shells and sea dragons. The story of the house is unusual. The owner of a cement plant couldn't sell his product as it was a new

material and construction firms were quite conservative. So, when he learnt that a well-known architect was going to build a new house for himself he offered cement free of charge on the condition that the house would be decorated by sculptures made of cement. The unusual building attracted everybody's attention and served as an excellent advertisement of the new building material.

**10) Make up the Business letter** to the British company that you got into strained circumstances caused by the delay of equipment goods which had to come to the Odessa port two weeks ago. Ask about the reason of the delay and the term when the equipment will be supplied

**11) Translate into English**

- предмет контракту та загальна сума;
- бути невід'ємною частиною контракту;
- супровід та пуск обладнання;
- запасні частини обладнання; товари, що постачаються згідно цього контракту;
- ціна лишається незмінною впродовж всього терміну дії контракту;
- місце призначення вказано у коносаменті;
- той, хто відправляє вантаж та той, хто отримує вантаж;
- товари повинні бути відправлені з порту найпершим судном;
- термін поставки і дата поставки;
- товари мають бути поставлені впродовж 6 місяців з моменту оплати.

**12) Make up the Letter-Complaint**

**13) Read and translate into Ukrainian. Answer the questions**

The Seller will take care of, and bear all the expenses connected with, obtaining the necessary license for exporting the goods under the present Contract from the Port of Origin to the Ukraine.

Not later than a month from the effective date of the Contract, the Seller is to advise the Buyer if the export license has been granted or is not required.

If the Seller is unable to obtain the export licence within the time stipulated above, or the export/import licence is revoked appropriate authorities of the Seller's/Buyer's country before the deliveries are completed, the Seller/Buyer will have the right to cancel the Contract wholly or partially.

1. Who is supposed to obtain the export/import licence?
2. What part will the parties exercise if the appropriate authorities revoke the import/export licence?

**14) Express your attitude to these changes**

1. Unfortunately we have to raise our price for item 5 by 15% because of increased raw materials costs.

2. Our legislation has been changed in unfavourable way so we must withdraw the order.

3. Based on our extensive research into this matter we believe the responsibility for the shortage does, in fact, lie with you.

4. It is reported that your competitors Robertson & Sons are discounting 22% of their list price, with immediate delivery so we hope that you can offer us better price.

5. We think that in the first year we cannot guarantee the minimum sale of goods for above sum.

6. We have to pay dead freight, since we have chartered the American Bay, and she is to be loaded early next week.

**15) Read the article. Answer the questions**

According to industry sources, Acer, Elitegroup, and Mitac were among the earliest Taiwan companies to test the B5 version of the Pentium which is now said to be distributed as the replacement for the flawed 60/66MNz Pentiums. While Intel last month fanned out fury over its initial announcement to replace the flawed chips on a case-by-case basis, its new “no-question-asked” replacement policy is still under fire.

The most asked question concerning Intel’s new replacement policy is “when”. In fact, our company late last month was still waiting for the retailer who sold us 5 flawed 60/66MNz Pentiums to obtain the necessary replacement from Intel’s local distributor. In the meantime, the Pentium systems have been retired from the desktop publishing and art department whose members had been growing bald from all the hair-tearing incidents in which their artwork and page-makeup came out in pages of printed rubbish. Our accounting department also had a Pentium, but since all accounts were checked by abacus, our accountants were more fortunate.

- 1) How many names of companies are mentioned in this article?
- 2) What faulty product does this article describe?
- 3) What company produced it?
- 4) Why was the accounting department more fortunate than other departments?

**16) Translate into English**

1. Заповніть, будь ласка, цю анкету.
2. Нам потрібна сильна творча команда, щоб фірма стала конкурентноспроможною на світовому ринку.
3. Ви маєте чудові рекомендації.
4. Я знаю, що Ваша фірма має вакансію менеджера зі збуту.
5. Ми замовили для Вас одномістний номер з ванною в готелі недалеко від центру.
6. Він збирається обговорити з Вами деталі нашої майбутньої угоди.
7. Дозвольте мені представити Вам наш штат.
8. Під час Вашого візиту наш шофер буде у Вашому розпорядженні.

**17) Answer the questions**

1. What are you thinking of starting your own business?
2. What business do you want to start?
3. How do we call the businesses if you go into it alone?
4. How many employees are you going to hire for your business? In what cases will you fire them?

**18) Translate into English**

1. Мені потрібна порада.
2. Я контролюю прибуток свого підприємства.
3. Якщо ви хочете зайнятися приватною підприємницькою діяльністю, зверніться до юриста.
4. Директор вирішує питання найму та звільнення.
5. Маю побоювання щодо повної юридичної відповідальності.
6. Я не відповідаю за виробничі борги.
7. Малі підприємства мають пільги з оподаткування.
8. Хороший бухгалтер може вести справу краще ніж ви.
9. Власник фірми хотів би найняти бухгалтера.
10. Мені потрібно проконсультуватися з юристом.

**19) Answer the questions**

1. What does it mean to have unlimited liability? Are you ready for it?
2. What will you do if your business fails?
3. What will you do to put policies into effect quickly?



**20) Translate into English**

1. Члені правління несуть юридичну відповідальність.
2. Партнер з обмеженою юридичною відповідальністю не має реальних повноважень.
3. Таємний партнер бере участь у керівництві фірми, але залишається невідомим для всіх.
4. Я хочу вкласти гроші у нерухомість.
5. Партнерство має багато переваг.
6. Ми з партнером у хороших стосунках.
7. Я зробив правильний вибір. Ця справа приносить великий прибуток.
8. Мій робочий досвід пов'язаний з управлінням.
9. Вона добре розуміється на бухгалтерській справі.
10. Микладаємо у справу однаковий капітал.

**21) Answer the questions**

1. What do you want to be busy with?
2. Do you want to go into business alone or with a partner?
3. Imagine you run a shop. What will you do to attract customers?
4. Are you a careful person or do you like to run a risk?
5. What kind of partner would you like to be: a general partner or a limited partner? Why so?

**22) Make the sentences you can use in your office with the following phrases:**

Establish contacts with; solve the problem; delivery and payment terms; to include in the agenda; the chairperson of the meeting; to write minutes; attend a conference; answer the phone; to cover major items; articles in the contract; strike a deal; conduct negotiations.

**23) Answer the questions**

1. What working position is the best for you?
2. Do you want to be an executive or an administrator of the big company? What should you do for it?
3. What qualities do you need to be an executive of the company?
4. What does it mean to be a competent manager?

**24) Translate into English**

1. Корпорація може випускати та продавати акції.
2. Ця фірма пропонує більш високу платню.
3. Така компанія має більше можливостей для залучення фінансових ресурсів ніж партнерство.
4. Кожен рік акціонери проводять збори.
5. Освітні, благодійні, релігійні заклади можуть бути корпораціями, але вони, як правило, не приносять прибутку.
6. Ця корпорація прибуткова, вона буде розширюватися.
7. Спочатку ви повинні подати заяву на корпоративний патент.
8. Акціонери мають вирішальне слово в управлінні компанією.
9. Адміністративні виконавці компанії здійснюють постійне керівництво.
10. Акціонери проводять щорічні збори та обирають раду директорів.
11. Корпорація має право порушувати карну справу.

**25) Answer the questions**

1. In what corporation would you invest money?
2. Who has a final authority and supervises daily management of a corporation?
3. How often do the stockholders choose the company's officers?

4. In what spheres of industry a corporate form of proprietorship will be the most beneficial in Ukraine?

**26) Fill in the blanks with the phrases from the list:**

*Render technical assistance; legal title; make amendments; essential clauses; promote better understanding; notify in advance; acquire positive experience; subject of the contract; firm prices*

1. These negotiations are to \_\_\_\_\_ a tentative programme.
2. This firm does not only sell their equipment but also \_\_\_\_\_ .
3. Establishing contacts with that company will help you \_\_\_\_\_ .
4. First, let us discuss the \_\_\_\_\_ .
5. This meeting and further negotiations will \_\_\_\_\_.
6. Our company always has \_\_\_\_\_ .
7. We must \_\_\_\_\_ to the project of our co-operation.
8. These two articles contain \_\_\_\_\_ of our contract.
9. What is the \_\_\_\_\_ of your contract?

**27) Make up your own Resume**

**28) Translate into Ukrainian**

Thank you for your letter of 21<sup>st</sup> March, 1997. We are pleased to acknowledge your order for 400 men's silk shirts and enclose the copy of it, duly signed, as requested.

Delivery will be made immediately on opening a letter of credit with our bank for the amount of \$ 4212.

We hope our shirts will be in great demand in Ukraine and you will be able to place large orders with us in the future.

**29) Translate into English**

1. Нам потрібно найняти нового працівника.
2. Помістіть об'яву у газету.
3. Цей керівник має великий досвід.
4. Ми повинні розглянути два види характеристик.
5. Кандидати на посаду повинні надіслати резюме.
6. Ви знайдете всю інформацію у відділі кадрів.
7. Зверніться в агентство з працевлаштування.
8. Роботодавець має звернутися у консультаційну фірму.

**30) Translate into Ukrainian**

I enclose a detailed quotation with prices, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr Martin of Fillmore S.A. to deliver five of these batteries to you next week, so that you can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product and, in some respects, outperforms them.

**31) Translate into English**

1. В мене хороші стосунки з керівником.
2. Мій друг обіймає посаду головного фінансиста.
3. Я не знайомий з організаційною структурою нашого підприємства.
4. Йому більш подобається віддавати накази ніж отримувати їх.
5. Штабні відділи не пов'язані з кінцевим продуктом.
6. Структура нашого підприємств складна.
7. Мій безпосередній керівник – пунктуальна людина.

8. У сфері мого безпосереднього підпорядкування три керівника відділів.
9. Головний фінансист несе відповідальність.
10. Я звільню мого безпосереднього підлеглого тому, що він ледар.

### 32) Answer the questions

1. Why do all corporations need financing?
2. What does equity funding mean?
3. How is the value of a share determined?
4. What can happen if an enterprise has a greater outflow of capital than an inflow?

### 33) Translate the text

As defined by the committee on definitions of the American Marketing Association, marketing is "the performance of business activities directed toward and incident to, the flow of goods and services from producer to consumer or user."

Today discovering demand, managing demand, and physically supplying demand constitute the three major divisions of marketing effort undertaken by many firms. Marketing management approached this status in the 1950's when the General Electric Company enunciated a policy declaring that "marketing begins with the consumer." By discovering and filling unmet wants, its marketing program was designed to produce what General Electric could sell because customers had certain unmet wants. Subsequently, having what you could sell instead of trying to "high pressure" customers into buying what you have required provided the use of marketing research and environment "scanning" of conditions affecting business.

The key concept of market selection and product planning is the Product Life Cycle. It predicts that any product pass through various stages between its life and death (introduction - growth - maturity decline). So companies can make better marketing decisions if they find out where each of their products stands in its life cycle.

### 34) Translate the text

Harrison's Department Store in the Northside Shopping Centre invites you to a winter clearance sale. Check these bargain prices: men's suits, regularly 180 dollars, now only 150; sports coats, regularly 120, now just 80 dollars. And to go along with these suits and sports coats, you'll find dress slacks, long-sleeved sport shirts and ties; all colours, all sizes, at low, low prices.

In the ladies' department, better dresses have been reduced to prices as low as half price and some lower. New merchandise has been added, and the selection in sizes 8 through 16 is outstanding.

This is the greatest clearance sale that Harrison's has ever had. Thousands of items of winter clothing are on sale.

Shop Harrison's in the Northside Shopping Centre and saves. Open until 6 Tuesdays, Wednesdays, and Thursdays. Open until 9 Mondays, Fridays, and Saturdays. Closed all days on Sundays.

Come to Harrison's winter clearance today. Bank American and master Charge welcome.

### 35) Translate into English

1. Наша фірма складається з 4-х відділів: торгового, експортного, відділу кадрів та відділу наукових досліджень.
2. Наше керівництво - це збори акціонерів та рада директорів.
3. Наш оборот капітала складає більш ніж 300 млн. фунтів.
4. Крім того, ми маємо дві дочірніх фірми у Голандії та Німеччині із своїми штабквартирами.
5. Чи читали Ви всю нашу кореспонденцію?

**36) Translate into English**

1. Наше підприємство потребує грошові фонди для закупки обладнання.
2. Мені більш подобається акціонерний спосіб заснування грошового фонду підприємства. Він залучає більшу кількість капіталу.
3. Акції та облігації можуть бути перепродані та перекуплені.
4. Я хочу придбати десятивідсоткові облігації.
5. Ми маємо намір сплатити всі борги до початку фінансового року.

**37) Answer the questions**

1. What does marketing mean?
2. What activities does marketing consist of?
3. Why is so important for the producer to predict the trends?
4. What should you do leave your competitors behind?

**38) Translate into English**

1. Уряд засновує комерційні банки.
2. Якщо ти хочеш придбати товари за кордоном, тобі потрібно обміняти гроші у відділі обміну валюти.
3. Я хотів би зробити кар'єру у банківській справі.
4. Всі банки встановлюють проценти на позику.
5. Наш банк має намір надати короткострокову позику цьому підприємству.
6. Найменший процент з позики надається привілейованим клієнтам.
7. Банки можуть випускати акредитиви та рекомендаційні кредитні листи.
8. Я маю намір позичити велику суму грошей.

**39) Translate into English**

1. Бухгалтерський звіт представляє відомості для кредиторів та інвесторів.
2. Вони готують звіт про прибутки та балансовий звіт в кінці фінансового року.
3. Ми визначаємо ефективність виробництва за допомогою аналізу коефіцієнтів.
4. Нерухомість є власністю корпорацій.
5. Ми перевіримо актив і пасив та визначимо вартість майна з вирахуванням зобов'язань.
6. Ми сплачуємо великі податки.
7. Скільки ти отримуєш платні без вирахувань?

**40) Translate into English**

1. Цей магазин надає покупцю вигідні кредитні умови.
2. Цей товар має низьку ціну. Вона покриє витрати.
3. Ця фірма веде нерозумну ціноутворюючу політику.
4. Перед випуском товару необхідно ретельно вивчити попит та пропозицію.
5. Уряд встановлює ціни на ряд продуктів.
6. Магазин має чудове місце розташування.
7. Супермаркет надає покупцю багато додаткових послуг: доставку товару додому, кредит, встановлювання і т.п.

**41) Translate into English**

1. Маркетинг – це дії, пов'язані з рухом товару від виробника до споживача.
2. Маркетинг – це транспортування, зберігання, реклама, калькуляція цін та продаж.
3. Вивчення (дослідження) ринку допомагає передбачити загальні напрямки попиту.
4. Реклама дуже впливає на покупця.
5. Ми не можемо встановлювати найнижчу ціну на цю продукцію.
6. Ми повинні розробити план виробництва нової продукції.

7. Збут цієї продукції залежить від зміни цін.

#### **42) Translate into English**

1. Цей продукт – модифікація старого.
2. Малі виробники виробляють більшу кількість товарів.
3. Вам необхідно отримати патент на виробництво цього товару.
4. Ретельне дослідження ринку необхідно для того, щоб гарантувати успіх.
5. Потрібно 5 років на те, щоб ваш продукт став відомим.
6. Потрібно завершити всі дослідження, перш ніж ми почнемо продавати наш товар.

#### **43) Translate into English**

1. Роздрібна торгівля – це продаж товарів кінцевому споживачу.
2. На цей товар можна отримати 10% знижки.
3. Роздрібний продавець може надати покупцю довгостроковий кредит.
4. Ця фірма має велику кількість торговельних закладів по всій країні.
5. Роздрібний продавець виконує багато важливих функцій.
6. Я не знаю міста, мені потрібен довідник магазинів.
7. У торговельному центрі ви знайдете всі необхідні вам товари.

#### **44) Answer the questions**

1. What is the aim of the wholesaling?
2. How can you describe direct channels of distribution?
3. How does a wholesaler simplify the process of distribution?
4. What do you prefer to be: a wholesaler or a retailer?

#### **45) This is telephone conversation. Answer the questions**

1. Have you received our shipment of tires?
2. When did it arrive?
3. Are all the things your order included?
4. Did you get the invoice too?
5. Have you paid the invoice for the last shipment yet?
6. But why haven't I got the record of the payment?
7. Does the amount of the invoice correspond to what you ordered?
8. Is it necessary for us to give you a credit note to cover the difference?
9. Will you be paying the new invoice immediately?
10. Can you send the check before the end of the month?
11. Otherwise our accounts department is considering changing the conditions of payment.

#### **46) Answer the questions**

1. How would you define a franchise?
2. What rights are given by a franchise?
3. What is the trade-mark franchise?

#### **47) Translate into English**

1. Деякі компанії не виробляють та не продають комп'ютери, а здають їх у прокат.
2. Програмний оператор закладає дані у комп'ютер.
3. У бізнесі комп'ютер використовується для обробки даних.
4. Програмне забезпечення дороге коштує.
5. Комп'ютер використовується для виконання багатьох адміністративних функцій.

**48)** You are the Head of a firm producing for example: (autos, computers, clothes, shoes, sports clothes, cosmetics, food and etc.). **Advertise your product**

**49) Sort out the British equivalent**

Attorney, intersection, long-distance bus, Pullman, trial lawyer, truck, blue-chip investments, claim letter, corporation law, freight train, governments bonds, law business, ordinance, to pass up an offer, president, right way, sturb, tender.

### 5.3. ВІДПОВІДІ ДО ПРАКТИЧНИХ ЗАВДАНЬ

#### 1) Join the following abbreviations with their meanings

**inv.** рахунок–фактура, **adds** адресовано, **iss.** випущений, **L/A** доручення, **L/C** акредитив, **Appx** додаток, **mdse** товари, **B/L** коносамент, **CEO** виконавчий директор, **NB** важливе зауваження, **Corp.** корпорація, **o/l** посилаючись на наш лист, **CV** стисла біографія, **p.a.** в рік, **Dept.** відділ, **Plc** відкрита акціонерна компанія з обмеженою відповідальністю, **PO** поштове відділення, **encl.** додається (вкладене), **excl.** виключно (виключення), **R&D** науково-дослідницький, **expn** закінчення терміну, **rept** розписка (квитанція), **fig.** малюнок (схема), **FY** фінансовий рік, **ref.** посилка, **shipt** вантаж, (відправка), **sig.** підпис, **urgt** терміновий, **vers** проти, **VAT** НДС, **V.I.P** дуже важлива персона.

#### 2) Sort out the synonyms to the given words

attorney *lawyer, barrister, advocate*; accident *wreck, crash, break-down*; petrol *gas, gasoline*; a resume *abstract, annotation, summary*; assortment *selection, choice*; quick *rapid, swift, fast*; important *significant*; vacancy *opening position*; to think *to believe, to consider, to guess*; big *large, great, prominent*; size *quantity, value*; to study *to learn, to master*; advantage *gain, profit*; fulfill *carry out, execute*; decide *settle, solve*; production *manufacture*; fair *exhibition*; expense *expenditure, outlay*; to decline *to refuse, reject*; well-known *popular, famous, familiar*; to correspond to *to be consistent with, to be in line with, to be an accordance with*; arrange *organize, establish, place, settle*; timetable *chart, graph, schedule*; master *boss, manager, owner, proprietor, host, head*; business *affair, work, job*; act *operate, work, function*; a deal *contract, agreement, treaty, pact*; extra *additional, supplementary*; subsidiary *daughter*; idea *thought, intention, view, opinion, mind*; ensuring *securing, provision (with)*; receipt *check, bill, account*; to manager *to lead, to govern, to rule, to control, to operate, to run*; estate *property, asset*; purpose *aim, object, goal, end*; to rent *to hire, to let smth on hire*; promising *prospective*; question *problem, matter, issue, point*; preparation *training*; help *relief, assistance, aid*; enterprise *agency, concern, factory, works, firm, company, corporation*; information *message, announcement, report, notification*; tax *due, imposition*; proposal *offer*; testimonial *reference, letter of recommendation*; customer *consumer, user, buyer*; term *date, time*; trade *commerce, traffic*; fiscal *financial*.

#### 3) Translate into English

угода *an agreement*, чекати на когось *to wait for smb*, обладнання *equipment*, конкурентноспроможна компанія *a competitive company*, бути в розпорядженні когось *to be at smb's disposal*, вакансія *an opening position*, замовити номер у готелі *to reserve a room at the hotel*, важливі переговори *important negotiations*, навколишнє середовище *environment*, заява *an Application (form)*, пробний термін *experimental period*, під тиском *under the pressure*, я маю чудові рекомендації *I have excellent references*, умілий підприємець *a skilful entrepreneur*, перспективна фірма *a promising company*, трохи повільніше *a bit slowly*, важлива ділова зустріч *important appointment*, погано почувати себе у літаку *to be airsick*

#### 11) Translate into English

предмет контракту та загальна сума *subject of the contract and total value of the contract*;

бути невід'ємною частиною контракту *to be an integral part of this contract*;

супровід та пуск обладнання *supervision and start up of equipment*;

запасні частини обладнання *spare parts of equipment*;

ціна залишається незмінною впродовж всього терміну дії контракту *the price is firm for the duration of the contract*;

місце призначення вказано у коносаменті *destination is in the Bill of Lading*;

той, хто відправляє вантаж та той, хто отримує вантаж *consignor and consignee*;  
товари повинні бути відправлені із порту найпершим судном *goods are to be shipped by the 1<sup>st</sup> vessel available from the port*;  
термін поставки і дата поставки *time of delivery*;  
товари мають бути поставлені впродовж 6 місяців з моменту оплати *goods are to be delivered within 6 months from the date of payment*.

#### 16) Translate into English

1. Заповніть, будь ласка, цю анкету. *Please, fill in the Application (form).*
2. Нам потрібна сильна творча команда, щоб фірма стала конкурентноспроможною на світовому ринку. *We need the strong creative team to do the company competitive on the world market.*
3. Ви маєте чудові рекомендації. *You have excellent references.*
4. Я знаю, що Ваша фірма має вакансію менеджера за збуту. *I know your company has an opening position of a Sales Manager.*
5. Ми замовили для Вас одномістний номер з ванною в готелі недалеко від центру. *We have reserved for you a single room at the hotel with a private bathroom not far from the centre.*
6. Він збирається обговорити з Вами деталі нашої майбутньої угоди. *He is going to discuss with you some details of our future agreement.*
7. Дозвольте мені представити Вам наш штат. *Let's me introduce our staff to you.*
8. Під час Вашого візиту наш шофер буде у Вашому розпорядженні. *Our driver will be at your disposal during your visit.*

#### 18) Translate into English

1. Мені потрібна порада. *I need a piece of advice.*
2. Я контролюю прибуток свого підприємства. *I control the profits of my company myself.*
3. Якщо ви хочете зайнятися приватною підприємницькою діяльністю, зверніться до юриста. *If you are thinking of starting your own business you need a lawyer*
4. Директор вирішує питання найму та звільнення. *The Director decides on hiring and firing.*
5. Маю побоювання щодо повної юридичної відповідальності. *I am afraid to have unlimited liability.*
6. Я не відповідаю за виробничі борги. *I am nor responsible for all business debts.*
7. Малі підприємства мають пільги з оподаткування. *Small enterprises have tax benefits.*
8. Хороший бухгалтер може вести справу краще ніж ви. *A good bookkeeper can do books better than you.*
9. Власник фірми хотів би найняти бухгалтера. *The owner of the company would like to hire an accountant.*
10. Мені потрібно проконсультуватися з юристом. *I need to consult a lawyer.*

#### 20) Translate into English

1. Члені правління несуть юридичну відповідальність. *Members of management have unlimited liability.*
2. Партнер з обмеженою юридичною відповідальністю не має реальних повноважень. *The limited partner has no authority.*
3. Таємний партнер бере участі в керівництві фірми, але залишається невідомим для всіх. *The secret partner takes part in management of the company but he isn't known to the public.*
4. Я хочу вкласти гроші у нерухомість. *I'd like to put an amount of money into real estate.*
5. Партнерство має багато переваг. *Partnership has many advantages.*



6. Ми з партнером у хороших стосунках. *I and my partner get along well.*
7. Я зробив правильний вибір. Ця справа приносить великий прибуток. *I made a right choice. This business brings much profit.*
8. Мій робочий досвід пов'язаний з управлінням. *My background is tied in with the management.*
9. Вона добре розуміється на бухгалтерській справі. *She is good in accounting.*
10. Ми вкладаємо у справу однаковий капітал. *We put an equal amount of money into business.*

#### 24) Translate into English

1. Корпорація може випускати та продавати акції. *A corporation can issue and sell stock.*
2. Ця фірма пропонує більш високу платню. *This company offers high salaries.*
3. Така компанія має більше можливостей для залучення фінансових ресурсів ніж партнерство. *Such company has more possibilities for attracting financial resources than partnership.*
4. Кожен рік акціонери проводять збори. *Stockholders have an annual meeting.*
5. Освітні, благодійні, релігійні заклади можуть бути корпораціями, але вони, як правило, не приносять прибутку. *Educational, charitable, religious institutions can be corporate, but they, as a rule, are non-profit.*
6. Ця корпорація прибуткова, вона буде розширюватися. *This company is profitable, she will expand.*
7. Спочатку ви повинні подати заяву на корпоративний патент. *At first, you had to apply for a corporate charter.*
8. Акціонери мають вирішальне слово в управлінні компанією. *Shareholders have a final authority in management of the company.*
9. Адміністративні виконавці компанії здійснюють постійне керівництво. *The company's officers supervise daily management.*
10. Акціонери проводять щорічні збори та обирають раду директорів. *Stockholders hold an annual meeting and choose the company's officers.*
11. Корпорація має право порушувати карну справу. *A corporation can sue.*

#### 26) Fill in the blanks with the phrases from the list:

1. These negotiations are to *make amendments* a tentative programme.
2. This firm does not only sell their equipment but also *render technical assistance*.
3. Establishing contacts with that company will help you *acquire positive experience*.
4. First, let us discuss the *subject of the contract*.
5. This meeting and further negotiations will *promote better understanding*.
6. Our company always has *firmed prices*.
7. We must *notify in advance* to the project of our co-operation.
8. These two articles contain *essential clauses* of our contract.
9. What is the *legal title* of your contract?

#### 29) Translate into English

1. Нам потрібно найняти нового працівника. *We need (to hire) a new employee.*
2. Помістіть об'яву у газету. *Please, advertise in a newspaper.*
3. Цей керівник має великий досвід. *This executive has a great experience.*
4. Ми повинні розглянути два види характеристик. *We must consider two sets of qualifications.*
5. Кандидати на посаду повинні надіслати резюме. *Applicants must send in their resumes.*
6. Ви знайдете всю інформацію у відділі кадрів. *You find all information in the personnel office.*
7. Зверніться в агентство з працевлаштування. *Apply to the employment agency.*

8. Роботодавець має звернутися в консультаційну фірму. *An employer must apply to the consulting firm.*

### 31) Translate into English

1. В мене хороші стосунки з керівником. *I have a good relationship with my superior.*
2. Мій друг обіймає посаду головного фінансиста. *My friend holds a position of Controller.*
3. Я не знайомий з організаційною структурою нашого підприємства. *I don't familiar with organization structure of our enterprise.*
4. Йому більш подобається віддавати накази ніж отримувати їх. *He prefers to give orders than take them.*
5. Штабні відділи не пов'язані з кінцевим продуктом. *Staff departments aren't tied in with the company product.*
6. Структура нашого підприємств складна. *The structure of our enterprise is complex.*
7. Мій безпосередній керівник – дуже пунктуальна людина. *My immediate superior is the very punctual person.*
8. У сфері мого безпосереднього підпорядкування три керівника відділів. *There are three heads of departments in my span of control.*
9. Головний фінансист несе відповідальність. *The Controller has a big responsibility.*
10. Я звільню мого безпосереднього підлеглого тому, що він ледар. *I'll fire my immediate subordinate because he is lazy employee.*

### 35) Translate into English

1. Наша фірма складається з 4-х відділів: торгового, експортного, відділу кадрів та відділу наукових досліджень. *Our company consists of four departments: Sales, Export, Personnel, Research & Development.*
2. Наше керівництво - це збори акціонерів та рада директорів. *Our management are the Meeting of Shareholders and the Board of Directors.*
3. Наш оборот капітала складає більш ніж 300 млн. фунтів. *Our turnover of capital is more than £ 300 mln.*
4. Крім того, ми маємо дві дочірніх фірми у Голандії та Німеччині із своїми штаб-квартирами. *Besides we have two daughter companies in Holland and Germany with their headquarters.*
5. Чи читали Ви всю нашу кореспонденцію? *Do you read all our correspondence?*

### 36) Translate into English

1. Наше підприємство потребує грошові фонди для закупки обладнання. *Our enterprise needs financing for the purchase of equipment.*
2. Мені більш подобається акціонерний спосіб заснування грошового фонду підприємства. Він залучає більшу кількість капіталу. *I prefer equity funding. It attracts more capital.*
3. Акції та облігації можуть бути перепродані та перекуплені. *Shares and bonds can be negotiable.*
4. Я хочу придбати десятивідсоткові облігації. *I'd like to buy 10% interest bonds.*
5. Ми маємо намір сплатити всі борги до початку фінансового року. *We intend to pay all debts to the beginning of the fiscal year.*

### 38) Translate into English

1. Уряд засновує комерційні банки. *Government charters commercial banks.*
2. Якщо ти хочеш придбати товари за кордоном, тобі потрібно обміняти гроші у відділі обміну валюти. *If you'd like to buy the goods abroad you need to exchange currency in a foreign exchange department.*
3. Я хотів би зробити кар'єру у банківській справі. *I'd like to make a career in banking.*
4. Всі банки встановлюють проценти на позику. *All banks set interest for a loan.*

5. Наш банк має намір надати короткострокову позику цьому підприємству. *Our bank intends to give a short-term loan to this company.*
6. Найменший процент з позики надається привілейованим клієнтам. *The prime-rate is given to the preferred customers.*
7. Банки можуть випускати акредитиви та рекомендаційні кредитні листи. *Banks can issue the letters of credit and the credit reference letters.*
8. Я маю намір позичити велику суму грошей. *I intend to borrow a big amount of money.*

### 39) Translate into English

1. Бухгалтерський звіт представляє відомості для кредиторів та інвесторів. *Accounting shows (represents) a data for creditors and investors.*
2. Вони готують звіт про прибутки та балансовий звіт в кінці фінансового року. *They prepare the income statement and the balance sheet at the end of the fiscal year.*
3. Ми визначаємо ефективність виробництва за допомогою аналізу коефіцієнтів. *We determine the efficiency of production with help of ratio analysis.*
4. Нерухомість є власністю корпорацій. *Real estate is the property of the company.*
5. Ми перевіримо актив і пасив та визначимо вартість майна з вирахуванням зобов'язань. *We check assets and liabilities and define the net worth.*
6. Ми сплачуємо великі податки. *We ay big taxes.*
7. Скільки ти отримувеш платні без вирахувань? *If you'd like to buy the goods abroad you need to exchange currency in a foreign exchange department.*

### 40) Translate into English

1. Цей магазин надає покупцю вигідні кредитні умови. *This shop offers to a customer profitable credit terms.*
2. Цей товар має низьку ціну. Вона покриє витрати. *This product has a low price. It'll cover costs.*
3. Ця фірма веде нерозумну ціноутворюючу політику. *This company pursues unsound price policy.*
4. Перед випуском товару необхідно ретельно вивчити попит та пропозицію. *They must research supply and demand before they start to produce the new item.*
5. Уряд встановлює ціни на ряд продуктів. *The government sets prices for some products.*
6. Магазин має чудове місце розташування. *The shop has a good location.*
7. Супермаркет надає покупцю багато додаткових послуг: доставку товару додому, кредит, встановлювання і т.п. *The supermarket offers extra-services: home delivery, credit, installation.*

### 41) Translate into English

1. Маркетинг – це дії, пов'язані з рухом товару від виробника до споживача. *Marketing is the business activities connected with the movement of goods from a producer to a consumer.*
2. Маркетинг – це транспортування, зберігання, реклама, калькуляція цін та продаж. *Marketing includes transporting, storage, advertising, pricing and selling.*
3. Вивчення (дослідження) ринку допомагає передбачити загальні напрямки попиту. *Market research helps to predict the general directions of demand.*
4. Реклама дуже сильно впливає на покупця. *Advertisement influences the desire of a customer to buy.*
5. Ми не можемо встановлювати найнижчу ціну на цю продукцію. *We are not price leader on this product.*
6. Ми повинні розробити план виробництва нової продукції. *We must schedule production of new goods.*
7. Збут цієї продукції сильно реагує на зміну цін. *Selling of this production reacts on price changes.*

**42) Translate into English**

1. Цей продукт – модифікація старого. *This product is the modification of the old one.*
2. Малі виробники виробляють більшу кількість товарів. *Small scale producers produce a great number of goods.*
3. Вам необхідно отримати патент на виробництво цього товару. *You need to apply for a patent on this goods production.*
4. Ретельне дослідження ринку необхідно для того, щоб гарантувати успіх. *Careful market research need for guarantying of success.*
5. Потрібно 5 років на те, щоб ваш продукт став відомим. *You need 5 years to do be famous your product.*
6. Потрібно завершити всі дослідження, перш ніж ми почнемо продавати наш товар. *One should finish all researches before you start to sell our production.*

**43) Translate into English**

1. Роздрібна торгівля – це продаж товарів кінцевому споживачу. *Retailing is selling goods to the ultimate consumer.*
2. На цей товар можна отримати 10% знижки. *You can get 10% discount on this product.*
3. Роздрібний продавець може надати покупцю довгостроковий кредит. *The retailer can finance the customer by extending credit.*
4. Ця фірма має велику кількість торговельних закладів по всій країні. *This company has a big amount of outlets over the country.*
5. Роздрібний продавець виконує багато важливих функцій. *The retailer performs a lot of important functions.*
6. Я не знаю міста, мені потрібен довідник магазинів. *I don't know the city so I need a shopping guide.*
7. У торговельному центрі ви знайдете всі необхідні вам товари. *You find all necessary goods in the shopping centre.*

**47) Translate into English**

1. Деякі компанії не виробляють та не продають комп'ютери, а здають їх у прокат. *Some companies don't manufacture and sell computers they lease them.*
2. Програмний оператор закладає дані у комп'ютер. *The program operator puts data into the computer.*
3. У бізнесі комп'ютер використовується для обробки даних. *The computer in business is used to process data.*
4. Програмне забезпечення дуже дороге коштує. *Software is expensive.*
5. Комп'ютер використовується для виконання багатьох адміністративних функцій. *The computer is used to fulfillment of many administrative functions.*

**49) Sort out British equivalent**

Attorney *lawyer*, intersection *crossroad*, long-distance bus *coach*, Pullman *sleepers*, trial lawyer *advocate*, truck *lorry*, blue-chip investments *first-class investments*, claim letter *letter of complaint*, corporation law *company law*, freight train *goods train*, governments bonds *governments securities*, law business *practice (law)*, ordinance *by-law*, to pass up an offer to *decline the offer*, president *chairman*, right way *immediately*, sturb *counterfoil*, tender *offer*.

## 6. ДОДАТКИ

## Topic: Culture of Professional Communication

Додаток 1.

<b>Example 1.</b> – awkwardness for a dirty room in a hotel:	
<b>Guest:</b>	<i>This is Mr. Graham in 324. I've just checked in.</i>
<b>Clerk:</b>	<i>Yes, Mr. Graham. What can I do for you?</i>
<b>Guest:</b>	<i>Well, my room obviously hasn't been cleaned since the last guest. The carpet is dirty, the bed is unmade, and the bathroom hasn't been touched.</i>
<b>Clerk:</b>	<i>I'm terribly sorry. Housekeeping should have seen to everything this morning. I'll content them straight away and I'll send someone up to see you.</i>

Додаток 2.

<b>Example 2.</b> – 1) interfering in to conversation; 2) sorrow, grief, sympathy.	
<b>Clerk:</b>	<i>Excuse me (1), can I help you? Something wrong?</i>
<b>Woman:</b>	<i>Yes, I've got a terrible toothache.</i>
<b>Clerk:</b>	<i>I'm sorry (2), to hear that. Have you taken a painkiller at all?</i>
<b>Woman:</b>	<i>No, I have not got any.</i>

Додаток 3.

<b>Example 3.</b> – у значенні: „перепрошую, повторіть ще раз”	
<b>Travel Agent:</b>	<i>Can I help you, sir?</i>
<b>Customer:</b>	<i>I'd like to book a flight to Rome, please.</i>
<b>Travel Agent:</b>	<i>And how do you want to pay? Check or credit card?</i>
<b>Customer:</b>	<i>Credit card, please.</i>
<b>Travel Agent:</b>	<i>Can you give me the number?</i>
<b>Customer:</b>	<i>29678205777.</i>
<b>Travel Agent:</b>	<i>Sorry?</i>
<b>Customer:</b>	<i>29678205777.</i>

Додаток 4.

<b>Structure of dialogue</b>	<b>Communicative intentions</b>	<b>Examples of communicative formulae</b>
Start	Establishment of communicative contacts	- Good morning, sir! - Good afternoon, madam! Welcome to our hotel! - Good evening, Mr. Smith! It's so nice to see you!
	Request to satisfy initial client's demand	- May I have your name, please? - Do you have a confirmed reservation? - Would you fill out this form, please? - Can I help you? - How can I help you? - What can I do for you?
	Creation of favourable conditions of communication	- Please allow me to get to the door with you? - I would be happy to take care of that for you, Mr Smith! - I would be glad to order a taxi for you! - Could I check it for you? - Could you tell me when you are coming?

	<i>Inquire of additional detailed information about certain fact, subject and etc.</i>	<ul style="list-style-type: none"> <li>- Mr. Smith, I see. Could you spell your name, please?</li> <li>- A single room for three nights, is that right?</li> <li>- You are leaving tonight, aren't you?</li> <li>- You didn't reserve the table, did you?</li> <li>- What particular excursion you mean?</li> </ul>
	<i>Inquire of information about client's idea</i>	<ul style="list-style-type: none"> <li>- Would you mind waiting one moment while I get the key?</li> <li>- Could you hold on, please while I check the reservation for you?</li> <li>- Does the room suit you?</li> </ul>
	<i>Speaking about idea concerning received information: an agreement/a disagreement, sorrow (grief) etc.</i>	<ul style="list-style-type: none"> <li>- I understand why that would be upsetting!</li> <li>- I understand how you feel!</li> <li>- I am sorry you have been inconvenienced!</li> <li>- I feel sorry, that it happens to you!</li> <li>- I do feel sorry that you have missed the train!</li> <li>- I do apologize!</li> <li>- Please, accept my sincere apology!</li> </ul>
<i>Finish</i>	<i>Gratitude, speaking about idea concerning given to the client service.</i>	<ul style="list-style-type: none"> <li>- Good buy! Thank you for staying with us!</li> <li>- Good buy! Please, come back again, you will always be welcome!</li> <li>- Have you enjoyed your staying with us?</li> <li>- Looking forward to welcome you on your next visit to the hotel!</li> <li>- We hope you'll be our regular guest!</li> </ul>

**Topic: Job Hunting (Application form, Resume, Letter of Interest. Thank-You Letter).  
Types of Positions**

*Додаток 1.*

***Sample of Resume***

<p><b>JOHN SMITH</b> 123 Any Street Any City, Any State 12345 e-mail: <a href="mailto:jsmith@anywhere.com">jsmith@anywhere.com</a></p>	
<b><i>Objective</i></b>	<i>To obtain a position as a Distribution Manager that utilizes my 7 years of distribution and logistics management experience, my experience founding and managing a small business, and my bachelor's degree in business administration.</i>
<b><i>Professional Summary</i></b>	<i>Experience with successfully managing all aspects of a large distribution centre including implementing automated distribution systems; selecting, managing and training staff; developing and managing the departmental budget; establishing and monitoring productivity goals; and leading cross-functional teams on key projects. Have designed the layout, organization, processes, and procedures for a distribution facility. Proven leadership skills gained from managing a large distribution centre as well as founding and managing a multi-million dollar business.</i>
<b><i>Experience</i></b>	<p><i>General Manager, Distribution ABC Companies, Any City Any State, 1989-1999,</i></p> <p><i>Developed operating budget for Distribution Centre based on detailed forecasts and managed Distribution Centre to operate effectively within the operating budget.</i></p> <p><i>Reduced Distribution Centre expenses by more than \$1.5 million, a 30% reduction, over a 2-year period while maintaining productivity levels, service</i></p>

	<p>quality, and inventory accuracy.</p> <p><i>Designed an employee productivity improvement incentive program that resulted in a 28% increase in productivity.</i></p> <p><i>Developed a seasonal staffing program that eliminated the need for temporary labour resulting in a \$500,000 savings.</i></p> <p><i>Led cross-functional team integrating the distribution system with a new database merchandising system.</i></p> <p><i>Redesigned receiving and picking operations to incorporate an automated system completing the project on time and under budget.</i></p> <p><i>Responsible for residential construction projects for over 150 new single-family homes.</i></p> <p><i>Managed the complete project including bidding, design, scheduling, purchasing, subcontracting, and customer service.</i></p> <p><i>Scheduled subcontractor activities and oversaw multiple subcontractors to ensure construction projects were completed on time and within budget.</i></p>
<b>Education</b>	<i>Any University/Any City, Any State Bachelor of Arts, Business Administration</i>
<b>Skills</b>	<i>DMS, MS Office, Spreadsheet Software, ORACLE</i>
<b>Professional Development</b>	<i>World Class Logistics, CLM Annual Conference Supply Chain Management, CLM Annual Conference</i>
<b>Professional Affiliations</b>	<i>Member, Council of Logistics Management</i>

*Додаток 2.*

<p><i>Dear Sir,</i></p> <p><i>Post of Assistant</i></p> <p><i>I should be glad if you would consider how far my qualifications (set out on the attached resume) meet your requirements.</i></p> <p><i>It has been my ambition, ever since I was at school, to become a member of a publishing firm, and, if successful in obtaining this post, I would do my best to give loyal and enthusiastic service.</i></p> <p><i>I could come for an interview at any time and I enclose a card, addressed to myself in the hope that you will use it to tell me when I may come.</i></p> <p><i>Yours faithfully,</i></p>
--

*Додаток 3.*

<p><i>Dear Dr. Sheldon:</i></p> <p><i>Please consider me for the position of mathematics instructor in your high school. I am not only well-grounded in mathematics and the liberal arts, but have the skills to motivate students to learn.</i></p> <p><i>The best teachers I have had were all knowledgeable of their subject matter and capable of imparting their knowledge to students. They also loved teaching profession. I am of the same mold. I challenge students to go beyond self-imposed barriers to learning, and provide them with the encouragement and knowledge to do so.</i></p> <p><i>My teaching practicum showed me that mathematics is a dreaded subject for many students. With my joy for teaching and ability to illuminate math concepts, I will impart my enthusiasm and knowledge to your students. Mathematics class will not be dreaded; it will be eagerly anticipated.</i></p> <p><i>Thank you for your consideration.</i></p> <p><i>Sincerely,</i></p>
--

*Додаток 4.*

<p><i>Dear Sir,</i></p> <p><i>It seemed as I read your advertisement in this morning's "Herald", that it must have been written for me and me alone! For my training, experience and qualifications fit your</i></p>
--

*requirements exactly.*

*You want a stenographer who has some experience in the publishing business: all my experience – 9 years of it - has been with publishing firms.*

*You want a speedy, competent stenographer: I take 160 to 175 symbols a minute, and I type 90 words neatly, without mistakes.*

*You want an intelligent, well-educated young woman, interested in books: I am 30 years old, a graduate of Smith College, and so deeply interested in books that I have never accepted a job that wasn't in some way connected with them. I am considered by those who know me to be alert, intelligent and well-informed.*

*I am sure the firms for which I have worked will tell you the personal side of me. I refer you to:*

*- Mr. Ellis Bark, Brandt & Co., New York, publishers of medical books;*

*- Mr. James Board, City Publishing Company, New York.*

*I'll be very pleased if you call me.*

*My telephone number is 343-7575.*

*Sincerely,*

*Додаток 5.*

### ***Sample of Letter of Recommendation***

*Dear Mrs. Woodson:*

*Peter Barns was a student in three of my travel courses since the 1996 semester. He was always an outstanding student.*

*Mr. Barns demonstrated his thorough grasp of the subject matter in his class performance as well as in written work. His assignments were always executed with punctuality. Moreover, he was an enthusiastic participant in class discussions and helped make the courses rewarding experiences for everyone.*

*Therefore, I can recommend Mr. Barns, without hesitation, for the position of assistant in your travel agency.*

*Yours truly,*

*Додаток 6.*

*Dear Sir,*

*I have known Mr. Brown for 5 years as a student at our University.*

*Mr. Brown is an excellent student in French. He has scientifically oriented mind, a desire to work and master foreign language, and experience in working as a translator/interpreter.*

*He is gifted and differs from the other students in his preparation for French lessons. His essays, projects on the topics "French Literature in the XIX Century", - "Modern French Phonetics", "French Traditions and Customs" made a great impression on me. He is hard-working and organized.*

*While studying he took part and won the first prize at the competition among the fourth year students in French.*

*I can also state that comparing him with the other students in our University I came to the conclusion that he has a high intellectual ability. He can solve different problems and tasks himself. Mr. Brown has a quick reaction to changing situations and he is able to find the right solution.*

*Mr. Brown is perfect in spoken French, French Grammar, Phonetics, and French Literature.*

*As far as I know he has been working as an interpreter at Trade Company EPQ for three years.*

*Mr. Brown has a great potential to study and to work. He is an initiative student. He helped in organizing a conference at our University on the problems of Post Graduate Courses.*



*He is highly motivated to pursue his Graduate study, and he is serious in achieving his goals. His marks in French were only excellent. He obtained good skills in conducting scientific research.*

*Mr. Brown has a strong character. He deals with people easily.*

*It seems to me that Mr. Brown has a big potential and future in the chosen field as a graduate student.*

*Yours truly,*

**Topic: On a Business Trip**

*Додаток 1.*

<b>Sample of Customs Declaration</b>			
<i>Keep for the duration of your stay in Ukraine or abroad. In case you lose this Declaration, you may be deprived of the right to transfer all the items mentioned in this Declaration across the border of Ukraine.</i>			
<i>Persons giving false information in the Customs Declaration or to the Customs officers shall render themselves liable according to law of Ukraine.</i>			
<b>CUSTOMS DECLARATION</b>			
<i>Full name</i> _____			
<i>Citizenship</i> _____			
<i>Arriving from</i> _____			
<i>Country of destination</i> _____			
<i>Purpose of visit (business, tourism, private, etc.)</i> _____			
<i>My luggage (including hand luggage) submitted for Customs inspection consists of</i> _____ <i>pieces.</i>			
<i>In my luggage and with me I have:</i>			
<i>1. Weapons of all descriptions and ammunition</i> _____			
<i>2. Narcotics or narcotics paraphernalia</i> _____			
<i>3. Poisonous, radioactive and explosive substances</i> _____			
<i>4. Antiques and objects of art (painting, drawing, icons, sculptures, etc.)</i> _____			
<i>5. Ukrainian currency, Ukrainian State Loan Bonds, Ukrainian State Lottery Tickets</i> _____			
<i>6. Foreign currency (bank notes, exchequer bills, coins), payment vouchers, (cheques, bills, letters of credit, etc.) securities (shares, bonds, etc.) in foreign currency, precious metals (gold, silver, platinum, metals of platinum group) in any form of condition, crude and processed natural precious stones (diamonds, rubies, emeralds, sapphires, and pearls, jewelry and other articles made of precious metals and stones or fragments thereof, as well as estate papers:</i>			
<b>Description</b>	<b>Amount/quality</b>	<b>In figures/in words</b>	<b>For official use</b>
Pounds sterling			
US Dollars			
French Francs			
Deutschmarks			

<i>I am aware that in addition to the object listed in the Customs Declaration I must submit for inspection: printed matter, manuscripts, films, audio and video tapes or cassettes, magnetic media (i.e., computer disks, etc.), postage stamps, fine arts items, means of self-defense, foodstuff, high-frequency equipment, weapons other than firearms, as well as mineralogical and paleontological samples.</i>	
<i>I also declare that my luggage sent separately consists of _____ pieces.</i>	
Date _____ 2005	Owner of luggage _____
	(signed)

Додаток 2.

**Sample of Hotel Reservation Form**

<b>RESERVATION FORM</b>	
March 29, 2004 – April 2, 2004	
<b>International Practical and Scientific Conference</b>	
Arrival Date	Time
Departure Date	
Name(s)	
Firm or Organization	
Street	
City	
State	
Please check accommodations desired: Single \$ _____ Twin \$ _____ Suite \$ _____	
(rates do not include 8% hotel tax)	

**Topic: Business Letter Writing**

Додаток 1.

<p>9, Henry Barbuss str. Kyiv, Ukraine 03015 Slavonic University 21<sup>st</sup> September 2005</p>	<p>Whiteleaf Ltd. 9225 Apple Drive Midwest City, OK 73130 the USA</p>
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Додаток 2.

<p><b>Київський інститут „Словянський університет”</b> <b>Kyiv institute “Slavonic university”</b></p>
<p>Україна, 03150 Київ, вул. Анрі Барбюса, 9      9, H. Barbuss str, Kyiv, 03150, Ukraine</p>

**Tel.:** (044) 268-63-83 **Fax:** (044) 269-29-50 **E-mail:** [ksu@ukrpack.net](mailto:ksu@ukrpack.net)

23<sup>rd</sup> April 1999  
 Bengt Dalvist  
 Box 823  
 S-201 18 Halmstad  
 Sweden

Додаток 3.

Ms. Dorothy Adams  
 Department of Mathematics  
 Baptist University  
 Oklahoma city, OK 53202

Dear Ms Adams

Додаток 4.

*We have received your letter of ...*  
*We thank you for your letter of ...*  
*We are pleased to inform you that ...*  
*It was a great pleasure to receive your letter of ...*  
*We learned from your letter that ...*

Додаток 5.

*Your early reply will be appreciated.*  
*We are looking forward to hearing from you.*  
*Please, inform us in the shortest possible time.*  
*We expect to hear from you in the near future.*

Додаток 6.

<b>Name &amp; Address</b>	<b>Salutation</b>	<b>Complimentary close</b>
<i>Southern Airways Ltd. 250 Oxford Street London WI 7TM</i>	<i>Dear Sir</i>	<i>Yours faithfully (Yours truly)</i>
<i>The Marketing Manager Software Ltd. Richmond Surrey SFY 3DF</i>	<i>Dear Sirs</i>	<i>Yours faithfully (Yours truly)</i>
<i>Ms J.Faulkner British Films Ltd. 3 Wardour Street London WI 5JN</i>	<i>Dear Ms Faulkner</i>	<i>Yours sincerely</i>

Додаток 7.

### **About envelopes**

Information about peculiarities of correspondence always indicates in the right top corner:

<b>Air mail/AIR MAIL</b>
<b>By hand</b>

<i>Express</i>
<i>Please forward</i>
<i>Registered</i>
<i>To be called for</i>
<i>Urgent</i>
<i>Private</i>
<i>Private and Confidential</i>
<i>Confidential</i>
<i>Strictly Confidential</i>

Додаток 8.

**Sample of Business Letter**

Адреса відправника	<b>ELSEVIER SCIENCE</b> <i>Log-In Department</i> <i>Sara Burgerhartstraat 25</i> <i>1055 KV Amsterdam</i> <i>The Netherlands</i> <i>Tel. (+31) 30-885-3900</i> <i>Fax: (+ 31) 62-293-5754</i> <i>e-mail: <a href="mailto:elsevier.science@edu.gg">elsevier.science@edu.gg</a></i>	
Адреса отримувача	<i>Dr. A.A.Fedin</i> <i>Kharkiv Ins.of Phsycics &amp; Tech.</i> <i>National Science Centre</i> <i>Akademichna Str. 1</i> <i>61108 Kharkiv</i> <i>Ukraine</i>	<i>Phone: (572) 53-62-03</i> <i>Fax: (572) 53-38-58</i> <i>e-mail: <a href="mailto:fedin@kipt.kharkiv.ua">fedin@kipt.kharkiv.ua</a></i>
Дата	<i>Amsterdam, 30 November, 2005</i>	
Тема	<i>Subject: Phrase stability in alloys under irradiation</i> <i>To be published in: <b>Journal of Nuclear Materials</b></i>	
Посилання		<i>Our ref.: NUMA 40488</i>
Звертання	<i>Dear Dr. Fedin,</i>	
Текст листа	<p><i>We have just received your above-mentioned article for publication. On behalf of Elsevier Science I would like to take this opportunity to thank you for choosing our journal as your publishing medium.</i></p> <p><i>From the details supplied by the journal editor, we have logged your address and, if available, your e-mail, phone and fax number. Please check that the details are correct and complete so we can contact you quickly if necessary.</i></p> <p><i>Enclosed you will find a copyright transfer and offprint order form.</i></p> <p><i>If any questions or problems arise, please do not hesitate to contact us by telephone, fax or e-mail.</i></p>	
Формула ввічливості	<i>Yours sincerely,</i>	
Блок підпису	<i>Elsevier science</i> <hr/> <i>A.D.Briffin</i> <i>Administrator</i>	
P.S.	<i>P.S. Information on the status of your paper can be obtained at <a href="http://www.elsevier.nl/oasis">www.elsevier.nl/oasis</a>. You need to fill your surname and our reference number as given above, right-hand-side</i>	

<b>SCHOOL OF ENGINEERING &amp; APPLIED SCIENCE</b>	
<b>DEPARTMENT OF MATERIAL SCIENCE AND ENGINEERING</b>	
Адреса відправника	<b>University of Virginia</b> Thornton Hall Charlottesville, VA 22903-2442 Tel. 804-982-5641 Fax: 804-982-5660
Адреса отримувача	<b>Dr. A.S.Krasnov</b> Kharkiv Ins.of Phycics & Tech. National Science Centre Akademichna Str. 1 61108 Kharkiv Ukraine Phone: (572) 44-12-84 Fax: (572) 56-11-56 e-mail: <a href="mailto:krasnov@kipt.kharkiv.ua">krasnov@kipt.kharkiv.ua</a>
Дата	September 20, 2005
Звертання	Dear Dr. Krasnov,
Текст листа	<p>I made several attempts to contact you, via telephone and e-mail, about your copyright form for each of the attached manuscripts. The deadline is approaching and we do not have sufficient time to collect your forms. I have gone ahead and signed your form so that your manuscripts may be included in the PTM94 Proceedings. Otherwise, we we would have had to withdraw papers.</p> <p>Please sign and return the attached copyright forms as soon as possible so that we have may a copy on file with your original signature.</p> <p>Thank you for your prompt attention.</p>
Формула ввічливості	Sincerely yours,
Блок підпису	_____ Nelly Wanty (Mrs) p.p. William C.Johnson Professor

Адреса відправника	<b>“MORE” PUBLISHING HOUSE</b> Pushkin Str. 133 61057 Kharkiv Ukraine Tel. 8 (0572) 499-606, 8 (0572) 499-513 Fax: 8 (0572) 499-513 e-mail: <a href="mailto:more@online.kharkiv.ua">more@online.kharkiv.ua</a>
Адреса отримувача	Modern Language Division Directorate General 4 Council of Europe S 67075 Strasbourg France Tel/fax: (33 388) 412-706-81 e-mail: <a href="mailto:decs-lang@soe.int">decs-lang@soe.int</a>

Дата	16 November, 2005																		
Звергання	<i>Dear Colleagues,</i>																		
Текст листа	<p><i>In reply to the request of your Ukrainian coordinator Kovalenko O.Ya. we inform you that we have quoted the prices for publishing of the following items:</i></p> <table border="1"> <thead> <tr> <th><i>Name</i></th> <th><i>Quantity</i></th> <th><i>Price (UA Hrn)</i></th> <th><i>Price (US \$)</i></th> </tr> </thead> <tbody> <tr> <td><i>1. Information Pack</i></td> <td><i>5 000</i></td> <td><i>1 350</i></td> <td><i>250</i></td> </tr> <tr> <td><i>2. Leaflet</i></td> <td><i>5 000</i></td> <td><i>1 750</i></td> <td><i>320</i></td> </tr> <tr> <td><i>3. Folder</i></td> <td><i>5 000</i></td> <td><i>13 250</i></td> <td><i>2 400</i></td> </tr> </tbody> </table> <p><i>We guarantee you that we will send the printed production to your Ukrainian coordinator within a month after the money transfer to our bank account.</i></p> <p><i>We are sure that you know the current situation on the publishing market, so you should agree that our prices are reasonable.</i></p> <p><i>We look forward to further cooperation.</i></p> <p><i>If any questions or problems arise, please do not hesitate to contact us by telephone, fax or e-mail.</i></p>			<i>Name</i>	<i>Quantity</i>	<i>Price (UA Hrn)</i>	<i>Price (US \$)</i>	<i>1. Information Pack</i>	<i>5 000</i>	<i>1 350</i>	<i>250</i>	<i>2. Leaflet</i>	<i>5 000</i>	<i>1 750</i>	<i>320</i>	<i>3. Folder</i>	<i>5 000</i>	<i>13 250</i>	<i>2 400</i>
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<i>3. Folder</i>	<i>5 000</i>	<i>13 250</i>	<i>2 400</i>																
Формула ввічливості	<i>Sincerely yours,</i>																		
Блок підпису	<p>_____</p> <p><i>"More" Publishing House</i>  <i>Alexander V. Artyiomov</i>  <i>Director</i></p>																		

*Додаток 11.*

**UNIVERSITY OF BERLIN**

*Faculty of Mathematics and Physical Sciences*

*Department of Physics*

*Solid State Physics Laboratory*

*Prof. dr. H.W. den Hoffmann*

*Nijenborg 4*

*9747 AG Berlin*

*Phone: +35-50-36-34-789*

*Telefax: + 35-50-36-34-825*

*e-mail: [h.w.denhoffmann@phyc.rug.de](mailto:h.w.denhoffmann@phyc.rug.de)*

*Dr. N.A. Stupkov*

*Institute of Nuclear Physics*

*Kyiv 01702*

*Ukraine*

*Date: 10 January, 2005*

*Subject: invitation*

*Our reference:  
HdH/1001200/1*

*Dear Dr. Stupkov,*

*I would like to invite you to come to our Institute as a guest-researcher for a period of two months, starting at March 1<sup>st</sup> 2005. We will cover your travel expenses and expenses for duration of your stay in Germany, including your medical insurance. As we have discussed I am inviting you to come to Berlin on order to collaborate with us on a research project "Investigation of radiation Damage in Rock Materials" subsidized/financed by the NATO*

*Science Program.*

*I look forward to your visit.*

*Yours sincerely,*

\_\_\_\_\_  
*Prof. Dr. H. W. den Hoffmann*

*Додаток 12.*

***Sample of Inquiry***

*Pet Product Ltd.  
180 London Road  
Exeter EX4 4 JY  
England*

*25<sup>th</sup> February, 2004*

*Dear sirs,*

*We read your advertising in the "Pet Magazine" of 25<sup>th</sup> December. We are interested in buying your equipment for producing pet food. Would you kindly send us more about this equipment:*

- *price (please quote CIF Odessa price);*
- *dates of delivery;*
- *terms of payment;*
- *guarantees;*
- *if the price include the cost of equipment installation and our staff training.*

*Our company specializes in distributing pet products in Ukraine. We have more than 50 dealers and representatives in different regions and would like to start producing pet food in Ukraine. If your equipment meets our requirements, and we receive a favourable offer, we will be able to place a large order for your equipment.*

*Your early reply would be appreciated.*

*Yours faithfully,*

\_\_\_\_\_  
*(signature)*

*V.Smurov*

*Export-Import Manager*

*Додаток 13.*

***Samples of Inquiries. All letters are given in the short form:***

*Dear Sirs,*

*Portable Notebooks*

*Following my conversation with the representative in your London showroom, I should be glad if you would send me your new catalogue of portable notebooks. If you can guarantee prompt delivery and can quote really competitive prices we may be able to place an order. First class references will be supplied with the order.*

*Yours faithfully,*

*Додаток 14.*

*Dear Sirs,*

*We have an inquiry for wristwatches in stainless steel case with luminous dial and unbreakable glass. Please, send us an offer quoting your best terms and discount for cash payment. We should be grateful for an early reply.*

*Yours faithfully,*

*Додаток 15.*

*Dear Sirs,*

*I have heard from your representative, Mr. Wolf that you are producing for export jackets in pure leather. There is a constant demand in Austria for high-class goods of this type. Sales are not high, but a good price can be obtained for fashionable design.*

*Will you please send us your catalogue and a pricelist with terms of payment? If it is possible, please send us also several samples of leather used in your jackets.*

*We look forward to your reply.*

*Yours faithfully,*

*Додаток 16.*

*Dear Sirs,*

*We want to show your book "The Great General" in a special window display and should be glad if you would send us 6 showcards, 2 or 3 framed photographs and a large dummy as a centrepiece. If you have any other suitable material that you can supply we shall be most grateful.*

*We hope that the display will considerably assist the sale of the book. Up to to-day we have sold over 300 copies.*

*Yours faithfully,*

*Додаток 17.*

***Sample of Offer***

*Mr Fred North  
Purchasing Manager  
Broadway Autos*

11<sup>th</sup> November, 2004

*Dear Mr North,*

*Thank you for your inquiry. We are of course very familiar with your range of vehicles and are pleased to inform you that we have a new line in batteries that fit your specification exactly.*

*The most suitable of our products for your requirements is the Artemis 66A Plus. This product combines economy, high power output and quick charging time and is available now from stock.*

*I enclose a detailed quotation with prices, specifications and delivery terms. As you will see from this, our prices are very competitive. I have arranged for our agent Mr Martin to five of these batteries to you next week, so that can carry out the laboratory tests. Our own laboratory reports, enclosed with this letter, show that our new Artemis 66A Plus performs as well as any of our competitor's product and, in some respects, outperforms them.*

*If you would like the further information, please telephone or telex me: my extension number is 776. Or you may prefer to contact Mr John Martin: his telephone number is 01 77 99 02.*

*I look forward to hearing from you.*

*Yours faithfully,  
(signature)  
Fred Stock*

*Додаток 18.*



*Dear Sir,*

*In reply to your request for our Catalogue # 135 we enclose a copy herewith, and we hope you may find it useful. You will find an order form inside to assist you in choosing the items you may require.*

*Yours faithfully,*

***Read the British sample of the letter-offer***

*Додаток 19.*

*Dear Mr. Shoe,*

*Your inquiry about our "Midget" Portable notebook has been referred to me and I remember very well the talk I had with you when you visited our London showroom. It may interest you to know that we have had several hundred inquiries as a result of our exhibit.*

*It gives me great pleasure to send you our catalogue, which contains all technical details about the model you inspected. You will find that the prices vary slightly according to the finish you prefer; the most popular color seems to be the elephant-gray. We are convinced that at these prices our notebooks are the best value in the market.*

*Owing to the very large orders we have taken at the exhibition we regret that we cannot promise delivery under four weeks and even then only if your order is received in the very near future. I hope we may hear from you within the next few days.*

*Yours sincerely,*

*Додаток 20.*

*Dear Sirs,*

*We thank you for your inquiry of October 12<sup>th</sup> for your interest in our products.*

*A copy of our illustrated export catalogue will be sent to you today, together with a range of samples of the various skins used in the manufacturing of our jackets. We think that the beauty and elegance of our designs coupled with the superb quality should appeal to the discriminating buyer.*

*Our representative, Mr. Wolf, will be in your city next week and he will be pleased to call on you and to tell you about our firm and products. He is also authorised to discuss the terms of an order with you or to negotiate a contract.*

*It will be a pleasure to serve you.*

*Yours faithfully,*

*Додаток 21.*

*Dear Sirs,*

*Thank you for your letter.*

*We shall be only too pleased to supply you with display material of our book "The Great General". We have instructed our advertising department to despatch immediately 12 show-cards, 6 posters, 3 photographs and 1 life-size portrait of General MacAndrew; we have asked them to add 12 wrappers which, we think, you will find very effective. We are very sorry that we cannot send you a large dummy but we have not made one of this title.*

*We should appreciate it very much if you could send us a photograph of your window and hope that your display will be very successful.*

*Yours faithfully,*

*Додаток 22*

***Sample of the letter-offer written by Americans as an Answering on Inquiry***

**WILLIAM WOODWARD & COMPANY**

Washington D.C.

Dear Mrs. Walsh,

*It really was good of you to write such a charming letter to us asking for our catalog.*

*In a few days your mail man will bring you one of the most artistic photographs of the Capitol you've ever seen. Although it is the cover of our Christmas Catalog, it is so striking that we couldn't bring ourselves to mar it with any title or captions. Lots of people will want to frame that picture.*

*And striking is the word for the gallery of splendid Christmas gift items inside the catalog ... gift items and smart new shoes, hose, socks and handbags you'll want for yourself.*

*Enjoy the catalog. It is designed for your pleasure. Enjoy the ease of making your selection in any of Woodward's eight stores. Enjoy the extra convenience of saying, "Charge it please".*

Cordially yours,

\_\_\_\_\_  
William Woodward,  
President

Додаток 23.

**Sample of Covering Letter**

Men's Clothes Dealers Ltd.

142 South Road

Sheffield S20 4HL

England

21<sup>st</sup> March, 2004

Dear Sirs,

Our Order for Silk Shirts

*In response to your letter of 17<sup>th</sup> March, we thank you for sending us your catalogues of men's silk shirts. We are sure there will be a great demand for them in Ukraine.*

*We are enclosing our order No.144, and would ask you to return its duplicate to us, duly signed, as an acknowledgement.*

Yours faithfully,

(signature)

Vladymyr Smurov

Export-Import Manager

Додаток 24.

**Sample of Order**

**ORDER**

No.144

(please refer to this number  
on all correspondence)

Men's Clothes Dealers Ltd.

142 South Road

Sheffield S20 4HL

England

21<sup>st</sup> March, 2004

Please

Supply 400 men's silk shirts in the colours and sizes (collar) specified below:

Size	Colour	Quantity
14	white	70
14	blue	30

15	white	70
15	blue	30
16	white	70
16	blue	30
17	white	70
17	blue	30

Price: \$ 10.53 each (total - \$ 4212)  
 Delivery: air freight, CIF Kiev  
 Payment: by letter of credit  
 Packing: standard

p.p. Chief Buyer  
 (signature)  
 Vysteria Ltd.

Please send us the copy of this order, duly signed, as an acknowledgement.

Додаток 25.

Order # 436  
 Please supply:  
 50 copies "The Great General" at a price of £15 less 5%.  
 Delivery: prompt, carrier.

WILLIAM HUGH LTD.  
 A.S. Wills

Додаток 26.

Order # 162  
 Please send us by rail:  
 6 "Midget" Notebooks - \$180 — in Elephant-gray as offered.  
 References:  
 Central Bank Ltd. Burfield  
 J. Campbell & Son, Liverpool  
 Usual Terms

Додаток 24.

SHAUM & ROBIN LTD.  
 16<sup>th</sup> Oct., 1997  
 Order # 6235  
 Please supply the under mentioned goods:  
 12 coats "Fora"..... \$16 c14  
 24 coats "Riva"..... \$18 c12  
 12 coats "Azra"..... \$19 c60  
 36 coats "Nika"..... \$17 c30  
 Delivery: Feb/Mar 1998  
 Invoice: in triplicate  
 The above order # must be quoted on the invoices and correspondence

Додаток 27.

*Gentlemen:*

*We thank you for letter of November 4<sup>th</sup>.*

*We have studied your catalogue and have chosen 3 models for which we enclose our order. We would stress that this is a trial order and if we are satisfied with your shipment you can expect regular repeat orders.*

*To avoid difficulties with the customs authorities here, please make sure that our shipping instructions are carefully observed.*

*For our credit status we refer you to the Transatlantic Bank, Old Bond St., London and Trusso & Co, Geneva.*

*Yours truly,*

*Encl.*

*Philadelphia*

*12 Nov., 1997*

*Order # EC/1644*

*To be quoted on all documents.*

*Please ship by next boat via Southampton and Lisbon:*

*75 Model TD/24 - £40.80 - less 5%*

*50 Model NC/6 - £60.20 - less 5%*

*108 Model LR/14 - £30.30 – less 5%*

*f.o.b British Port*

*Invoice in quadruplicate*

*Додаток 28.*

***Sample of Acknowledgement of Order (Додаток 24)***

*Vysteria Ltd.*

*P.O.Box 82*

*Kyiv 33000*

*Ukraine*

*28<sup>th</sup> March, 2004*

*Ref. Order #144 of 21<sup>st</sup> March, 2004*

*Dear Sirs,*

*Thank you for your letter of 21<sup>st</sup> March, 2004. We are pleased to acknowledge your order for 400 men's silk shirts and enclose the copy of it, duly signed, as requested.*

*Delivery will be made immediately on opening a letter of credit with our bank for the amount of \$ 4212.*

*We hope our shirts will be in great demand in Ukraine and you will be able to place large orders with us in the future.*

*Yours faithfully,*

*(signature)*

*Alfred Smith*

*Sales Manager*

*Додаток 29.*

***Sample of Acknowledgement to a new client***

*Dear Sirs,*

*We want to tell you how pleased we were with your order because it represents our first dealing with you. We have always felt that our high quality merchandise should have a ready sale in a fashionable shop like yours.*

*It is our hope that this first transaction will be the beginning of long and happy relations; you can be sure that we will do our best to satisfy you.*

*Yours faithfully,*

Додаток 30.

***Sample of Acknowledgement to a permanent client***

*Dear Mr. Perterson,*

*We were pleased to get such a good order from you after a lapse of time, which had been much too long for our liking.*

*The goods will be dispatched next week and we hope that to-day's order will be followed by many more.*

*We have always appreciated our friendly relations with your firm and shall do our best to maintain them.*

*Yours truly,*

Додаток 31.

***American samples of Acknowledgement***

*How do you do, Mr. Ronson,*

*"Thank you for your "First Time" order. Now that we've got started we are sure you will find that our aim is to PLEASE YOU ... ALWAYS! You will always get the kind of service and treatment that folks like. We sure would like to have you become a REGULAR CUSTOMER ... and call upon us often.*

*We are always on the job to please you! We don't merely "deliver the goods" and forget you ... but want to take care of your every office need ... for continued satisfaction always YOUR BUSINESS IS INVITED.*

Додаток 32.

*Dear Mr. Storms:*

*When a friend helps us on with a coat, we smile and say "Thank you". If we drop something and someone picks it up for us, we practically burst with gratitude.*

*Strange? Not at all. But it is strange that when we get into business, we take so many things for granted that we forget to say "Thank you". Take old customers like you, for instance.*

*You did something pretty important for us - important because we think so much of your business that it gives us a great deal of pleasure to see it grow.*

*I just wanted to write to you personally, telling you how much we appreciate your order, and saying "Thank you" for your confidence in us.*

*Very truly yours,*

Додаток 33.

***Sample of Acknowledgement as alternative of ordered product***

*Dear Sirs,*

*Thank you for your order of 20<sup>th</sup> February. Unfortunately 7390/6 is out of stock at present and will not be available again before the end of April. We can, however, offer the slightly better, very similar model 7395/4 at a price of \$19 instead, which is in stock and is perhaps even more suitable. Please let us know whether we may send it with model 1260/3, which we have reserved, for you.*

*Look forward to your reply.*

*Yours faithfully,*

Додаток 34.

*Dear Sirs,*

*We acknowledge with thanks your order №6235.*

*We regret, however, that we cannot book the order at the prices we quoted 6 weeks ago. As you know, wages and materials have risen substantially in the meantime and we were reluctantly compelled to adjust our prices in order to cover at least part of this increase.*

*The lowest prices we can quote today are as follows:*

*“Fora” - \$17 c 12*

*“Riva” - \$18 c 19*

*“Azra” - \$21 c 14*

*“Nika” - \$18 c 13*

*We do not want to influence you, but we think it only fair to mention that we shall have to increase these prices substantially again when our old stock of material is used up.*

*Please inform us whether we may book your order at these prices; we should then be able to give you delivery in Feb./March as required.*

*Yours faithfully,*

*Додаток 33.*

*Dear Sirs,*

*Your letter of 16<sup>th</sup> September arrived today and we thank you for your order for 5000 sets “Chip”.*

*Before we send you our official confirmation we must tell you that we cannot agree to your request for a special discount of 3%; as we said in our letter of 13<sup>th</sup> September we possibly go beyond 2%. Our calculation is so fine and our profit is so small that it is impossible for us to make any further concession.*

*If you take into account that we allow you a cash discount of 2, 5% for payment within 30 days you will, we hope agree to the 2% we have offered. May we ask you to confirm this, because we can only guarantee prompt delivery if we can start on the order at once?*

*We want to assure you again that we shall give your order our most careful attention.*

*Yours faithfully,*

*Додаток 34.*

### ***Sample of Refusal Letter***

*Dear Mr. Walker,*

*We appreciate your interest in establishing an open account at our company. We know that your firm has earned an excellent reputation in the business community.*

*As you know, interest rates have been rising sharply this past year, while sales have declined. With current negative economic climate we think that an open account would not be appropriate at this time.*

*We will be happy to have you renew your request around the first of next year, when the economic climate is expected to improve. In the meantime, we will be happy to continue our present cash relationship, with a 2% discount for payment made in ten days.*

*Sincerely,*

*Додаток 35.*

### ***Sample of Promissory Note***

*On March, 1 2000 I, Tim Cox, borrowed 100 USD from you, Olga Golovneva, which I promise to pay back on or before 20 March 2000.*

*Signatures*

\_\_\_\_\_  
**Tim Cox**  
(borrower)

\_\_\_\_\_  
**Olga Golovneva**  
(lender)

\_\_\_\_\_  
**Chris Allen**  
(witness)

**Topic: Contract***Додаток 1.***Sample of the Contract***Brighton, England**Kyiv, Ukraine**April 10, 2004*

*Continental Equipment Plc, Brighton, England, hereinafter referred to as "the Seller", on the one part and TST System Ltd., Kyiv, Ukraine, hereinafter referred to as "the Buyer", on the other part, have concluded the present Contract for the following:*

**1. Subject of the Contract**

*1.1. The Seller has sold and the Buyer has bought the machinery, equipment, materials, and services ("Equipment") as listed in Appendix 1 being an integral part of this Contract.*

**2. Prices and Total Value of the Contract**

*2.1. The Total Contract Value is as following:*

*Equipment and engineering FOB U.K. port + documentation £ \_\_\_\_*

*Supervision, start-up and training £ \_\_\_\_*

*Spare and wear parts £ \_\_\_\_*

*Freight £ \_\_\_\_*

*Total price CIF Odessa £ \_\_\_\_*

*Discount £ \_\_\_\_*

*Total Contract Value £ \_\_\_\_*

*2.2. The prices are understood to be CIF Odessa including cost of packing, marking, loading on board a ship, stowing and fastening the equipment in the hold, and the cost of the materials used for this purpose.*

*2.3. The prices are firm for the duration of the Contract and shall not be subject to any revision except on account of any mutual agreed changes or modifications to equipment specification and/or quantities listed in Appendix 1 to this Contract.*

**3. Time of Delivery**

*3.1. The equipment specified in Appendix 1 of the present Contract is to be delivered within two (2) months from the date of opening the Letter of Credit specified in Clause 4.1 of this Contract.*

*3.2. The delivery date is understood to be the date of the clean Bill of Lading issued in the name of the Buyer, destination Odessa port of Ukraine.*

**4. Terms of Payment**

*4.1. Within thirty (30) days from the date of signing this Contract, the Buyer is to open in favour of the Seller an irrevocable confirmed Letter of Credit with City Bank, London, for hundred per cent (100%) of the total contract value. The Letter of Credit is to be valid for three (3) months.*

*4.2. Payment from this Letter of Credit at the rate of hundred per cent (100%) of the total Contract value is to be effected in GB pounds against the following shipping documents:*

*4.2.1. Original Bill of Lading issued in the name of the Buyer, destination Odessa Port of Ukraine.*

*4.2.2. Shipping Specification.*

*4.2.3. Certificate of Quality.*

*4.2.4. Certificate of Origin.*

4.2.5. *Packing List.*

4.2.6. *Insurance Policy.*

### **5. Technical Documentation**

5.1. *Within five (5) days from the delivery date the Seller shall send two (2) sets of the technical documents as listed in Appendix 2 to the address of the Buyer.*

5.2. *All instructions on the drawings are to be in English, with all the instructions contained in Items 1, 2, 3 and 4 of Appendix 2 translated into Ukrainian.*

### **6. Guarantee of the Quality of the Equipment.**

6.1. *The guarantee period is twelve (12) months from the date of the start-up of the equipment that is reflected in an appropriate Act signed by the representatives of the Parties to the present Contract, but not more than eighteen (18) months from the date of delivery of the equipment.*

6.2. *If the equipment proves to be defective or faulty during the guarantee period, the Seller has at its expense at the choice of both Parties either to remedy the defects or to replace the faulty equipment with the new equipment of good quality which is to be delivered without delay to the port of delivery.*

### **7. Packing**

7.1. *The equipment is to be shipped in Export Sea packing suitable for the type of equipment delivered. Packing should also be suitable for transshipment in transit and reasonable long storage of the equipment.*

7.2. *Each container is not to exceed the following dimensions:*

*length = 12,192 sm,*

*width = 2,438 sm,*

*height = 2,438 sm.*

7.3. *The Seller is responsible to the Buyer for any damage to the equipment resulting from inadequate packing of the equipment.*

### **8. Marking**

8.1. *All the containers are to be marked on the three (3) sides. Each container should bear the following markings made indelible paint (in Ukrainian and English):*

*Contract No.*

*Seller: Continental Equipment Plc (Address)*

*Buyer: TST Systems Ltd. (Address)*

*Railway Station of Destination: Kiev*

*Container No.:*

*Gross weight: \_\_\_\_\_ kg*

*Net weight: \_\_\_\_\_ kg*

*Case dimensions in cm (length x width x height)*

8.2. *If a case requires special handling it should bear additional marks: „Fragile”, „Top” or „This side up”, etc.*

### **9. Shipping Instructions and Notifications**

9.1. *Within twenty-four (24) hours after shipment, the Seller is to inform the Buyer by fax regarding the date of shipment, the Bill of Lading number, number of containers, their weight, the vessel name.*

### **10. Insurance**

10.1. *The Seller is to take care of and cover expenses for insurance of the equipment under the Contract from the moment of its dispatch up to the moment of its arrival at the port of Odessa.*

### **11. Sanctions**



11.1. In the event of delay in delivery of the equipment the Seller is to pay the Buyer a penalty at the rate of 1% of the total contract value for every week of delay. However, the total amount of penalty for delay in delivery is not to exceed 10% of the total contract value.

11.2. While calculating penalty for delay, the amount of days comprising over half of a calendar week is considered to be a full week.

## **12. Force Majeure**

12.1. The Parties are released from their responsibility for partial or complete non-execution of their liabilities under the Contract should this non-execution be caused by the force majeure circumstances including, but not limited to: fire, flood, earthquake, and if these circumstances have had a direct damaging effect on the execution of the present Contract.

12.2. The Party which is unable to fulfil its obligations under this Contract is to inform the other Party within ten (10) days from the beginning of force majeure circumstances.

## **13. Arbitration**

13.1. The Seller and the Buyer will take all possible measures to settle amicably any disputes or differences which may arise out of the present Contract or in connection with it.

13.2. If the Parties do not come to an agreement, all the disputes and differences are to be submitted for Arbitration in Stockholm, Sweden, in accordance with the rules and regulations of the Chamber of Commerce in Stockholm and applying the substantive laws of Sweden.

## **14. Other Terms**

14.1. The Seller upon written consent of the Buyer shall be permitted to substitute equipment of comparable quality and conforming to the technical requirements for any item of equipment that may not be available for one reason or another.

14.2. Any changes, amendments or supplements to the terms and conditions of this Contract shall be valid only if set forth in a written document duly signed by authorized representatives of both Parties to the present Contract.

14.3. After the Contract has been signed all the preliminary agreements, discussions and correspondence between the Parties concerning this Contract are to be considered null and void if conflicting with this Contract.

14.4. The Contract becomes effective and comes into full force from the date of signing.

## **15. Legal Addresses of the Parties**

**SELLER:**  
Continental Equipment Plc  
9 North Road  
Brighton BN1 5JF  
England  
for and on behalf of the Seller  
signature

Alfred Rogers  
Chairman

**BUYER:**  
TST System Ltd.  
P.O.Box 171  
Kyiv 253100  
Ukraine  
for and on behalf of the Buyer  
signature

Viktor Klimenko  
Commercial Director

Додаток 2.

**Sample of Letter of Complaint on the Letter-Order (Додаток 24. Topic "Business Letter Writing")**

Men's Clothes Dealers Ltd. 138 South Road
--

Sheffield S20 4HL  
 England  
 18<sup>th</sup> April, 2004

Ref.: Our Order #144 of 21<sup>st</sup> March, 2004

Dear Sirs,

Thank you for your delivery of men's silk shirts we discovered some manufacturing defects:

- there are oil stains on 12 shirts;
- the colour of buttons of 5 shirts does not match the colour of these shirts;
- one shirt is in a different style.

We are returning defecting shirts by separate mail, carriage forward, and would ask you to replace them by shirts in the colours and sizes specified below:

Size	Colour	Quantity
15	white	9
17	white	1
14	blue	6
16	blue	3

We would appreciate a prompt reply

Yours faithfully,

\_\_\_\_\_  
 (signature)

Vladymyr Smurov

Export-Import Manager

Додаток 3.

**Sample of Answer on the Letter of Complaint (Додаток 2.)**

Vysteria Ltd.

P.O.Box 82

Kyiv 33000

Ukraine

21<sup>st</sup> April, 2004

Ref.: Our Order #144 of 21<sup>st</sup> March, 2004

Dear Sirs,

Your letter of 18<sup>th</sup> April, 2004, was duly noted. The shirts you returned us are indeed defective. We have to admit that these defects were overlooked by our controller and offer apologies for the oversight.

We are sending you new shirts as a replacement this week by air; carriage paid, and would ask you to confirm their receipt by fax.

If any other problems arise, please do not hesitate to contact us in the shortest possible time.

Yours faithfully,

\_\_\_\_\_  
 (signature)

Jack Brown

Claims Department

Додаток 4.

Dear Sirs,

Your invoice and two parcels, supposed to contain 50 copies of "The Great General"

arrived today. On opening the parcels we found that one contained 25 copies of "Little Women" and the other 40 copies of "Cooking without Fat".

We have, as you know, given "The Great General" a special display in our front window and need the copies urgently as we have only a few left.

This is the first time in all our dealings with you that any mistake has occurred and we hope you will do your utmost to remedy it. Will you please therefore on receipt of this letter dispatch the correct copies Express and make sure that they reach us to-morrow afternoon.

Yours faithfully,

Додаток 5.

Dear Sirs,

Our order № 6235

Your consignment arrived today and has been found correct with the exception of "Azra" of which 12 were ordered while the case contained only 6.

Please examine the matter and send the missing 6 coats by Air Freight as we can accept them only if they arrive before the end of the month.

Yours faithfully,

Додаток 6.

### **Settlement**

Dear Sirs,

We were really distressed when we received your letter and learned that your parcels had been mixed up with two others. We have made the most searching inquiries but the only explanation we could find was that the labels had been confused. How this error failed to be found out by our checking system is beyond our understanding.

We hasten to offer our sincere apologies for this mistake which is all the more unfortunate as we were so pleased that you had given "The Great General" such splendid publicity.

It goes without saying that 50 copies were on their way to Kings Cross within 15 minutes of receipt of your letter, and we hope that they will reach you in time.

To compensate you to a certain extent for the trouble we have caused you we are sending you a specially bound copy, signed by the author, which may remind you of this incident which has, we trust, been happily concluded.

Yours faithfully,

Додаток 7.

Dear Sirs,

Your order № 6235

Your letter of 13<sup>th</sup> March has crossed ours of 12<sup>th</sup> March in which we informed you that the mistake in our consignment had been noticed and that the 6 coats had been dispatched by Air Freight free of charge.

We apologize once more for this most regrettable mistake and have taken measures to prevent a recurrence of similar errors in future.

Yours faithfully,

Додаток 8.

Dear Sirs,

... the lamp was sold me by a highly inefficient salesman in your lamp department, who is known, for obscure reasons, as Salesman Number One. If it is impossible to send me the base of my lamp, perhaps you could ship me Salesman Number One. That ought to help the lamp department a lot, and he would make a better lamp-base than a salesman.

*Yours faithfully,*

Додаток 9.

**Sample of Answering**

*Dear Mr. Black:*

*Having examined Salesman Number One from all angles we feel rather reluctantly that he wouldn't make a good lamp-base.*

*We are sending you another lamp-base. If the original one arrives, we'd appreciate having it returned to us. We might have to use it, at a pinch, as a salesman.*

*Yours faithfully,*

\_\_\_\_\_  
*Candy*

**Topic: Advertising**

Додаток 1.

- *We are attaching some information about ...*
- *I enclose the description of ...*
- *I am enclosing a folder with information on our new ...*
- *Our new trade list will be available in a week and we are making a note to send you one as soon as it comes off the press.*
- *We would like to draw your attention to the attached press release announcing our launch of ... products and services.*
- *Our new catalogue will be published soon, and I shall send you a copy when it appears.*
- *As you requested, we are enclosing a copy of our latest catalogue.*
- *I am enclosing our price-list which gives you some idea of the range of areas we promote information on so that you can see whether or not we could be of service to you.*
- *I have just sent you, by separate mail, our recent catalogue for this year.*
- *I would be happy to send you both our monthly descriptive brochures on new production and our complete catalogue.*
- *Enclosed you will find the latest listing of our production.*
- *Enclosed is a backlist of ... that we are promoting.*
- *I will send you our catalogues on a regular basis.*

**Ending with gratitude. One can differ total and specific expressions of gratitude. For example, total**

- *We appreciate your cooperation.*
- *Thank you for your cooperation.*
- *Thank you for continued support.*
- *Thank you for your interest in ...*

**specific expressions**

- *May I take this opportunity to thank you for ...*
- *May I thank you, once again, for giving me the opportunity to ...*
- *I wish to thank you for ...*

**Invitation to answer the letter is a usual ending**

- *Would you please let me have your comments at your earliest convenience?*

**Proposal according to assistance in future**

- Should you have any questions, feel free to contact me at ...
- Please do not hesitate to write if you require additional information.
- If you have any other questions, please get in touch with ...
- If you require further assistance, please do not hesitate to write ...
- If you require further information, we would be most pleased to supply it.
- We consider this activity as one of extreme importance, not only to provide technology transfer, but to further understanding and cooperation between our countries.
- We have no doubt that we would find a satisfactory market for ... in your country.

**Ending with expression of good will**

- I trust this to be to your satisfaction (I hope that this is to your satisfaction.)
- I trust that these arrangements meet with your approval.
- I hope that this information will be of some assistance to you.

Додаток 2.

*Dear Mr. Coop,*  
*Time flies. You may think it is still a long time to Christmas but with all the things still to be done it will be here sooner than you think. So why not tackle this annual problem of Christmas presents now!*  
*You have probably already begun to rack your brains with the problem of what to give your wife.*  
*We want to give you an idea. Buy her one of our "Blast" Mixers. It will do a hundred jobs for her: shake cocktails, whip, and stir or beat up cream, eggs or cake mixture, make ice-cream, delicious biscuits. In short, it will be a blessing for the whole house.*  
*But you must see for yourself. May we show the "Blast" to you in action? If you sign and post the enclosed card we shall send our representative round and he will explain the advantages of this wonderful machine. A short demonstration will do more than a hundred letters to convince you of the joys it will bring into your life.*  
*And we assure you that if you have one, your wife will love it - and you.*  
*Yours faithfully,*

Додаток 3.

*Dear Mr. Reeply,*  
*You are working hard but you don't mind as long as you get a good night's rest.*  
*So your bed is more important than you think. After all, the average person spends about a third of his life in bed. And all these years your eiderdowns have given you faithful service. Have a look at them tonight. Don't they look a bit worn-out? An overhaul will do them good.*  
*We are specialists in cleaning, refilling and re-covering eiderdowns; we have done it for over forty years. We have a magnificent range of materials: shining silk, the finest cotton, colourful and decorative chintz. It will make all the difference to your bedroom - and to your sleep.*  
*Our expert advice and service is at your disposal; we hope the enclosed card will be in the mail to-morrow.*  
*Yours sincerely,*

Додаток 4.

*Dear Mrs. Taylor,*

*Yesterday a customer said to me "I wish the atom bomb had never been invented. Modern Science has been a curse to mankind".*

*But there are modern inventions, which are an unmixed blessing. Our new Washing Machine "Argo" is a case in point. It does away with that weekly drudgery: the washing day. You just put your washing in, press a switch and let the machine do the work. It washes, it rinses, it dries and - with all due respect to you - does it better than you can.*

*But that's not all. The same machine relieves you of that three times daily recurring curse: the washing up and drying. Just think how easy and pleasant your life will be. Put your glass and china in, press the button (the same button), and take them out clean, dry and shining.*

*Come along and see the "Argo" work; we shan't persuade you - the machine will, we are quite sure.*

*Our showrooms are in the very centre of Liverpool. And a demonstration will not take you many minutes.*

*We are looking forward to your visit.*

*Yours truly,*

Додаток 5

### ***Samples of American Advertising Letters***

*Just a friendly word from your neighborhood SIMPSTONE dealer*

*Well, folks ... now when you have settled in your new home, I think that, more than anything else, you would like to be left ALONE.*

*So ... as a courteous neighbor, I faithfully promise NOT to send around any salesman or representative to disturb you.*

*Instead, here's my famous SIMPSTONE catalog ... a wonderful shopping guide, in which you'll find practically everything you need to beautify your home, make your housework easier, keep the family car humming along and also - EXCITING CHRISTMAS GIFTS FOR ALL THE FAMILY!*

*Leaf through its pages at your leisure. Then ... take a short stroll over to my store at the corner of Allerton Street and Pool Street and see for yourself the marvellous VALUES that have made the name of "Simpstone" so popular.*

*RIGHT NOW ... I've got an especially large selection of KITCHEN and DINETTE sets, KITCHEN CABINETS and WORK TABLES at prices that will make your eyes open with pleasure!*

*Just come in, pick out what you need and we'll whisk it over to your apartment before you can say "Simpstone"!*

*Meanwhile, good health and pleasant living in your brand-new home!*

*Cordially yours,*

---

*Mark Simpson Stone*

Додаток 6

### **CHEVROLET COMPANY CONNECTICUT**

*You'll be surprised to learn that you are driving my car.*

*Let me explain that I mean this in the same sense as the school teacher who always referred to her many pupils as "my children". You see, I have been assigned to taking care of your new Chevrolet whenever you bring it in for service. Like the school teacher with her pupils, I get to know your car very well, come to regard it as one of my own.*

*This arrangement means that you can take advantage of the largest, most up-to-date automobile service facilities in Connecticut without loss of that careful, individual attention to your automobile which every motorist likes to receive - which we like to give. It assures you*

*also of a personal interest on my part in keeping your car in perfect condition and in keeping you as a valued customer.*

*Please ask for me, therefore, when phoning to make an appointment for the 1000 mile check-up on your new car, or whenever your Chevrolet needs attention. And when you bring it in we'll talk about something in which we now have a mutual interest - our car.*

*Cordially,*

*\_\_\_\_\_  
Your Service Representative*

### **Topic: Money & Payment System**

*Додаток 1*

#### ***Sample of Reminder***

*Carsons Inc.  
Bay Avenue  
San Francisco*

*July 23, 2004*

*Dear Mr. Carsons:*

*Accordingly to our records payment of our invoice No. 35823, sent to you in April, has not yet been made.*

*As specified on all our estimates and invoices our terms of business are 30 days net. Your invoice has now been outstanding for 90 days. In the case of unsettled debt of this duration it is our company policy to take legal action.*

*We would naturally prefer not to have to go so far. Would you please send us a check by return? In case you have lost or mislaid the original I am enclosing a copy of our invoice.*

*We look forward to receiving your payment by return.*

*Yours sincerely,*

*(signature)*

*Pierre Lacoste*

*Credit Controller*

*Додаток 2*

*Dear Sirs,*

*May we remind you that our January statement amounting to \$400 is overdue?*

*We should be grateful to receive your cheque at your early convenience.*

*Yours faithfully,*

*Додаток 3.*

*Dear Sirs,*

*We refer to our letter of 15<sup>th</sup> April in which we drew your attention to the overdue balance of our January statement of \$400.*

*We must assume that this account has escaped your attention and we should be glad if you would look into the matter without delay.*

*Yours faithfully,*

*Додаток 4.*

*Dear Sirs,*

*We have rendered our statement for your January account three times and have asked you for settlement of the overdue amount of \$400 in our letters of 15<sup>th</sup> and 29<sup>th</sup> April. We are*

*surprised that we have not even had a reply to our letters.*

*No item of the account is in dispute we must now insist on an immediate settlement.*

*Please note that we shall have to hand this matter to our solicitors if your cheque is not received by the 20<sup>th</sup> May.*

*We need not tell you how much we should regret such a step after the long and friendly connection with your firm and we hope that you will help us to avoid it by giving this matter your immediate attention.*

*Yours faithfully,*

*Додаток 5.*

*Gentlemen,*

*You know how hard it is to ask for money and say just enough to get it without offending.*

*Your check may be on its way. If not we know you will send it immediately. In either case, thank you.*

*Yours very truly,*

*Додаток 6.*

**THE NATIONAL RESEARCH BUREAU  
CHICAGO 10**

*Dear Mr. Willis,*

*Here is a list of the seven most expressive words in the English language, according to Dr. Wilfred Funk, lexicographer and dictionary publisher:*

- 1. The most reverent is "mother".*
- 2. The most beautiful is "love".*
- 3. The most tragic is "death".*
- 4. The warmest word is "friendship".*
- 5. The coldest is "no".*
- 6. The most bitter is "alone".*

*And the 7<sup>th</sup> and saddest word is "forgotten" - that is where we come in, for apparently you have sadly "forgotten" all about us, as you have apparently forgotten to pay your overdue account. You probably put the statement on one side intending to pay it promptly, and then have forgotten all about it.*

*Won't you please let us have your check by return mail?*

*Most sincerely yours,*

*R. Ward*

*Credit Manager*



## 7. ГЛОСАРІЙ

Англійсько-український словник ділової термінології -  
English-Ukrainian Vocabulary of Business Terms

<b>A</b>	
<i>absorb</i>	поглинати;
<i>accept</i> <i>accept a claim</i>	приймати; приймати претензію;
<i>access</i>	доступ
<i>accomplish</i>	виконувати;
<i>accordance</i> <i>in accordance with</i> <i>accordingly</i> <i>according to</i> <i>according to your request</i> <i>according to the circumstances</i>	відповідність; згідно з; відповідно; згідно до; 1) згідно вашого прохання; 2) залежно від; залежно від обставин;
<i>account</i>  <i>checking account</i> <i>accountancy (accounting)</i> <i>accountant</i>  <i>accounts</i> <i>accounts receivable (payable)</i> <i>chief accountant</i> <i>current account</i> <i>customer accounting</i> <i>keep an account</i> <i>on account</i> <i>open account</i> <i>savings account</i> <i>take into account</i> <i>total accounts</i>	1) фінансовий звіт; 2) рахунок; 3) запис фінансової операції; чековий рахунок; бухгалтерський облік; бухгалтерський звіт; 1) експерт з аналізу банків і фінансової звітності; 2) кваліфікований бухгалтер; 3) ревізор; 1) рахунки; 2) звітність; 3) ділові книги; 1) рахунки дебіторів; 2) прогнозовані надходження; головний бухгалтер; поточний рахунок; розрахунок з клієнтом; вести рахунок; за рахунок; відкритий рахунок; рахунок із встановленим процентом; брати до уваги, враховувати; сумувати рахунки;
<i>accustom</i> <i>be accustomed to</i>	привчати; звикнути до
<i>acknowledge</i> <i>we acknowledge (the) receipt of your letter</i>	підтверджувати; 1) ми підтверджуємо отримання вашого листа; 2) признавати;
<i>acquire</i> <i>acquire a majority stake</i>	1) набувати, здобувати; 2) досягати; одержати контрольний пакет акцій компанії;
<i>adjustment</i>	регулювання, узгодження;
<i>administrator</i>	управляючий, адміністратор;
<i>adopt</i> <i>adopt methods</i>	1) приймати; 2) засвоювати; впроваджувати методи;
<i>advance</i>  <i>advance in price</i> <i>in advance</i>	1) просування вперед; 2) успіх, поліпшення, прогрес; 3) позика; 4) підвищення, зростання (цін); 5) просування (по службі); 6) випередження; 1) підвищення в ціні; 2) аванс; 1) зарання, попередньо; 2) платити авансом; 3) давати позику;
<i>advantage</i>	перевага, вигода;

<i>absolute advantage</i> <i>comparative advantage</i>	абсолютна перевага; відносна перевага;
<i>advertise</i> <i>advertisement, advertising</i> <i>chainwide advertising</i>	рекламувати; реклама; реклама, що розповсюджується по всій сітці (магазинів);
<i>advice</i> <i>piece of advice</i> <i>advice of sale</i> <i>advise</i> <i>advisory</i>	1) порада; 2) повідомлення; порада; 1) повідомлення про продаж; 2) порада; 1) повідомляти; 2) радити; консультативний;
<i>agency</i>	1) агентство; 2) посередництво;
<i>agenda</i> <i>be on the agenda</i>	порядок денний; бути на порядку денному (зборів, наради);
<i>agent</i> <i>average agent</i> <i>shipping (forwarding) agent</i>	агент; аварійний комісар; експедитор;
<i>agree</i> <i>agree (up) upon</i> <i>agreed</i> <i>agreement</i> <i>conclude an agreement</i> <i>gentlemen's agreement</i> <i>verbal agreement</i>	погоджуватись; домовитись про; домовлений, узгоджений; 1) домовленість; 2) договір; 3) угода; укладати угоду; джентльменська угода; усна угода;
<i>alliance</i>	союз
<i>allocate</i> <i>allocation</i> <i>allocation of costs</i>	1) розміщати, розподіляти; 2) асигнувати; 1) розміщення; 2) розподіл; розподіл прямих витрат;
<i>allowance</i> <i>make an allowance</i>	знижка; надавати знижку;
<i>alter</i> [ɔltəɹ]	1) змінювати; 2) перероблювати; 3) міняти;
<i>amendment</i>	виправлення;
<i>amortization</i> <i>amortize</i>	1) амортизація; 2) списання; списувати;
<i>amount</i> <i>to the amount of</i> <i>amount due</i> <i>amount in cash</i> <i>up to he amount</i> <i>amount of balance</i> <i>amount of loss</i>	сума; на суму; належна сума; сума готівкою; в межах суми; залишок на рахунку; сума збитків;
<i>annual</i> <i>annual report</i>	щорічний, річний; щорічний звіт;
<i>anticipate</i>	очікувати, передбачати;
<i>anxious</i> <i>be anxious (to be eager, to be keen)</i> <i>anxious for success</i>	1) занепокоєний; 2) тривожний; 3) що прагне (до чогось); чекати з нетерпінням, хвилюватися, прагнути; той, хто прагне успіху;
<i>applicants</i>	претендент;
<i>apply</i> <i>apply for a corporate charter</i> <i>apply for a patent</i> <i>apply for a visa</i>	1) звертатися; 2) стосуватися; 3) використовувати; подавати заяву на корпоративний патент; подати заяву на патент;

	запросити візу;
<b>appoint</b> <b>appointment</b> <b>have (have got) an appointment with smb</b>	призначати; 1) ділова зустріч; 2) призначення; мати ділову зустріч з кимось;
<b>appreciate</b> <b>appreciate smb's kindness</b>	1) розуміти цінність; 2) оцінювати; оцінювати чиясь доброту;
<b>arbitration</b>	арбітраж, третейський суд (м. Стокгольм);
<b>assess</b>	оцінювати
<b>assets (assets and liabilities)</b>  <b>personal assets</b> <b>reserve assets</b>	1) якість, цінний внесок; 2) кожна окрема стаття (опису, інвентарю); 3) юр. майно; 4) розм. майно; 5) фін. <b>assets and liabilities</b> актив(и) і пасив(и); авуар; приватна власність; резервні активи;
<b>assure</b>	запевнювати;
<b>attempt</b>	спроба, замах;
<b>attract</b> <b>attract customers</b>	приваблювати, чарувати; залучати покупців;
<b>authority</b> <b>have a final authority</b>	1) влада; 2) повноваження; 3) авторитет; 4) доказ, підстава; мати вирішальне слово;
<b>average</b> <b>general average</b> <b>particular average</b>	1) середнє число, середня величина; 2) аварія; загальна аварія; часткова аварія;
<b>axle</b>	вал, вісь
<b>B</b>	
<b>backbone</b>	основа
<b>background</b>	робочий досвід
<b>balance</b> <b>balance of payment deficit</b> <b>balance of payment surplus</b> <b>balance of payments</b> <b>balance of trade</b> <b>balance sheet</b> <b>balance sheet account</b> <b>be in balance</b> <b>keep the balance</b>	1) рівновага; 2) балансувати, урівноважувати; дефіцит платіжного балансу; надлишок платіжного балансу; платіжний баланс; торговий баланс; балансовий звіт; стаття бухгалтерського балансу; бути збалансованим; зберігати рівновагу;
<b>ban</b> <b>ban on import</b> <b>lift a ban</b>	заборона; заборона на імпорт; зняти заборону;
<b>bank</b> <b>bank services</b> <b>banking</b>	банк; банківські послуги; банківська справа;
<b>bargain</b> ['bɑ:ɡɪn] <b>bargain and sale</b> <b>bargaine away</b>	домовленість; договір купівлі - продажу; продати за безцінь;
<b>bear</b> <b>bear in mind</b> <b>bear expenses</b> <b>bearer of a bill</b>	1) носити; 2) народжувати; 3) витримувати; 4) терпіти; пам'ятати; оплатити витрати; власник векселя;
<b>beneficial</b>	корисний, вигідний;

<b>benefit</b> <b>to our mutual benefit</b> <b>unemployment benefits</b>	1) вигода, користь; 2) прибуток; 3) пенсія; 4) грошова допомога; із взаємною вигодою; допомога по безробіттю;
<b>bill</b>  <b>bill of lading</b>  <b>bill of sale</b> <b>dirty (clean) Bill of Lading</b>  <b>original Bill of Lading</b> <b>overdue bills</b> <b>rail (road) or air waybill</b>  <b>through Bill of Lading</b>	1) рахунок (у ресторані, магазині); 2) законопроект, биль; 3) амер. банкнота; 4) вексель, тратта; коносамент (транспортна накладна на вантаж під час морських перевезень, квитанція, що реєструє відвантажений товар на корабель; купча; „брудний” („чистий”) коносамент (коносамент, який містить (не містить) приписки про те, що вантаж отримано у пошкодженому вигляді); оригінал коносаменту; прострочені векселя; транспортна накладна (виконує роль коносаменту під час залізничних, автомобільних та авіаперевезень); наскрізний (прохідний) коносамент (означає, що відправник та отримувач вантажу звільнені від турбот про перевантаження у порту);
<b>board</b> <b>on board vessel (ship, steamer)</b> <b>board of directors</b> <b>be on the board</b>	1) борт; 2) дошка; 3) рада; орган управління; правління; посадка на літак; рада директорів; бути членом правління;
<b>bond</b> <b>short bond</b> <b>bonded</b>	боргове зобов'язання, облигація; короткострокова облигація; забезпечений облигаціями;
<b>bonus</b> <b>night shift bonus</b> <b>no claim bonus</b> <b>overtime bonus</b> <b>quality bonus</b>	надбавка, премія; премія за роботу в нічну зміну; премія за безаварійну роботу; премія за понаднормову роботу; премія за якісну роботу;
<b>boom</b> <b>consumer boom</b> <b>economic boom</b> <b>stock market boom</b>	процвітання, швидкий підйом; різкий зріст споживання; економічний підйом; різке підвищення курсу акцій на фондовій біржі;
<b>boon</b>	зручність;
<b>borrow</b> <b>borrowing</b> <b>borrow at interest</b> <b>borrow on mortgage</b> <b>borrow short</b>	1) позичати; 2) брати в борг; позика коштів (напр. від банку); позичати під процент; позичати під закладну; отримати короткостроковий займ;
<b>branch</b>	філіал, галузь, відділення;
<b>brand</b>	сорт;
<b>brand</b> <b>new brand</b>	1) татунок, сорт, якість; 2) марка (товару); нова марка (товару);
<b>break</b> <b>break (infringe) a contract</b>	1) ломати, руйнувати; 2) порушувати; порушувати контракт;
<b>bring</b> <b>bring an action of damages against</b> <b>smb</b>	1) приносити; 2) постачати; 3) спричинювати; пред'являти комусь позов за збитки;

<i>break</i> <i>breakage</i> <i>broken</i> <i>broker</i> <i>brokerage</i>	ламати, розбивати; поламка; розбитий; 1) брокер; 2) маклер; 3) посередник; брокерська комісія;
<i>budget</i> <i>approve the budget</i> <i>build up the budget</i> <i>budget of expenditure</i>	бюджет; кошторис; затвердити бюджет; розробити кошторис; кошторис витрат;
<i>bulk</i> <i>in bulk</i>	маса; 1) без упаковки насипом; 2) без розфасовки;
<i>business</i> <i>business relations</i> <i>on business</i>	справа, діло; ділові відносини; у справі;
<i>busy</i> <i>be busy with (to go into business)</i>	зайнятий; займатися бізнесом;
<i>buy</i> <i>buying power</i> <i>buy-out</i>	купувати; купівельна спроможність; викуп;
<i>bylaws</i>	юридичні положення для підприємств;
<i>by-effect</i> <i>by-work</i>	побічний ефект; допоміжні роботи;
<b>C</b>	
<i>cable</i> <i>by cable</i>	1) телеграма; 2) телеграфувати; по телеграфу;
<i>cancel</i> <i>cancel a contract</i>	1) відмінити; 2) скасовувати; розірвати (скасувати) контракт;
<i>capital</i> <i>arrregate capital</i> <i>available capital</i> <i>borrowed capital</i> <i>capital account</i>  <i>capital assets</i> <i>capital surpluses</i> <i>capital of a company</i> <i>circulating capital</i> <i>current capital</i> <i>endow with capital</i> <i>dead (idle) capital</i> <i>debt capital</i> <i>fixed capital</i> <i>human capital</i> <i>in exchange for investment capital</i> <i>invest capital</i> <i>keep capital intact</i> <i>recovered capital</i> <i>shared capital</i> <i>spare capital</i> <i>transfer capital</i> <i>turnover of capital</i> <i>withdraw capital</i>	капітал; спільний капітал; ліквідний капітал; зайнятий капітал; 1) рахунок основного капіталу; 2) рахунок основних фондів; 3) баланс руху капіталів; 4) економічні санкції; 1) основні фонди; 2) основний капітал; 3) основні засоби; додатковий (прибавочный) капітал; акціонерний капітал компанії; оборотний капітал; оборотні фонди; забезпечувати капіталом; мертвий капітал; залучений капітал; основний капітал; основні засоби; людський капітал; в обмін на вкладений капітал; вкласти капітал; зберігати величину капіталу незмінною; капітал, що окупився; акціонерний капітал; вільний капітал; переводити капітал; оберт капіталу;

	вилучати капітал;
<i>cards</i> <i>automated teller machine cards</i>	1) картка; 2) квиток; пластикові картки для банкоматів;
<i>cargo</i> <i>deck cargo</i> <i>carriage</i> <i>carriage paid (to)</i> <i>carry</i> <i>carrier</i> <i>carrier and insurance paid to</i>	вантаж; палубний вантаж; 1) екіпаж; 2) пасажирський вагон; перевезення оплачено (до); 1) везти; 2) нести; 3) приносити; транспортне агентство; перевезення і страхування оплачено до;
<i>case</i> <i>packing case</i> <i>in case of</i> <i>in the case of</i> <i>case in dispute</i>	1) ящик; 2) випадок; 3) справа; 4) судова справа; ящик для пакування; у випадку; стосовно (чого-небудь); спірне питання;
<i>cash</i> <i>cash and carry</i> <i>cash flow</i> <i>cash in advance</i> <i>cash on delivery</i> <i>cash on hand</i> <i>cash payments</i> <i>cash price</i>  <i>cash receipts</i> <i>petty cash</i>	готівка; оплата готівкою; потік готівки; грошовий аванс; оплата під час доставки; готівка на руках; готівкові платежі; ціна за товар, сплачена готівкою, нижча ніж встановлена; готівкові надходження; дрібна сума;
<i>casual</i>	випадковий;
<i>catch</i> <i>catch on</i>	1) зловити; 2) наздогнати; 3) привертати (увагу); стати модним;
<i>cater (for)</i>	постачати;
<i>cause</i> <i>be caused by smth</i>	1) причина; 2) підстава бути викликаним (спричиненим) чимось
<i>challenge</i>	складне завдання;
<i>chamber</i> <i>chamber of commerce</i>	палата; торгівельна палата;
<i>charge (for)</i> <i>free of charge</i> <i>charges</i> <i>bank charges</i> <i>interest charges</i>	1) нарахування; 2) плата, збір (за); безкоштовно; витрати; банківські витрати; проценти, які потрібно виплатити;
<i>charter</i> <i>charter-party</i>  <i>chartering</i>	1) створювати; 2) засновувати; 3) чартер; чартер-партія, фрахтовий контракт (контракт на здійснення морських перевезень); фрахтування;
<i>check</i> <i>check in</i>	1) перевіряти; 2) стримувати; 3) перешкоджати; 4) чек; зареєструватися;
<i>choose</i> <i>choose the company's officers</i>	1) вибирати; 2) обирати; 3) вирішувати; обирати адміністративних виконавців компанії;
<i>circumstances</i> <i>in the circumstances</i> <i>force majeure circumstances</i> <i>in (under) the circumstances</i>	1) обставина, випадок; 2) умови; 3) матеріальне становище; при даних обставинах; форсмажорні обставини; за таких обставин;

<i>claim</i> <i>claim a penalty</i> <i>claim smth (money, compensation, etc.) from smb</i> <i>groundless (unjustified) claim</i> <i>make a claim</i> <i>claim for damages</i>	1) вимога; 2) претензія; 3) рекламація; вимагати пеню; вимагати щось (гроші, компенсацію) від когось;  необґрунтована претензія; заявити претензію; позов (претензія) про збитки;
<i>clarify</i> <i>clarify disputes</i> <i>clarify your meaning</i>	1) з'ясувати; 2) пояснювати; залагоджувати суперечки; пояснить свою думку;
<i>clause</i> <i>under clause 2</i>	1) пункт; 2) умова (контракту); за статтю 2;
<i>close</i> <i>close down a company</i> <i>closing of the gaps</i>	1) закривати; 2) закінчувати; закрити компанію; зближення кордонів;
<i>clear</i>  <i>clear of debt</i> <i>clearance</i>  <i>clearing</i>	1) чистий; 2) ясний; 3) прозорий; 4) зрозумілий; 5) очищати; 6) виконати митні формальності; без боргу; 1) проведення розрахунків через розрахункову палату; 2) оплата боргу; 3) урегулювання претензій; безготівкові розрахунки між банками;
<i>collateral</i>	1) додаткове забезпечення; 2) застава;
<i>collect</i> <i>collect the goods</i> <i>collection</i>	1) збирати; 2) колекціонувати; 3) підсумовувати; забрати товар; грошовий збір, інкасація;
<i>come</i> <i>come to an agreement</i>	1) приходити; 2) відбуватися; 3) ставати; 4) випадати; прийти до згоди;
<i>commercial</i> [кә'мз: [ə]] <i>commercial invoice</i>	торговий, комерційний; комерційний рахунок;
<i>commission</i> <i>be on commission</i>	1) доручення; 2) комісійна винагорода, комісійні отримувати комісійні з продажу;
<i>commitment</i>	зобов'язання;
<i>common</i> <i>common market</i>	1) загальний; 2) простий; 3) поширений; загальний ринок;
<i>community</i> <i>community goodwill</i>	1) громада; 2) співдружність; доброзичливість суспільства;
<i>company</i> <i>daughter company (subsidiary)</i> <i>global company</i> <i>listed company</i> <i>parent company</i> <i>unlisted company</i> <i>unquoted companies</i>	компанія; дочірня компанія; міжнародна компанія; компанія, акції якої котируються на біржі; материнська компанія; компанія, акції якої не котируються на біржі; компанії, акції яких не зареєстровані на біржі;
<i>compensate smb</i> <i>compensate smb for losses (expenses)</i> <i>compensate smb for smth</i> <i>compensation for smth (to make compensation for smth)</i> <i>full (partial) compensation</i>	компенсувати; компенсувати комусь збитки (витрати); компенсувати комусь щось; компенсація за щось;  повна (часткова) компенсація;
<i>complain (of smth)</i> <i>complaint (claim)</i>	жалітися (на щось), виражати незадоволення (чимось);

<i>without complaint</i>	скарга, претензії, невдоволення; безумовно;
<i>complex</i>	складний;
<i>complicated channels</i>	ускладнені канали;
<i>compliance</i> <i>in compliance with</i>	1) згода; 2) відповідність; до відповідно;
<i>comply with</i> <i>comply with smb's wishes</i>	виконувати; йти на зустріч чимось побажанням;
<i>concession</i>	поступка;
<i>concourse</i>	(амер.) зал, головний вестибюль вокзалу;
<i>consider</i> <i>consider null and void</i>	1) розглядати; 2) брати до уваги; 3) думати; вважати недійсним;
<i>consignment</i> <i>consignee</i> <i>consignment note</i> <i>consignor (shipper)</i>	1) партія (товарів); 2) вантаж; той, хто отримує вантаж; 1) накладна; 2) консигнація; той, хто вправляє вантаж;
<i>consult</i> <i>consult partners</i>	консультуватися; консультуватися з партнерами
<i>consumption</i>	споживання
<i>contract</i> <i>infringement of terms and conditions</i> <i>of the contract</i> <i>integral part of the contract</i> <i>make (conclude) a contract</i> <i>sign a contract (agreement)</i> <i>subject of the contract</i>	контракт; порушення умов контракту;  невід'ємна частина контракту; укладати контракт; підписувати контракт; предмет контракту;
<i>contribute</i> <i>contribute services, skills</i> <i>contribution (to smth)</i> <i>contribution to a fund</i>	1) робити внесок; 2) сприяти; 3) жертвувати; робити внесок, сприяти вмінням та навичкам; вклад (в щось); вклад у фонд;
<i>control</i>  <i>control profits</i> <i>controller</i> <i>span of control</i>	1) управляти; 2) керувати; 3) регулювати; 4) контролювати; 5) перевіряти; контролювати прибутки; головний фінансист, контролер, ревізор; сфера безпосереднього підпорядкування;
<i>convertible</i>	конвертований
<i>convince</i>	переконувати
<i>cope (with smth)</i>	упоратись (з чимось)
<i>corporation</i> <i>multinational corporation</i>	корпорація; міжнародна корпорація;
<i>correspond (with, to)</i>	1) відповідати; 2) означати; 3) представляти собою; 4) рівнятися;
<i>corrupt</i> <i>corruption</i>	корумпований; продажний; продажність, корупція;
<i>costs</i>  <i>cover costs</i> <i>cross-border road freight costs</i> <i>cost of production</i> <i>at any cost</i> <i>at heavy cost</i> <i>below cost</i> <i>prune away costs</i> <i>cost of sale</i>	1) ціна; 2) вартість, собівартість; 3) витрати; 4) коштувати; покривати витрати; подорожнє мито з вантажів, що перетинають кордони; витрати виробництва; за будь-яку ціну; через великі витрати; нижче собівартості; знижувати витрати; економити;



<i>acquisition cost</i> <i>actual cost</i>	собівартість реалізованої продукції; початкова вартість; фактичні витрати;
<i>commodity</i> <i>commodity association</i>	товар, продукт, предмет споживання; міжнародна асоціація з продажу товарів;
<i>compete</i> <i>competent</i> <i>be competent</i>	1) конкурувати; 2) змагатися; 1) компетентний; 2) спроможний; бути компетентним;
<i>copyright</i> <i>copyright piracy</i>	авторське право; порушення авторського права;
<i>counter</i> <i>counter trade</i>	1) вікно реєстрації; 2) протилежний, зворотній, зустрічний; зустрічна торгівля;
<i>course</i> <i>in due course</i> <i>in the course of the year</i>	1) курс валюти; 2) курс судна; 3) хід; в належний строк; впродовж року;
<i>cover</i> <i>under separate cover</i> <i>cover all losses</i> <i>cover requirements</i>	1) сплата, покриття; 2) забезпечення; 3) страхування; 4) конверт; 5) страхувати; в окремому конверті; відшкодувати всі збитки; задовольнити вимоги;
<i>credit</i> <i>credit reference letter</i> <i>credit terms</i> <i>letter of credit</i> <i>on credit</i>	1) надійність; 2) довіра; 3) кредит, борг; рекомендаційний кредитний лист; 1) умови акредитиву; 2) умови позики; кредитний лист, акредитив; в кредит;
<i>currency</i> <i>blocked currency</i> <i>in native currency</i> <i>currency pegged to dollar</i> <i>convertible (hard) currency</i>	гроші, валюта; блокована валюта; в національних грошових одиницях; валюта, „прив'язана” до курсу долара; вільноконвертована (тверда) валюта;
<i>custom</i> <i>customs check</i> <i>customs clearance</i> <i>customs fee (dues)</i> <i>customs red tape</i> <i>customs union</i> <i>the Customs</i> <i>custom house</i> <i>exchange customs</i> <i>customer</i> <i>preferred customer</i> <i>customary</i> <i>in a customary manner</i>	1) клієнтура; покупці; 2) мито, митний збір; 3) митне управління; 4) звичай; митний контроль; розмитнення; митні збори; митна бюрократія; митний союз (спілка); митна служба; митниця; біржесві правила; покупець; привілейований покупець; звичайний; як завжди;
<b>D</b>	
<i>damage</i> <i>by way of damage to</i> <i>assess the damage</i> <i>agreed and liquidated damages</i> <i>be damaged</i> <i>damages</i>	1) шкода, збитки; 2) шкодити, псувати; через відшкодування збитків; оцінювати збитки; узгоджені та заздалегідь оцінені збитки; бути пошкодженим; збитки, компенсація за щось;
<i>data</i>	дані, відомості;

<i>process data</i> <i>input data</i> <i>output data</i> <i>price level data</i>	обробляти дані; вхідні дані; вихідні дані; дані про рівень цін;
<i>date</i> <i>date of issue</i> <i>maturity date</i>	1) дата; 2) число; 3) обчислювати; 4) підраховувати; дата випуску; термін погашення;
<i>day</i> <i>days of grace</i> <i>in a few days</i> <i>day-to-day</i>	1) день, доба; 2) робочий день; 3) період, відрізок часу; пільгові дні; через декілька днів; повсякденний;
<i>dead</i>  <i>deadline</i> <i>deadlock</i> <i>deaswight</i>	1) мертвий; 2) той, що втратив силу, основну якість, функцію; останній термін; застій; тупик; грузопідємність судна; дедвейт;
<i>deal</i>  <i>deal (square deal)</i> <i>deal in</i> <i>dealings</i> <i>deal with</i> <i>deal with a claim</i> <i>dealer</i> <i>authorized dealer</i>	1) мати справу; 2) відноситися; 3) користуватися; 4) торгувати; 5) угода; 6) кількість; 7) частина; угода (справедлива угода); продавати (щось, дещо); комерційні угоди; торгові операції; займатися; розглядати скаргу; ділер; офіційний ділер;
<i>debt</i> <i>repayment of debt</i> <i>active debt</i> <i>run into debts</i>	борг; погашення боргу; нсплачений борг; наробити боргів;
<i>decide</i> <i>decide on vacation, hours, salary, hiring and firing</i>	приймати рішення; вирішувати питання, пов'язані з відпусткою, тривалістю робочого дня, платнею, наймом та звільненням;
<i>declare</i> <i>declare personal bankruptcy</i> <i>declared value</i> <i>declaration</i> <i>customs declaration</i> <i>tax declaration</i>	задекларувати; оголосити власне банкрутство; заявлена цінність; 1) заява; 2) декларація; митна декларація; податкова декларація;
<i>decline</i>  <i>business decline</i> <i>decline 3 points</i>	1) падіння; знижка; спад; 2) погіршення життєвого рівня; 3) відхилити; 4) зменшуватися; спад ділової активності; знизити на 3 пункти;
<i>default</i>  <i>default of payment</i> <i>be in default</i> <i>claim default</i>	1) невиконання зобов'язань (угоди); 2) присвоєння чужих грошей; 3) несплата; 1) несплата; 2) в разі несплати; прострочити платежі; пред'явити претензію за невиконання домовленості;
<i>defer</i> <i>deferred payment</i>	1) відкласти, відстрочувати; 2) затримувати; відкладений платіж;
<i>delay</i>	1) затримка; 2) відкладання;

<i>delay (behind time, in bad time) in delivery (in shipment)</i>	затримка у поставці;
<i>delegate</i> <i>delegate authority</i>	1) передавати повноваження; 2) доручати; розподіляти обов'язки;
<i>deliver</i> <i>delivered at frontier</i> <i>delivered duty paid</i> <i>delivery charge</i> <i>delivery of substandard (wrong) goods</i>	1) доставляти; 2) передавати; поставлено на кордон; поставлено, мито сплачено; плата за постачання; поставка недоброякісного товару (не того товару, який замовляли);
<i>demand</i> <i>on demand</i> <i>be in demand</i> <i>payable on demand</i> <i>promoted demand</i>	1) попит; 2) вимога; на вимогу; користуватися попитом; що підлягає сплаті по пред'явленню; пропагандистський попит;
<i>department</i> <i>factory department</i> <i>fancy goods department</i> <i>department store</i> <i>accounts department</i>	1) департамент; 2) відділ; промисловий відділ; галантерейний магазин; універмаг; бухгалтерія;
<i>departure</i>	1) відправлення; 2) відхилення;
<i>deposit</i>	1) задаток; 2) вклад у банк, депозит;
<i>deposit</i> <i>issue a deposit</i> <i>place money on deposit</i> <i>safety deposit box</i> <i>sight deposit</i>	1) депозит; 2) рахунок; відкривати рахунок; вносити гроші на депозит; сейф для депозитів (надається у банку приватним особам); 1) рахунок до запитання; 2) поточний рахунок;
<i>depreciation</i>	знецінення;
<i>destination</i>	місце призначення;
<i>devalue</i>	проводити девальвацію;
<i>difference</i> <i>difference in quotation</i> <i>meet the difference</i> <i>different</i>	1) різниця; 2) відхилення; різниця в курсах; сплатити різницю; інший, другий;
<i>direct</i> <i>direct investment</i> <i>directions for use</i>	1) прямий; 2) відвертий; 3) безпосередній; прямі (безпосередні) інвестиції; правила користування;
<i>disadvantage</i>  <i>least comparative disadvantage</i> <i>sell disadvantage</i>	1) недолік; 2) шкода, збиток; 3) не вигідна ситуація; 4) несприятливі умови; найменші відносні збитки; продавати зі збитками;
<i>disburse</i> <i>disbursement (disbursements)</i>	1) витрачати; 2) платити; сплачувати; витрати;
<i>disclose</i>	розкривати; показувати;
<i>discount (allowance, rebate, reduction)</i> <i>discount coupon</i> <i>discount house</i>	знижка; купон на знижку; магазин з відносно низькими цінами на продукцію;
<i>disposal</i>  <i>be at smb's disposal</i>	1) передавання, вручення; 2) розташування; 3) управління; 4) усунення; бути у чьомусь розпорядженні;
<i>dissolve [di'zolv]</i>	1) ліквідувати; 2) розформувати; 3) припинити діяльність

<i>distribute</i> <i>distribute profits and losses</i>	розподіляти; розподіляти прибутки та збитки;
<i>divisible</i> <i>division of labour</i>	поділений; поділ праці;
<i>do</i> <i>do books (to keep books)</i> <i>do one's task</i> <i>do smb's best (to try smb's best)</i> <i>don't agree unless he insists</i>	1) робити; 2) діяти; 3) виконувати; вести бухгалтерський облік; виконувати завдання; намагатися щосили щось зробити; не погоджуйтесь, якщо він не буде наполягати;
<i>draft</i>	1) чек; 2) витрата; 3) переказний вексель; 4) тратта;
<i>draw up</i> <i>draw up (make up) a contract</i> <i>draw up a balance</i>	складати; складати контракт; складати баланс;
<i>druggist</i>	1) аптекар; 2) продавець
<i>durable</i> [ˈdʒʊərəbl] <i>durable goods (durables)</i>	1) тривалий, довгочасний; 2) тривалого користування; товари тривалого користування;
<i>due</i> <i>be due to smth</i> <i>customs dues</i>	1) належний; 2) pl. <b>dues</b> збори, податки, мито; бути викликаним; митні збори;
<i>duty</i> <i>duty free</i>	податок, мито; безкоштовно;
<b>E</b>	
<i>earn</i> <i>earnings</i>	заробляти; безкоштовно;
<i>economic</i> <i>"tiger economies"</i> <i>economic integration</i> <i>economic reprisal</i>	1) економічний; 2) рентабельний; 3) практичний; економіка Південно-Східних Азіатських країн (країн „тигрів”); економічна інтеграція; економічні санкції;
<i>effect</i> <i>effect shipment</i> <i>effect payment</i> <i>favourable psychological effect</i> <i>efficiency</i>	1) робити, виконувати; 2) здійснювати; 3) наслідок; 4) дія, вплив; 5) ефект, враження; здійснювати завантаження; здійснювати оплату; сприятливий психологічний ефект; ефективність;
<i>eligible</i> <i>be eligible for a loan</i>	підходящий, прийнятний, бажаний; підходить для позики;
<i>eliminate</i>	усувати, знижувати;
<i>elsewhere</i>	де-небудь в іншому місці;
<i>embargo</i>	ембарго;
<i>emphasises</i> [ˈemfəsaɪz]	підкреслювати, надавати особливого значення;
<i>encourage</i>	підтримувати;
<i>encrypt</i> [inˈkript]	шифрувати;
<i>end-users</i>	кінцеві споживачі;
<i>engaging</i>	займатися;
<i>engine</i>	двигун;
<i>ensure</i>	забезпечувати, гарантувати;
<i>entail</i> <i>entail expences</i>	спричиняти; викликати; спричиняти витрати;
<i>entity</i>	юридична особа;

<i>equity</i> <i>equity capital</i> <i>equity funding</i>	1) акціонерний капітал; 2) звичайна акція; акція без фіксованоо дивіденду; капітал у вигляді акцій; акціонерний спосіб заснування грошового фонду за допомогою позики грошей;
<i>establish</i> <i>establish a company</i> <i>established demand</i>	1) засновувати; 2) установлювати; заснувати (відкрити) компанію; сформований попит;
<i>European Community</i> <i>European Council</i>	Європейське співтовариство; Європейська Рада;
<i>exchange</i> <i>exchange rate</i> <i>exchange-rate fluctuations</i> <i>foreign exchange</i>	1) обмін; 2) валюта; обмінний курс; коливання обмінного курсу; іноземна валюта;
<i>execute</i> <i>execute (perform, implement) a contract</i> <i>executive</i> <i>top executives</i>	1) виконувати; 2) оформляти; виконувати контракт; керівник; керівники (компанії, організації);
<i>expand</i>	розширятися;
<i>expertise</i>	особливі знання, компетентність;
<i>export</i> <i>export management company</i> <i>export trading company</i> <i>export/transit/import tariff</i>	експорт; вивезення; компанія, що керує експортом; експортна компанія; експортний / транзитний / імпорتنний тариф;
<i>extend</i> <i>extending credit</i> <i>extension of credit</i>	протягати; продовжувати; розширювати; довгостроковий кредит; продовження кредиту;
<b>F</b>	
<i>facilities</i>	1) засоби (обслуговування); 2) можливості;
<i>fail</i> <i>failure</i>	1) не мати успіху; 2) збанкрутувати; 3) зазнати поразки; 1) невдача; 2) банкрутство;
<i>fall</i> <i>fall (get, run) into debt</i> <i>fall out</i>	1) падати; 2) зазнати краху; 3) випадати; 4) потрапляти; наробити боргів; розвалитися;
<i>fault</i>	1) недолік, дефект; 2) промах, помилка;
<i>feathers</i>	пір'я;
<i>fee</i> <i>fees and royalties</i> <i>initial fee</i> <i>commission fee</i> <i>customs fee</i>	1) винагорода; 2) гонорар; 3) збір; дохід від продажу ліцензій, патентів, технічного досвіду; перший внесок; комісійна винагорода; митний збір;
<i>feed</i> <i>feed the information in the computer</i>	1) годувати, живити; 2) вводити дані; закладати дані у комп'ютер;
<i>fidelity</i> <i>fidelity bonds</i>	1) вірність, відданість, лояльність; 2) точність; гарантія однієї особи іншій;
<i>file</i>	1) зберігати; 2) підшивати;
<i>finance</i> [ˈfaɪnæns]	Noun. 1) фінансові відносини; 2) фінанси, гроші; 3) фінансування;
<i>finance</i> [faɪˈnæns]	Verb. 1) фінансувати; 2) продавати в кредит;

<i>financial</i> [fai'næns] <i>financial accounting</i> <i>financial performance</i> <i>financial standing</i> <i>financial statement</i> <i>financial year (fiscal year)</i> <i>financially sound bank customers</i>	Adjective. 1) фінансовий; 2) що платить внески; фінансова звітність; фінансова діяльність; фінансовий стан фінансовий звіт; фінансова документація; фінансовий (звітний) рік; клієнти банку, що мають стабільне фінансове становище; фінансовий стан фірми; загальна фінансова структура;
<i>fine</i>	пеня; штраф;
<i>fire</i>	звільняти;
<i>float</i> [fləʊt] <i>thirty (30)-day float</i>	відстрочка погашення боргу; 30-денна відстрочка погашення боргу;
<i>follow</i> <i>follow a legal procedure</i> <i>follow smb's advice</i> <i>as follow</i>	1) іти слідом; 2) супроводжувати; згідно юридичної процедури; (амер.) слідувати пораді когось; наступний;
<i>foreman</i>	майстер;
<i>foresee</i>	передбачувати;
<i>form (set up) a company</i>	створювати компанію;
<i>foster</i>	сприяти, заохочувати;
<i>franchise</i> <i>franchisee</i> <i>franchiser</i> <i>franchising</i>	1) франшиза, особливий контракт; 2) право, або привілеї в продажі товарів або послуг під назвою іншої фірми; торгівельне підприємство, яке торгує на пільгових умовах (підприємство, що має пільгові умови у торгівлі); компанія, що має патент на діяльність; компанія, що орендує інші підприємства; одержання особливих прав або спеціальних привілеїв;
<i>freight</i>	фрахт (судна і т. ін.);
<i>fuel (petrol, gas)</i>	пальне;
<i>fulfil</i> <i>fulfilment</i>	1) виконувати; 2) здійснювати; виконання обов'язків;
<i>furnish</i> <i>furnish smb with smth</i>	постачати; постачати щось комусь;
<b>G</b>	
<i>gain</i>	1) вигравати; 2) отримувати користь (прибуток, виграти);
<i>gains</i>	1) прибутки; 2) заробіток; 3) збільшення, ріст;
<i>get</i> <i>get a raise</i> <i>get along well</i> <i>get through the customs</i>	1) одержувати; 2) заробляти; 3) досягати; 4) домагатися; 5) визначати; 6) діставатися; 7) зазнавати; отримати підвищення; бути у хороших відносинах; проходити митний догляд;
<i>give</i> <i>give directions (to smb)</i>	давати; давати інструкції (комусь);
<i>go up</i>	піднімати (ціну)
<i>good</i>	товар;

<i>inferior good</i>	товар низької якості;
<i>goods</i> <i>complement good</i>	1) товар, товари; 2) речі, майно, вантаж, багаж; товар-доповнення ( <b>goods</b> – традиційний іменник у значенні товар, товари вживається тільки у множині. Але в особливих економічних текстах це слово використовується у однині, як звичайний злічуваний іменник.);
<i>final goods</i> <i>loss-leader item</i>	готові вироби, готова продукція; товар, який продається за дуже низькою ціною, яка приваблює покупців;
<i>normal good</i> <i>inferior good</i>	товар стандартної якості; товар низької якості;
<i>goodwill</i>	ділова репутація; престиж фірми;
<i>grant</i>  <i>grant a discount</i> <i>grant-in-aid</i>	1) дотація; субсидія; 2) надавати (знижку, кредит); 3) давати дотацію (субсидію); надавати знижку; дотація, субсидія, фінансова допомога;
<i>grocery</i>	бакалійна крамниця;
<i>gross</i> <i>gross domestic product (GDP)</i> <i>gross national product (GNP)</i> <i>gross pay</i> <i>gross margine</i> <i>by the gross</i>	1) валовий; 2) бруто; валовий національний продукт (ВНП); валовий внутрішній продукт (ВВП); оплата з вирахуваннями; валовий прибуток; гуртом;
<i>guide</i>	керувати, спрямовувати;
<b>H</b>	
<i>hand</i> <i>hand in</i> <i>hand over</i>	1) рука; 2) бік; сторона; 3) передавати; вручати; передавати;
<i>handle</i> <i>handle (make, undertake) a transaction</i>	1) керувати; 2) амер. торгувати, продавати; виконувати (укладати) угоду;
<i>hand-over/transfer</i>	переводити (пересилати);
<i>hardware</i>	металеві вироби;
<i>head</i> <i>head buyer</i> <i>head of department</i> <i>headquarter</i>	1) керівник; 2) начальник; керівник відділу постачання; керівник відділу; штаб-квартира;
<i>hedging</i>	страхування від збитків (хеджування);
<i>heavy</i> <i>heavy expences</i> <i>heavy order</i>	1) важкий; 2) великий; великі витрати; велике замовлення;
<i>hire</i>	наймати;
<i>hold</i> <i>hold an annual meeting</i> <i>hold the position</i> <i>holder</i> <i>holder of a bill</i> <i>hold on (hold the line)</i> <i>hold up</i> <i>holding</i>	1) тримати; 2) володіти; 3) вміщувати; 4) проводити; проводити щорічні збори; займати посаду; 1) власник; 2) пред'явник; той, хто має вексель; тримати (телефонну) трубку; затримувати; 1) (орендоване нерухоме) майно; 2) внески;
<i>hospitality</i>	гостинність;

<i>housing</i>	житлове будівництво;
<b>I</b>	
<i>immediately (promptly, urgently, right now)</i>	терміново;
<i>impose (on, upon)</i> <i>impose a tax</i>	оподатковуватися; нав'язувати(комусь); обкладати податком;
<i>incentive</i> <i>incentive wage</i> <i>tax incentives</i>	1) стимул; 2) мотив; прогресивна система заробітної плати; податкові пільги;
<i>incidence</i> <i>incidence of the costs</i>	сфера дії; на кого випадають витрати;
<i>inadequate</i> <i>inadequate packing</i>	недостатній, не відповідає вимогам; упаковка, що не відповідає вимогам;
<i>inclined</i> <i>be inclined</i>	схильний, прихильний; мати намір, схилитися до чогось
<i>income</i> ['inkʌm] <i>income statement</i> <i>incomes policy</i> <i>income tax</i> <i>gross income</i> <i>net income</i> <i>statement of income</i>	1) прибуток; 2) надходження; 3) заробіток; звіт про доходи; політика прибутків; податок на прибуток; валовий дохід; чистий прибуток; звіт про прибутки;
<i>incorporate</i> [in'ko:pərit]	1) об'єднувати; 2) зареєструвати як юридичну особу;
<i>indemnify</i> <i>indemnification</i> <i>inseemnify bond</i>	відшкодувати; компенсувати; відшкодування; гарантійний лист;
<i>inflation</i> <i>inflation rate</i> <i>suppressed inflation</i>	інфляція; темп інфляції; прихована інфляція;
<i>inflow/outflow</i>	приток (грошей)/відтік;
<i>influence</i> <i>have influence on smb</i> <i>be influenced by smb</i>	вплив; впливати на когось; бути під чьимось впливом;
<i>information</i> <i>sensitive information</i>	1) інформація; 2) відомість; 3) знання; таємні відомості; таємна інформація;
<i>inherited</i>	наслідувати;
<i>input</i> <i>input costs</i> <i>input price</i>	вклад, витрати, інвестиції; вартість витрат; вартість ресурсів; вартість основних засобів виробництва;
<i>insist</i>	1) наполягати; 2) вимагати, домагатися;
<i>insolvent</i> <i>insolvent industries</i>	неплатоспроможний; неплатоспроможні галузі промисловості;
<i>installation</i> <i>installation services</i>	установлення, розміщення, монтаж; послуги по установці;
<i>insure</i> <i>insurable</i> <i>insurance against all risks</i> <i>insurance against fire (fire insurance)</i> <i>insurance against usual marine risks</i>	1) страхувати (від - <b>against</b> ; у, в - <b>with</b> ); 2) уберегти; який підлягає страхуванню; страхування від будь-якого ризику; страхування на випадок пожежі; страхування від звичайного морського ризику;



<i>insurance risk</i>	страховий ризик;
<i>insurer</i>	страховий агент;
<i>insurance policy</i>	страховий поліс;
<i>cargo insurance</i>	страхування вантажу;
<i>insurance indemnity</i>	страхов відшкодування;
<i>interest</i>	1) інтерес, зацікавленість; 2) частка, відсоток; проценти; 3) фіксований процент;
<i>interest rate (interest at the rate of 5%)</i>	процентна ставка;
<i>intermediate</i>	1) посередник; 2) проміжна ланка;
<i>intermediary (middleman)</i>	посередник;
<i>intervention</i>	втручання;
<i>invalid</i>	недійсний;
<i>inventory</i>	матеріально-виробничі запаси, інвентар;
<i>investment</i>	інвестиції;
<i>portfolio investment</i>	портфельні інвестиції;
<i>invoice</i>	рахунок-фактура;
<i>involve</i>	1) містити в собі; 2) спричинювати, викликати;
<i>involve a chain of complications</i>	потягнути за собою ланцюжок ускладнень
<i>irrespective</i>	1) безвідносний, не залежний; 2) незалежно від ... ;
<i>irrevocable confirmed Letter of Credit</i>	безвідзивний підтверджений аккредитив;
<i>issue</i>	1) випуск; 2) видача; 3) емісія;
<i>item</i>	1) пункт; стаття; 2) питання; 3) номер; 4) окремий предмет; позиція;
<i>high quality expensive item</i>	високоякісний дорогий продукт;
<i>itemize</i>	перераховувати по пунктах;
<b>J</b>	
<i>joint</i>	з'єднаний, спільний;
<i>joint action</i>	спільна дія;
<i>joint owner</i>	співвласник;
<i>joint stock</i>	акціонерний капітал;
<i>joint-stock</i>	акціонерний;
<i>joint-tenancy</i>	співоренда;
<i>joint venture</i>	об'єднане підприємство;
<b>K</b>	
<i>keep</i>	1) зберігати; 2) тримати;
<i>keep in stock</i>	зберігати на складі;
<i>keep smb informed of smth</i>	тримати в курсі справ кого-небудь;
<i>knowledge</i>	знання;
<i>with knowledge</i>	з відома;
<i>without knowledge</i>	без відома;
<b>L</b>	
<i>label</i>	1) етикетка; 2) ярлик; 3) позначка;
<i>labelling scheme</i>	проект розробки відповідної етикетки;
<i>labour</i>	1) робота; 2) робітники;
<i>labour turnover</i>	текучість робочої сили;
<i>leaflet</i>	проспект;
<i>lease</i>	1) оренда, найм; 2) здавати в оренду;
<i>ledger</i>	1) гросбух; 2) бухгалтерська книга;

<i>general ledger</i>	загальна бухгалтерська книга;
<i>lend</i> <i>lending</i> <i>lending terms</i>	давати в борг; позичання (напр. діловому підприємству); умови видачі кредиту;
<i>let</i> <i>let smb down</i> <i>let smth out on hire (to hire out smth)</i>	1) дозволяти; 2) здавати в оренду; підводити, ставити у незручне становище; давати щось напрокат;
<i>letter</i> <i>covering letter</i> <i>registered letter</i> <i>letter of credit</i>	1) літера; 2) лист; 3) документ; супроводжуючий лист; зареєстрований лист; акредитив;
<i>levy</i> [ˈlevi]	стягувати податки; оподатковувати;
<i>liabilities</i> <i>liabilities (obligations, commitment)</i> <i>under the contract</i>	1) відповідальність; 2) необхідність; 3) зобов'язання; 4) борги; 5) пасиви; обов'язки сторін за контрактом;
<i>liable</i> <i>be liable</i> <i>be liable for</i> <i>be liable to duty / duty free</i>	1) відповідальний; 2) зобов'язаний; нести юридичну відповідальність; бути відповідальним за; підлягає оподаткуванню/не підлягає ... ;
<i>licence/license (US)</i> <i>licencor</i> <i>licensee</i>	ліцензія; ліцензіар (власник ліцензії); ліцензіат (покупець ліцензії);
<i>limit</i> <i>limit price</i>	1) межа; ліміт; 2) обмежувати; лімітна ціна;
<i>line</i>  <i>line chain of command</i> <i>line of credit</i> <i>line position</i>	1) лінія; 2) особливість, риса; 3) рід діяльності; заняття, спеціальність, фах; лінійна структура підпорядкування; кредитний ліміт; лінійна посада;
<i>list</i> <i>list price</i>	1) список; 2) реєстр; ціна за прейскурантом;
<i>load (cargo)</i> <i>load into/onto</i> <i>loading</i>	1) вантаж; 2) вантажити; вантажити на ... ; завантаження;
<i>loan</i> <i>mortgage loans</i>	позика; позика під нерухомість;
<i>location</i>	місце розташування;
<i>loss</i> <i>offset losses</i>	1) шкода; 2) збиток; 3) втрата; компенсувати збитки;
<i>loyal</i>	вірний, відданий;
<b>M</b>	
<i>mail</i> <i>junk mail</i> <i>mail-order house</i> <i>by return (of) mail</i>	1) пошта; 2) посилати поштою; рекламні матеріали, що розповсюджуються через пошту; посилторг; звотною поштою;
<i>maintain</i> <i>maintenance</i>	підтримувати; 1) підтримка; 2) догляд; 3) експлуатація;
<i>make</i>  <i>make a career (in smth)</i> <i>make a claim</i>	1) робити; 2) складати; 3) здійснювати; 4) заробляти; 5) укладати; 6) визначати; 7) призначати (на посаду); робити кар'єру (у чомусь);

<i>make a loan (to smb)</i> <i>make a profit on the sale</i> <i>make an appointment (with smb)</i> <i>make calculations (amendments)</i> <i>make decisions</i> <i>make more precise/exact/accurate (to specify, to define more exactly/precisely/accurately)</i>	<i>пред'являти претензію;</i> <i>давати позику (комусь);</i> <i>отримати прибуток у процесі продажу;</i> <i>призначити ділову зустріч (з кимось);</i> <i>робити перерахунки (поправки);</i> <i>приймати рішення;</i> <i>уточнювати;</i>
<i>management</i>  <i>management buy-in</i>  <i>management buy-out</i>  <i>managerial approach</i>	<i>1) керування, управління, менеджмент; 2) адміністрація, дирекція;</i> <i>купівля менеджерами контрольного пакету акцій іншої компанії;</i> <i>купівля менеджерами контрольного пакету акцій своєї компанії;</i> <i>керівний підхід;</i>
<i>manual</i>	<i>1) підручник; 2) статут; 3) ручний;</i>
<i>manufacture</i> <i>manufacturer</i> <i>manufacturing</i>	<i>виробляти;</i> <i>виробник, постачальник;</i> <i>виробництво;</i>
<i>margin</i>	<i>1) різниця; залишок; 2) гарантійний внесок; 4) додаткова сума;</i>
<i>market</i> <i>fair market</i> <i>market hurdles</i> <i>saturated market</i> <i>target market</i>	<i>1) ринок; 2) продавати;</i> <i>сприятливі ринкові умови;</i> <i>ринкові бар'єри;</i> <i>насичений ринок;</i> <i>цільовий ринок;</i>
<i>measure</i>	<i>вимірювати;</i>
<i>meet</i>  <i>meet (satisfy) a claim</i> <i>meet the deadline</i> <i>meet the requirements</i> <i>meet the request</i>	<i>1) бачитися; 2) збиратися; 3) задовольняти (щось), відповідати (чомусь); 4) оплачувати;</i> <i>задовольняти претензію;</i> <i>вкластися в строк;</i> <i>задовольняти потреби; відповідати вимогам;</i> <i>задовольняти прохання;</i>
<i>merchandise</i> <i>merchandising counseling</i> <i>merchant wholesaler</i>	<i>товари;</i> <i>консультація щодо асортименту товарів;</i> <i>оптовий покупець;</i>
<i>minor</i> <i>be of minor importance</i>	<i>незначний;</i> <i>мати другорядне значення;</i>
<i>misdirection</i>	<i>відправка товару за невірною адресою;</i>
<i>monetary</i> ['mʌnɪtəri] <i>monetary policy</i> <i>monetary gift</i> <i>International Monetary Fund (IMF)</i>	<i>1) монетний; 2) грошовий; 3) валютний;</i> <i>фінансово-кредитна політика;</i> <i>грошова пожертва;</i> <i>Міжнародний Валютний Фонд (МВФ);</i>
<i>money</i> <i>stash money</i>	<i>гроші;</i> <i>вкладати гроші;</i>
<i>mount</i>	<i>1) встановлювати; 2) монтувати;</i>
<i>movement</i> <i>chain movement</i>	<i>1) рух, пересування; 2) розвиток дії; 3) зміна;</i> <i>рух до об'єднання;</i>
<i>multibuys</i>	<i>купівля кількох однотипних речей;</i>
<i>mutual</i> <i>mutually</i> <i>be mutually agreed</i>	<i>взаємний;</i> <i>взаємно;</i> <i>за взаємною згодою;</i>

<b>N</b>	
<i>need</i> <i>need a lawyer</i> <i>be in (urgent) need of smth</i>	1) потребувати; 2) заслуговувати; потребувати юриста; (терміново) потребувати щось;
<i>negotiate</i> <i>negotiable</i> <i>carry (conduct) negotiations</i> <i>negotiate purchases or sales</i> <i>negotiation group</i> <i>sole negotiator</i>	1) домовлятися; вести переговори (про <b>for</b> ); 2) переборювати; те, що може бути перепроданим, перекупленим; вести переговори; вести переговори з приводу купівлі або продажу; комітет з переговорів; єдина особа, яка веде переговори;
<i>net</i> <i>net assets</i> <i>net income</i> <i>net liability</i>  <i>net loss</i> <i>net pay</i> <i>net worth</i>	чистий, нетто; вартість майна з вирахуванням зобов'язань; чистий прибуток (амер. прибуток, який оподатковується); чисте зобов'язання; чиста втрата; оплата без вирахувань; вартість майна з вирахуванням зобов'язань;
<i>note</i>  <i>promissory note</i> <i>Release Note for Shipment</i>	1) нотатки; 2) записка; 3) накладна, вексель, банкнот; 4) (боргова) розписка; простий вексель; повідомлення про готовність до відправлення;
<i>null</i> <i>null and void</i>	недійсний; той, що втратив силу;
<b>O</b>	
<i>obligation</i> <i>without obligation</i> <i>oblige</i> <i>be obliged (to)</i>	зобов'язання; без зобов'язань; зобов'язувати; бути вдячним;
<i>observe</i> <i>observation</i>	1) помічати; бачити; 2) притримуватись; зауваження;
<i>obstacle</i>	перепона, перешкода;
<i>obstruct</i>	завадити;
<i>obtain</i>	одержувати, здобувати;
<i>obviously</i>	очевидно;
<i>official</i>	офіційний;
<i>omission</i> <i>omit</i> <i>omit to do (doing)</i>	пропуск; 1) пропускати; 2) випускати; 3) опускали; не зробити;
<i>operation</i> <i>put into operation</i>	1) робота; 2) дія; 3) експлуатація; вводити в дію;
<i>opportunity</i> <i>lose an opportunity</i> <i>seize one's opportunity (chance);</i> <i>take an opportunity</i> <i>have the opportunity of doing smth</i>	1) шанс (можливість); 2) зручна нагода; втратити шанс (можливість); скористатися можливістю; мати можливість зробити що-н.;
<i>oppose</i>	оскаржити;
<i>option</i> <i>at (in) our (your) option</i>	вибір, право вибору; на (ваш) розгляд;
<i>order</i>  <i>online ordering</i>	1) наказувати; 2) відсилати; 3) замовляти; 4) замовлення; 5) наказ; 6) ордер; 7) порядок; замовлення товарів через комп'ютерну мережу;

<i>against (on) Order No. cash with order by order for order's sake</i>	замовлення за №; готівкою при отриманні замовлення; за наказом; заради порядку;
<i>organization organization structure organizational chart</i>	організація; організаційна структура; організаційна схема;
<i>origin</i>	походження;
<i>outer</i>	зовнішній;
<i>outgrowth</i>	продукт, результат;
<i>outlet</i>	ринок збуту, торгівельна точка; торгівельне підприємство;
<i>output</i>	1) продукція; 2) об'єм виробництва; 3) випуск;
<i>outside outside the seller's control</i>	1) за межами; 2) зовнішня сторона; незалежний від продавця;
<i>overall</i>	повний;
<i>overlook smth</i>	1) не помітити, випустити щось із виду; 2) дивитися на щось зверху; 3) наглядати;
<i>overseas overseas transport</i>	заморський; морське перевезення;
<i>oversight through an oversight</i>	1) недогляд, помилка; 2) нагляд; через недогляд;
<i>overtime</i>	надурочний час;
<i>own</i>	1) власний; 2) власник;
<b>P</b>	
<i>pack packing cost of packing Packing List (Sheet)</i>	пакувати; упаковка; вартість упаковки; упаковочний лист;
<i>parcel by parcel post</i>	1) пакет; пачка; посылка; 2) партія (товару); поштовим відправленням;
<i>part partial owner part-payment spare and wear parts party</i>	1) частина; 2) участь; 3) значення; 4) група, фракція; співвласник; часткова оплата; запасні та зношуючі деталі; юридична сторона
<i>particular</i>	1) подробиця; 2) деталь; 3) особливий; 4) спеціальний;
<i>pay pay a debt (to smb) pay at sight pay cash pay check pay dividends pay in kind pay for smth pay on demand pay out pay to order payable payee payment</i>	1) платити; 2) звертати увагу; сплатити борг (комусь); сплатити за пред'явленням; платити готівкою; платіжний чек; сплачувати дивіденди; сплатити натурою; платити за що-н.; сплатити за першою вимогою; сплачувати; сплатити за наказом; підлягає оплаті; одержувач платежів; оплата;

<i>guarantee of payment</i> <i>payment by results</i> <i>payment in advance, prepayment</i> <i>payment of expenses</i> <i>point-of-sale payments</i> <i>progress payment</i> <i>system of payment (mode of payment, manner of payment)</i>	гарантія платежу; оплата по результатам; попередня оплата; оплата витрат; платежі, що здійснюються в розрахункових пунктах; поетапна оплата; спосіб оплати;
<i>penalty</i> <i>have a right to claim a penalty</i>	1) покарання; 2) штраф; пеня; мати право вимагати пеню;
<i>per capita (per head)</i> <i>per capita consumption</i> <i>per unit</i> <i>per hour</i> <i>per cent (percent)</i>	на людину (на душу населення); споживання на душу населення; за одиницю; погодинно; відсоток (процент);
<i>peril</i>	1) небезпека; 2) ризик;
<i>pile up</i>	накопичувати, збільшувати;
<i>pilferage</i>	розкрадання;
<i>place</i> <i>place an order with smb</i>	1) місце; 2) положення; 3) посада; 4) розміщувати; 5) робити замовлення; розміщувати замовлення у кого-н.;
<i>plane</i> <i>jet plane</i>	літак; реактивний літак;
<i>pledge</i> <i>pledge goods with a bank</i>	закласти; покласти товар під заклад у банк;
<i>policy</i> <i>policy of insurance (insurance policy)</i>	1) політика; 2) поліс; страховий поліс;
<i>pool</i>	об'єднання;
<i>portable</i>	портативний;
<i>possession</i>	1) володіння; 2) власність; 3) майно;
<i>precious</i>	дорогоцінний, коштовний;
<i>predict</i>	передбачати;
<i>premises</i>	приміщення;
<i>premium</i>	страхові внески;
<i>prepare</i> <i>preparation of payrolls</i>	1) готувати; 2) підготовляти; підготовка відомостей (звітів)
<i>pressure</i> <i>work under pressure</i> <i>pressure of work</i>	1) тиск; 2) вплив; 3) скрутні обставини; працювати під тиском; завантаженість терміновою роботою;
<i>prevent</i>	1) запобігати 2) зупиняти;
<i>price</i> <i>asking price</i> <i>attractive price</i> <i>cut price</i> <i>equilibrium price</i> <i>off-even pricing</i>  <i>acceptable price</i> <i>best price</i> <i>competitive prices</i> <i>cost price</i> <i>cut price</i> <i>equilibrium price</i>	ціна; перша ціна; приваблива ціна; ціна із значною знижкою; рівноцінна ціна; ціна, яка не досягає до круглої цифри, але стимулює бажання у покупця купити цю річ; розумна ціна; найнижча ціна; конкурентноспроможні ціни; собівартість; ціна із значною знижкою; рівноцінна ціна;

<i>final price</i> <i>price competition</i> <i>price de-emphasis</i>	кінцева ціна; конкуренція у ціноутворенні; спроба продажу товару не за рахунок низької ціни, а за рахунок інших факторів;
<i>price emphasis</i> <i>price leader</i>	продаж товару за рахунок низької ціни; виробник (встановлює найнижчу ціну на певну продукцію);
<i>price sensitive item</i> <i>pricing</i> <i>pursue unsound price policies</i> <i>pursue unsound price policies</i> <i>reasonable price</i> <i>unreasonable price</i>	товар, рівень продажу якого залежить від ціни; калькуляція цін; вести нерозумну ціноутворюючу політику; ціна, що пропонується; розумна ціна; нерозумна ціна;
<i>prime-rate</i>	найменший процент з позики (встановлений в певний час у певному місці);
<i>principal</i>	1) голова, начальник; 2) директор; 3) основний; 4) провідний; 5) основна сума;
<i>procedure</i>	процедура;
<i>proceeds</i>	pl. 1) сума; 2) виручка;
<i>process</i>	1) обробляти; 2) переробляти;
<i>producer</i> <i>large scale producer</i>	виробник; крупний виробник;
<i>product</i> [ˈprɒdʌkt] <i>product planning</i> <i>production and consumption</i> <i>production costs</i> <i>production input</i> <i>mass production</i> <i>means of production</i> <i>mode of production</i>	1) продукція, продукт, виріб; 2) результат, наслідок; розробка нової продукції; виробництво та споживання; виробничі витрати, собівартість; виробничі ресурси (затрати на виробництво); масове виробництво; засоби виробництва; спосіб виробництва;
<i>profit</i> <i>profitability</i> <i>anticipated profit</i>	прибуток; прибутковість; запланований прибуток;
<i>prohibit</i>	забороняти;
<i>proof</i> <i>final proof of quality</i>	доказ; підтвердження якості;
<i>property</i>	власність;
<i>prospect</i>	1) перспектива; 2) проспект; 3) публікація;
<i>prosperity</i>	розквіт;
<i>provide</i> <i>provide channels</i> <i>provide data</i> <i>provided (that)</i> <i>provision</i> <i>provisional</i>	1) постачати; 2) надавати; 3) забезпечувати; забезпечувати системою збуту; забезпечувати відомості; при умові, що; у тому випадку, (якщо); 1) умова; 2) положення; попередній;
<i>proximo</i> <i>on the 2<sup>nd</sup> proximo</i>	наступного місяця; 2 числа наступного місяця;
<i>public</i> <i>public procurement</i> <i>publicity</i> <i>in public</i> <i>publicity</i>	1) суспільний; громадський; 2) народний; державна закупівля; пропаганда; відкрито; публічно; реклама;
<i>punitive</i> [ˈpjuːnɪtɪv]	каральний;

<i>punitive measure</i>	каральний захід;
<i>purchase</i>	1) купівля; 2) покупка; 3) вартість; 4) перевага; 5) точка опори; 6) купувати;
<i>purchase order (p.o.)</i>	замовлення на купівлю;
<i>purchasing power</i>	купівельна спроможність;
<i>purchaser</i>	покупець;
<i>put</i>	1) додавати; 2) приводити; 3) оцінювати; 4) пропонувати; 5) призначати;
<i>put a visa on a passport</i>	поставити візу у паспорт;
<i>put an amount of money</i>	вкласти гроші;
<i>put data</i>	закладати дані (відомості);
<i>put policies into effect quickly</i>	швидко досягти хороших результатів;
<i>put into port</i>	входити в порт;
<i>put forward a claim</i>	пред'явити претензію;
<i>put forward a quotation</i>	пред'явити пропозицію;
<b>Q</b>	
<i>quota</i>	квота, норма;
<i>quote</i>	визначення ціни;
<i>quote (a price)</i>	призначати (ціну, умови);
<i>quotation</i>	1) котировка; 2) ціна; 3) курс; 4) пропозиція;
<b>R</b>	
<i>ransom</i>	викуп;
<i>rate</i>	1) розмір; 2) норма; 3) ставка; 4) курс;
<i>basis rate</i>	базисна ставка;
<i>rate of exchange</i>	валютний курс;
<i>rating</i>	1) потужність; 2) продуктивність;
<i>ratio</i>	1) коефіцієнт; 2) раціон;
<i>ratio analysis</i>	аналіз коефіцієнтів;
<i>Return on Investment Ratio</i>	коефіцієнт повернення інвестицій;
<i>receipt</i>	1) отримання; 2) розписка; 3) квитанція; 4) отримувати;
<i>recession</i>	рецесія, спад;
<i>reciprocal</i>	взаємний;
<i>reciprocal trading</i>	взаємовигідна торгівля;
<i>record</i>	документ, запис, протокол;
<i>recruit</i>	комплектувати;
<i>recruitment</i>	набір штату;
<i>red-tape</i>	канцелярська робота;
<i>reduce</i>	знижувати;
<i>reduction</i>	зниження;
<i>reduction in the price</i>	зниження ціни;
<i>refer (smth to smb)</i>	1) передавати (щось на розгляд когось); 2) посилатися (на когось (щось));
<i>referrals, reference</i>	посилання;
<i>with reference to</i>	посилаючись на;
<i>refuse</i>	1) відмовлятися; 2) відкидати; 3) заперечувати;
<i>refuse to specialize their productive efforts</i>	відмовляються від спеціалізації в галузі виробництва;
<i>refund</i>	повертати; відшкодовувати (грошові суми);
<i>register</i>	1) реєструвати; 2) показувати; 3)
<i>register a company</i>	запам'ятовувати; зареєструвати компанію;



<i>regulations</i>	<i>правила;</i>
<i>reimburse</i> <i>reimbursement</i>	<i>відшкодувати, оплачувати, повертати;</i> <i>відшкодування;</i>
<i>reject</i> <i>reject (to decline) a claim (an offer, a proposal)</i> <i>rejection</i> <i>reject the goods</i>	<i>1) відхиляти; 2) бракувати; 3) відкидати;</i> <i>відхиляти претензію (пропозицію);</i>  <i>відмова;</i> <i>відмовитись від товару;</i>
<i>relation</i> <i>relationship</i> <i>in relation to</i> <i>trading relations</i>	<i>зв'язок;</i> <i>взаємовідносини;</i> <i>відносно;</i> <i>торгові зв'язки;</i>
<i>rely (on smb, smth)</i>	<i>покладатися (на щось, когось);</i>
<i>remedy</i> <i>remedy the defects</i>	<i>виправляти;</i> <i>виправити дефекти;</i>
<i>remember</i> <i>Remember me Mr. P.</i>	<i>1) пам'ятати; 2) згадувати;</i> <i>Передайте від мене вітання Містеру П.;</i>
<i>remind</i> <i>remind smb of smth</i> <i>reminder</i>	<i>нагадувати;</i> <i>нагадувати комусь про щось;</i> <i>нагадування;</i>
<i>remit</i> <i>remittance</i>	<i>переказувати (гроші);</i> <i>переказ (грошей);</i>
<i>render</i> <i>render a service</i>	<i>1) платити; 2) подавати; 3) надавати; 4)</i> <i>відтворювати;</i> <i>надавати послугу;</i>
<i>rent</i>	<i>рента, орендна плата, прибуток з нерухомості;</i>
<i>repay</i>	<i>повертати борг;</i>
<i>replace</i> <i>replacement</i> <i>replacement parts</i>	<i>1) замінювати; 2) згадувати;</i> <i>заміна;</i> <i>частини для заміни;</i>
<i>replication</i>	<i>копіювання (досвіду);</i>
<i>reply</i> <i>in reply to</i>	<i>відповідь; 2) відповідати (на - to);</i> <i>у відповідь на;</i>
<i>report</i> <i>turn in the report</i> <i>report of survey</i>	<i>звіт;</i> <i>здавати звіт;</i> <i>акт перевірки;</i>
<i>request</i> <i>in accordance with your request (as requested (by you))</i>	<i>1) прохання; 2) просити;</i> <i>згідно Вашого прохання;</i>
<i>require</i> <i>required</i> <i>requirement</i> <i>meet the requirements</i>	<i>1) вимагати; 2) потребувати;</i> <i>необхідний;</i> <i>1) вимога; 2) потреба;</i> <i>задовольнити (відповідати) вимогам;</i>
<i>reserve</i> <i>I have a room reserved ...</i> <i>reserve the right</i>	<i>1) зберігати; 2) замовляти, резервувати; 3)</i> <i>призначати;</i> <i>На моє ім'я замовлено номер (у готелі) ...;</i> <i>1) зберігати за собою право; 2) призначати;</i>
<i>response</i> <i>in response to</i> <i>responsible</i> <i>responsibility</i> <i>be responsible for all business debts</i> <i>accept responsibility</i>	<i>відповідь;</i> <i>у відповідь на ;</i> <i>відповідальний;</i> <i>відповідальність;</i> <i>бути відповідальним за всі виробничі борги;</i> <i>брати на себе відповідальність;</i>
<i>restrict</i>	<i>обмежувати;</i>

<i>restriction (restraint)</i> <i>driving restrictions</i>	обмеження; обмеження автомобільного руху;
<i>retailer</i> <i>single line retailer</i>	крамар; торговець (той, що продає який-небудь один товар);
<i>revenue</i> [ˈrɪvɪnju:]	прибуток;
<i>risk</i> <i>foreign-exchange risk</i> <i>incur risk</i> <i>justify a risk</i>	ризик; валютний ризик; зазнати ризику; виправдати ризик;
<i>royalty</i>	ліцензійний платіж, роялті;
<i>body</i>  <i>ruling body</i>	1) тіло; 2) основна частина; 3) юридична особа; корпорація, організація; керівний орган;
<i>run</i>  <i>run a risk</i> <i>run fast</i>	1) бігти; 2) діяти; 3) бути чинним; 4) брати участь; 5) заборгувати; 6) долати перешкоду; ризикувати; йти швидко (про поїзди, автобуси);
<b>S</b>	
<i>sale</i> <i>inhibit the sale</i>	торгівля; заважати торгівлі;
<i>sale</i> <i>consignment sales</i> <i>sales trainee</i>	1) збут; 2) торгівля; продаж товарів за дорученням за комісійну винагороду; торговий стажер;
<i>satellite</i> <i>satellite communication</i>	1) супутник; 2) прихильник; супутниковий зв'язок;
<i>save</i>	економити;
<i>schedule</i>	1) розробляти план; 2) розклад;
<i>security</i>  <i>securitization of credit cards debts</i>	1) безпека; 2) охорона; 3) забезпечення, гарантія; 4) упевненість; 5) порука; гарантування боргів по кредитних картках;
<i>self-sufficient</i>	самозабезпечений;
<i>sell</i> <i>sell abroad</i>	1) продавати; 2) рекламувати; продавати за кордон;
<i>service</i> <i>extra services</i> <i>service and maintenance</i>	1) праця, робота; 2) послуга; 3) сервіс; 4) експлуатація; додаткові послуги; експлуатація та обслуговування;
<i>set</i>  <i>set objectives</i> <i>set oneself a task</i> <i>set prices (to charge prices)</i>	1) ставити, розміщувати; 2) подавати (приклад); 3) набар, комплект; 4) установка; ставити мету; поставити завдання; встановлювати ціни;
<i>settle</i> <i>settle a debt (with smb)</i> <i>settlement</i> <i>settle the matter</i>	1) поселятися; 2) обґрунтовувати; 3) вирішувати; виплатити борг (комусь); 1) поселення; 2) обґрунтування, урегулювання; владнати питання;
<i>share</i>  <i>share capital</i>	Noun 1) частка; 2) акція, пай; Verb 1) ділити; 2) брати участь; 3) поділяти (думку); акціонерний капітал;
<i>shifting</i>	1) перенос; 2) перестановка;

<i>ship</i> <i>shipment (consignment)</i> <i>shipping</i> <i>shipping documents</i> <i>shipping specification</i> <i>shipowner</i> <i>shipping agent</i>	1) завантажувати на корабель; 2) перевозити (відправляти) вантаж будь-яким видом транспорту; 1) вантаж (партія товару); 2) завантаження, відвантаження (не вживається означений артикль); транспортування; документація відвантаження; специфікація відвантаження; власник судна; експедитор;
<i>shop</i> <i>shopping centre</i> <i>shopping guide</i>	1) крамниця; 2) цех; 3) професія; 4) скуповуватися; торгівельний центр; довідник магазинів;
<i>shortage</i> <i>shortage (of smth)</i>	1) дефіцит; 2) нестача, брак (чогось); 3) недолік; недостача (чогось);
<i>short-delivery (short-shipment)</i>	недопоставка, неповна поставка;
<i>sight</i>  <i>at sight</i>	Noun 1) зір; 2) погляд; 3) вигляд; 4) поле зору; Verb 1) побачити; 2) спостерігати; на пред'явника;
<i>simplify</i>	спрощувати;
<i>single</i> <i>single copies of a catalogue</i> <i>(brochure etc)</i>	1) один, єдиний; 2) суцільний, цілий; по одному екземпляру каталогу (брошури та ін.);
<i>spare</i> <i>spare parts (spares)</i>	запасний; запасні частини;
<i>specification</i>	1) специфікація; 2) технічні умови; 3) уточнення;
<i>specimen</i> <i>specimen letters</i>	зразок; зразки листів;
<i>staff (personnel)</i> <i>staffing</i> <i>temporary or permanent staff</i>	штат; підбір та розташування кадрів; постійний або тимчасовий штат;
<i>stample</i>	перевіряти;
<i>standard</i> <i>standard of living</i> <i>Government standard</i> <i>standard form of a contract</i>	1) стандарт; 2) норма; 3) грошова система; життєвий рівень; державний стандарт; типовий контраст;
<i>standby</i> <i>standby reserve</i>	1) надійний; 2) запасний; резервний запас;
<i>start</i> <i>start own business</i> <i>start with especially low prices</i> <i>starting</i> <i>starting equipment</i>	1) починати; 2) стартувати; розпочати свою справу; починати з особливо низьких цін; 1) пусковий; 2) початковий; пусковий пристрій;
<i>state</i> <i>as stated</i> <i>statement</i> <i>statement of account</i> <i>profit and loss statement</i>	1) установлений; 2) призначений; 3) заявляти; 4) констатувати; як вказано; 1) звіт; 2) заява; 3) відомість; 4) специфікація; виписка із рахунку; звіт про прибутки та збитки;
<i>statute</i> ['stætju:t]	1) статут; 2) законодавчий акт;
<i>status</i> <i>financial status</i>	1) статус; 2) стан; фінансовий стан;
<i>steady</i>	стійкий, постійний;
<i>stock</i>	1) запас; 2) склад; 3) фонди; 4) акції;

<i>stock certificate</i> <i>stockbroker</i> <i>stock-in-trade</i> <i>in stock</i> <i>issue and sell stock</i> <i>joint stock company</i>	акція; біржовий маклер; 1) товарний запас; 2) залишок непроданих товарів; 1) у наявності, в асортименті; 2) на складі; випускати та продавати акції; акціонерна компанія;
<i>store</i>  <i>storage</i> <i>store of value</i>	1) запас; запаси; 2) універмаг; 3) крамниця; 4) склад; б) статок; 7) складувати; зберігати на складі; 1) зберігання; 2) склад, сховище; 1) засіб збереження; 2) засіб „збереження вартості” (як функція грошей)
<i>sublet</i>	передавати в найм;
<i>submit</i> <i>submission</i>	1) доводити; 2) твердити; 3) представляти (на розгляд); передача на розгляд;
<i>subsequent</i>	наступний;
<i>subsidiary</i> <i>free standing subsidiary</i>	помічник; незалежне дочірнє підприємство;
<i>substitute</i>	1) заміна; замітник; 2) замінити;
<i>sue</i> <i>be sued</i>	переслідувати судовим порядком; підпадати під розгляд карної справи;
<i>suffer</i>  <i>suffer losses (to suffer defeat)</i>	1) страждати; 2) дозволяти; 3) терпіти; 4) бути покараним; нести збитки;
<i>sufficiency</i> <i>subscribe self-sufficiency viewpoint</i> <i>sufficient</i>	1) статок; 2) здатність; уміння; дотримуватися точки зору самозабезпеченості; достатній;
<i>sum</i> <i>sum it up (summing it up)</i>	1) додавати; 2) підсумовувати; узагальнювати; підвести підсумки;
<i>supervise</i> <i>supervise daily management</i>	контролювати, завідувати; здійснювати постійне керівництво;
<i>supplement</i>	додаток; доповнення
<i>supply</i> <i>supplies</i> <i>supply and demand</i>	1) постачання; 2) попит; рл. запас; припаси; плата; попит та пропозиція;
<i>support</i> <i>on-going support</i>	підтримка; постійна підтримка;
<i>surplus</i>	надлишок;
<i>survive</i>	оглядати, досліджувати;
<i>swap</i> [swop] <i>swap (smth for smth)</i>	обмін; мінати (щось на щось);
<b>T</b>	
<i>take</i>  <i>take risks (to run a risk)</i> <i>take title to the goods</i> <i>take/assume responsibility</i>	1) оволодівати; 2) орендувати; 3) потребувати; 3) споживати; 4) їздити; 5) впливати; б) зазнати; ризикувати; купляти товар як власність; приймати (на себе) відповідальність;
<i>tangible</i> <i>tangible assets</i> <i>tangible item</i>	матеріальний; матеріальні активи; матеріальний предмет;
<i>tariff</i>	тариф, мито;

<i>task</i> <i>task in hand</i>	1) справа; 2) обов'язок; 3) мито; 1) розпочата робота; 2) найближче завдання;
<i>tax</i> <i>tax benefits</i> <i>tax cuts package</i> <i>tax rate</i> <i>tax relief</i> <i>tax revenue</i>  <i>taxable</i>	податок; пільги з оподаткування; пакет законів стосовно зменшення податків; норма податків; пом'якшення податків; прибуток за рахунок податкових надходжень; податкові надходження; підлягає оподаткуванню;
<i>tenant</i>	наймач, орендатор;
<i>tender</i>	1) пропозиція; тендер;
<i>term</i> <i>in terms of</i> <i>in terms of money</i> <i>long term view</i> <i>long-term investment</i> <i>long-term/short-term loan</i> <i>on the terms</i> <i>terms of sale</i> <i>terms of payment</i>	1) термін; 2) умова; з точки зору; у відношенні; у грошовому вираженні; довгостроковий; довгостроковий вклад; довгострокова (короткострокова) позика; на умовах; умови продажу; умови платежу;
<i>terminal</i> <i>terminus, termini</i>	1) термінал; 2) межа; 3) висновок; 4) кінець; кінцева зупинка;
<i>test</i> <i>test report</i> <i>test certificate</i> <i>running test</i> <i>service test</i>	1) випробування; 2) перевірка; 3) тест; 1) звіт про випробування; 2) протокол випробування; свідоцтво про випробування; поточне випробування; експлуатаційне випробування;
<i>threaten</i>	загрожувати;
<i>time</i> <i>time of delivery</i> <i>in due time</i>	1) час; 2) нагода; 3) мить; 4) раз; 5) термін; термін поставки; своєчасно;
<i>title</i>	1) назва; 2) звання; 3) право; право на власність; 4) титул;
<i>ticket</i> <i>open-date ticket</i> <i>return ticket</i>	білет; квиток; білет з відкритою датою; зворотний квиток;
<i>tie</i> <i>be tied in with the company product</i>	зв'язувати; мати відношення до кінцевого продукту;
<i>toll</i>	податок, оплата за послуги;
<i>total</i>	1) загальна кількість; 2) підсумок;
<i>trade</i> <i>free trade area</i> <i>predatory trading</i> <i>trade deficit</i> <i>trade duty</i> <i>trade surplus</i> <i>trade-in allowance</i>  <i>trade gap</i> <i>trademark</i> <i>trade price</i> <i>trade-union</i>	торгівля; зона вільної торгівлі; грабіжницька торгівля; торговельний дефіцит; торговельний податок; торговельний надлишок; сума грошей, сплачена за стару річ і включена у рахунок купівлі нової; дефіцит торговельного балансу; торгова (фабрична) марка; гуртова ціна; профспілка;

<i>trade-off</i>	альтернатива;
<i>traffic</i>	1) рух (транспорту); 2) торгівля (часто незаконна); 3) перевезення; 4) торговельні угоди;
<i>transaction</i>	банківська операція, угода;
<i>transfer</i> <i>transfer</i> <i>unilateral transfers</i>	Noun 1) перенесення; 2) переказ; Verb 1) переміщати; 2) переказувати (гроші); односторонні перекази;
<i>transit</i> <i>during (in) transit</i>	1) проходження; 2) перевезення; 3) зміна; 4) переміщення; 5) транзит; під час перевезення;
<i>transmission</i>	пересилка;
<i>treatment</i> <i>to put to a treatment</i>	1) ставлення; поводження; 2) лікування; догляд; 3) трактування; 4) обробка (чогось); піддавати обробці;
<i>trend</i>	тенденція, загальний напрямок;
<i>trial</i> <i>trial balance</i>	1) суд; 2) спроба; пробний баланс;
<i>triplicate</i> <i>in triplicate</i>	третій екземпляр; в трьох кеземплярах;
<i>turn</i> <i>in turn</i> <i>do not turn over</i>	1) обертання; 2) зміна напрямку; 3) черга; 4) послуга; 5) перегортати; 6) бути в обігу; 7) отримувати прибуток; по черзі; не кантувати (надпис на ящиках);
<b>U</b>	
<i>ultima</i> <i>ultimate</i>	1) лат. кінець слова; 2) остаточний; 1) останній; 2) крайній; 3) основний; 4) критичний; 5) максимальний; 6) остаточний;
<i>ultimatum</i>	1) заключне слово; 2) ультиматум;
<i>undercover</i>	1) таємний; 2) секретний; 3) прихований;
<i>undergo</i>	1) зазнавати; 2) зносити;
<i>undersign</i> <i>undersigned</i>	підписувати(ся); ніжчепідписаний;
<i>understand</i> <i>understanding</i>	1) розуміти; 2) припускати; 3) дізнаватися; 1) розуміння; 2) угода; 3) розумний;
<i>undertake</i> <i>undertaking</i>	1) починати; 2) ручатися; гарантувати; 3) зобов'язуватися; зобов'язання;
<i>underuse</i>	використовувати не на повну потужність;
<i>underwrite</i>	гарантувати розміщення (цінних паперів);
<i>unforeseen</i> <i>unforeseen circumstances</i> <i>unforeseen complications</i> <i>(difficulties)</i>	непередбачуваний; непередбачувані обставини; непередбачувані складнощі;
<i>unload (discharge)</i>	розвантажувати;
<i>upgrading</i>	підвищення кваліфікації;
<i>utility</i> <i>marginal utility</i>	1) корисність; 2) корисна річ; 3) комунальні споруди (послуги); межова корисність (додаткова корисність, яку отримують від споживання додаткової одиниці товарів або послуг);
<i>utilities</i>	комунальні підприємства;

<i>utilize</i> <i>utilization</i>	використовувати, утилізувати; використання;
<b>V</b>	
<i>valid</i> <i>be valid</i> <i>validity</i>	1) вагомий; 2) чинний; 3) дійовий; бути дійсним; термін дії;
<i>value</i> <i>face value</i> <i>value added tax (VAT)</i> <i>value of goods</i> <i>insurance value</i> <i>valued at</i>	1) вартість; 2) цінність; 3) оцінювати; номінальна вартість; податок на додану вартість (ПДВ); вартість товарів; застрахована вартість вантажу; вартістю;
<i>vary</i>  <i>vary from ... to</i> <i>vary in</i> <i>vary with</i>	1) змінюватися; 2) відрізнятися; 3) різноманітити; 4) коливатися; змінюватися, коливатися в межах від ... до; відрізнятися (за якоюсь ознакою); відрізнятися в залежності від; залежати від;
<i>velocity</i> <i>velocity of money</i>	швидкість; швидкість обігу грошей;
<i>venture</i>	ризикований захід, авантюра;
<i>vessel (merchant (motor) vessel MV)</i>	торгове (моторне) судно;
<i>vice-president (vice-president of marketing, vice-president of production)</i>	віце-президент (віце-президент із збуту, віце-президент з виробництва);
<i>visa</i> <i>entrance (entry) visa</i> <i>exit visa</i> <i>grant a visa</i>	віза; в'їзна віза; виїзна віза; надати візу;
<i>vote</i> <i>by a majority vote</i>	1) голосування; 2) виборче право; 3) вотум; більшістю голосів;
<b>W</b>	
<i>ware</i> <i>warehousing</i> <i>warehouseman</i>	1) виробу; 2) продукти виробництва; складування товарів; власник складу;
<i>wasteful</i>	марнотратний;
<i>way</i> <i>in the required way (properly, proper)</i> <i>way bill</i>	1) шлях; 2) метод; 3) стан, становище; певним чином; накладна;
<i>welfare</i>	добробут;
<i>well-grounded (justified)</i>	обґрунтований;
<i>wholesaling</i> <i>wholesaling unit</i>	гуртова торгівля; контора продажу гуртом;
<i>withdraw</i> <i>withdraw a claim</i> <i>withdraw credit</i> <i>withdraw money from a bank</i> <i>withdrawal</i>	1) відкликати; 2) відмовитися, взяти слова назад; відкликати (зняти) претензію; закрити кредит; взяти гроші з рахунку; скасування, анулювання;
<i>within</i>	у межах;
<i>worth, worthiness</i>	1) цінність; значення; 2) важливість; гідність; 3) ціна; вартість; 4) багатство; майно;
<i>write</i>	1) писати; 2) надсилати листа; 3) вводити

<i>writing</i> <i>in writing</i>	<i>інформацію; 4) страхувати (життя);</i> <i>1) записка; 2) почерк; 3) писання; 4) документ;</i> <i>у письмовому вигляді;</i>
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Англійсько-український словник синонімів –  
English-Ukrainian Vocabulary of Synonyms

<b>A</b>	
абсурд	<i>absurdity, nonsense</i>
аванс	<i>advance (payment), prepayment</i>
аварійний	<i>emergency, accident, alarm, critical condition</i>
аварія	<i>wreck, crash, accident, break-down</i>
авжеж	<i>certainly, of course</i>
авіація	<i>aviation, aircraft; (ЦИВІЛЬНА) civil aviation</i>
агент	<i>agent, factor</i>
агітація	<i>propaganda, agitation, election, campaign</i>
адвокат	<i>lawyer, attorney, barrister, advocate</i>
адже	<i>but, however, you see, you know</i>
академік	<i>academician, member of the Academy</i>
актуальний	<i>urgent, actual, vital question</i>
акуратний	<i>punctual, tidy, neat</i>
акція	<i>share, stock, stock certificate</i>
аналогічний	<i>analogous (to), similar</i>
анекдот	<i>joke, funny story</i>
анотація	<i>abstract, annotation, resume, summary</i>
антена	<i>aerial, antenna</i>
античний	<i>antique, ancient, classical</i>
антракт	<i>interval, intermission</i>
аптека	<i>chemist's (shop), drugstore</i>
аромат	<i>fragrance, perfume, aroma</i>
асортимент	<i>assortment, selection, choice</i>
<b>Б</b>	
бар'єр	<i>barrier, hurdle</i>
безліч	<i>a great number, multitude, a lot of, lots of</i>
безпека	<i>safety, security</i>
безпомилковий	<i>unerring, faultless</i>
безробітний	<i>unemployed, jobless, out-of-work</i>
бензин	<i>petrol, gasoline, gas</i>
бензин, пальне	<i>fuel (petrol, gas)</i>
берег	<i>shore, sea-shore, coast, bank, beach</i>
біль	<i>pain, ache, pang</i>
ближній	<i>near, neighbouring</i>
блиск	<i>lustre, brilliance, shine</i>
будівля	<i>building, construction</i>
букет	<i>bunch of flowers, nosegay, bouquet</i>
<b>В</b>	
важкий	<i>heavy, hard, difficult, serious</i>
важливий	<i>important, significant</i>
вакансія	<i>vacancy, opening position, post</i>
вбиральня	<i>lavatory, toilet, rest-room, dressing-room</i>
вважати	<i>think, consider, believe, guess</i>
ввічливий	<i>polite, civil</i>
великий	<i>big, large, great, prominent, important</i>
величезний	<i>huge, enormous, vast</i>
величина	<i>size, quantity, value</i>

<i>веселий</i>	<i>merry, gay</i>
<i>взаємний</i>	<i>mutual, reciprocal</i>
<i>вибирати</i>	<i>choose, pick out, select, elect</i>
<i>вивчати</i>	<i>study, learn, master</i>
<i>вивчення</i>	<i>study, investigation</i>
<i>вигляд</i>	<i>appearance, look, air</i>
<i>вигода</i>	<i>advantage, gain, profit</i>
<i>вид</i>	<i>kind, sort, form, set; (ЛІНГВ.) aspect; (БІОЛ.) species</i>
<i>визначення</i>	<i>determination, definition</i>
<i>виконувати</i>	<i>fulfil, effect, execute, carry out</i>
<i>використання</i>	<i>taking advantage, utilizing, utilization</i>
<i>використовувати</i>	<i>taking advantage of, profit from, use, make use (of), utilize</i>
<i>винагорода</i>	<i>remuneration, reward, recompense, pay, for a consideration, fee, decoration, prize</i>
<i>вирахувати</i>	<i>calculate, compute</i>
<i>вирішувати</i>	<i>decide, settle, solve, tackle</i>
<i>виробництво</i>	<i>production, manufacture</i>
<i>виروضувати</i>	<i>bring up, rear, raise, grow, train, form</i>
<i>витрата</i>	<i>expenditure, expense, outlay</i>
<i>відбуватися</i>	<i>happen, take place, occur</i>
<i>відділ кадрів</i>	<i>personal office, staff department, personnel department</i>
<i>відміняти, відмінити</i>	<i>(скасовувати) abolish, cancel; (закон) abrogate; (наказ) countermand</i>
<i>відмовлятися</i>	<i>refuse, decline, repudiate, give up, deprive</i>
<i>відпустка</i>	<i>holiday, vacation, leave,</i>
<i>відрізнати</i>	<i>distinguish, discern, differ</i>
<i>відсоток</i>	<i>per cent, (на капітал) interest</i>
<i>вірний</i>	<i>faithful, loyal, true, correct, right, reliable, sure, certain</i>
<i>вірш</i>	<i>poem, verse, rhyme</i>
<i>вітчизна</i>	<i>motherland, homeland, mother (native) country</i>
<i>влада</i>	<i>power, authority</i>
<i>властивий</i>	<i>peculiar, characteristic, inherent</i>
<i>влаштовувати</i>	<i>arrange, organise, establish, place, settle</i>
<i>впевнений</i>	<i>assured, sure, certain, confident</i>
<i>впертий</i>	<i>obstinate, stubborn, persistent, patient</i>
<b>Г</b>	
<i>гарний, вродливий</i>	<i>good, nice; (про погоду) fine; (настрій) shigh spirits; (про зовнішність) beautiful, lovely, pretty, good looking; (про дівчину) bonny; (про чоловіка) handsome</i>
<i>годинник</i>	<i>clock, watch, sun-dial, sand-glass</i>
<i>головний</i>	<i>chief, main, principal, head, leading</i>
<i>горе</i>	<i>grief, distress, sorrow, trouble, misfortune</i>
<i>господар</i>	<i>master, boss, manager, owner, proprietor, host, head, hostess, mistress</i>
<i>гостинець</i>	<i>present, gift</i>
<i>гра</i>	<i>play, game, acting, performance</i>
<i>грамотний</i>	<i>literate, grammatical, competent, skilful</i>
<i>графік</i>	<i>chart, graph, schedule, timetable</i>
<i>грошовий</i>	<i>monetary, money; (обіг) money circulation; (знак) banknote; (допомога) financial aid</i>

<b>Д</b>	
дзеркало	<i>looking glass, mirror</i>
дивитися	<i>look (at), gaze (at)</i>
дивний	<i>strange, curious, odd, queer, funny, fine, marvellous, wonderful</i>
діло	<i>affair, work, business</i>
діяти	<i>act, operate, work, function</i>
добувати	<i>manage to get, obtain, gain, extract, mine, get out of</i>
догляд	<i>care, attendance, supervision, surveillance</i>
доглядати	<i>keep an eye (on), look (after), take care (of)</i>
договір	<i>contract, agreement, treaty, pact, deal</i>
додатковий	<i>additional, supplementary, extra</i>
додаток	<i>addition, supplement, appendix(ices), object (gr.)</i>
дозволяти	<i>allow, permit, make it possible (for), enable</i>
доказ	<i>proof, evidence, argument</i>
докладний	<i>detailed, circumstantial</i>
допомога	<i>help, relief, assistance, aid</i>
досвідчений	<i>skilful, experienced</i>
досліджувати	<i>research, investigate; (вивчати) study; (країну) explore</i>
досягнення	<i>accomplishments, achievement</i>
другорядний	<i>minor, secondary</i>
думка	<i>thought, idea, intention, view, opinion</i>
<b>Ж</b>	
жвавий	<i>animated, lively, active, brisk, kittish, live</i>
житель	<i>inhabitant, resident, townsman, citizen, villager</i>
житло	<i>dwelling, home</i>
<b>З</b>	
забезпечення	<i>ensuring, securing, providing (with), provision (with)</i>
забезпечувати	<i>ensure, secure, provide (with)</i>
загальний	<i>universal, general, global, common; (про кількість, вартість) total; (страйк) general strike; (освіта) general education; (справа) common cause; (збори) common meeting</i>
законний	<i>legal, legitimate, lawful, allowable, warrant</i>
звичайний	<i>usual, ordinary, regular, familiar; (звичний) customary</i>
звільняти	<i>free, liberate, set free; (з рабства) emancipate; (з ув'язнення) discharge, release; (від податків, обов'язків) exempt, acquit; (приміщення) vacate, leave; (з посади) discharge, dismiss, fire, remit, release</i>
здатність	<i>ability; (придатність) suitability, fitness, sufficiency</i>
здібність	<i>ability; aptitude, capability</i>
здоровий	<i>healthy, sound, wholesome; (міцний) suitability, strapping, husky</i>
зміцнювати	<i>strengthen, fortify, consolidate</i>
змішувати	<i>mix (up), blend, confuse, muddle</i>
знати	<i>know, be aware (of), be acquainted (with)</i>
значення	<i>meaning, sense, significance, importance</i>
значний	<i>(великий) considerable; (значною мірою) to a significant degree; (важливий) important, significant, handsome</i>
зовнішній	<i>outward, exterior, external, outside, foreign</i>
зразок	<i>specimen, sample, model, example, pattern</i>
зрозуміти	<i>understand, comprehend, realise</i>
зруйнувати	<i>destroy, demolish, wreck</i>

зручний	<i>comfortable, handy, convenient, opportunity (moment)</i>
зустріти	<i>meet, come across, happen, encounter</i>
<b>I</b>	
інвентар	<i>inventory, stock, equipment (sport)</i>
інтерес	<i>interest, concern</i>
<b>Ī</b>	
їздити	<i>go, drive, ride, travel</i>
<b>K</b>	
кабінет	<i>office, study, consulting-room, surgery, cabinet</i>
канікули	<i>holidays, vacation, recess</i>
карта	<i>map, card, chart</i>
картина	<i>picture, painting, scene, film, illustration</i>
каса	<i>cashier's office, cash-desk, booking office, box-office, ticket-office, cash-register</i>
категорія	<i>category, class</i>
квитанція	<i>receipt, cheque (check), bill, account</i>
керувати	<i>lead, govern, rule, control, manage, operate, run</i>
кіно	<i>cinematography, cinema, movies, film</i>
кожний	<i>each, every, any</i>
компетентність	<i>competence, expertise, qualification</i>
країна	<i>country, land</i>
край	<i>land, region, territory, mother country</i>
крапка	<i>point, dot, full spot, period, (крапка з комою semi-colon)</i>
красивий	<i>beautiful, handsome, fine, pretty</i>
купляти	<i>buy, supply, provide (with), procure</i>
<b>L</b>	
ледачий	<i>lazy, idle, indolent</i>
література	<i>literature, fiction, technical publications</i>
<b>M</b>	
майбутній	<i>prospective, coming, possible, future</i>
майно	<i>property, asset, estate, goods</i>
майстер	<i>master, expert, foreman, skilled craftsman</i>
мало	<i>little, few, not enough</i>
мальовничий	<i>picturesque, colourful</i>
малюнок	<i>drawing, design, pattern, picture</i>
маля	<i>kiddie, baby, little one</i>
мандрівка	<i>journey, voyage, trip</i>
мета	<i>aim, purpose, goal, end, object</i>
мито	<i>tariff, customs duty</i>
місце	<i>place, spot, space, room, seat, post, berth</i>
міцний	<i>strong, firm, reliable, lasting, sound</i>
мода	<i>fashion, vogue</i>
моделювати	<i>design, model</i>
монтаж	<i>assembly, mounting, editing, erection</i>
монтувати	<i>assemble, mount, edit, erect</i>
можливість	<i>opportunity, possibility, chance, (Pl.) means, resources</i>

<b>Н</b>	
набридати	<i>bother, pester, bore</i>
навичка	<i>habit, skill</i>
навчальний	<i>educational, training, school year, academic year</i>
нагадувати	<i>remind (of/about), resemble, look like</i>
нагода	<i>opportunity, chance, occasion</i>
надійний	<i>standby; reliable, dependable; (перевірений) sure, effective</i>
наймати	<i>hire, engage, employ, recruit; (приміщення) rent</i>
наймач	<i>employer, tenant, lessee, leaseholder</i>
належний	<i>belonging (to), due, proper</i>
наполягати	<i>insist (on/upon), persist (in)</i>
напрямок	<i>direction; (думок) trend; (літературний) literary school</i>
народ	<i>people, nation</i>
насолада	<i>delight, pleasure, enjoyment</i>
наступний	<i>following, next, forthcoming</i>
неволя	<i>slavery, bondage, captivity</i>
недоречний	<i>inappropriate, out-of-place, irrelevant</i>
недостача	<i>deficiency, lack, shortage, deficit</i>
необхідний	<i>necessary, vivid, needed</i>
неправильний	<i>abnormal, irregular, wrong, erroneous, improper (fraction)</i>
нерівний	<i>uneven, rough, crooked, unsteady, lopsided</i>
ніжний	<i>tender, gentle, delicate</i>
новий	<i>new, modern, recent</i>
номер	<i>number, (знак) check, (авто) number-plate, (газети) issue, (частина) item, piece</i>
нудний	<i>dull, boring, tedious, tiresome</i>
<b>О</b>	
обачливий, обачний	<i>wary, circumspect, cautious, prudent</i>
обґрунтований	<i>well-founded, substantiated, well-grounded, justified</i>
оберт	<i>turn, revolution</i>
обертання	<i>revolving, rotation</i>
об'єднувати	<i>unite, consolidate, amalgamate, pool, rally, join (together), couple, link, connect, make contact, incorporate</i>
об'єднання	<i>concentration, unification; (союз) association, union, society, pool</i>
обман	<i>deception, trickery, fraud, (брехня) lies</i>
обмежений	<i>limited, finite; (про людину) narrow-minded</i>
обмін	<i>swap, exchange</i>
обов'язковий	<i>compulsory, obligatory</i>
обов'язок	<i>duty, obligation, liability, commitment</i>
обставина	<i>circumstances</i>
обстежувати	<i>investigate, inquire, examine</i>
обумовити	<i>stipulate, cause, call forth, determine</i>
одержувати	<i>receive, get, obtain, (одержання) receipt</i>
однаковий	<i>similar, identical, equal, the same</i>
одяг	<i>clothes, outward, outfits, garment</i>
ознака	<i>feature, characteristic, sign, indication, symptom</i>
означати	<i>mean, signify</i>
оплачувати	<i>pay, render</i>
оповідання	<i>story, tale</i>
опубліковувати	<i>put out, publish</i>
оранжерея	<i>conservatory, hot-house, greenhouse</i>

оренда (прокат)	<i>lease, rent, take on lease, grant on lease, hire</i>
основа	(НИЖНЯ ЧАСТИНА) <i>base, foot, bottom; basis(ses), principles, foundations, fundamentals</i> , (ТЕКСТ) <i>warp</i> , (ЛІНГВ.) <i>stem; backbone</i>
остаточний	<i>ultima, final</i>
оцінювати	<i>appreciate, assess, value, appraise, estimate, judge</i>
очевидний	<i>obvious, evident</i>
<b>П</b>	
падати	<i>fall, drop, tumble</i> , (перен.) <i>decline</i>
пакет	<i>package, bag</i>
певний	<i>confident, sure</i> , (вірогідний) <i>reliable</i> , (точно визначений) <i>appointed, definite</i> , (деякий) <i>certain</i>
первинний	<i>primary, initial</i> , (первісний) <i>primitive</i>
перебудова	<i>rebuilding, reconstruction, reorganization, reformation</i>
перевага	<i>advantage, preference</i>
перевезення	<i>transport, transportation, conveyance, transit</i>
перевірка	<i>checking, control, check-up, testing, examination, inspection</i>
перевіряти	<i>check, verify, examine, expect, test</i>
переговори	<i>negotiations, talks, treaty</i>
передавати	<i>pass, give</i> ; (вручати) <i>hand</i> ; (повідомляти) <i>report, tell</i> ; (відтворювати) <i>reproduce</i> ; (по радіо) <i>broadcast</i> ; (по телеб.) <i>televise, telecast, show</i> ; (гроші) <i>transmit</i>
передбачати	<i>foresee, predict, expert, anticipate</i>
передовий	<i>leading, foremost, advanced, progressive</i>
переказ	<i>retelling, paraphrase, rendering</i> , (гроші) <i>remittance, postal order</i>
переконувати	<i>try to convince, try to persuade</i>
перспектива	<i>perspective, view, prospects, outlook, prospect</i>
питання	<i>question, problem, issue, point, matter, query</i>
підводний	<i>submarine, undersea</i>
підготовка	<i>preparation, training</i> ; (запас знань) <i>schooling; education</i>
підписувати(ся)	<i>sign, undersign</i>
підприємець	<i>contractor, entrepreneur, businessman, manufacturer</i>
підприємство	<i>enterprise, agency, concern, factory, works</i>
підручник	<i>textbook, handbook, manual</i>
підстава	<i>evidence, ground, warrant, reason, grounds</i>
підставка	<i>stand, jack, seat, support, prop</i>
підсумковий	<i>total, final, concluding</i>
підтвердження	<i>confirmation, corroboration, acknowledgement, support</i>
підтримування	<i>encouragement, maintenance, supporting, take up</i>
пізнавальний	<i>educational, cognitive</i>
план	<i>plan, lay-out</i>
платити	<i>pay, render, repay</i>
плутати	<i>tangle, muddle up, mix up, confuse, take for</i>
пляма	<i>spot, stain, blot</i>
повага	<i>respect, deference, regard</i> ; (з повагою у листах) <i>yours truly</i>
поважати	<i>respect, esteem</i>
поведінка	<i>behaviour, demeanour, treatment, conduct</i>
повертати	<i>turn, change, return, give back, repay, refund</i>
повідомлення	<i>information, message, notification, advice, writ, communication, announcement, report, communiqué</i>
повінь	<i>flood, sheet, flow, inundation</i>
повний	<i>full, complete, overall, plenary</i>
погоджуватись	<i>agree, coordinate</i>

<i>податок</i>	<i>tax, due, imposition, toll duty, withholding tax</i>
<i>подвійний</i>	<i>binary, double, duplex, duplicate, twin, twofold</i>
<i>подібний</i>	<i>similar (to), like, such, of this kind, the same</i>
<i>позика</i>	<i>loan, debt</i>
<i>позичати</i>	<i>borrow, lend</i>
<i>позначка</i>	<i>note, mark(ing), tracer</i>
<i>показник</i>	<i>proof, indicator, index, exponent</i>
<i>показувати</i>	<i>show, demonstrate, perform, point, indicate, display, appear</i>
<i>покупець</i>	<i>customer, buyer, client, (pl.) trade, purchaser, prospect</i>
<i>положення</i>	<i>situation, location, position, status, state, condition, principle, regulations</i>
<i>помірний</i>	<i>moderate, modest, reasonable, temperature</i>
<i>помічник</i>	<i>subsidiary, deputy</i>
<i>поняття</i>	<i>concept, notion, idea, conception</i>
<i>попередній</i>	<i>former, preliminary, preceding, previous, advance</i>
<i>порада</i>	<i>advice, counsel, suggestion</i>
<i>порушення</i>	<i>breach, violation, infringement, disturbance</i>
<i>порядок</i>	<i>order, regime, rules, customs, agenda</i>
<i>посада</i>	<i>post, position, place</i>
<i>посередник</i>	<i>channel, mediator, intermediary, go-between, middleman</i>
<i>постачання</i>	<i>supply, furnish, cater (for), provide</i>
<i>постачати</i>	<i>supply, furnish, provide (with)</i>
<i>поступка</i>	<i>concession, yielding, cession</i>
<i>потребувати</i>	<i>need, require, be in need (of)</i>
<i>початок</i>	<i>beginning, outset, start, commencement</i>
<i>починати</i>	<i>begin, start, commence, undertake</i>
<i>правила</i>	<i>rule, principle, regulations, maxim, protocol, specification</i>
<i>представник</i>	<i>agent, exponent, type, representative (rep)</i>
<i>премія</i>	<i>bonus, prize, remuneration, reward</i>
<i>претендент</i>	<i>(на престол) claimant; (на посаду) applicant, candidate; (спорт) contester, challenger</i>
<i>прибуток</i>	<i>profit, income, revenue; (прибутки) gains</i>
<i>приєднувати</i>	<i>join, add, connect, attach</i>
<i>призначати</i>	<i>fix, set; (на посаду) appoint; (визначати, установлювати) allocate, assign</i>
<i>приймати</i>	<i>decide, accept, adopt</i>
<i>приміщення</i>	<i>building, house, living space, premises</i>
<i>приносити</i>	<i>bring, carry, fetch; (прибутки) yield, benefit</i>
<i>причина</i>	<i>cause; (хвороби) etiology; (підстава) reason; (поважна) good excuse</i>
<i>проводити</i>	<i>take, lead, pass (over), instil, put, carry through, get accepted, carry out, pursue, conduct, spend; (переговори) confer</i>
<i>продаж</i>	<i>sale, disposal, realise</i>
<i>продукція, продукт</i>	<i>product, outgrowth, output</i>
<i>проект, план</i>	<i>project, design, scheme, plan, draft</i>
<i>пропозиція</i>	<i>proposal, suggestion, motion, tender</i>
<i>просторий</i>	<i>roomy, spacious, extensive, wide</i>
<i>протокол</i>	<i>minutes; (допиту) transcript; (суд. засід.) record, protocol; (угода) protocol</i>
<i>професійний</i>	<i>professional; (осв.) vocational training; (спілка) trade union (labour union)</i>
<i>прохання</i>	<i>request, application, petition, suit</i>
<i>процедура</i>	<i>procedure, proceed</i>
<i>прямий</i>	<i>direct, straight, through</i>

пункт, стаття	<i>item, clause, point, paragraph</i>
<b>Р</b>	
радість	<i>joy, gladness, delight</i>
рахувати	<i>count, calculate, compute, consider, reckon</i>
рахунок	<i>calculation, account, bill, score, invoice</i>
реєстр	<i>list, log, roll, register, roster; (СЛОВНИКА) word-order</i>
реклама	<i>advertising, advertisement, promotion, publicity</i>
ремесло	<i>craft, trade, handicraft</i>
ретельний	<i>zealous, diligent, assiduous</i>
речі (особисте майно)	<i>things, belongings, paraphernalia</i>
ризик	<i>hazard, risk</i>
ринковий	<i>nundinal, market</i>
ринок	<i>market, market-place</i>
рівноцінний	<i>of equal value, tantamount</i>
різниця	<i>difference, margin</i>
різноманітний	<i>manifold, multiple, varied, various, diverse, miscellaneous</i>
робітник	<i>worker, workman, working man, employee, specialist; (кандидат на посаду) applicant, candidate</i>
робота	<i>operation, labour</i>
робочий досвід	<i>background, experience</i>
розвантажувати	<i>unload, discharge</i>
розвиток	<i>development, growth, progress</i>
розглядати	<i>look (at), scrutinize, regard (as), consider (to be)</i>
розквіт	<i>blossoming, prosperity, golden age</i>
розмір	<i>size, dimensions, rate, amount, extend, scale, measure</i>
розміщення	<i>placing, installation, accommodation, arrangement</i>
розміщувати	<i>put, place, accommodate, quarter</i>
розмова	<i>talk, converse, conversation, discourse</i>
розподіл	<i>distribution, allocation, assignment</i>
розподіляти	<i>distribute, allocate</i>
розуміти	<i>comprehend, realise, understand</i>
розумний	<i>clever, intelligent, understanding, sensible, reasonable, rational</i>
розчинний	<i>soluble, spirit, instant</i>
розширятися	<i>widen, expand, broaden, enlarge, increase</i>
<b>С</b>	
свобода	<i>freedom, liberty</i>
святий	<i>holy, saint, sacred</i>
свято	<i>holiday, a festive occasion, celebration; (реліг.) festival</i>
сильний	<i>strong; (потужний) powerful; (почуття) intense; (мороз) hard; (дощ, удар) heavy; (удар) bounce</i>
система	<i>system, frame, method, scheme; (конструкція) make; (числення) scale</i>
сільський	<i>village, country, rural</i>
сільськогосподарський	<i>agricultural, farm</i>
скасовувати	<i>abolish, cancel, abrogate, repeal</i>
складати	<i>draw up, make up</i>
складний	<i>compound, complex, composite, (заплутаний) intricate</i>
скромний	<i>modest, simple, frugal; (про посаду) humble</i>



словник	<i>dictionary, glossary, vocabulary</i>
смачний	<i>tasty, tasteful, good, delicious</i>
сорт	<i>grade, quality, brand, rate, kind, sort, variety</i>
союз	<i>alliance, union</i>
спадщина	<i>inheritance, legacy, heritage</i>
співробітництво	<i>cooperation, collaboration, work contributions</i>
спільний	<i>common, mutual, joint, combined</i>
споживач	<i>consumer, user, buyer, customer</i>
спокійний	<i>quiet, calm; (про людину, тон, бесіду) serene; (хар-р) placid, gentle, restful</i>
спонукати	<i>impel, induce, prompt</i>
спосіб	<i>way, method, mode; (засіб) means</i>
спостерігати	<i>observe, study, keep an eye (on), watch</i>
справа	<i>business, task, affair, deed, deal, act</i>
спритний	<i>agile, quick, dexterous, adroit, smart, ingenious, habile, knacky</i>
сприяти	<i>further, favour, promote, assist, foster</i>
спроба	<i>attempt, essay, endeavour</i>
ставлення	<i>attitude (to), treatment</i>
сталий	<i>constant, steady, stable, permanent, invariable</i>
старанний	<i>painstaking, dilligent, religious</i>
створювати	<i>charter, (створювати компанію) to form a company, to set up a company; (створювати ринок) build up a market</i>
стежити	<i>watch, follow; (цікавитись) keep up (with), keep an eye (on); see (to), look (after)</i>
стимул	<i>stimulus(li), incentive</i>
стійкий	<i>stable, steady, steadfast, durable, persistent</i>
страхування	<i>insurance, assurance, hedging</i>
стрибати	<i>jump, leap, spring, skip, hop, bounce, rebound</i>
стриманий	<i>reserved, restrained, demure, moderate, temperate</i>
суд	<i>(установа) court; (правосуддя) justice; (судовий розгляд) trial; (суд присяжних) jury</i>
сукня	<i>dress, frock</i>
сума	<i>sum; (загальна) total; amount, proceeds</i>
сумний	<i>sad, sorrowful</i>
суперечність	<i>contradictions, discrepancy</i>
супроводжувати	<i>follow, accompany, escort</i>
суттєвий	<i>essential, substantial, major, important</i>
сучасний	<i>contemporary (with), modern, up-today, present-day</i>
схильний	<i>inclined (to), disposed (to)</i>
схожий	<i>resembling, like, similar (to), alike</i>
<b>T</b>	
таємний	<i>secret; (прихований) clandestine, underhand, undercover; (загадковий) mysterious, enigmatic</i>
телеграма	<i>telegram, cable, wire</i>
термін	<i>date, term, time</i>
терміновий	<i>pressing, urgent, express</i>
терміново	<i>immediately, promptly, urgently, right</i>
техніка	<i>techniques, engineering, technology, equipment, machinery</i>
технічний	<i>technical, industrial, engineering</i>
тимчасовий	<i>temporary, provisional</i>
тип	<i>type, model, class, character, fellow</i>
типовий	<i>typical, characteristic, representative</i>

<i>товар</i>	<i>product, goods, wares, merchandise, commodity</i>
<i>товариство</i>	<i>association, society, company, partnership</i>
<i>тонкий</i>	<i>thin, slim, slender;</i> (ТКАНИНА) <i>fine;</i> (ВИТОНЧ.) <i>subtle, delicate;</i> (СЛУХ, ЗІР) <i>keen</i>
<i>торгівля</i>	<i>trade, commerce, traffic, sale,</i> (ВНУТР.) <i>home trade;</i> (ЗОВН.) <i>foreign trade</i>
<i>торговець</i>	<i>tradesman, sailor, merchant, shop-keeper, dealer, trader</i>
<i>торговельний</i>	<i>trade, commercial, merchant;</i> (МЕРЕЖА) <i>retail network</i>
<i>точний</i>	<i>exact, precise, accurate, punctual</i>
<i>тривалий</i>	<i>long, long-term, lasting, durable</i>
<i>тривалість</i>	<i>length, durability, duration</i>
<i>трудовий</i>	<i>working, labour;</i> (ТРУДОВА КНИЖКА) <i>employment record book;</i> (ТРУДОВЕ ЗАКОНОДАВСТВО) <i>employment legislation;</i> (СТАЖ) <i>working life</i>
<i>турбота</i>	<i>trouble, disturbance, care (for), concern (for), worry, anxiety</i>
<i>турбувати</i>	<i>trouble, disturb, bother;</i> (ХВИЛЮВАТИ) <i>worry, upset</i>
<b>У</b>	
<i>угода</i>	<i>agreement, contract, deal, compliance, conventions, arrangement, treaty</i>
<i>удосконалювати</i>	<i>perfect, improve</i>
<i>укладати</i>	(ДОГОВІР, УГОДУ) <i>conclude, redact;</i> (СЛОВНИК, КНИГУ) <i>compile</i>
<i>умова</i>	<i>condition, term, provision</i>
<i>умовний</i>	(ПРИЙНЯТИЙ) <i>conventional, conditional, fictitious;</i> (РЕЧЕННЯ) <i>conditional sentence;</i> (СПОСІБ ГРАМ.) <i>subjunctive mood</i>
<i>управління</i>	<i>operate, control, management, government, governing, ruling, administration</i>
<i>уряд</i>	<i>government, cabinet, parliament, administration</i>
<i>успіх</i>	<i>success, achievement, progress</i>
<i>установка</i>	<i>putting, setting, arranging, establishing, installation</i>
<i>устрій</i>	<i>system, order</i>
<i>ухвала</i>	<i>ruling, resolution, decision, decree</i>
<i>учасник</i>	<i>participant, member, competitor, contestant</i>
<i>учень</i>	<i>pupil, student, apprentice, disciple, follower</i>
<i>ушкодження</i>	<i>damage, inquiry, hurt</i>
<b>Ф</b>	
<i>фабрика</i>	<i>factory, mill</i>
<i>факультативний</i>	<i>optional, elective</i>
<i>фантазія</i>	<i>fantasy, fancy, imagination, dreams;</i> (ПРИМХА) <i>caprice, whim</i>
<i>фантастика</i>	(ЛІТЕРАТУРА) <i>fantasy;</i> (НАУКОВА ЛІТЕРАТУРА) <i>science fiction</i>
<i>фінанси</i>	<i>finances, cash, money</i>
<b>Х</b>	
<i>характеристика</i>	<i>reference, description, qualification, characteristics</i>
<i>хвастати</i>	<i>brag (of), boast (of)</i>
<b>Ц</b>	
<i>цивільний</i>	<i>civil, temporal</i>
<i>цифра</i>	<i>number;</i> (АРАБСЬКА, РИМСЬКА) <i>numeral;</i> (РОЗРАХУНОК) <i>figure</i>
<i>цікавий</i>	<i>interesting;</i> (ДОПИТЛИВИЙ) <i>curious</i>
<i>ціна</i>	<i>price;</i> (ВАРТІСТЬ) <i>cost;</i> (ПЕРЕН.) <i>worth, value</i>
<i>цукерка</i>	<i>candy, sweetmeats, sweets</i>

<b>Ч</b>	
час	<i>time, interval</i>
частина	<i>part, share, component, unit, chapter</i>
чайові	<i>tip, trifle</i>
чек	<i>cheque</i> (амер. <i>check</i> ), <i>receipt, bill, ticket, draft</i>
чемний (люб'язний)	<i>courteous, polite, civil</i>
чистий	<i>clean, neat, tidy</i> ; (без домішок) <i>pure; honest</i> ; (справжній) <i>mere, sheer; simple</i> ; (про прибуток) <i>net, clear</i> ; (чиста вага) <i>net weight</i>
чудовий	<i>wonderful, marvelous, magnificent, excellent, fine, splendid</i>
<b>Ш</b>	
швидкий	<i>quick, rapid, fast, swift</i>
швидкість	<i>speed, rate, velocity</i>
шифрувати	<i>encode, encipher, encrypt</i>
шлях	<i>road, way, route, track</i> , (напрям діяльності) <i>course</i>
штат (персонал)	<i>staff, personnel</i>
штраф	<i>fine, penalty, punishment</i>
штучний	(неприродний) <i>artificial, fictitious</i> ; (удаваний) <i>affected, artificia</i>
<b>Щ</b>	
щорічний (річний)	<i>annual, yearly</i>
<b>Ю</b>	
юридичний	<i>legal, juridical</i> ; (консультація) <i>legal advice office</i> ; (особа) <i>body corporate, entity</i> ; (факультет) <i>law faculty</i> ; (положення) <i>bylaws</i>

**Американський та британський англійський словник –  
American and British English Vocabulary**

<b>US:</b>	<b>GB:</b>	
<i>1<sup>st</sup> floor</i>	<b>ground floor</b>	<i>перший поверх</i>
<i>2<sup>nd</sup> floor</i>	<b>1<sup>st</sup> floor</b>	<i>другий поверх</i>
<i>3<sup>rd</sup> floor</i>	<b>2<sup>nd</sup> floor</b>	<i>третій поверх</i>
<i>administration</i>	<b>government in power</b>	<i>уряд</i>
<i>apartment</i>	<b>flat</b>	<i>квартира</i>
<i>around (ten)</i>	<b>about (ten)</b>	<i>біля (десяти)</i>
<i>attorney</i>	<b>lawyer</b>	<i>юрист</i>
<i>baggage</i>	<b>luggage</b>	<i>багаж</i>
<i>billion</i>	<b>milliard</b>	<i>мільярд</i>
<i>blue-chip investments</i>	<b>first-class investments</b>	<i>інвестиції першого класу</i>
<i>cab</i>	<b>taxi</b>	<i>таксі</i>
<i>call loan</i>	<b>short-term loan</b>	<i>короткострокова позика</i>
<i>checking account</i>	<b>current account</b>	<i>поточний рахунок</i>
<i>claim letter</i>	<b>letter of complaint</b>	<i>лист-рекламація (скарга)</i>
<i>collect on delivery</i>	<b>cash on delivery</b>	<i>оплата при доставці</i>
<i>common stock</i>	<b>ordinary share</b>	<i>звичайна акція</i>
<i>corporation</i>	<b>company</b>	<i>компанія</i>
<i>corporation law</i>	<b>company law</b>	<i>закон про компанії</i>
<i>downtown</i>	<b>city/town centre</b>	<i>центр міста</i>
<i>drugstore</i>	<b>chemist's</b>	<i>аптека</i>
<i>elevator</i>	<b>lift</b>	<i>ліфт</i>
<i>express man</i>	<b>carrier man</b>	<i>посильний</i>
<i>fall</i>	<b>autumn</b>	<i>осінь</i>
<i>freight not prepaid</i>	<b>carriage forward</b>	<i>без оплати перевезення</i>
<i>freight prepaid</i>	<b>carriage paid</b>	<i>з оплатою перевезення</i>
<i>freight train</i>	<b>goods train</b>	<i>товарний потяг</i>
<i>gas</i>	<b>petrol</b>	<i>пальне</i>
<i>governments bonds</i>	<b>governments securities</b>	<i>урядові цінні папери</i>
<i>highway</i>	<b>motorway</b>	<i>шосе</i>
<i>in good shape</i>	<b>in good condition</b>	<i>у хорошому стані</i>
<i>intersection</i>	<b>crossroad</b>	<i>перехрестя</i>
<i>investment bank</i>	<b>merchant bank</b>	<i>інвестиційний банк</i>
<i>law business</i>	<b>practice (law)</b>	<i>процесуальне право</i>
<i>living room</i>	<b>drawing room</b>	<i>зала</i>
<i>local taxes</i>	<b>rates</b>	<i>місцеві податки</i>
<i>long-distance bus</i>	<b>coach</b>	<i>міжміський автобус</i>
<i>mail</i>	<b>post</b>	<i>пошта</i>
<i>movies</i>	<b>cinema</b>	<i>кінофільм</i>
<i>operating costs</i>	<b>running expenses</b>	<i>поточні витрати</i>
<i>ordinance</i>	<b>by-law</b>	<i>постанова, указ</i>
<i>pants</i>	<b>trousers</b>	<i>штани</i>
<i>preferred stock</i>	<b>preference share</b>	<i>привілейована акція</i>
<i>president</i>	<b>chairman</b>	<i>президент (компанії)</i>
<i>pullman</i>	<b>sleeper</b>	<i>спальний вагон</i>
<i>railroad</i>	<b>railway</b>	<i>залізниця</i>
<i>right way</i>	<b>immediately</b>	<i>негайно</i>
<i>salesman, clerk</i>	<b>shop assistant</b>	<i>продавець</i>
<i>schedule</i>	<b>time-table</b>	<i>розклад</i>
<i>shipment</i>	<b>consignment</b>	<i>партія (товару)</i>

<i>soccer</i>	<b>football</b>	<i>футбол</i>
<i>stockholder</i>	<b>shareholder</b>	<i>акціонер</i>
<i>sturb</i>	<b>counterfoil</b>	<i>корінець (чеку)</i>
<i>subway</i>	<b>underground</b>	<i>метро</i>
<i>tag</i>	<b>label</b>	<i>етикетка</i>
<i>tender</i>	<b>offer</b>	<i>пропозиція</i>
<i>ticket office</i>	<b>booking office</b>	<i>каса</i>
<i>to be sick</i>	<b>to be ill</b>	<i>хворіти</i>
<i>to fix a meeting</i>	<b>to arrange a meeting</b>	<i>призначати зустріч</i>
<i>to operate a business</i>	<b>to run a business</b>	<i>займатися, (керувати) бізнесом</i>
<i>to pass up an offer</i>	<b>to decline an offer</b>	<i>відхиляти пропозицію</i>
<i>trial [trail] lawyer</i>	<b>advocate</b>	<i>адвокат</i>
<i>truck</i>	<b>lorry</b>	<i>вантажівка</i>
<i>trunk</i>	<b>boot</b>	<i>багажник</i>
<i>way back</i>	<b>some time ago</b>	<i>деякий час тому</i>

## 7.4. Список слів, близьких за звучанням, але різних за значенням

<i>accident</i> <i>incident</i>	<i>випадок; випадковість; нещасний випадок; аварія;</i> <i>випадок; інцидент; епізод;</i>
<i>affect</i> <i>effect</i>	<i>діяти; впливати; вражати;</i> <i>викликати; справляти; виконувати;</i>
<i>allusion</i> <i>illusion</i>	<i>згадка; посилання на щось;</i> <i>ілюзія; самообман;</i>
<i>attain</i> <i>obtain</i>	<i>домагатися; досягати;</i> <i>одержувати; здобувати;</i>
<i>benzene</i> <i>benzine</i>	<i>бензол;</i> <i>бензин;</i>
<i>carton</i> <i>cartoon</i>	<i>картон;</i> <i>карикатура; мультфільм;</i>
<i>civic</i> <i>civil</i>	<i>громадянський; що відноситься до міського управління;</i> <i>цивільний; державний;</i>
<i>complement</i> <i>compliment</i>	<i>доповнення; комплект;</i> <i>комплімент; поздоровлення;</i>
<i>conscious</i> <i>conscientious</i>	<i>свідомий;</i> <i>сумлінний; совісний; добросовісний;</i>
<i>continual</i> <i>continuous</i>	<i>що часто повторюється;</i> <i>безперервний; тривалий;</i>
<i>data</i> <i>date</i>	<i>дані; факти;</i> <i>дата; число;</i>
<i>deprecate</i> <i>depreciate</i>	<i>заперечувати; протестувати;</i> <i>принижувати; недооцінювати;</i>
<i>die</i> <i>dye</i>	<i>штамп; матриця;</i> <i>барвник; забарвлення;</i>
<i>dawn</i> <i>down</i>	<i>униз;</i> <i>світанок;</i>
<i>draught</i> <i>drought</i>	<i>тяга повітря;</i> <i>посуха;</i>
<i>economic</i> <i>economical</i>	<i>економічний;</i> <i>економний;</i>
<i>electric</i> <i>electrical</i>	<i>електричний;</i> <i>що відноситься до електрики;</i>
<i>fermentation</i> <i>fomentation</i>	<i>ферментація;</i> <i>припарка; підбурювання;</i>
<i>historic</i> <i>historical</i>	<i>історичний, що має історичне значення;</i> <i>історичний, що відноситься до історії;</i>
<i>human</i> <i>humane</i>	<i>людський;</i> <i>гуманний; людяний;</i>
<i>ingenious</i> <i>ingenuous</i>	<i>винахідливий; дотепний;</i> <i>щирий; прямий;</i>
<i>melt</i> <i>smelt</i>	<i>розтоплювати; танути;</i> <i>плавити (руду); топити (метал);</i>
<i>meter</i> <i>metre</i>	<i>лічильник;</i> <i>метр;</i>
<i>moral</i> <i>morale</i>	<i>моральний;</i> <i>моральний стан;</i>
<i>patrol</i> <i>petrol</i> <i>petrel</i>	<i>патруль;</i> <i>бензин; гас;</i> <i>буревісник;</i>

<i>persecute</i> <i>prosecute</i>	піддавати гонінню; переслідувати; звинувачувати; віддавати до суду;
<i>personal</i> <i>personnel</i>	особистий; персональний; персонал; особовий склад;
<i>police</i> <i>policy</i> <i>politics</i>	поліція; політика; курс; політичні події, переконання; політика (як наука);
<i>prescription</i> <i>proscription</i>	розпорядження; наказ; рецепт; вигнання; оголошення поза законом;
<i>principal</i> <i>principle</i>	головний; основний; директор; начальник; принцип; правило; складова частина (речовини);
<i>same</i> <i>some</i>	однаковий; кілька; якійсь;
<i>stationary</i> <i>stationery</i>	стаціонарний; нерухомий; канцелярське приладдя;
<i>strip</i> <i>stripe</i>	вузька смужка чого-небудь; смуга (землі); нашивка; смужка;
<i>temporally</i> <i>temporarily</i>	тимчасово; не завжди; на короткий час;
<i>translucent</i> <i>transparent</i>	що просвічується; прозорий; ясний;
<i>vacation</i> <i>vocation</i> <i>avocation</i>	канікули; професія; покликання; побічне заняття;
<i>vary</i> <i>very</i>	змінюватися; мінятися; міняти; дуже;

## 7.5. Список слів, близьких за формою до українських слів, але різних за значенням

<i>accurate</i>	точний (не акуратний)
<i>ammonia</i>	аміак (не амоній)
<i>ammunition</i>	боєприпаси (не амуніція)
<i>artist</i>	художник (не артист)
<i>billet</i>	приміщення для постою (не білет)
<i>brilliant</i>	блискучий (рідко: діамант)
<i>camera</i>	фотоапарат (рідко: камера)
<i>cartoon</i>	карикатура; мультфільм (не картон)
<i>clay</i>	глина (не клей)
<i>compositor</i>	складач (не композитор)
<i>concession</i>	поступка (рідко: концесія)
<i>conductor</i>	провідник; провід (рідко: кондуктор)
<i>contribution</i>	внесок (рідко: контрибуція)
<i>control</i>	управління; модуляція (рідко: контроль)
<i>data</i>	дані (не дата)
<i>decade</i>	десятиліття (не декада)
<i>decoration</i>	орден; прикраса (не декорація)
<i>delicate</i>	ніжний; тонкий (про механізм) (не делікатний)
<i>Dutch</i>	голландський (не датський)
<i>engineer</i>	машиніст (також - інженер)
<i>fabric</i>	фабрикат; виріб; структура (не фабрика)
<i>figure</i>	малюнок; цифра (рідко: фігура)
<i>gallant</i>	хоробрий; доблесний (рідко: галантний)
<i>genial</i>	добрий (не геніальний)
<i>honorary</i>	почесний (не гонорар)
<i>instruments</i>	вимірювальні прилади (рідко: інструменти)
<i>insult</i>	образа; прикрість; напад (не інсульт)
<i>intelligence</i>	розум; інтелект; розвідка (не інтелігенція)
<i>list</i>	список (не лист)
<i>magazine</i>	журнал (не магазин)
<i>mark</i>	пляма; мітка (не марка)
<i>matrass</i>	колба (не матрац)
<i>mayor</i>	мер міста (не майор)
<i>momentum</i>	інерція; поштовх (не момент)
<i>null</i>	недійсний, неіснуючий (не нуль)
<i>number</i>	число; кількість (також - номер)
<i>officer</i>	чиновник (також - офіцер)
<i>original</i>	справжній; автентичний (рідко: оригінальний)
<i>partisan</i>	прихильник (рідко: партизан)
<i>personnel</i>	персонал, штат; особовий склад (не персональний)
<i>phenomenon</i>	явище (не феномен)
<i>prospect</i>	перспектива (не проспект)
<i>pretend</i>	прикидатися; робити вигляд (рідко: претендувати)
<i>principal</i>	головний, основний (не принциповий)
<i>production</i>	виробництво (також - продукція)
<i>professor</i>	викладач (також - професор)
<i>radio-set</i>	радіоприймач (не радіомережа)
<i>realise</i>	зрозуміти; збагнути (також - реалізувати)
<i>record</i>	запис; звіт (також - рекорд)
<i>replica</i>	точна копія (не репліка)



<i>satin</i>	<i>атлас</i> (не <i>сатин</i> )
<i>scandal</i>	<i>плітки</i> (не <i>скандал</i> )
<i>sodium</i>	<i>натрій</i> (не <i>сода</i> )
<i>solid</i>	<i>твердий; масивний</i> (рідко: <i>солідний</i> )
<i>spectre</i>	<i>дух; привид</i> (не <i>спектр</i> )
<i>speculation</i>	<i>роздуми; припущення</i> (рідко: <i>спекуляція</i> )
<i>spirit</i>	<i>дух; настрій</i> (не <i>спирт</i> )
<i>tax</i>	<i>податок</i> (не <i>такса</i> );
<i>telegraphist</i>	<i>радист</i> (не <i>телеграфіст</i> );
<i>translate</i>	<i>перекладати</i> (не <i>транслювати</i> )
<i>troop</i>	<i>загін; кавалерійський взвод</i> (не <i>труп</i> і не <i>трупа</i> );

## 7.6. Список найуживаніших скорочень

## 7.6.1. Скорочення, що зустрічаються в текстах різної тематики

Скорочення	Повне написання	Переклад
<b>&amp;c</b>	<i>et cetera; and so forth</i>	тощо
<b>A.D.</b> лат.	<i>Anno Domini</i>	нашої ери
<b>a.m.</b> лат.	<i>ante meridiem</i>	до полудня
<b>abt</b>	<i>about</i>	приблизно; майже; навколо;
<b>agn</b>	<i>again</i>	знову
<b>apr</b>	<i>April</i>	квітень
<b>ard</b>	<i>around</i>	навкруги
<b>asap</b>	<i>as soon as</i>	так швидко як
<b>attn</b>	<i>attention</i>	увага
<b>aug</b>	<i>August</i>	серпень
<b>B.C.</b> лат.	<i>Before Christ</i>	дошої ери
<b>bkd</b>	<i>booked</i>	замовлений; куплений (квиток); вписаний (до книги); зареєстрований;
<b>cf.</b> лат.	<i>confer</i>	порівняй
<b>cfmtn</b>	<i>confirmation</i>	підтвердження
<b>conv</b>	<i>conversation</i>	розмова
<b>ctn</b>	<i>carton</i>	(велика) текстурна коробка
<b>dec</b>	<i>December</i>	грудень
<b>deg</b>	<i>degree</i>	ступінь; рівень; звання;
<b>disct</b>	<i>discount</i>	знижка
<b>E</b>	<i>East</i>	схід
<b>e.g.</b> лат.	<i>example gratia</i>	наприклад
<b>etc.</b> лат.	<i>et cetera</i>	тощо
<b>F</b>	<i>Fahrenheit</i>	Фаренгейт
<b>feb</b>	<i>February</i>	лютий
<b>flwg</b>	<i>following</i>	наступний
<b>fri</b>	<i>Friday</i>	п'ятниця
<b>ft</b>	<i>foot</i>	фут
<b>fwd</b>	<i>forward</i>	передовий
<b>fyi</b>	<i>for your information</i>	до вашого відома
<b>gr</b>	<i>gram</i>	грам
<b>gvmt</b>	<i>government</i>	уряд
<b>hwvr</b>	<i>however</i>	однак
<b>i.e.</b> лат.	<i>id est</i>	тобто
<b>in</b>	<i>inch</i>	дюйм
<b>info</b>	<i>information</i>	інформація
<b>jan</b>	<i>January</i>	січень
<b>jul</b>	<i>July</i>	липень
<b>jun</b>	<i>June</i>	червень
<b>kg</b>	<i>kilogram</i>	кілограм
<b>km</b>	<i>kilometre</i>	кілометр
<b>lb</b> лат.	<i>libra</i>	фунт
<b>ltr</b>	<i>letter</i>	лист
<b>m.</b>	<i>metre</i>	метр
<b>M.A.</b>	<i>Middle Ages</i>	середні віки
<b>m.a.</b>	<i>medium altitude</i>	середня висота
<b>M.L.C.</b>	<i>Member of the Legislation Council</i>	член законодавчої ради

<i>M.M.</i>	<i>money market</i>	грошовий ринок; валютний ринок
<i>m.m.</i>	<i>mutatis mutandis</i> лат.	з відповідними змінами
<i>M.M.F.</i>	<i>magnetomotive force</i>	магніторушійна сила
<i>m.p.</i>	<i>manu propria</i> лат.	власноручно
<i>M.R.</i>	<i>money remittance</i>	грошовий переказ
<i>M/R</i>	<i>memorandum receipt</i>	тимчасова квітанція, тимчасовий підтверджуючий документ
<i>MA</i>	<i>Master of Arts (university degree)</i>	магістр мистецтв; магістр гуманітарних наук
<i>mar</i>	<i>March</i>	березень
<i>mi.</i>	<i>mile</i>	миля
<i>mm</i>	<i>matrimony</i>	шлюб
<i>mm.</i>	<i>millimetre</i>	міліметр
<i>mon</i>	<i>Monday</i>	понеділок
<i>MP</i>	<i>member of parliament</i>	член парламенту
<i>MSc</i>	<i>Master of Science (university degree)</i>	магістр (науковий ступінь)
<i>msg</i>	<i>message</i>	повідомлення
<i>mtg</i>	<i>meeting</i>	збори
<i>N</i>	<i>North</i>	північ
<i>N.K.</i>	<i>not known</i>	невідомий
<i>N/E; N.E.</i>	<i>non-effective</i>	недійсний, непридатний
<i>NATO</i>	<i>North Atlantic Organisation</i>	Північноатлантичний Союз (НАТО)
<i>No., no.</i>	<i>number</i>	номер
<i>nov</i>	<i>November</i>	листопад
<i>nxt</i>	<i>next</i>	наступний
<i>oct</i>	<i>October</i>	жовтень
<i>P.D.</i>	1) <i>passeport diplomatique</i> фр. 2) <i>port dues</i>	1) дипломатичний паспорт; 2) портові збори (або мита)
<i>p.d.</i>	<i>per day</i>	(декілька) на день, у день
<i>P.E.</i>	<i>permissible error</i>	припустима помилка
<i>p.f.</i>	1) <i>power factor</i> ; 2) <i>pro forma</i> ; лат.	1) коефіцієнт потужності; 2) заради форми; для дотримання формальності
<i>P.F. im.</i>	<i>porto franco</i>	порто-франко; порт безмитного вивезення й ввезення
<i>P.G.</i>	1) <i>persona grata</i> ; лат.  2) <i>postgraduate</i> ;	1) "персона граата" – (дипломатичний) представник, призначення якого схвалено урядом, при якому він акредитується; 2) аспірант
<i>P.M.</i>	<i>Prime Minister</i>	прем'єр-міністр
<i>p.m.</i> лат.	<i>post meridiem</i>	після полудня
<i>P.N.G.</i>	<i>persona non grata</i> ; лат.	1) "персона нон граата" – (дипломатичний) представник, якому відмовлено в агремані; 2) неприйнятна особа
<i>pet</i>	<i>per cent</i>	відсоток
<i>PFU</i>	<i>prepared for use</i>	готово до використання, готово до вживання
<i>PG</i>	<i>Permanent Grade</i>	постійне звання
<i>pls</i>	<i>please</i>	будь ласка
<i>pt</i>	<i>premium</i>	(страхова) премія

<i>PR</i>	<i>public relations</i>	зв'язок із громадськістю; інформаційна служба
<i>prev</i>	<i>previous</i>	попередній
<i>priv</i>	<i>private</i>	приватний
<i>PS</i>	<i>postscriptum</i>	постскриптим
<i>pto</i>	<i>please turn over</i>	будь ласка, перегорніть
<i>qty</i>	<i>quantity</i>	кількість
<i>S</i>	<i>South</i>	південь
<i>sat</i>	<i>Saturday</i>	субота
<i>sec.</i>	<i>second</i>	секунда
<i>sep</i>	<i>September</i>	вересень
<i>sry</i>	<i>sorry</i>	вибачення
<i>St</i>	<i>street</i>	вулиця
<i>sun</i>	<i>Sunday</i>	неділя
<i>svc</i>	<i>service</i>	сервіс; послуга
<i>thu</i>	<i>Thursday</i>	четвер
<i>tk</i>	<i>thanks</i>	подяка
<i>tlf</i>	<i>telephone</i>	телефон
<i>tlx</i>	<i>telex</i>	телекс
<i>tod</i>	<i>today</i>	сьогодні
<i>tog</i>	<i>together</i>	разом
<i>tom</i>	<i>tomorrow</i>	завтра
<i>tue</i>	<i>Tuesday</i>	вівторок
<b>UNESKO</b>	<b>United Nations Educational, Scientific and Cultural Organization</b>	організація ООН з питань освіти, науки і культури (ЮНЕСКО)
<b>UNO</b>	<b>United Nations Organization</b>	Організація Об'єднаних Націй (ООН)
<i>viz. лат.</i>	<i>videlicet</i>	а саме; тобто
<b>W</b>	<b>West</b>	захід
<i>w.e.f.</i>	<i>with effect from ...</i>	дійсно з (такого-то часу)
<b>W.P.B.</b>	<b>waste paper basket</b>	у кошик для паперу (примітка про непридатність рукопису)
<b>W.T.</b>	<b>watertight</b>	водонепроникний
<b>W/K</b>	<b>well-know</b>	(добре) відомий; вивчений
<b>WBI</b>	<b>will be issued</b>	буде випущено в обіг; буде видано
<i>wed</i>	<i>Wednesday</i>	середа
<b>WP</b>	<b>weather report</b>	прогноз погоди
<i>wp.</i>	<i>waterproof</i>	водонепроникний
<i>x.n.</i>	<i>ex new</i>	не новий
<b>XMD</b>	<b>excused from military duty</b>	звільнений від військової служби
<b>Y.O.</b>	<b>yearly output</b>	річна продуктивність; річний видобуток
<i>y.o.</i>	<i>year old</i>	річний, однорічний
<i>yr</i>	<i>your</i>	твій

#### 7.6.2. Скорочення, що зустрічаються в газетно-публіцистичних текстах

Скорочення	Повне написання	Переклад
<b>A-bomb</b>	<b>atomic bomb</b>	атомна бомба
<b>A-test</b>	<b>atomic test</b>	випробування атомної зброї
<b>G.B.</b>	<b>Great Britain</b>	Великобританія
<b>H-bomb</b>	<b>hydrogen bomb</b>	воднева бомба
<b>Y.M.S.</b>	<b>Her Majesty's Ship</b>	британський військовий корабель

<i>H-test</i>	<i>hydrogen test</i>	випробування водневої зброї
<i>M.P.</i>	<i>Member of Parliament</i>	член парламенту
<i>Mr</i>	<i>Mister</i>	містер, пан
<i>Mrs</i>	<i>Mistress</i>	місіс, пані
<i>m/v</i>	<i>motor vessel</i>	теплохід
<i>NATO</i>	<i>North Atlantic Treaty Organisation</i>	Північно-Атлантичний Союз, НАТО
<i>N.Y.</i>	<i>New York</i>	Нью-Йорк
<i>Pent.</i>	<i>Pentagon</i>	будинок міністерства оборони США
<i>s/s</i>	<i>steamship</i>	пароплав
<i>TUC</i>	<i>Trades-Union Council</i>	Рада трейд-юніорів
<i>U.K.</i>	<i>United Kingdom</i>	Сполучене Королівство
<i>UNO</i>	<i>United Nations Organisation</i>	Організація Об'єднаних Націй
<i>US</i>	<i>United States</i>	Сполучені Штати
<i>USA</i>	<i>United State of America</i>	Сполучені Штати Америки

### 7.6.3. Скорочення, що зустрічаються в науково-технічних текстах

Скорочення	Повне написання	Переклад
<i>a.c.</i>	<i>alternating current</i>	змінний струм
<i>a.f.</i>	<i>audio frequency</i>	звукова частота
<i>amp</i>	<i>ampere</i>	ампер
<i>at. wt.</i>	<i>atomic weight</i>	атомна вага
<i>b.p.</i>	<i>boiling point</i>	точка кипіння
<i>C.</i>	<i>Centigrade</i>	за стоградусною шкалою термометра (за шкалою Цельсія)
<i>Cal</i>	<i>Calorie</i>	калорія
<i>c.c.</i>	<i>cubic centimetre</i>	кубічний сантиметр
<i>cwt</i>	<i>hundredweight</i>	центнер (в Англії – 50, 8 кг, у США – 45,4 кг)
<i>d.c.</i>	<i>direct current</i>	постійний струм
<i>E.M.F.</i>	<i>electromotive force</i>	електрорушійна сила
<i>F</i>	<i>frequency</i>	частота
<i>fig.</i>	<i>figure</i>	рисунок, креслення
<i>f.p.m.</i>	<i>feet per minute</i>	футів за хвилину
<i>H.P.</i>	<i>horse power</i>	кінська сила
<i>I.H.P.</i>	<i>indicated horse power</i>	індикаторна кінська сила
<i>l.</i>	<i>litre</i>	літр
<i>M</i>	<i>metal</i>	метал
<i>MM</i>	<i>minor metals</i>	другорядні метали
<i>mol.wt.</i>	<i>molecular weight</i>	молекулярна вага
<i>m.p.</i>	<i>melting point</i>	точка плавлення
<i>N.</i>	<i>normal</i>	нормальний
<i>o.d.</i>	<i>outer diametre</i>	зовнішній діаметр
<i>oz.</i>	<i>ounce</i>	унція
<i>pres.</i>	<i>pressure</i>	тиск
<i>psi</i>	<i>pounds per square inch</i>	фунтів на квадратний дюйм
<i>RF</i>	<i>radio frequency</i>	радіочастота
<i>RPM</i>	<i>revolutions per minute</i>	обертів за хвилину
<i>sp.gr.</i>	<i>specific gravity</i>	питома вага
<i>sq.</i>	<i>square</i>	квадратний
<i>temp.</i>	<i>temperature</i>	температура

## 7.6.4. Скорочення, що зустрічаються у діловій кореспонденції

Скорочення	Повне написання	Переклад
adsd	<i>addressed</i>	поточний рахунок)
adse	<i>addressee</i>	адресат
ad (pl. ads)	<i>advertisement</i>	реклама
a.f.	<i>as follow</i>	як зазначено далі
a.m.	1) <i>above mentioned</i> ; 2) <i>ante meridiem</i> ;	1) вище згаданий; 2) до полудня;
Appx	<i>appendix</i>	додаток
Attn	<i>attention</i>	увага
B/E	<i>bill of exchange</i>	переводний вексель, трамта
B/L	<i>bill of lading</i>	коносамент
CEO	<i>chief executive officer</i>	виконавчий директор
cf	<i>compare</i>	порівняйте
Co.	<i>company</i>	компанія, фірма
cont, contr.	<i>contract</i>	контракт
Corp., Corpn.	<i>corporation</i>	корпорація
cur	<i>currency</i>	валюта
CV	<i>curriculum vitae</i>	стисла біографія
dd	1) <i>dated</i> ; 2) <i>delivered</i>	1) датований; 2) доставлений;
Dept.	<i>department</i>	відділ
Doc., dct (pl. docs)	<i>document</i>	документ
Doz., dz	<i>dozen</i>	дюжина
exc., excl.	<i>except, excluding, exception, exclusion</i>	виключення
FY	<i>fiscal year</i>	фінансовий рік
h.a. лат.	<i>hoc anno</i>	у поточному році
hf	<i>half</i>	половина
Hp, H.P., h.p., H/P	<i>hire purchase</i>	покупка у розстрочку
id. лат.	<i>idem</i>	той самий
i.e., ie лат.	<i>id est</i>	то есть
incl.	<i>including</i>	включая
v.v. лат.	<i>vice versa</i>	навпаки
inv.	<i>invoice</i>	рахунок - фактура
IOU	<i>I owe you</i>	боргова розписка
iss.	<i>issued</i>	випущений
la.	<i>letter of advice</i>	авізо, сповіщення, оповіщення
L/A	<i>letter of authority</i>	доручення
L.C, L/C	<i>letter of credit</i>	акредитив
Ld, Ltd.	<i>limited</i>	з обмеженою відповідальністю
LOC	<i>letter of commitment</i>	гарантійний лист
mdse	<i>merchandise</i>	товари
memo	<i>memorandum</i>	записка
M/P	<i>mail payment</i>	поштовий переказ
M.T.	1) <i>mail transfer</i> ; 2) <i>metric ton</i> ;	1) поштовий переказ; 2) метрична тонна;
NB лат.	<i>Nota Bene</i>	важливе зауваження
o/l	<i>our letter</i>	посилаючись на наш лист
PA, P/A, P.A.	1) <i>personal assistant</i> ; 2) <i>power of attorney</i> ;	1) персональний секретар; 2) доручення;
p.a.	<i>per annum</i>	в рік

<b>par., para.</b>	<i>paragraph</i>	<i>абзац, параграф, пункт</i>
<b>Plc, PLC</b>	<i>public limited company</i>	<i>відкрита акціонерна компанія з обмеженою відповідальністю</i>
<b>PO</b>	<i>post office</i>	<i>поштове відділення</i>
<b>p.p.</b>	<i>pages</i>	<i>сторінки</i>
<b>p.p., pp</b> <i>лат.</i>	<i>per pro</i>	<i>від імені та за дорученням</i>
<b>qv</b>	<i>quod vide</i>	<i>дивись (там-то)</i>
<b>R&amp;D</b>	<i>research &amp; development</i>	<i>науково-дослідницький та дослідно-конструкторські роботи</i>
<b>rct, rept</b>	<i>receipt</i>	<i>розписка, квитанція</i>
<b>re</b>	<i>regarding</i>	<i>відносно</i>
<b>ref.</b>	<i>reference</i>	<i>посилка</i>
<b>RMS</b>	<i>room-mean-square</i>	<i>середньо-квадратичний</i>
<b>shipt</b>	<i>shipment</i>	<i>вантаж, відправка</i>
<b>sig.</b>	<i>signature</i>	<i>підпис</i>
<b>tn</b>	<i>ton</i>	<i>тонна</i>
<b>urgt</b>	<i>urgent</i>	<i>терміновий</i>
<b>v., vs, vers</b>	<i>versus</i>	<i>проти</i>
<b>V.I.P</b>	<i>very important person</i>	<i>дуже важлива персона</i>
<b>w/o</b>	<i>without</i>	<i>без</i>
<b>v.s.</b> <i>лат.</i>	<i>vide supra</i>	<i>дивись вище</i>

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