English for 1st year students
(Bachelor programme: Finance and credit)
Київський університет імені Бориса Грінченка
Гуманітарний інститут
Кафедра англійської мови

«English for 1-st year Students (Bachelor programme. Finance and credit)
Іноземна мова (англійська). Збірник текстів та вправ»
для студентів І курсу напряму підготовки 6.030508 Фінанси і кредит

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«Іноземна мова (англійська). Збірник текстів та вправ» для студентів І курсу денної форми навчання напряму підготовки 6.030508 Фінанси і кредит Київського університету імені Бориса Грінченка.

Укладач – Чернігівська Н.С., кандидат педагогічних наук, доцент кафедри англійської мови Гуманітарного інституту Київського університету імені Бориса Грінченка.

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ПЕРЕДМОВА

В умовах модернізації та фундаменталізації професійної підготовки майбутніх фахівців на сучасному етапі розвитку освіти, в умовах приєднання до Болонської системи освіти, особливої актуальності набуває проблема володіння іноземними мовами. Фахівцям, що набувають освіту за спеціалізацією «Фінанси і кредит» володіння іноземними мовами розкриває широкі перспективи як під час навчання, здійснення самоосвітньої діяльності, так і під час здійснення професійної діяльності.

Пропонований навчальний посібник ставить за мету розвиток мовної та мовленнєвої компетенцій студентів першого курсу, що включає розвиток рецептивних та репродуктивних видів мовленнєвої діяльності студентів, а саме: говоріння, аудіювання, читання та письма, кожен з яких має своє значення для професійного спілкування майбутнього фахівця.

Запропонований посібник покликаний допомогти студентам I курсу спеціальності «Фінанси і кредит» удосконалити свої уміння і навички розмовної англійської, більш ефективно опанувати програмову лексику, набути необхідні навички ведення дискусії і висловлювання власної думки, а також познайомити із соціокультурними особливостями життя людей в англомовних країнах. Крім того, посібник спрямуваний на збагачення лексичного запасу студентів словосполученнями та загальнозвживаними фразами для повсякденного та професійного спілкування. Наповнення посібника повністю відповідає змісту та вимогам робочої навчальної програми, до кожного модуля включено тексти та вправи професійного спрямування. Подані у посібнику тексти передбачено використовувати на практичних заняттях з англійської мови, а також пропонувати студентам на самостійне опрацювання для забезпечення підготовки до практичних занять, виконання поточних модульних контрольних робіт та підготовки до підсумкового контролю – заліку чи екзамену.

Структура посібника складається з передмови та чотирьох модулів (два модулі на семестр), які містять тексти та систему розроблених до них вправ. Кожний модуль складається із загальної тематики (My daily routine. My hobby. Travelling, transport and tourism. Money and shopping. Family and relations. Sports and healthy lifestyle. Food and eating. Entertainment: Films, books, arts etc.), розмовних формул (Social English: introduction and greetings; speaking over the telephone; in the street; asking the way; in the shop; in the bank; invitations; giving advice; at the table; in the restaurant; agreeing and disagreeing) та тематики професійного спрямування (Money – buying, selling paying, personal finance, family budget, earning and expenditures. Banking, the role of commercial banks, the structure and functions of a bank, depositing money with a bank, types of banking accounts, types of banking institutions, banking operations, mortgage, internet banking).
Accounting basics, the accounting function, accounting systems, accounting standards, company finance, financial reporting, financial year, profit and loss account, balance sheet, cash flow statement. Investment basics; stocks, shares and take-overs, share capital, shareholders, security, leverage, investment ratios.) Посібник містить посилання на іншомовні фахові та періодичні видання.

У передмові подано рекомендації щодо використання посібника в процесі вивчення дисципліни «Іноземна мова (англійська мова)» як під час самостійної роботи студентів денної форми навчання, так і на практичних заняттях.
Module I
1. Personality. Appearance and Disposition.
   My daily routine. My week day and weekend

1.1. Personality. Appearance and Disposition

1. My aunt Emily

Of all my relatives, I like my Aunt Emily the best. She’s my mother’s youngest sister. She has never married, and she lives alone in a small village near Bath. She’s in her late fifties, but she’s still quite young spirit. She has a fair complexion, thick brown hair which she wears in a bun, and dark brown eyes. She has a kind face, and when you meet her, the first thing you notice is her lovely, warm smile. Her face is a little wrinkled now, but I think she is still rather attractive. She is the sort of person you can always go if you have a problem.

She likes reading and gardening, and she goes for long walks over the hills with her dog, Buster. She’s a very active person. Either she’s making something, or mending something, or doing something to help others. She does the shopping for some of the old people in the village. She’s extremely generous, but not very tolerant with people who don’t agree with her. I hope that I am as happy and contented as she is when I’m her age.

Go through the text and underline like this:

------------- the parts which describe her physical appearance
-------------- the parts which describe her character
------------- the parts which describe her habits.

Use a tactful way to describe someone who is:

  a) rude                                      d) ugly
  b) boring                                   e) cruel
  c) mean                                     f) stupid

2. What sort of person are you?

Does the personality quiz above to discover what type of person you are. Ask your partner to do the quiz about you. Look at your ideas and you partner ideas about you. Are they the same?

1. Are you usually smiling and happy?
2. Do you enjoy the company of other people?
3. Do you find it difficult to meet new people?
4. Is it important to you to succeed in you career?
5. Does your mood change often and suddenly for no reason?
6. Do you notice other people’s feelings?
7. Do you think the future will be good?
8. Can your friends depend on you?
9. Is your room often in a mess?
10. Do you get annoyed if you have to wait for anyone or anything?
11. Do you put off until tomorrow what you could do today?
12. Do you work hard?
13. Do you keep your feelings and ideas to yourself?
14. Do you often give presents?
15. Do you talk a lot?
16. Are you usually calm and not worried by things?

Match these adjectives with the questions in the quiz.

a. Untidy   g. Impatient   m. Easy-going
b. Optimistic   h. Ambitious   n. Reliable
c. Sociable   i. Lazy   o. Cheerful
d. Talkative   j. Generous   p. Sensitive
e. Reserved   k. Moody
f. Shy   l. Hard-working

3. Appearance: Beauty

How important is your appearance? Although everyone wants to be good-looking, are beautiful people always happier people? For example, it must be a problem to be really beautiful woman, because some men may be more interested in looking at you than talking to you. They think of you as a picture rather than a person. There are also some people who think that women who are exceptionally pretty and men who are particularly handsome must be stupid. They believe that only unattractive people can be intelligent.

On the other hand, no one wants to be really ugly, and have a face that even your mother doesn’t want to look at; and no one wants to be plain either – that is to be neither attractive nor unattractive, and have a face that is easily forgotten.

Being attractive is like being rich – it can help you find happiness, but it doesn’t always make you happy. So maybe the best thing is not to worry about how you look, but simply try to be an interesting person. For interesting people have interesting faces, and interesting faces are almost always attractive.

Answer the questions
1. Who is the most beautiful woman and the best-looking man in the world?
2. Do you think it’s difficult to be very good-looking? Why? Why not?
3. How important is it to look attractive? Why?
4. Look at these English expressions and then decide if you agree with them.
   a) Beauty is only skin-deep.
   b) Your face is your fortune.
   c) Beauty lies in the lover’s eyes.

4. Body Size and Body Parts

   Mr and Mrs Smith were a very average couple. His name was John. Her name was Mary. They lived in an average-sized house and had two average children – one boy and one girl.

   Were they tall? Mr and Mrs Smith were neither tall nor short. They were both average height. He was average height for a man and she was average height for a woman.

   Were they fat? Mr Smith was certainly not weak or skinny, but he was not strong or well-built either. He was just medium built and his shoulders and chest were neither very broad nor very narrow. His wife, too, could never be described as thin or slim, but then again, she was not overweight or fat either. Her waist was neither too big nor too narrow. It was just... average size.

   It was very easy for Mr and Mrs Smith to buy clothes because every part of their bodies was average size too. Their feet were neither very big nor very small. Their hips were not too wide. And their legs were neither too short nor too long.

   Yes, the Smiths were a very average couple. Except for one thing. They were the only couple in the country who was average in so many different ways at the same time. The Smiths were in fact ... unique.

   Put words from the text into the correct columns.

<table>
<thead>
<tr>
<th>Physical characteristics (14)</th>
<th>Parts of body (5)</th>
</tr>
</thead>
</table>

5. My friend’s appearance

Read the dialogue, explain the italic questions, what answers they need.

A  My French exchange visitor came yesterday.
N  What’s her name?
A  Marie – Ange.
N  What a pretty name! What’s she like?
A  She is really nice. I’m sure we’ll get on really well. We seem to have a lot of common.
N  Why do you say that? What does she like doing?
A  Well, she likes dancing and so do I. And we both like tennis and listening to music.
N  That sounds great. I saw you with someone this morning. Was it Marie-Ange? What does she look like?
A  She is quite tall, and she’s got long, dark hair.
N  No, it wasn’t her then. Now, we are all going out tomorrow, aren’t we? Shall we go for a pizza, or shall we go to the cinema? What would she like to do?
A  Um, I’ll ask her tonight and tell you tomorrow. By the way, someone told me your Mum’s not very well. What’s the matter? How is she?
N  Oh, she’s OK. She’s had a bad sore throat, that’s all, but it’s getting better now.
A  Oh, it’s not too bad, then.

Read short descriptions of people or things. Write an appropriate question for each.
1. He’s very nice, actually. You’d really like him. He’s kind of person you can always go to with a problem.
2. She’s not very well. Still got a temperature, and a cough that she can’t get rid of.
3. She loves riding her horse, Blackey. She’s mad about horses. They’re her greatest passion. She lives for horses from morning till night.
4. It isn’t very nice, actually. It’s raining, it’s cold, and it’s pretty miserable. What about where you are?
5. Mmm ... a bit like you actually. She’s got the same build, about the same height, but your hair is longer and straighter than hers. Other than that, you two are pretty similar.
6. He’s fine. Very happy since he met a French girl called Valerie. Those two are inseparable.
7. She’s quite good-looking. The kind of girl you go for. But she’s a bit too serious for me. You know, politics, literature, human rights, things like that.
8. It was great. Really relaxing. Lots of sunshine, good food. We did nothing but sit next to the pool and read books for a whole two weeks.
9. I like all sports, but I suppose I like biographies and detective stories best.

1.2. My daily routine. Youth’ life and interests
Read the texts about young people in different countries
1. Young Ukrainians: What are they all about?

In today's Ukraine, people aged between 15 and 28 number a little less than 10 million, and their ratio is dropping, as is birth rate, while children's mortality is on the upward curve. Some 80 percent of the younger generation register various physical malfunctions.

Ukraine, at its current transitional stage, is as a rather dynamic society which has not been completely structured. As all the other age groups, the younger Ukrainians are faced with a major problem: Choice.

Changes are noticeable among young people. Although these people are different, several common traits can be discerned and assumed to determine trends in the youthful environs. Our studies show that young people have quickly responded to basic changes in society by developing individual survival patterns, and we find it rather common in a civilized society. There is an increasing number of young people holding more than one position or job, moonlighting, making things for sale, rendering paid services to the population, engaging in entrepreneurship, starting trading businesses... In other words, our young people are getting economically active, and at the same time, more pragmatic and spiritually restrained.

Processes underway now leave our young people emotionally perturbed Their social expectations are inseparable from the socioeconomic situation. Below are the data from the monitoring done in May 1996. Among the problems most acutely affecting our youth (as in previous polls) were material aspects in the first place: low personal income (acknowledged by 60 % of the respondents); low parents' take-home pay (52 %); young families' meager earnings (complained of by two-thirds of the respondents with families); bad living conditions (27 %), and unemployment (24 %). Three-quarters of the respondents said the current economic situation in Ukraine negatively influenced their material standing (only 6 % said it was positive), and 65 % pointed to its negative impact on their psyche (a mere 4 % stated the contrary).

Another phenomenon is that a great many young people these days think less of mental work, education, research, and knowledge in general. All this takes time, and they want things done overnight. And so they plunge into business headlong, grabbing quick bucks here and there, wheeling and dealing, acting as commercial intermediaries without proper training and experience. An increasing number of these people are making money in a manner far remote from honest and painstaking professional work.

Note some 70 percent of young people working in the public sector. On the one hand, they cannot in any way influence the development and management of production. On the other, they are in no position to start up business themselves. Hence yet another contradiction: a great many young people support market reforms in Ukraine, but are opposed to the manner in which these reforms are implemented.

In short, problems faced by young Ukrainians could be grouped as follows:
—employment;
—worsening conditions of young families, obliteration of their educational functions;
—growing housing problems;
—including youth crime rate (20 - 25 percent annual increment);
—crisis of cultural and moral values;
—lowering public activity, etc.

Youth problems are caused not only by today's economic hardships. The worst destabilizing factor in the modern Ukrainian community is the crisis of consciousness and cultural and moral values.

We have here a formidable contradiction that deserves separate consideration. On the one hand, the gratifying fact is that most young people wholeheartedly support today's political course aimed at building an independent, free and sovereign democratic state. On the other hand, these young people have never placed too much trust in either of the three branches of power. They simply do not expect any support from the state. In tackling their problems, young people rely on their own resources in the first place. All the government has to do is to give youth a bit of support.

To begin with, it means financing to priority youth programs concerning education, health care, and sports. And, of course, making payments for social groups that are simply incapable of supporting themselves — like cripples, orphans, and children of disadvantaged families.

Another strongly negative phenomenon is the situation with young families. Statistics shows that the number of registered marriages has dropped by 20 percent over the past decade, and that of official divorces has increased as much. This is especially true of couples married under one year (2.3 times). Couples married under 4 years — mostly young people, of course — share some 40 percent of the divorcees. An increasing number of families want fewer children (a short while ago most newlyweds said they would have at least 2 babies, considered necessary by the demographers for what they call normal reproduction of the population; today, more than one half of the families have one baby each, and about one-fourth are without children). Basic social, economic, and political changes in Ukraine, as well as the crisis of traditional social institutions affecting, among others, the younger generation (primarily in regard to the family and school), dramatic transformations in the notion of heritage, alienation of youth from politics and culture, young people's changing attitude toward moral values and entities like jobs and earnings, and finally the absence of constructive political and legal approaches to the younger generation show that it is necessary now not only to help these people with some of their problems, but also, and most importantly, single out the issue of youth as a specific and top priority one in the government policy.
Contrary to allegations, Ukraine does have a youth policy, and this policy is supported by the government. What is more, Ukraine is in many respects superior to other CIS countries in this domain. In fact, this superiority was confirmed by a team of experts from 34 countries who gathered for an international conference on youth policy in Kyiv.

Young Ukrainians today are more pragmatic and actively independent. They rely more on their own resources and do not expect the state or anyone else to solve their problems for them.

They show less public activity in joining political parties and volunteer organizations (youth organizations included).

They are eager to get an education and well-paid jobs. They want to take a confident stand in life and show their self-realization.

They show less cultural demands and take a simpler approach to cultural and moral dictates. There is a crisis in terms of ideals, and a loss in terms of general human values.

From "Passport to the New World"

2. Young people in Japan

A night out in Tokyo is much the same as a night out in Milan these days, according to a survey about socialising, conducted amongst 16 to 34-year-olds around the world. Whether you live in Korea or Canada, Italy or Ireland, a typical night out is spent eating burgers, seeing American films or listening to English-language music in clubs and bars. Individual differences do survive – the ballet is still particularly popular amongst Russians, while more Japanese favour an evening of Karaoke – but American culture is everywhere.

Differences in the social behavior of the two sexes are also disappearing. The majority of respondents world-wide felt that it was “perfectly normal” for groups go young women to go out alone, that it was “equally acceptable” for young women to smoke and drink, and that a couple should split the bill when they go out together. For most young people these were the biggest differences between their own generation and their parents’.

Interestingly, however, the vast majority of the young people interviewed said that parents are still stricter with daughters than sons about where they go and who they go with. Overall only 10 per cent thought that parents treat their sons and daughters equally, and almost no one thought parents were stricter with their sons! In most countries, it was also agreed that such rules tend to be stricter outside the big cities.

Important national differences did appear, however, when it came to time-keeping. In the Far-East and in Eastern Europe a night out starts – and finishes – much earlier: there seven o’clock was the average time given for meeting up with friends. For
many Southern Europeans and South Americans, on the other hand, an evening out
doesn’t even start until ten or eleven o’clock, by which time many of their Korean and
Japanese counterparts are safely home in bed!

Parents’ rules reflect this. Most Japanese parents expect their teenagers home by
ten o’clock or even earlier, whereas in Europe it is more likely to be eleven or twelve
o’clock. The most surprising findings here came from Argentina, however, where it is
apparently quite normal for 15 and 16-years-olds to stay out all night. But then perhaps
this is because their parents have less to worry about – 80 per cent of Argentine
youngsters claimed that they rarely or never drink alcohol! American Youth

3. American Youth

What is it like to be a young person in the United States?

At 18 years of age, young people in the United States can take on most of the rights
and the responsibilities of adulthood. Before this occurs, however, the American
teenager goes through the period of adolescence.

Many teenagers are making positive, important contributions to their communities,
schools and society. Millions of young people in the United States are preparing for the
future in exciting ways. Many teenagers are studying for college entrance exams or
working at part-time jobs after school and on the weekends. Others are volunteering at
hospitals, helping the handicapped, exhibiting projects at science fairs or programming
computers.

Schools provide American students with much more than academic education.
Students learn about the world through various school-related activities. More than 80
percent of all students participate in student activities, such as sports, student
newspapers, drama clubs, debate teams, choral groups and bands.

What are the favorite sports of American young people? They prefer football,
basketball, baseball, wrestling, tennis, soccer, boxing, hockey, track and golf.

During their leisure time, students spend much time watching television, they also
listen to music on the radio and tape players. The average American teenager listens to
music on the radio about three hours every day. Without a doubt, rock-and-roll music is
the favorite of teenagers in the United States.

America’s young people are mostly hardworking. Many have after-school jobs. Nine
out of 10 teenagers either have a job or would like one.

Child labor laws set restrictions on the types of work that youths under 16 years old
can do. Many youths work part-time on weekends or after school at fast-food
restaurants, babysit for neighbors, hold delivery jobs or work in stores.

Many youths are involved in community service organizations. Some are active in
church and religious- group activities. Others belong to youth groups such as Girl
Scouts or Boy scouts. About three million girls aged six to 17 years old belong to Girl
Scouts, for example. They learn about citizenship & crafts,. arts, camping and other outdoor activities.

Thousands of young people volunteer to help take care of the elderly, the handicapped and hospital patients. Many help clean up the natural environment.

To some observers, teens today may seem spoiled (undisciplined and egocentric) compared to those of earlier times. The reality, however, is different. Peer pressure, changing family conditions, mobility of families and unemployment are just a few reasons why some young people may try to escape reality by turning to alcohol or drugs. However, most young people in the United States do not have problems with drinking, drug abuse, teen pregnancies or juvenile delinquency. Drug use (marijuana and cocaine are the most commonly used drugs) has decreased among young people in the United States within the last years, though alcohol abuse has increased.

New programs to help troubled youths are created every year. For example, the city of New York and the Rheedlen Foundation provide an after-school program at a junior high school to help keep teens from becoming juvenile delinquents. Young people can go after school and talk with peer counselors (people of their own age), receive academic tutoring or take part in athletic and social activities. One NewYork community's library offers weekday evening workshops in dance, art, music and theater. They also sponsor social events, such as theater productions, in which young people can participate.

Most American youths look forward to their future with hope and optimism. Teenagers place a high priority on education and careers. While filled with high hopes about the years before them today's students are not laboring under any misconceptions about what they must do to realize their aspirations. They admit that hard work lies ahead and claim they are willing to make the sacrifices needed to reach their goals.

American youth are concerned about problems confronting both their own communities and the world around them: drug abuse, AIDS, and environmental problems.

Young people in the United States are also concerned with global issues such as nuclear war and world hunger.

From "About the United States"

Answer the questions.
What are the similarities the young people have in their routine life?
What are the hobbies the Ukrainian youth has, but other doesn’t?
Do you think Ukrainians have the same problems?

Discuss the problem.
Divide into groups and discuss “for” and “against” being a young person in different countries (choose the country yourself).
1.3. Weekday. Weekend.
Complete the information about Bobbi Brown’ weekdays and weekends.

1. Bobbi Brown _______ in New Jersey. She ______ thirty-four and _____ for SKY TV in New York City. But she ______ on weekdays, she only works at weekends. She ______ famous people for an early morning news programme called The World This Weekend. On Saturdays and Sundays she ______ at 3.00 in the morning because she _____ work at 6.30! She ______ her job because it is exciting.

2. My weekends are fast and exciting. My weekdays are fast and domestic! I _____ two sons, Dylan, 7, and Dakota, 5. Every morning I _____ one hour before them, at 6.00, and I _____ to the gym. I _____ home and I _____ breakfast, then I _____ them to school. On Mondays I always ____. I _____ all the food for the week. I often ____ dinner in the evenings, but not every day because I don’t _____ cooking. Fortunately, my husband, Don, _____ cooking. On Tuesdays and Thursdays I _____ my father. He _____ on the next block. Every afternoon I _____ the kids from school. In the evenings Don and I usually _____ but sometimes we _____ friends. We never _____ on Friday evenings because I _____ work so early on Saturdays.

Complete the information about your weekdays and weekends.

1.4. Social English. Introduction and Greetings.
Read the dialogue, complete the same with your partner:

– Hello, my name is Paola.
– What’s your name?
– Rosa.
– Where are you from, Rosa?
– I’m from Chicago.

Write the conversation

– Hello, _______________ Paola. What’ ________________ name?
– Kurt.
– Where _______________, Kurt?
– I’ _______________ Humbug. – Where _______________ from?
– I’ _______________ London.

Read about the people. Write 3 conversations between them (introduction and greetings). Play 1 conversation with your partner.

This is Rafael. He is from Mexico. 
This is Yasmina. She is from Egypt.
This is Tomoko. She is from Japan. 
This is Max and Lisa. They’re from USA.
This is Richard. He is from England. 
This is Ivan, he is from Ukraine

Ask and answer questions about the people. Use he / his and she / her.
What’s his name? Where’s he from?

Read about Rafael:
My name’s Rafael Ramos and I am a doctor. I’m 30. I’m married and I have two children. I live in a house in Toluca in Mexico. I want to learn English for my job.

Complete the text about Yasmina.
My name’s Yasmina Camal and I am a student. I’m 19. I’m not married. I have one _______ and two brothers. I _______ in a flat in Cairo, Egypt. I _______ to learn English because it’s _______ an international _______.

Write about you.

1.5. Professional English: Money – buying, selling paying, personal finance, family budget, earning and expenditures

Before reading, be sure you understand the meaning of the words from the box; consult with your dictionary.

authorized bank; bill; currency; fixed rate; legal tender; replace; to afford; to borrow; to earn; to invest; to make a profit; to make losses (to be at a ~); to make money; to owe; to own; to pay back; to purchase; to repay; to save; to spend (spent, spent); worth.

1. Hryvnia – the New Official Currency of Ukraine

Hryvnia was introduced on September 2, 1996, right after the celebration of Ukraine Independence Day. It replaced the old “Coupon” (or “Karbovanets”) which was a temporary bill in Ukraine for the period it was leaving the rouble zone. Old coupons were changed and fixed rate 100,000 coupons for 1 Hryvnia since September 15 and now it is the only legal tender in Ukraine.

There are bills for 1, 2, 5, 10, 20, 50, 100, and 200 Hryvnias. There are also coins called “kopiyska” for 1, 2, 5, 10, and 50 kopiykas. 1 kopiyska is equal to 1/100 of Hryvnia.

Bills of 1, 2, 5, 10 and 20 Hryvnias marked with year 1992 were designed and printed in Canada. Bills of 1 Hryvnia (alternative design), 50 and 100 Hryvnias were designed and printed already in Ukraine in 1994.

Hryvnia can be freely converted to hard currency in any authorized bank or exchange point. During the last period it proved to be state and reliable currency.

There are several protection layers in Hryvnia bills. In addition, bills of 50 and 100 Hryvnias and partially 1 Hryvnia (alternative design) have additional protection levels to ensure their safety.

In August, 1997 the National Bank of Ukraine announced that starting from September 1, 1997 the new design of 2, 5, 10 and 20 Hryvnia bills will be released to
increase their protection from falsification. New bills will slowly replace old ones while those will still be valid.

Answer the questions:
- Can you agree with all information in the text?
- Do you know about some more changes in Ukrainian currency?
- What is the bills’ design?
- What are the hrvna’s protections?
- What is the hrvna’s exchange rate?

2. That Rare and Valuable Thing, Gold

In 1980, divers found the remains of an ancient Spanish ship off the coast of Florida. The ship probably sank in a hurricane some time during the late 1600's or early 1700's. It was on its way back to Spain from South America, and the divers believed that it carried a valuable cargo of gold. Although the ship was under water for 300 years, the divers knew that the treasure they were looking for, if it was there, would not be changed at all.

They were right. They found the ancient cargo, and each piece of gold in it – the jewellery, the dishes, the gold coins – looked completely new. Gold is the most precious metal in the world – and this story shows one reason why. Gold is almost impossible to destroy, and it keeps its beauty forever.

Gold is a very rare metal. There are only a few big gold deposits in the world. The largest one is in South Africa - it is the source of much of that country's great wealth. Gold is so rare and so valuable that stories of large gold discoveries can change a country's history. This happened in 1848, when James Marshall found gold at Sutter's Creek in California. The population of that state more than doubled in two years, in 1888 gold was found in Australia, and there was the same kind of increase in population.

Gold is found in the earth in almost a pure form. Miners have to separate it from dirt and rocks, but it is very heavy, so it isn't very difficult to separate it out. The most common way of doing this - "washing" or "Panning" - was used by the ancient Egyptians, and it is also used by prospectors today. With gold, there are very few changes.

(From "WorldEnglish")

3. Inflation at Its Worst

There is a story of a country where the rate of inflation is so high that smart people pay for a taxi ride before the trip instead of after. They save money that way. That story may or may not be true. But inflation was almost that severe in Germany from July, 1920 until December, 1923. Prices went up so fast that by the end of 1923 they were 50 billion per cent higher - a raise of almost 2,500% a month.
There was so much paper money, and it had so little value, that people carried bags full of cash around to pay for things. Often the bags were worth more than the money inside them. One woman tells the story of standing outside a butcher shop with a basket full of 500,000 mark notes. She wanted to buy just one piece of veal, and she hoped she had enough money. But when she wasn't looking, a thief robbed her. He didn't take her money, though he dumped it out and stole the basket instead.

At first workers demanded to be paid every day. But as the situation became worse, they had to be paid twice every day. But they had to run out and spend the money right away, or it would lose its value. People bought anything that was for sale, but food was almost impossible to find. Farm workers refused to take cash. They wanted to be paid in potatoes instead.

New policies ended the inflation in 1923, when the government introduced a new currency and kept it stable. But about half of the German people lost everything they had in those three and a half years.

*(From "WorldEnglish")*

**Discuss on the given topics and questions with your team of 3-4 students. Give your own reasons to prove your idea to the group.**

How much money do you need to be happy?
What things would you spend your free money?
Is it important to thrift?
Do you think it is dangerous to save money in a bank?

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**2. My hobby. Youth interests**

**2.1. Urban Graffiti**

**Read the text.**

Graffiti is nothing new. The concept is ancient. During the Second World War the phrase 'Kilroy was here' appeared in a variety of places and countries. In 1969 one person made graffiti famous and inspired people to start 'tagging' (writing their nickname in an artistic way). That person was a Greek teenager named Demetrius who lived on 183rd Street in New York. His nickname was Taki so his tag became TAKI 183. He then wrote it everywhere and people copied him. When buses and the subway stopped in the main station in New York, dozens of writers would write their name on it. But it wasn't simply how many times people could write their name that was important but also the style they did it with.

Graffiti became a way of life – the adrenaline fear of being caught, standing in dangerous places while you graffiti, stealing the paint and creating something they were proud of. Graffiti style was massively influenced by the hip-hop culture that had started in the Bronx in the sixties. Hip-hop with its rapping, breakdancing, attitude and graffiti
became a way to show anger and humor. The area and its inhabitants' lives were dominated by crime, drugs, gangs and unemployment. Street gangs began to write the name of their gang on walls in order to mark territorial boundaries.

Soon graffiti was spreading across America. In some cases graffiti was literally travelling at 100 miles an hour on trains. The reason railroad and subway trains were so popular for graffiti was so that it could be seen by so many people, from the poorest to the richest neighborhoods.

Train companies invested in special cleaning chemicals so that graffiti could be removed quickly. However one graffiti artist in particular was not deterred – Lee Quinones decided if he couldn't paint trains, he'd paint his graffiti on handball courts instead.

No graffiti artists had ever been offered money for their work but one day Fred Brathwaite, a graffiti artist himself, offered Quinones money for his murals.

Quinones and Braithwaite formed a graffiti mural group. Braithwaite painted a mural on a subway train as a tribute to Andy Warhols Campbell's Soup cans picture. Soon wealthy gallery owners were noticing the graffiti artists' work. Brathwaite also teamed up with well-respected artist Keith Haring (died in 1990) who began doing a lot of his own subway graffiti with chalk. People liked it so much, the subway companies didn't clean it off. Another graffiti artist and Puerto Rican friend of Haring named Jean-Michel Basquiat began to find fame too. Basquiat used to spray messages commenting on religion.

Many graffiti artists from the 1980s became rich. They were criticized for this by others who said that their motivation for graffiti shouldn't be money and that the whole point of graffiti is its 'underground' style. There are also hundreds of international graffiti events for artists now.

These events promote unity between graffiti artists who are often rivals. Political graffiti and stencil graffiti are popular at the moment. 'An eye for an eye leaves the whole world blind' was written on many buildings in New York, as a protest against America's attacks on Afghanistan.

Many states in the USA and different countries would like to stop graffiti. In Pittsburgh USA, there is a proposed law to ban the sale of marker pens to people under 18. Other countries are very harsh. Singapore has just one wall where graffiti can be written (even then, some of it is censored). The city has a caning-for-graffiti rule. In 1994 American teenager Michael Fay spray painted a car and was sentenced to a flogging.

**Answer the questions:**

Do you have the same phenomena in your country?
Do you involve in this hobby? Is it hobby for you?
Why sometimes Graffiti is considered as a crime? Do you agree?
Would you like to have Graffiti as a hobby?

2.2. Mum in a million
Read the text.

_The woman who opened her home to 732 children_

Like any woman who has devoted her life to motherhood, Doreen Chard has filled her home with photographs of her children.

But the hundreds of smiling faces which beam out from the walls of Mrs Chard’s sitting room are a clear indication that she is no ordinary mother.

In the last 50 years, 75-year-old Mrs Chard has adopted and fostered 732 children.

While the first baby she adopted in 1949 is now 50, the last child she fostered in 1984 is 18 and has only just left home.

By way of explaining how she came to be mother to so many youngsters, Mrs Chard turned back the clock to 1945 when she married her husband Patrick, who died ten years ago.

“We tried to have children for five years but there were problems,” she said. “I couldn’t have any”. “My husband and I went to see our local vicar and he said that we had so much love to give we should consider adopting.” In 1949, the Chards brought home a baby girl they named Gloria. She was quickly followed by two more baby girls, first Judy, then Hilary and the rest is history.

“The children came from two days to 18 years” said Mrs Chard. They certainly kept me busy with washing and cooking. My husband always said that if we won the pools we would buy a big old house and fill it with children. “I know people think I must be exhausted after 50 years of caring for hundreds of children, but I like to keep busy. I’ve loved every minute of it.”

Mrs Chard, a grandmother of 13 and great-grandmother of give, cannot remember all the names of the hundreds of children who passed through her doors, although she had countless photograph albums of her charges. With dozens of black children among her brood, she is quick to ridicule suggestions that they would have been better cared for with black foster parents.

“If a child needs love and a home, then that’s it” she said. “It doesn’t matter whether they are black or pink with green stripes. They are all the same.”

“All my children have been happy with me. They’ve gone to the same school sand they’ve all gone on to make successes of their lives. I am proud of all of them.”

“Of course, there are difficult times. But people give up too easily these days. You have to overcome them and get on with it.”

“I had some children with emotional problems, but I found that if you stuck them in a house full of children they just got on with it.”
Eighteen-year-old Ade Chard and his elder sister, Lola, came to live with Mrs Chard and her husband at their four-bed-room terrace home in Ware, Hertfordshire, in 1984 when he was three. “I’ve had a very happy childhood with lots of love and support in everything I’ve done,” he said.

Judy Carr, the second child to arrive in the Chard household and now fostering two children of her own, said: “She has been a wonderful mother. She’s an amazing woman.”

We had a very happy childhood. She and my father gave us security and the stability we desperately needed.

Mrs Chard’s achievement was marked with a special presentation ceremony by Islington Borough Council, which placed so many children in her care.

Paul Curran, director of Islington social services, said: “Her support has enriched the lives and made happy many children who need help and understanding.”

The council highlighted the severe shortage of foster parents for children who need loving homes.

A spokesman said: “There just aren’t enough homes for children. We wish there more people like Mrs Chard. Her dedication has been magnificent.” “People don’t understand how rewarding it is to give and receive so much love to children who desperately need it,” she said. “I’ve had a wonderful life and I know that I will never be lonely in my old age.”

**Answer the questions and discuss:**

Do you agree all the children were happy?

Does Doreen Chard love her grandchildren?

Is it a good job or just hobby to be a Mom for orphans?

Would you be able to shelter an orphan? Why?

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**2.3. Body Art All over the World... and All over the Body**

**Read the texts.**

**1. Body Art**

We have been tattooing and piercing our bodies for thousands of years, but never has the practice of body modification been as popular as it is today. Tattoos can be found on everyone from Robbie Williams to Angelina Jolie, and even Princess Anne of England's daughter has her tongue pierced.

Tattooing can be found the world over, though its style and associated meaning vary dramatically. Tattooing has long featured in the cultures of the Japanese, Polynesians and Native Americans. The practices of the Maoris of New Zealand provide a striking example of tattooing. They are well known for the elaborate patterns with which they traditionally decorated their faces. Integration with white settlers led to a decline in this custom, but it is now regaining popularity amongst young Maoris.
Native American Indians and the Inuit are known to have pierced the lower lip, and today this practice is found in tribes across Africa and South America. A long cane is often pushed through the skin around the mouth or nose as decoration. The Sara tribe of central Africa, for example, traditionally pierces and then stretches their lips with saucer-like discs. Nose piercing is common in India, South America and Africa, as is ear piercing. In some societies, a piercing through the ear lobe is gradually stretched to create a visible hole. This is more and more common in the West, where it is sometimes referred to as a ‘flesh tunnel’.

In non-Western cultures, tattooing and piercing has recently declined as these societies try to 'catch up' with the West. Paradoxically, in the West their popularity is ever increasing. Until recently, body art in our culture was mainly found in groups such as sailors and convicts, or those wanting to rebel against society, like the punks of the 1970s. Over the last decade body art has moved into the mainstream, and it is increasingly socially acceptable.

Just about every part of the body can be pierced or tattooed. In the West, facial piercings are popular, (especially through the eyebrow, lip and tongue), as are navel piercing. David Beckham, the famous British footballer, recently sparked a craze for tattoos in foreign languages when he had his wife's name, Victoria, tattooed on his forearm in Hindi. Polynesian-style tattoos of large swirling blocks of colour are currently fashionable with men, while women still tend to favour smaller, less visible tattoos.

2. Motivations for Body Art

People use body art for a range of reasons. In the past tattoos have been used as a mark of social status, to ward off demons and ill health, or to mark an important event in one's life. They have also been used as a means of identifying and punishing convicts, slaves and outcasts. However, these days most people use body art simply as decoration. It has become a fashion statement, in the same way that an item of clothing or hairstyle might be.

3. Body Modification in the Extreme

Body modification can be used as a sign of rebellion and individuality, to distance oneself from society. As tattooing and piercing become increasingly common however, some people are resorting to more extreme methods of body modification to stand out from the crowd. 'Body branding,' for example, is a dramatic (and dangerous) practice which is gaining in popularity. It involves searing the skin with red-hot metal, in some shape or pattern, to leave a permanent scar. Branding cannot be used for intricate designs, as tattooing can, and instead it leaves a relatively simple raised shape on the skin. Branding parlours are rare though, so frighteningly many choose to brand themselves, despite the obvious risks of infection.
Implanting is another extreme way in which people alter their body's appearance. Somewhat similar to body piercing, it involves the painful-sounding insertion of metal objects under the skin. Burmese tribes have long carried out similar practices, placing what they believe to be magical protective objects under the skin. Again the risk of infection and rejection of the object by the body is high, especially as although this cutting of the skin is a form of surgery, it is not generally carried out by qualified doctors or anesthetists. One example of implanting is the insertion of horn shaped objects under the skin of the forehead, giving a 'devil-like' appearance.

4. Body Art Is Here to Stay

It seems unlikely that branding and implanting will ever become as popular or mainstream as tattooing and piercing. Branding does not allow the breadth of statement that tattooing does, and implanting is not for the faint-hearted. But fifty years ago, who would have thought that businessmen would go to work hiding pierced nipples under their suits, or that kids would be asking their parents for tattoos for their sixteenth birthday? Whether branding and implanting will take off or not. one thing is certain — body art, in one form or another, is here to stay.

From "Current"

**Answer the questions:**

Do you have something like body design?
What kind of body art you can’t agree with?
Do you think the person’s body needs some decorations?
What kind of body art you would you like to have?
Is it important for you if person you communicate with has some body art?
Would you start the conversation with person, who has some body art?

2.4. Social English. Speaking over the telephone.

**Practice the telephone numbers pronunciation:**

050 374 50 85; 682 947; 8944 5033; 020 7399 7050; 044 428 33 93

**Write them down like in example:** eight nine **double** four five ‘oh’ **double** three.

**Write the conversations in the correct order:**

1. I’m fine, thank you. And you?
   I’m OK, thanks.
   Hello, Mary. This is Edward.
   How are you?
   Hello, extension 3442.

2. Goodbye, Bianca. Have a nice day.
   Yes, at seven in the cinema.
   Thanks, Marcus. See you this evening!
   Goodbye, Marcus.
3. Not bad, thanks. And you?
   Very well. How are the children?
   Hi, Flors! It’s me, Leo. How are you?
   They are fine.
   Hello, 270899.

2.5. Professional English: Money – buying, selling paying, personal finance, family budget, earning and expenditures
Read the texts

1. Money

Money is used for buying or selling goods, for measuring value and for storing wealth. Almost every society now has a money economy based on coins and paper notes 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 market-place 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 recognized as having value. Cattle, grain, teeth, shells, feathers, skulls, salt, elephant tusks and tobacco have all being used. Precious metals gradually took over because, when made into coins, they were portable, durable, recognizable and divisible into larger and smaller units of value.

A coin is a piece of metal, usually disc-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 (Au), silver (Ag), copper (Cu), aluminum (Al), nickel (Ni), lead (Pb), zinc (Zn), plastic, and in China even from pressed tea leaves. Most governments now issue paper money in the form of notes, which are really 'promises to pay'. Paper money is obviously easier to handle and much more convenient in the modern world. Cheques, bankers' cards, 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.

(From "Headway")

2. Time Is Money

Nickolas Hayek is the founder and President of SMH. SMH is a Swiss watch manufacture with its head office in Zurich, Switzerland, and a large, modern factory in
Granges. It employs 14,000 people. There are twelve companies in the group, including Tissot, Omega, and Swatch.

The company's most famous product is the Swatch watch. The Swatch has a quartz mechanism but only fifty-one parts. A new collection comes out twice a year with forty new designs. SMH sells ten million Swatch watches a year.

The factory in Granges is open twenty-four hours a day, with a daily production of 35,000 watches. Created in 1983, the company makes large profits every year, but a Swatch watch still only costs £25, the same price as in 1983.

Nicolas Hayek is now sixty-five, but he has no plans to retire. One day he hopes to produce the Swatch car, a revolutionary automobile for the 21st century. But it's not 'all work and no play' for Mr. Hayek. In his free time he plays a lot of tennis, sometimes with his friend Jean-Paul Belmondo, the French actor.

(From Business Basics. David Grant & Robert McLarty. OUP 1997;

3. Kenshin Oshima: Making Money out of Money

For seven years, Kenshin Oshima had a very good job at the firm Mitsui and Co. But, at the age of 29, he did something very rare for a Japanese manager in his position - he designed.

Oshima earned a good salary at Mitsui, but he wanted to make a lot of money, and to be very rich he needed to have his own company. He couldn't afford to start a company immediately, but during his years at Mitsui he spent very little money, and saved as much as he could.

In 1978, he invested his money, $236,500 in total, in his new company, Shohkoh Fund and Co. Shohkoh Fund specialized in lending money to businesses, but in small sums. This decision was a risk, as money-lending by private companies was not a respectable job in 1978. His first client was a firm in Tokyo, which paid back the money that it owed at an interest rate of 24%.

But his idea was good: his profits rose by 25% a year, and reached $38.5 million in 1992. He owns 80% of Shohkoh, and his shares in the company are now worth $997 million.

So, Oshima is now a billionaire, or nearly, but his strategy for the company is still the same: even now he specializes in smaller loans (a typical client borrows only $40,000), and he personally examines the references of every new client.

(From Business Basics. David Grant & Robert McLarty. OUP 1997;

4. The Changing Face of Work

In the 70s and 80s, most managers expected to continue working until retirement at sixty or sixty-five. But now, the situation is changing. Since the beginning of the 1990s, many managers in their forties and fifties have lost their jobs.
Sometimes, the reason for making managers redundant is a company way-out or restructuring. Also, the recession of the late 1980s and early 1990s caused many redundancies.

But it is also true that fixed-term contracts are becoming more popular, and many companies prefer younger managers.

The result is that large numbers of unemployed managers are still looking for work now. And, for those who are over fifty years old, it's not certain that they will find full-time employment again.

What can a manager do in this situation? One important lesson is that every manager must be ready for change. You know that you are going to the office tomorrow morning, but you can't be certain that your job will exist a year from now.

(From Business Basics. David Grant & Robert McLarty. OUP 1997:)

Discuss on the given topics and questions with your team of 3-4 students. Give your own reasons to prove your idea to the group.
How much money do you need to be happy?
What things would you spend your free money?
Is it important to thrift?
Do you think it is dangerous to save money in a bank?

3. Travelling, transport and tourism

3.1. Travelling
Read the text and agree or disagree with some statements. Give you own reasons about travelling (for and against)

Millions people all over the world spend their holidays travelling. They travel to see other countries and continents, modern cities and the ruins of ancient towns, they travel to enjoy picturesque places or just for a change of scene. It's always interesting to discover new things and different ways of life, to meet different people, to try different food, to listen to different music.

Those who live in the country like to go to a big city and spend their time visiting museums and art galleries, looking at shop windows and dining at exotic restaurants. City residents usually like a quiet holiday by the sea and in the mountains with nothing to do but walk and bathe and lay in the sun. Most travelers and holiday-makers take a camera with them and take pictures of everything that interest them – the sights of a city, old churches and castles, views of mountains, lakes, valleys, plains, waterfalls, forests, different kinds of trees, flowers and plants, animals and birds. Later, perhaps years later, they will be reminded by the photos of the happy time they had.

People travel by train, by plane, by ship or boat and by car. All means of travel have their advantages and disadvantages. And people choose one according to their
plans and preferences. The faster way of travelling - is travelling by plane, but in my opinion the most comfortable is travelling by ship and the cheapest is travelling on foot.

If we are fond of travelling, we see and learn a lot of things that we can never see or learn at home, though we may read about them in books and newspapers and see pictures of them on TV. The best way to study geography is to travel and the best way to get to know and understand the people is to meet them in their own homes.

Nowadays people mostly travel by air, as it's the fastest means of travelling. Passengers are requested to arrive at the airport two hours before departure time on international flights and an hour on domestic flights, as there must be enough time to complete the necessary airport formalities. Before passengers get on board the plane, they have to register their luggage. Each passenger is given a boarding pass to be shown at the departure gate and again to the stewardess when boarding the plane. Landing formalities and custom regulations are more or less the same in all countries: while still on board the plane the passengers are given arrival cards to fill in. After the passengers have disembarked, officials will check his passport and visa. Then the passengers go to the customs for an examination of their luggage. As a rule personal belongings may be brought in duty-free. In some cases the custom inspector may ask you to open your bag for inspection.

As for me, I prefer to travel by plane. And now I would like to tell you about my first travelling by plane. It was in 1998 when I travelled to Italy. I travelled without parents, but with guide and other children. I don't remember exactly how much time it took to fly from Kyiv to Venice, but I think it must be about two or three hours. During the flight I communicated with my neighbours, I admired the view from my window and slept a bit. When we are were landing in Venice I looked out of my window and saw the entire city at my hand. It isn't true, that there is no one road in Venice, but only water channels. I can say that only the third part of the city is covered with water. Then the plane landed. So, it was my first travelling by plane.

And in the end I'll say that traveling is a nice hobby and a great thing if you want to know more about the world and certainly if you are studying a foreign language.

3.2. Transport

1. Choosing the transport

Modern life is impossible without travelling. True, we often get tired of the same surroundings and daily routine. Hence some relaxation is essential to restore our mental and physical resources. That is why the best place of relaxation, in my opinion, is the one where you have never been before. And it is by means of travelling that you get to that place.

To understand how true it is you’ve got to go to a railway station, a sea or a river port or an airport. There you are most likely to see hundreds of people hurrying to
board a train, a ship or a plane.

To be on the safe side and to spare yourself the trouble of standing long hours in the line, you’d better book tickets in advance. All you have to do is to ring up the airport or the railway station booking office and they will send your ticket to your place. And, of course, before getting off you have to make your preparations. You should settle all your business and visit your friends and relatives. On the eve of your departure comes you call a taxi and go to the airport or the railway station.

For some time you stay in the waiting-room. If you are hungry you take some refreshments. In some time the loud speaker announces that the train or the plane is in and the passengers are invited to take their seats. If you travel by train you find your carriage, enter the corridor and find your berth. It may be a lower berth, which is more convenient or an upper one. You put your suitcase into a special box under the lower seat. Then you arrange your smaller packages on the racks. In some the train starts off. Travelling by train is slower than by plane, but it has its advantages. You can see the country you are travelling through and enjoy the beautiful nature. It may be an express train or a passenger one. There is no doubt it’s much more convenient to travel by an express train, because it does not stop at small stations and it takes you less time to get to your destination.

But if you are in a hurry and want to save your time you’d better travel by plane, because it is the fastest way of travelling. After the procedure of registration you board the plane at last. You sit down in comfortable armchair and in a few minutes you are already above the clouds. The land can be seen below between the clouds and it looks like a geographical map. After the plane gained its regular height the stewardess brings in some mineral water. You can sit and read a book or a magazine, look through the window to watch the passing clouds change their colour from white to black.

Some people prefer to travel by ship when possible. A sea voyage is very enjoyable, indeed. But to my mind the best way of travelling is by car. The advantages of this way of spending your holiday are that you don’t have to buy a ticket, you can stop wherever you wish, where there is something interesting to see. And for this reason travelling by car is popular for pleasure trips while people usually take a train or a plane when they are travelling on business.

When you get tired of relaxation, you become home-sick and feel like returning home. You realize that “East or West – home is best”, as the saying goes.

2. Travelling by Plane

No wonder that one of the latest means of travelling is travelling by plane. Nowadays people mostly travel by air. It combines both comfort and speed and you will reach the place of destination very quickly. No doubt, travelling by air is the most convenient and comfortable means of travelling. But if you are airsick the flight may
seem not so nice to you. Unfortunately sometimes the flights are delayed because of
unfavourable weather conditions, and one more inconvenience is jet-lag.

Before boarding the plane you must check in at the airport. Passengers are
requested to arrive at the airport one hour before departure time on international
flights and half an hour on domestic flights. You must register your tickets, weigh in
and register the luggage.

The economy class limitation is 20 kg. First-class passengers are allowed 30 kg.
Excess luggage must be paid for. Passengers are permitted, to take only some personal
belongings with them into the cabin. These items include handbags, brief-cases or
attaché cases, umbrellas, coats and souvenirs bought at the tax-free shops at the
airport. Each passenger is given a boarding pass to be shown at the departure gate and
again to the stewardess when boarding the plane.

Before the plane takes off the stewardess gives you all the information about the
flight, the speed and altitude. She asks you to fasten the belts and not to smoke. She
will take care of you during the flight and will help you to get comfortable in your
seat. Inside the cabins the air is always fresh and warm. The captain will welcome you
on board, tell you all about the flight and the interesting places you are flying over.
During the flight you can take a nap or have a chat, you can read and relax. In some
planes you can watch video or listen to the music.

When the plane is landing or taking off you have an opportunity to enjoy the
wonderful scenery and landscapes. While travelling by plane you fly past various
villages and cities at the sight of which realize how majestic and tremendous our
planet is. Do not forget your personal belongings when leaving the plane.

Landing formalities and customs regulation are about the same in all countries.
While still onboard the plane the passenger is given an arrival card to fill in, he fills in
(in block letters) his name in full, country of residence, permanent address, purpose
and length of visit; and address in the country he is visiting. After the passenger has
dismounted, officials will examine (check) his passport and visa (to see if they are in
order).

In some countries they will check the passenger's certificate of vaccination.
When these formalities have been completed the passenger goes to the Customs for an
examination of his luggage. The passenger is required to fill in a customs declaration
form. He must list all dutiable articles. Personal belongings may be brought in duty-
free.

Here is a partial list of prohibited articles: firearms, drugs, in some countries —
meat products, fresh fruit and vegetables. The Customs inspector may ask you to open
your bags for inspection. After you are through with all customs formalities he will
put a stamp on each piece of luggage.
3. Travelling by train

Britain is served by an extensive railway network with trains operating frequently. Travelling by train is often the most efficient way to get around.

While train services are operated by a range of different companies, the vast majority of tickets and timetables are coordinated by National Rail. In most cases, this should be your first port of call when planning a journey by train.

For those who have not travelled by train before, this page aims to answer any questions you might have and make your journey quicker and easier. For those who do travel by train, some of these hints and tips can make your journeys a lot cheaper.

Catching the Right Train

Many people worry about catching the right train, but keeping the following key pieces of information in mind, it is actually very simple.

The most important thing is the train's final destination, as this will be shown on the departure board and announced on the station tannoy. When booking your ticket, make sure you find out the final destination of any trains you plan to take.

Another important piece of information is the scheduled departure time. This will be printed on your ticket and displayed on the departure boards in the train station. Trains are timetabled to the minute and it is unlikely that more than one train will be departing at exactly the same time. Note that if a train is delayed, it is still referred to by its scheduled departure time, although the actual departure time will also be displayed on the board.

National Rail's live departure boards are useful for checking whether your train is late or on time before you arrive at the station. Simply enter the station you're leaving from and your destination and all the trains scheduled for this journey will be returned. To the left of each station name is an estimated time of departure from that station and if the train is running late, the approximate delay time is listed on the right. The platform your train will be arriving at is also shown. This site can also be used from mobiles so you can check it on the go. It is often more up to date and accurate than the departure boards in the station!

When a train is arriving, the station tannoy will play a message which names the final destination, departure time, train operating company and a list of all the stops. It also tells you which platform it's arriving at. This is probably the most useful source of information on a station, so make sure you can hear it!

The departures board is usually a screen hanging from the roof, showing a list of the next few trains leaving from that station and from which platform. Sometimes, each platform has its own departure board as well, with more detail such as stops.

When catching trains, be aware that they like to leave precisely 'on the dot' and the doors can be locked up to 45 seconds before they are supposed to leave. So don't cut it too close!
If you have any trouble, station staff is always willing to help. Show the guards your ticket and they ought to be able to tell you which train you want and the platform it is departing from.

Booking Tickets

At the Station. Booking tickets at the station is pretty easy, but can be more expensive than other methods of purchasing tickets, especially if you purchase on the day of departure. Go to any manned station with the name of the place you want to go to and a rough idea of when you want to travel, and they will help you with your booking.

Online. Booking in advance online is also easy and can often be cheaper than booking in person. Simply input your starting point and destination, the dates and rough times you want to travel, and it will give you a list of trains to choose from. Note how some journeys take longer than others, have more changes or cost more.

If you have a 16-25 Rail card, don't forget to select this option on the website to get your 1/3 discount. Keep in mind however, that some advance fares can be cheaper without a rail card, so check the cost both with and without.

Select the ticket you want and pay via debit/credit card. You may need to register an account with the website before you can pay, but this is a simple process. At the end you will be given a summary of your journey to print out.

When you buy online, you have a choice of ways to get your ticket sent to you. If there's time, you can get them posted. If not, then you pick them up from the station yourself, using a ticket vending machine. You will be given a reference number to enter on the machine, and you will also need to take your credit card with you. The card will not be charged, but you have to put it in the machine to get the tickets. You are supposed to use the same card that you paid with, though in fact you can often use any old card. Don't rely on this at the last minute though!

On the Train. At some small stations, the ticket office closes fairly early (17:00 for instance). At these stations you have to simply get on the train and purchase a ticket from the conductor, if they show up! You can actually buy tickets from the conductor on most trains, but it's best to get them at the station when you can.

Keeping it Cheap

Train tickets in Britain can be very expensive; however there are ways of working the system which can seriously reduce the price by half or more.

Most of these tips assume that you are booking the tickets online. You can buy any ticket from any train operating company, but avoid third party retailers such as Rail easy and The Train Line because they charge an extra booking fee.

All tickets, including cheaper advance fares, are available from station booking offices.

16-25 Railcard
This is the easiest way of reducing the cost of train fares. Costing just £26 for a one year railcard, it saves a third off most rail tickets. This means if you will spend £78 or more per year on train travel, the railcard will essentially pay for itself. You can also buy a three year railcard for £65, saving you £13 as opposed to renewing a one year railcard three years in a row. The cutoff date for buying the three year railcard is the day before your 24th birthday, meaning you could keep using it until just before your 27th birthday.

Some Student Bank Accounts, notably NatWest, offer a valuable five-year railcard as part of their freebie package. However, NatWest no longer offers this for new account holders from 2011. More details regarding the railcard are available here.

If you have a railcard, you should always carry it with you on the train because the conductor will want to see it if you show him/her a discounted ticket.

*Booking in Advance*

It is possible to find very cheap train tickets online at websites such as Megatrain or on the train operating company's own website if you book in advance of your travelling date. Not only does this get you cheaper tickets, it also allows you to reserve seats on busy services, ensuring travel is as simple as possible.

You can book train tickets up to 12 weeks in advance, and in theory the cheapest tickets go on a first-come-first-served basis, however this isn't guaranteed. Sometimes cheap tickets don't become available until nearer the departure date. Sometimes they sell out quickly, other times there are still some left the night before. As a rule of thumb, check as early as you can and if no cheap tickets are available, wait until they do become available (unless the day of travel is less than a month away, in which case the cheap tickets are probably already sold out).

Certain companies such as East Coast and Virgin Trains offer advanced tickets that can only be bought from their websites. Virgin Trains and Stagecoach (which includes East Midlands and South West Trains) run a website called Megatrain, which sell cheap tickets. East Coast often has discounts on their own fares, only available through their website. Most reserved seats are marked by a ticket at the top of the seat, but Virgin Trains as well some Cross-country trains put their reservations on an LCD display above the seat.

If you do reserve seats, be warned that train companies sometimes screw up their seat reservation systems and other passengers often simply ignore the reservation tickets. You may find you have to negotiate your way into the seat you've reserved, but most passengers will oblige and move for you.

Note that cheap advance tickets are usually restricted to one particular train, whereas with a regular ticket you could catch any train you like, as long as it's going the right way. If you miss your train, your advance ticket will not be valid on the next one.
If you do miss your train it is important not to travel without the authorization of rail staff first otherwise you could leave yourself open to prosecution.

Beware when booking a long time in advance that the timetable can change at short notice, especially on Sundays. Always check the day before because your train could be rescheduled to a different time than it was when you bought the ticket!

**The Right Ticket**

When buying *on the day*, return tickets are sometimes cheaper than singles. However, there are no cheap advance return tickets, so when buying in advance, it's often cheaper to get two singles instead of a return.

**The Right Time**

A little bit of timing can help save you a lot of money. Trains are more expensive during rush hour, so if you can avoid travelling before 10am and between 5pm and 7pm, you will find more cheap tickets available.

If your journey is long or you can't avoid travelling during rush hour, you should definitely consider split ticketing.

**Split Ticketing**

This little-known trick may be the one that saves you the most money. It is based on the principle that not all train journeys are equal. A lot of factors go into the price of a ticket. Some routes or areas are more expensive. Some times of day are more expensive. Some phases of the moon might even be more expensive. Who knows?

For example, if your journey is made wholly within off-peak hours, then it should be pretty cheap. However if only a small part of the journey takes place during rush hour, *the whole journey will be charged at the higher rate*.

With split ticketing, you aim to cut the journey up into sections, so that only the peak-time section is charged at peak-time rates.

By doing this, you don't alter the journey itself at all - you stay on the same train as if you had one ticket. You just have a bulging wallet full of tickets to show the conductor!

Here's an example of how to try it yourself. On a long journey, try to work out the last station you pass through before you get into rush hour. Look up the price of just travelling as far as there. Note the time of arrival. Then look up the price of travelling from there to your destination, on the same train as it departs 2 minutes later. Add them together and see if the total is less than the price of one whole ticket.

This doesn't work every time, and takes a bit of trial and error, but it has saved me hundreds of pounds this year alone. On my regular route (a return journey), advance tickets are only cheap on half of the journey. So I buy two advance tickets for this part, and one ordinary return for the other part. It saves me about £5-£10 every time. --
iMacThere4iAm
Also, this does not necessarily have to apply to rush hour. Another good example is that fares in some large urban areas are subsidized, so a couple of examples. Say you’re going to Stalybridge from Warrington for the day (just for example), get a ticket from Warrington to Irlam and a ticket from Irlam to Stalybridge, it’s likely to be cheaper. Also, one that I’ve done before (when I went to the beach one day) is getting a ticket from Warrington to Hough Green and Hough Green to Fresh field. – DMed

**Text Tickets**

Some rail companies are now implementing "text tickets" meaning its quicker and easier to purchase your tickets, as text tickets are new you can often save a lot of money on them as the rail companies are trying to get people to use them. When you purchase a text ticket the rail company will send you a barcode which you scan at the ticket barrier or a number which you show to staff around the barriers. Just be sure to make sure your phone has enough battery before you set out. Chiltern Railways Text Tickets FAQ

**Refund Vouchers**

If your train is delayed for an unreasonable length of time, you may be entitled to compensation. This will usually be in the form of vouchers which you can redeem for tickets at station kiosks or over the telephone (not online).

Normally, a delay of half an hour is considered unreasonable, so if your train is over half an hour late (which can happen frequently on Sundays), ask at the station for a complaints form. You will need to know which company operates the service, as each one has a slightly different policy and a different form.

To claim back, you will need to know when the train you wanted was timetabled to arrive at your destination, and when it actually did arrive. You will need to send off your tickets with the form, and a few weeks or months later, you will get back a bundle of vouchers.

To spend the vouchers, telephone the National Rail call centre on 08457 484950 or you can use them at a staffed ticket office instead of cash. When buying tickets using vouchers via the National Rail call centre - make sure you leave enough time to post the vouchers to them and for you to receive the tickets back. It generally takes about a week.

**Travelling Short**

Travelling short means buying a ticket to go further than your destination, but alighting before this station. Why would you want to do this? Because it can be cheaper.

This is permitted under the National Rail Conditions of Carriage, which state "You may start, or break and resume, a journey (in either direction in the case of a return ticket) at any intermediate station, as long as the ticket you hold is valid for the trains you want to use. You may also end your journey (in either direction in the case of
a return ticket) before the destination shown on the ticket. However, these rights may not apply to some types of tickets for which a break of journey is prohibited, in which case the relevant Train Companies will make this clear in their notices and other publications.

However, the cheaper tickets (e.g. advance fares) and outward portions of some off-peak returns do not permit a break of journey. In these circumstances, you can be charged an excess fare or penalty fare. Make sure you always check that a break of journey is permitted on your ticket before travelling.

There are some excellent examples of savings to be made by "travelling short" which can be found using little effort. However, always make sure your ticket allows a break of journey BEFORE you board the train!

4. Top 10 Reasons to Travel by Train

Taking the train has long been popular in Europe – it's almost considered a rite of passage for young backpackers. But while trains have been under-appreciated in the U.S., they're gaining popularity here as well. Amtrak ferried 31.6 million passengers around the country in its last fiscal year, an all-time record for the railroad. With the economy still slumping, train travel is looking increasingly attractive to budget-conscious travelers. Plus, a scenic train ride can even be a vacation in itself. Need more reasons to take the train? You've come to the right place.

1. Money Savings

Trains are an increasingly cost-effective alternative to planes, particularly if you're going a relatively short distance or if you're traveling in the busy Northeast Corridor, where train service is fast and frequent.

While some rates are quite competitive ($104 on the train vs. $108 by plane between New York and Boston in a recent search), you'll sometimes see dramatic fare differences. For instance, we found a $134 roundtrip fare on Amtrak between New York and Montreal, as compared to $294 for the cheapest roundtrip airfare. The train ride will be longer than the corresponding flight, but for travelers looking to cut costs, the train often wins out -- and you'll get to see some scenery along the way.

Unlike airlines, Amtrak and other rail operators often give discounts to children, seniors, students, AAA members, military personnel and other key demographics. See our list of train travel deals for more opportunities to save.

2. Stable Fares

Anyone who's agonized over when to purchase airfare knows how arcane and frustrating the airlines' pricing structures can be. (We're still waiting for a logical explanation of why a one-way ticket often costs so much more than a round trip.) Train fares tend to be the same day after day on any particular route, whether it's Monday or Saturday, April or August, two months in advance or two days before departure. While
some increases may occur (particularly at peak times or over the holidays) and occasional sales may be available, you can usually count on the stability of train fares, even at the last minute.

3. Flexibility
While many long-haul trains require reservations, many short trips don't, so you can simply show up at the station the day of your trip and grab a ticket for the next train – without paying an exorbitant last-minute fare.

4. More Baggage...
These days, nearly all the major airlines charge travelers a fee to check a bag or two – and a few (Spirit, Allegiant, Frontier) now charge for carry-on bags as well. Compare these stingy policies to Amtrak’s baggage allowance: two carry-on items up to 50 pounds each (as well as personal items such as purses, strollers and diaper bags) and up to four checked bags up to 50 pounds each, the first two of which are free. Third and fourth checked bags cost $20 each.

In short, Amtrak allows you to bring 200 pounds of luggage – plus personal items – for free. Try bringing that on a plane!

5. ...Less Hassle
Imagine taking a trip and not having to arrive two hours early, wait in a long security line, take off your shoes for inspection, or ration out your liquids and gels. Welcome to the world of train travel. In most cases you can arrive 30 minutes ahead of time and walk straight to your platform.

6. Door-to-Door Convenience
Unlike airports, most major train stations are located right downtown in the heart of the cities they serve. Instead of taking an expensive airport cab ride from miles outside of town, you can step off your train and be just moments from your hotel.

7. Eco-Friendliness
Trains are more energy-efficient per passenger mile than planes or cars, making them one of the most eco-friendly transportation options around (short of walking or riding your bike!). Carbon emissions from trains are less damaging to the environment than those of airplanes because train emissions are not released directly into the upper atmosphere. As a bonus, the relative energy-efficiency of trains means that the industry is less vulnerable to increases in fuel prices – making train fares more stable in an unstable economy.

8. Old-Fashioned Charm
There's something refreshingly traditional about taking a train, particularly if you're traveling over a long, multi-night route. The days of silverware and fine china in coach class may be long gone in the airline industry, but on overnight trains you'll still find dining cars with full-service meals and uniformed wait staff. During the day, many train travelers choose to read books, play cards or simply enjoy the scenery rushing by.
9. Comfort and Relaxation

Rather than cramming yourself into an ever-shrinking airplane seat or squinting at road signs trying to figure out where to make your next turn, why not relax on a train? It's one of the least stressful forms of transportation out there: someone else does the driving; you'll have more legroom than you would on an airplane and you'll be able to move around at will – not just when the captain turns the seatbelt sign off.

10. Beyond Just Transportation

Unlike airplanes, which whisk you from point A to point B with barely a glimpse of what's in between, a train ride can be a destination in and of itself. Consider the California Zephyr, a dramatic route that wends its way through the Rocky and Sierra Nevada Mountains from Chicago to San Francisco. A ride on this popular Amtrak service offers spectacular scenery. During fall foliage season, try a ride on the Ethan Allen Express from New York to Vermont and enjoy the autumn colours.

5. United States: Traveling by Car in the United States

Many visitors to the United States go to typical tourist areas like New York, Washington DC, Orlando, Chicago, Las Vegas, San Francisco, and Los Angeles. Especially in the bigger cities, it is not necessary, nor even desirable, to have your own vehicle - although many of even the larger cities do not have good public transportation. Because of the sheer size of the United States and the American preference to the automobile over mass transit, traveling by car is a good way to get around and to see sights of the "real" America away from the cities. The United States has a very good system of streets and highways, including the huge Interstate highway system that includes modern limited-access expressways (also called freeways) throughout the country. Even secondary roads are a good way to travel to see more typical American lifestyle. If you are wary about driving in the United States, it is suggested that you rent a vehicle for only a portion of your stay in a city. Use taxis and public transportation for sights in the city, and then rent a vehicle for a few days' travel outside the city. The best way is to not rent a vehicle from a location in the center of the city, but instead rent it at the airport, so that you will not need to drive in congested traffic in the city core. However, there may be some extra "airport" fees (taxes) for this. It is also possible to rent a car in one city and return it in another city, although extra "one-way" fees may apply.

If you are a confident driver, you may want to rent a vehicle just to drive around the environs of a city or take a single or multiple-day side trip.

Getting a car

In the United States, renting a car is a fairly common practice that businessmen, families on vacation, and foreign visitors engage in. Car rental agencies (such as Herz, Budget, Enterprise and many more) have branch offices in nearly every city in
America, although they are most commonly found at airports. There are also brokerage companies such as Rentalcars.com, Economy Bookings, CarRentals.com, Travelauto.com and AutoEurope.com who exclusively deal with car rentals. A wide variety of car makes and models are available to rent – everything from a 4X4 pickup truck or full size SUV to a tiny VW Beetle. Prices typically vary depending on the make and model (a high-end sedan or sports car will be very expensive, whereas a small economy car will be much less, for example) and charges per day can vary – anywhere from $15 to $85 or more. Reservations should be made in advance, usually without the need for a credit card, although you may be able pop into a rental office and secure a car without a reservation, depending on the time of year. Hybrid cars are available and popular, so if this is your aim, you may want to make a reservation, and you should expect to pay more than for a typical compact car.

Below are listed a few things to remember at the rental agency:

Take a few minutes to familiarize yourself with the controls on your rented car. You may find that many of the controls are on or around the steering wheel and not on the dash. You don't want the radio on full volume instead of the wipers when it’s raining. A few states require headlights when it’s raining so find that switch before it begins to rain.

For British, Irish, Australian or Japanese drivers, remember that the steering wheel will be on the opposite side of the car you’d expect it to be driving is on the right, so it makes sense to have the steering wheel on the left so you can see what is coming in the other direction. Be careful as you handle the keys as well: many cars in America have keys which double as a means to lock the car by remote either on the key itself or attached to it.

Most American rental cars are "automatics", which means they have no clutch and you don't shift gears. These cars drive a bit differently and if you are used to a manual transmission, you may find yourself using the brakes more than you are used to. You can manually shift an automatic transmission but unless you are driving in the mountains there is usually no need to do so. Manual transmissions are available, but you have to ask for them and they usually are available only with "sporty" cars. Keep in mind that with no clutch pedal, you should always and only use your right foot. Hitting the brakes with your left foot by accident will most likely make you stop abruptly, and could potentially get you hurt?

Purchase car rental insurance when driving a hired car – all states require some sort of liability insurance. It is available at most rental car dealers, you can also purchase it online and can be of great assistance in the event of an emergency. Important Tip: Before you leave on your trip, you should check to see if your current car insurance covers your car rentals as well. Double-check to ensure you will be covered for liability, collision, and loss-of-use coverage. This can save you in excess of
$20 per day -- car rental agencies typically make most of their profits on insurance, and it will be quite expensive, *but you must have insurance in all states*. Especially if you travel as a tourist, medical expenses can be extremely high in United States, and remember that if you have the misfortune of a car accident, you have the obligation to pay medical expenses for anyone you've hurt.

It is a very good idea to carry 'uninsured drivers' insurance - which covers you in the event that your car is damaged or you are injured by an uninsured driver. Check the fine print in your travelers' insurance or rental car insurance to make sure this is covered.

Some rental cars have built-in GPS systems that are accurate and can typically tell you where you need to go very easily-some will even talk to you as you are driving. They are, however, an added feature that costs extra. If you cannot afford a GPS system, most car rental agencies will provide you with a free map of the city center, and nearly any gas station you can find will stock road atlases and area maps that are quite affordable. Furthermore, online map sites like Mapquest and Google Maps work for both the U.S. and most other countries as well. Before your trip, it might be worth printing out the directions and area maps for each location you plan to visit. If you already have a portable GPS system, bring it along – the same system will likely work just fine on U.S. roads, but check with the manufacturer first. You may have to download the maps for the U.S.

Do not depend solely upon your GPS unit in rural areas of the United States. There have been many headlines of poor folks dying in snowbanks or driving into lakes because their GPS unit led them on to dirt roads or even through fields. Get a paper map, learn how to read it and keep it with you in rural areas.

"Hidden GPS". In most states, all rental cars will have a "hidden" GPS that allows the rental company to "track" where you have taken the car. If you drive it out of one state into another without the company's permission, the hidden GPS will alert the company and you may get charged an extra fee. Make sure you inform the company if you plan to drive the car into another state. California does not allow hidden GPS tracking systems in rental cars.

The legal minimum age to obtain a driver's license in the United States varies from state to state but the average age is about sixteen. However, it is generally the aim of most car rental agencies to avoid renting cars to young or very old drivers as statistically they are involved in the most accidents and mayhem involving automobiles. For those under 25 or over 70, check with the car rental agency before you leave on your trip to ensure that they will rent you a car – many have policies that prohibit rentals to people of a certain age, even though you may be legally able to drive. Some car rental companies will rent to younger drivers, but they may charge as much as an extra $10 per day, or more.
If you are a smoker, be sure to rent a car that allows it. Some rental companies do not allow smoking in any of their fleet - Budget is one company like this. Smoking in a non-smoking car will earn you a fine of up to $250.

Many makes and models of minivans and Sports Utility Vehicles (SUVs) come equipped with DVD players. It might be a good idea to invest in one with this feature if you are traveling with children or teenagers on the long journeys typical between American cities – children who are entranced by an exciting movie tend not to ask, "Are we there yet?" as much.

Read your rental contract, and keep a copy of it in the glove compartment. It will come in handy if you encounter any trouble and the fact is you haven't actually rented the car until you have signed the agreement. If there is anything you object to within the agreement or if you find something not to your satisfaction with the car, it is much easier to negotiate with the agency before you have signed the contract and driven the car off their lot.

Inspect your rental car before you leave the car lot. Make note and if possible, take photos of any dents, dings or scratches and/or inside damage or dirt. Be sure to notify the office personnel if you see anything wrong with the car and be sure they note it on their paperwork. This will avoid you getting charged for damage you did not do when you return the car.

It is of great benefit to carry a passport with you, in addition to your drivers’ license and whatever credit card you used to book the car. Your passport is a valuable proof of ID that can be used in a multitude of settings, including this one. The license you use at home is also crucial to take with you and have with you on the road – you will likely not be allowed to rent a car without one, and if you are pulled over by a police officer, you may be sent to jail if you can’t show proof of a driver’s license. When you are driving, keep your passport, license, and rental car agreement with you at all times as you may not know when you will need them next.

**Pros & Cons of travelling by car vs any other**

There are many pros and cons when travelling by car and these should be considered when deciding on the type of transport you will be using.

*Pros*

*Flexibility* Travelling with your own car means you can travel where you want without having to arrange and pay for further transport from a train station, airport or bus stop to your final destination. You can also make any stops if needed and most importantly you can travel at a time that suits you especially if the public transport timetables do not suit your schedule.
**Easy Transportation of Goods** If you are travelling with goods, perhaps your shopping, or suitcase if you are going on a holiday it is easier to transport these in your car rather than using public transport which is not secure and is short of storage space.

**Reliability** Public transport is known for lots of delays and even cancellations which could disrupt your journey leave you stranded or result in you running late for your own appointments or arrangements.

**Cons**

**Cost** The cost of running a car is increasing, especially with the cost of fuel constantly rising. This con however can be negated by car pooling, or choosing a car with high miles per gallon rate and avoiding driving techniques which promote excessive fuel use which will reduce your fuel bills.

**Environmental Impact** Those who are concerned about the environment may feel that lots of journeys by car along routes where public transport is available is costing the environment unnecessarily. You can help this by walking for short distances when available, using an environmentally friendly car and sharing your car with others travelling to the same place as an alternative to public transport.

**Congestion** The high levels of car users on the road, especially during rush hour can lead to lots of congestion, traffic jams and a lack of parking spaces. These factors will all increase your journey time and may lead to high parking charges. When using public transport such as a train or bus you do not need to worry about any parking, there are no traffic jams on the railways and bus lanes make it easier for buses to get through busy city centres.

**Slow** This maybe a surprising con for some but compared to air and rail travel, cars are often the slow and expensive option! If you are making a long distance journey you should look into the time and money savings you could make on a plane or train compared to a car.

6. How to Travel by Cargo Ship around the World

Imagine for a moment that you are on the deck of a ship, sipping a glass of wine. You turn your head towards the water just in time to spot a pod of dolphins swimming by. After lingering in the sunshine for a while, it's time to head inside for a 3-course evening meal and a splash in the pool before retiring to bed.

Now, what kind of vessel are you on? No, you are not on a standard commercial cruise ship. This is no luxury liner hopping between Caribbean islands. It is a modern freighter. Hundreds of cargo ships, carrying everything from fire engines to apples, are crossing the world's oceans and many are happy to take you along for the ride.

A far more intimate and relaxed experience than you might imagine, the experience on board is a sharp contrast to the rough and industrial outward appearance a container ship tends to project. You will be one of a handful of passengers amongst a
crew that is unlikely to number more than a few dozen. There will be no organized games of bingo or evening cabaret show. You might, however, be invited to karaoke with the sailors and you will almost always dine alongside the captain, who is far more likely to turn up in shorts and a t-shirt than full uniform.

Our introduction to freighter travel was a relatively short 5-day sailing between Australia and New Zealand. We joined the French ship CMA-CGM Utrillo in the busy port of Melbourne, where our mounds of luggage including two bicycles and 11 bags were quickly hauled on board and into a spacious cabin by a host of cheery Filipino deckhands.

*The Costs of Cargo Ship Travel*

Here was our first taste of the wonders of sea travel — plenty of luggage allowance. Not an eye was blinked at our 100kg (220lbs) of possessions. We were entitled to bring double that. In this case, we felt the €500 (~US$675) per person cost for our trip was worth it as the excess luggage fees on the equivalent short flight would have been considerable, not to mention the stress of showing up at the airport to a bill of unknown proportions. About €100 (~US$135) per day is the average fare to budget for a freighter trip.

*Hospitality on Board*

Our next surprise was how quickly we felt part of the family. Just moments after arriving, our fellow passenger (a French woman literally going “around the world in 80 days”) hinted that the captain was certain to throw us a welcome barbecue. “He does that for everyone new,” she said with a wink. Sure enough, the next evening was spent on the back deck of the ship, feasting on grilled fish and chatting with the seamen as the sun went down.

One of our concerns before sailing was that we'd find the days long. It was just the opposite. There were three square meals a day (hearty plates of meat and vegetables for working men) and the time between eating was filled with strolls round the deck and trips up to the bridge to check our position and ask questions.

Had there ever been stowaways? Yes, once, a man from Iraq. What about pirates? Not here but there were off the coast of Africa. And just how much fuel did a cargo ship need? Apparently $60,000 U.S. a day will cover it, in the current era of relatively low oil prices.

*A Relaxing Way to Travel*

With our curiosity temporarily curbed, we would return to our cabin for reading, journal writing, and maybe a bit of table tennis if we felt especially energetic. Far away from the hustle and bustle of life on firm land, we were truly relaxed. It was a complete contrast to the hurried airplane trips we were used to.
For Hamish Jamieson, the owner of Freighter Travel NZ and one of only a handful of travel agents in the world licensed to book tickets on cargo ships, the simplicity of being at sea is the main attraction.

“When you're sitting up the front of the bow of the ship, on your own, and all you see is the sea going past and you hear the wind and waves, you're in heaven. For me, an afternoon with a thermos of Chardonnay, sitting right on the bow, watching the world go by with my binoculars, that's my heaven,” he said.

**Flexibility Required When Traveling by Cargo Ships**

Of course nothing in life is all smooth sailing and while we didn't encounter any problems during our trip, we did struggle with the uncertain nature of freighter travel before we boarded. Our initial departure date jumped forward first by three days and then seemed to bounce around by 12-24 hours every time we called to check the latest news. It is not an uncommon experience and one you must be prepared for.

Even ports of call are not guaranteed because on a cargo ship, freight comes first, not the passengers. If the demand is not there for a certain stop, the ship will go where the business is.

“Our trip from the USA to Europe changed three times after initial booking,” say Rebecca Hogue and Scott Drennan, currently on a *journey around the world without using airplanes*. Their initial trip from South Carolina to Belgium ended up being from Florida to Italy. “Had we not been flexible with our departure times and locations, things would not have worked out.” As Mr. Jamieson is fond of telling his passengers, when you go to sea, there are two things you must pack: a sense of humor and a sense of patience.

**Practical Issues**

Your trip may also involve some red tape, particularly where U.S. stops are concerned. American citizens are not permitted, for example, to travel within their country by cargo ship, although they can make international journeys. Meanwhile, travelers to the United States must have a visa, even if they would not need one to arrive by air. Only Canadians are exempt from this rule.

Bet sure to budget time and money to get vaccinations like Yellow Fever if you are going through the Suez and Panama canals. A medical certificate declaring you to be in generally good health is another common requirement.

**Where in the World Do You Want to Go?**

But perhaps the hardest part of booking your cargo ship voyage is deciding where to go. Will it be to South America and around Cape Horn? How about a 55-day round trip from California to Australia and New Zealand via Tahiti and Mexico? Mr. Jamieson offers a few more ideas.

“For me the ultimate voyage is the Bank Line voyage from Auckland, in New Zealand, to Singapore. It takes 40-45 days to sail what you can fly in just under 12
hours but it visits nearly every island in the Pacific on the way and it stops for 2-3 days. The second choice for me would be from Singapore through to Houston in Texas. It goes up through Thailand, Vietnam, half a dozen ports in China, into Japan, then straight across the Pacific and through the Panama Canal.”

With enough time and money at your disposal, there are few places in the world a cargo ship can't reach. You just need to be adventurous enough to get on board.

The Golden Rules of Cargo Ship Travel
- Be prepared to make your own fun. There are no programmed activities, aside from the odd safety drill.
- Go before you're too old. An upper age limit of 70-80 years is common as there is no doctor on board and plenty of stairs.
- Check that your travel insurance covers freighter travel.
- Be flexible. Schedules can and do change frequently. You may need 2-3 ships to reach your destination.
- Book in advance. Cabins are limited and the most popular routes can be sold out months ahead of time.
- Forget about working in exchange for your passage. Modern union rules mean this is no longer permitted.
- Take a good supply of seasickness pills. While not very common, rough weather can occur, sending tables, chairs, and your stomach flying across the room.


1. In the street. Asking the way

Look at the street map. Complete the conversations, using the map.
1. A Excuse me! Is _____ a chemist _____ here?
B Yes. It’s over _____.
A Thanks.

2. A _____ me! Is there a _____ near here?
B Yes. _____ _____ Church Street. Take the first _____ _____ _____ right. It’s _____ _____ the music shop.
A Oh yes. Thanks.

3. A Excuse me! Is there a _____ near here?
B There is a Chineese one in Park Lane _____ _____ the bank, and there’s an Italian one in the Church Street next to the _____ _____.
A Is that one _____?
B No. Just two minutes, that’s all.

4. A Is there a post office near here?
B Go straight ahead, and it’s _____ _____ left, _____ _____ the pub.
A Thanks a lot.

Make more conversations with your partner. Ask and answer about these places, using the street map:
A bookshop; a cinema; a bank; a phone box; a public toilet; a music shop; a supermarket; a bus stop; a park; a swimming pool; a post box; a pub.

2. On the train (plane, boat).
You go to the ticket office. Put the lines of the conversation in the correct order.

<table>
<thead>
<tr>
<th></th>
<th>A</th>
<th>C</th>
<th>B</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>A Hello, a return to Bristol, please.</td>
<td>C How do you want to pay?</td>
<td>B A day return.</td>
</tr>
<tr>
<td>11</td>
<td>A OK, thanks very much. Goodbye.</td>
<td>C Here is your change and your ticket.</td>
<td>B You want platform 1 over there.</td>
</tr>
<tr>
<td></td>
<td>A Here is a twenty-pound note.</td>
<td>C Day return or period return?</td>
<td>B A</td>
</tr>
<tr>
<td></td>
<td>A Cash, please.</td>
<td>C That’s eighteen pounds.</td>
<td>C That’s eighteen pounds.</td>
</tr>
<tr>
<td></td>
<td>A Thank you. Which platform is it?</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Read the conversations “At the station” and “A voyage round Europe”, find the English equivalents for: паром; замовляти квитки; бокові місця; вагон для тих, хто не палить; по ходу потяга; проти ходу потяга; подорож; вагон; купе; багаж; багажний відсік; зазвичай в цей час поїзди переповнені; пройти митницю; морська подорож; прекрасний пляж; Середземномор’я; каюта; берегова лінія; море стало неспокійним; засмаглій; круїз; цікаві місця; сходити на берег; заздрити; винайняти машину; страждати від морської хвороби; палуба.

At the station

F.: Well, here we are at last! When I get into the boat-train, I feel that holidays have already begun. Have you got the tickets, Jan?

J.: Yes, here they are, I booked seats for you and me; trains are usually crowded at this time. We have numbers A 26 and A 30; two corner-seats in a non-smoker, one seat facing the engine, one back to the engine. Is that all right?

F.: That’s very good, Jan. I don’t like going a long journey in a smoker. May I sit facing the engine?

J.: Of course! You can take whichever seat you like. As a matter of fact, I really prefer sitting with my back to the engine. Here’s our carriage, A, and here’s our compartment.

You can get into the train now.

F.: Lucy, won’t you come into the carriage with me? You will be warmer inside.

L.: Thanks, I will.

J.: I’ll go and see that our luggage has been put into the guard’s van, and I’ll book two seats in the restaurant car for lunch. I’ll get some newspapers at the bookstall and some chocolate on my way back. (He goes away.)

L.: Jan is a good fellow for getting things done, isn’t he?

F.: He is. I don’t know anyone better. I’m very glad he is coming with me. I know that I shall have a very comfortable journey. Jan will see to everything – find the seats on the train, see that my luggage is all right, and get it through the customs. I shan’t have to do anything at all except sit back and enjoy the journey.

A voyage round Europe

L.: Hello, Anne. Are you back from your holidays already? Oh, you’re lovely and brown! Where have you been?

A.: Oh, I’ve had a fantastic time! I’ve just been on a cruise round Europe with my Dad.

L.: Oh, you lucky thing! You must have seen so many interesting places. Where did you sail from?
A.: Well, we left from Odessa...
L.: Did you call at any European ports?
A.: Yes, quite a lot. We went ashore at each one and went on some really interesting trips sightseeing.
L.: Did you go by train or did you hire a car?
A. No, we went by coach Now I can say I’ve seen Rome, London, Paris and Athens.
L.: Oh, I’m so envious. Were you ever seasick?
A.: Only a little. I was fine, until two days after Gibraltar.
The sea suddenly became very rough, and I had to stay in my cabin.
L.: What a shame. But was your father all right?
A.: Yes, he was fine all the time. He’s never seasick.
L. Did you go ashore when you reached Spain?
A.: No, we only saw the coast-line from the deck. It didn’t really look very inviting a bit bare and monotonous, in fact.
L.: And did you go for a swim in the Mediterranean?
A.: Yes, and in the Atlantic Ocean too. There are some beautiful beaches on the West coast of France. It’s so nice to have a swim there.
L.: Well, I’m glad you’ve had such a lovely time!

Speak about your last holiday; use the phrase from the conversation. Complete your own conversation about travelling by train or ship; role-play it with your partner.

Listen to the airport announcements and complete the chart

<table>
<thead>
<tr>
<th>Flight number</th>
<th>Destination</th>
<th>Gate number</th>
<th>Remark</th>
</tr>
</thead>
<tbody>
<tr>
<td>BA 5 1 6</td>
<td>Geneva</td>
<td>14</td>
<td>Last call</td>
</tr>
<tr>
<td>SK ___</td>
<td></td>
<td></td>
<td>Last call</td>
</tr>
<tr>
<td>AF ___</td>
<td></td>
<td></td>
<td>Delayed 30 mins</td>
</tr>
<tr>
<td>LH ___</td>
<td></td>
<td></td>
<td>Now boarding</td>
</tr>
<tr>
<td>VS ___</td>
<td></td>
<td></td>
<td>Now boarding</td>
</tr>
</tbody>
</table>

If you want to get abroad by plane, you have to visit these places gradually. Put the places the airport into correct order.
Passport control ____;
Baggage reclains ____;
The check-in-desk ____;
The plane ____;
The arrival hall ____;
The departure lounge ______.

**These phrases would be useful for you, if you travel by plane**

<table>
<thead>
<tr>
<th>Checking in</th>
<th>Рєєструкція</th>
</tr>
</thead>
<tbody>
<tr>
<td>I've come to collect my tickets</td>
<td>Я б хотів забрати свій квиток</td>
</tr>
<tr>
<td>I booked on the internet</td>
<td>Я замовив квиток в інтернеті</td>
</tr>
<tr>
<td>Do you have your booking reference?</td>
<td>У вас є код броні?</td>
</tr>
<tr>
<td>Your passport and ticket, please</td>
<td>Ваш паспорт і квиток, будь ласка</td>
</tr>
<tr>
<td>Here's my booking reference</td>
<td>Це мій код бронювання</td>
</tr>
<tr>
<td>Where are you flying to?</td>
<td>Куди ви летите?</td>
</tr>
<tr>
<td>Did you pack your bags yourself?</td>
<td>Ви самі пакували ваші речі?</td>
</tr>
<tr>
<td>Has anyone had access to your bags in the meantime?</td>
<td>Хто-небудь має доступ до ваших речей?</td>
</tr>
<tr>
<td>Do you have any liquids or sharp objects in your hand baggage?</td>
<td>У вашому багажі є рідина чи гострі предмети?</td>
</tr>
<tr>
<td>How many bags are you checking in?</td>
<td>Скільки сумок ви здаєте?</td>
</tr>
<tr>
<td>Could I see your hand baggage, please?</td>
<td>Покажіть, будь ласка ваш ручний багаж</td>
</tr>
<tr>
<td>Do I need to check this in or can I take it with me?</td>
<td>Я маю це здати, чи можу взяти з собою?</td>
</tr>
<tr>
<td>You'll need to check that in</td>
<td>Вам потрібно це здати</td>
</tr>
<tr>
<td>There's an excess baggage charge of ... £30</td>
<td>Додаткова плата за багаж ... 30 фунтів</td>
</tr>
<tr>
<td>Would you like a window or an aisle seat?</td>
<td>Ви хочете місце біля вікна чи проходу?</td>
</tr>
<tr>
<td>Enjoy your flight!</td>
<td>Приємного поліоту!</td>
</tr>
<tr>
<td>Where can I get a trolley?</td>
<td>Де знаходяться візки?</td>
</tr>
</tbody>
</table>

**Security**

<table>
<thead>
<tr>
<th>Security</th>
<th>Служба безпеки</th>
</tr>
</thead>
<tbody>
<tr>
<td>Could you take off your …, please? (coat, shoes, belt)</td>
<td>Зніміть, будь ласка, своє … (палто, взуття, ремінь)</td>
</tr>
<tr>
<td>Could you put any metallic objects into the tray, please?</td>
<td>Покладіть, будь ласка, металеві предмети на тащо</td>
</tr>
<tr>
<td>Please empty your pockets</td>
<td>Звільняйте кишені, будь ласка</td>
</tr>
<tr>
<td>Please take your laptop out of its case</td>
<td>Діставьте, будь ласка, ноутбук із сумки</td>
</tr>
<tr>
<td>I'm afraid you can't take that through</td>
<td>На жаль, ви не можете взяти це з собою</td>
</tr>
<tr>
<td><strong>In the departure lounge</strong></td>
<td><strong>В залі очікування</strong></td>
</tr>
<tr>
<td>What's the flight number?</td>
<td>Який номер рейса?</td>
</tr>
<tr>
<td>Which gate do we need?</td>
<td>Який у нас вихід (номер)?</td>
</tr>
<tr>
<td>Last call for passenger Smith travelling to Miami, please proceed immediately to Gate number 32</td>
<td>Останній виклик пасажира Сміта, що подорожує до Маямі, будь ласка, пройдіть до виходу 32</td>
</tr>
<tr>
<td>The flight's been delayed</td>
<td>Рейс затримується</td>
</tr>
<tr>
<td>The flight's been cancelled</td>
<td>Рейс відмінено</td>
</tr>
<tr>
<td>We'd like to apologise for the delay</td>
<td>Ми хочемо вибачитись за затримку</td>
</tr>
<tr>
<td>Could I see your passport and boarding card, please?</td>
<td>Покажіть ваш паспорт, будь ласка і посадочний квиток</td>
</tr>
<tr>
<td>On the plane</td>
<td>В літаку</td>
</tr>
<tr>
<td>-------------------------------------------------</td>
<td>----------------------------------------------</td>
</tr>
<tr>
<td>What's your seat number?</td>
<td>Який у вас номер місця?</td>
</tr>
<tr>
<td>Could you please put that in the overhead locker?</td>
<td>Приберіть це, будь ласка, у верхнє відділення</td>
</tr>
<tr>
<td>Please pay attention to this short safety demonstration</td>
<td>Будь ласка, зверніть увагу на що невелику презентацію з безпеки</td>
</tr>
<tr>
<td>Please turn off all mobile phones and electronic devices</td>
<td>Будь ласка, відключіть мобільні телефoni та інші електронні пристрої</td>
</tr>
<tr>
<td>The captain has turned off the Fasten Seatbelt sign</td>
<td>Капітан вмикнув сигнал «Пристебнути ремені»</td>
</tr>
<tr>
<td>How long does the flight take?</td>
<td>Скільки часу триває політ?</td>
</tr>
<tr>
<td>Would you like any food or refreshments?</td>
<td>Ви бажаєте їжу чи напої?</td>
</tr>
<tr>
<td>We'll be landing in about fifteen minutes</td>
<td>Ми приземляємося через 15 хвилин</td>
</tr>
<tr>
<td>Please fasten your seatbelt and return your seat to the upright position</td>
<td>Будь ласка, застебніть ремені та поверніть сидіння у вихідне положення</td>
</tr>
<tr>
<td>Please stay in your seat until the aircraft has come to a complete standstill and the Fasten Seatbelt sign has been switched off</td>
<td>Будь ласка, не вставайте до повної зупинки літака і виключення сигналу «Пристебнути ремені»</td>
</tr>
<tr>
<td>The local time is …</td>
<td>Місцевий час …</td>
</tr>
</tbody>
</table>

**Things you might see**

<p>| Short stay (скорочено від Short stay car park) | Короткострокова парковка |
| Long stay (скорочено від Long stay car park) | Довгострокова парковка |
| Arrivals                                       | Прибуття                     |
| Departures                                    | Відправлення                 |
| International check-in                        | Міжнародна реєстрація        |
| International departures                      | Прибуття міжнародних рейсів  |
| Domestic flights                              | Місцеві рейси               |
| Toilets                                        | Туалети                      |
| Information                                   | Інформація                   |
| Ticket offices                                | Каси                         |
| Lockers                                       | Місце зберігання             |
| Payphones                                     | Телефон-автомат              |
| Restaurant                                    | Ресторан                     |
| Check-in closes 40 minutes before departure   | Реєстрація закривається за 40 хвилин до відправлення |
| Gates 1-32                                     | Вихід 1 – 32                 |
| Tax free shopping                             | Безподаткові магазини        |
| Duty free shopping                            | Магазини дьюті-фри          |
| Transfers / Flight connections                | Персадка                     |
| Baggage reclaim                                | Видача багажа                |
| Passport control                              | Паспортний контроль          |
| Customs                                        | Митниця                      |</p>
<table>
<thead>
<tr>
<th>English</th>
<th>Ukrainian</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxis</td>
<td>Таксі</td>
</tr>
<tr>
<td>Car hire</td>
<td>Прокат автомобілей</td>
</tr>
<tr>
<td>Departures board</td>
<td>Інформаційна дошка (рейси, що відправляються)</td>
</tr>
<tr>
<td>Check-in open</td>
<td>Реєстрацію відкрито</td>
</tr>
<tr>
<td>Go to Gate ...</td>
<td>Продіть до входу …</td>
</tr>
<tr>
<td>Delayed</td>
<td>Затримка</td>
</tr>
<tr>
<td>Cancelled</td>
<td>Відміна</td>
</tr>
<tr>
<td>Now boarding</td>
<td>Триває посадка</td>
</tr>
<tr>
<td>Last call</td>
<td>Останнє повідомлення</td>
</tr>
<tr>
<td>Gate closing</td>
<td>Вихід закривається</td>
</tr>
<tr>
<td>Gate closed</td>
<td>Вихід зачинено</td>
</tr>
<tr>
<td>Departed</td>
<td>Вилитів</td>
</tr>
<tr>
<td>Arrivals board</td>
<td>Рейси, що прибувають</td>
</tr>
<tr>
<td>Expected 23:25</td>
<td>Очікується о 23:25</td>
</tr>
<tr>
<td>Landed 09:52</td>
<td>Приземлився о 09:52</td>
</tr>
</tbody>
</table>

Complete the conversations between passangers and airport workers: “At the check-in-desk”; “Passport control”; “At the arrival hall”; “At the departure lounge”.

3.4. Professional English: Banking, the role of commercial banks, the structure and functions of a bank, depositing money with a bank, types of banking accounts, types of banking institutions, banking operations, mortgage, internet banking.

Read the information about commercial banks, their structure and functions.

Definition of 'commercial bank'

A financial institution that provides services, such as accepting deposits, giving business loans and auto loans, mortgage lending, and basic investment products like savings accounts and certificates of deposit. The traditional commercial bank is a brick and mortar institution with tellers, safe deposit boxes, vaults and ATMs. However, some commercial banks do not have any physical branches and require consumers to complete all transactions by phone or Internet. In exchange, they generally pay higher interest rates on investments and deposits, and charge lower fees.

*Investopedia explains 'commercial bank'* Commercial banking activities are different than those of investment banking, which include underwriting, acting as an intermediary between an issuer of securities and the investing public, facilitating mergers and other corporate reorganizations, and also acting as a broker for institutional clients. Some commercial banks, such as Citibank and JPMorgan Chase, also have investment banking divisions, while others, such as Ally, operate strictly on the commercial side of the business.

A **commercial bank** is a type of bank that provides services such as accepting deposits, making business loans, and offering basic investment products.
Commercial bank can also refer to a bank or a division of a bank that mostly deals with deposits and loans from corporations or large businesses, as opposed to individual members of the public (retail banking).

In the US the term commercial bank was often used to distinguish it from an investment bank due to differences in bank regulation. After the great depression, through the Glass–Steagall Act, the U.S. Congress required that commercial banks only engage in banking activities, whereas investment banks were limited to capital markets activities. This separation was mostly repealed in the 1990s.

The name bank derives from the Italian word banco "desk/bench", used during the Renaissance era by Florentine bankers, who used to make their transactions above a desk covered by a green tablecloth. However, traces of banking activity can be found even in ancient times.

Some have suggested, the word traces its origins back to the Ancient Roman Empire, where moneylenders would set up their stalls in the middle of enclosed courtyards called macella on a long bench called a bancu, from which the words banco and bank are derived. As a moneychanger, the merchant at the bancu did not so much invest money as merely convert the foreign currency into the only legal tender in Rome – that of the Imperial Mint.

The role of commercial banks Commercial banks engage in the following activities: 1;processing of payments by way of telegraphic transfer, EFTPOS, internet banking, or other means 2; issuing bank drafts and bank cheques 3 accepting money on term deposit 4; lending money by overdraft, installment loan, or other means 5; providing documentary and stady, guarantees, performance bonds, securities underwriting commitments and other forms of off balance sheet exposure.

- cash management and treasury
- merchant banking and private equity financing
- traditionally, large commercial banks also underwrite bonds, and make markets in currency, interest rates, and credit-related securities, but today large commercial banks usually have an investment bank arm that is involved in the aforementioned activities

Types of loans granted by commercial banks

Secured loans

A secured loan is a loan in which the borrower pledges some asset (e.g. a car or property) as collateral for the loan, which then becomes a secured debt owed to the creditor who gives the loan. The debt is thus secured against the collateral – in the event that the borrower defaults, the creditor takes possession of the asset used as collateral and may sell it to regain some or all of the amount originally lent to the borrower, for example, foreclosed a portion of the bundle of rights to specified property. If the sale of the collateral does not raise enough money to pay off the debt,
the creditor can often obtain a deficiency judgment against the borrower for the remaining amount. The opposite of secured debt/loan is unsecured debt, which is not connected to any specific piece of property and instead the creditor may only satisfy the debt against the borrower rather than the borrower's collateral and the borrower.

A mortgage loan is a very common type of debt instrument, used to purchase real estate. Under this arrangement, the money is used to purchase the property. Commercial banks, however, are given security - a lien on the title to the house - until the mortgage is paid off in full. If the borrower defaults on the loan, the bank would have the legal right to repossess the house and sell it, to recover sums owing to it.

In the past, commercial banks have not been greatly interested in real estate loans and have placed only a relatively small percentage of assets in mortgages. As their name implies, such financial institutions secured their earning primarily from commercial and consumer loans and left the major task of home financing to others. However, due to changes in banking laws and policies, commercial banks are increasingly active in home financing.

Changes in banking laws now allow commercial banks to make home mortgage loans on a more liberal basis than ever before. In acquiring mortgages on real estate, these institutions follow two main practices. First, some of the banks maintain active and well-organized departments whose primary function is to compete actively for real estate loans. In areas lacking specialized real estate financial institutions, these banks become the source for residential and farm mortgage loans. Second, the banks acquire mortgages by simply purchasing them from mortgage bankers or dealers.

In addition, dealer service companies, which were originally used to obtain car loans for permanent lenders such as commercial banks, wanted to broaden their activity beyond their local area. In recent years, however, such companies have concentrated on acquiring mobile home loans in volume for both commercial banks and savings and loan associations. Service companies obtain these loans from retail dealers, usually on a nonrecourse basis. Almost all bank/service company agreements contain a credit insurance policy that protects the lender if the consumer defaults.

Unsecured loan

Unsecured loans are monetary loans that are not secured against the borrower's assets (no collateral is involved). There are small business unsecured loans such as credit cards and credit lines to large corporate credit lines. These may be available from financial institutions under many different guises or marketing packages:

- bank overdrafts
- corporate bonds
- credit card debt
- credit facilities or lines of credit
- personal loans
A corporate bond is a bond issued by a corporation. It is a bond that a corporation issues to raise money in order to expand its business. The term is usually applied to longer-term debt instruments, generally with a maturity date falling at least a year after their issue date. (The term "commercial paper" is sometimes used for instruments with a shorter maturity.)

Sometimes, the term "corporate bonds" is used to include all bonds except those issued by governments in their own currencies. Strictly speaking, however, it applies only to bonds issued by corporations, not to bonds of local authorities and supranational organizations.

Corporate bonds are often listed on major exchanges (bonds there are called "listed" bonds) and ECNs like Bonds.com and MarketAxess and the coupon (or interest payment) is usually taxable. Sometimes, this coupon can be zero, with a high redemption value. However, despite being listed on exchanges, the vast majority of trading volume in corporate bonds in most developed markets takes place in decentralized, dealer-based, over-the-counter markets.

Some corporate bonds have an embedded call option that allows the issuer to redeem the debt before its maturity date. Other bonds, known as convertible bonds, allow investors to convert the bond into equity.

Corporate credit spreads may alternatively be earned in exchange for default risk through the mechanism of credit default swaps, which give an unfunded synthetic exposure to similar risks on the same 'Reference Entities'. However, quite volatile credit default swaps 'basis' make the spreads on credit default swaps and the credit spreads on corporate bonds be significantly different.

- Assets and Liabilities of Commercial Banks in the United States
- Glass-Steagall Act
- Mortgage constant

*Functions*

Commercial banks perform many functions. They satisfy the financial needs of the sectors such as agriculture, industry, trade, communication, so they play very significant role in a process of economic social needs. The functions performed by banks, since recently, are becoming customer-centred and are widening their functions. Generally, the functions of commercial banks are divided into two categories: primary functions and the secondary functions.

Commercial banks perform various primary functions; some of them are given below:

- Commercial banks accept various types of deposits from public especially from its clients, including saving account deposits, recurring account deposits, and fixed deposits. These deposits are payable after a certain time period
Commercial banks provide loans and advances of various forms, including an overdraft facility, cash credit, bill discounting, money at call etc. They also give demand and demand and term loans to all types of clients against proper security.

Credit creation is most significant function of commercial banks. While sanctioning a loan to a customer, they do not provide cash to the borrower. Instead, they open a deposit account from which the borrower can withdraw. In other words, while sanctioning a loan, they automatically create deposits, known as a credit creation from commercial banks.

Along with primary functions, commercial banks perform several secondary functions, including many agency functions or general utility functions. The secondary functions of commercial banks can be divided into agency functions and utility functions.

The agency functions are the following:

- To collect and clear cheque, dividends and interest warrant.
- To make payments of rent, insurance premium, etc.
- To deal in foreign exchange transactions.
- To purchase and sell securities.
- To act as trustee, attorney, correspondent and executor.
- To accept tax proceeds and tax returns.

The utility functions are the following:

- To provide safety locker facility to customers.
- To provide money transfer facility.
- To issue traveller's cheque.
- To act as referees.
- To accept various bills for payment: phone bills, gas bills, water bills, etc.
- To provide merchant banking facility.
- To provide various cards: credit cards, debit cards, smart cards, etc.

Write down the differences between commercial and state banking.

Complete the scheme of commercial bank structure, its operations. Make definition for each part of your scheme.

4. Money and shopping

Read the texts about shopping tricks and make a list of shopping tricks you’ve met in your nearest supermarket.

4.1. Shopping: saving money

If you love shopping, you can love it even more by saving money in the process. Learning how to live within a budget is one of the best skills you can develop. There are a number of ways you can save money when you shop.
The tips in this section can help you stretch your dollar further. You'll find tips that can help you save money when clothes shopping, how to use coupons, and how to shop with a limited budget. There is also some great information about buying vs. leasing cars and the benefits of renting or buying a house.

Tips, Tricks, and Answers

Do I Lease or Do I Buy? Leasing an automobile or purchasing one is a decision that needs to be based on lifestyle choices. If you like to drive a new car every 2-3 years, drive an average number of miles, properly maintain your car and are willing to pay a little extra over the long term for these benefits, leasing might be the right choice.

Do I Rent or Do I Buy? To rent versus buy always seemed like a straightforward decision. Common knowledge was that renting was throwing money away and with purchasing you were building equity. There is more to consider, however, including the amount of time it requires to maintain a home. Understanding these additional considerations can help you make the best choice for your circumstances.

Save Money while Clothes Shopping For many people, clothes represent a sizeable investment. Here's some ideas on how you can shave some money off that investment.

Saving Money on Appliances Appliances are very interesting things that manage to cost you money both when you get them, and afterwards. There are a few strategies that you can use for saving money on appliances, all of which will work. The trick is trying to figure out which ones you will want to use.

Shop Smart! It doesn't matter whether you are shopping for curtains or a home loan – keeping a few simple ideas in mind can make you a smart shopper. It will also help you save money and time.

Shopping on a Limited Budget With the rising cost of gas affecting just about every aspect of our lives today, people are looking everywhere for ways to save money. Here are some great ways that you can save some much needed cash the next time that you go to the store.

Using Coupons when Shopping Coupons can save you a bundle off your shopping bill. Here's how to make the most of these money-saving devices.

4.2. Supermarket shopping tips

Supermarkets are brilliant at making us spend our hard-earned cash, yet with a few focused techniques you could save £1,000s a year. We've put together 30 ways to max discounts, including how to compare costs online, boost gains from price check policies, time trips to bag the best yellow sticker reductions and more.

A supermarket's job is to make us spend Supermarkets are cathedrals of consumerism. They're perfectly honed marketing environments, benefiting from millions of pounds of research into how to encourage and seduce us into buying and
spending more than we should. This means as consumers, we must learn counter moves.

If you want to teach an eight-year-old about money, the best place to start is a supermarket. Ask them what they can smell. It'll usually be bread or a bakery, as the scent makes us hungry and likely to buy more food, so the supermarket profits.

Supermarkets' other tactics include the following:

- *Sweets and magazines placed by the till.* These are impulse buys, so putting them near the till gives stores one last attempt to grab our cash.

- *Store layouts make us walk the whole distance.* Regularly bought items tend to be spread around the store, so we need to pass many other tempting goodies to complete our shopping.

- *Eye-level products are the profitable ones.* The most profitable stock is placed at eye-level (or children’s eye-level if it's targeted at them), yet profitable goods tend not to be the best deals for shoppers. The age-old adage "look high and low for something" really does apply.

- *Sales-type signage for non-sales items.* Seedless grapes and other attractive treats are usually near the store entrance, often below cost price, to entice us in. Similar signs and displays are used elsewhere to promote deals, even when they're not on sale.

Bright colours and the words "discount" and "sale" make us feel good, yet the reduction may be pennies and cheaper equivalents hidden elsewhere.

*Steer your own trolley* For those on a strict budget, it's important to get into the right mindset. Don't ask: "What's the cheapest way to get all the goodies I want?" Instead ask: “On my £XYZ budget, what can I afford?”

Of course, a budget is part of a wider strategy and how much to prioritise food shopping depends on your other expenditure.

*Take the downshift challenge* Don't believe the brand hypnosis. Whether it's bacon, biscuits, baked beans or bolognese sauce, if something costs more it's got to be better, right? Wrong.

The phrasing and promotional language used in shops hypnotises us into thinking most costly is best. While the packaging looks more opulent look beneath to the actual product you're getting and sometimes you won't be able to tell the difference.

Supermarkets separate their products into different categories, using loaded language to give you the choice of how 'luxury' or 'basic' you want to be.

As you move up the brand level costs increase, as do presentation and sometimes ingredients. Often a manufacturers' brand and own brand may well be made in the same factory by the same people (though it's tough to prove with specific products).

- *Premium.* Words like 'finest' or 'extra special' imply it's a treat.

- *Branded.* Products like McVitie's Jaffa Cakes or Kellogg's cereal.
• *Own brand.* These tend to be presented in a similar way to manufacturers' brands, but with the supermarket's own take on it.

• *Value.* With names like 'basic' or 'savers', the presentation is deliberately stark to imply it's cut back to the bones.

*Take the Downshift Challenge* To fight back and save big, try the Downshift Challenge. The theory is simple:

Try dropping one brand level on everything. Then see if you can tell the difference. If not, stick with the cheaper one.

The next time you shop, swap one of everything to something just one brand level lower. So if you usually buy four cartons of Tesco's own-brand orange juice, this time buy three of those and one Tesco Everyday Value. If you use branded aloe vera shower cream, drop to Asda's own brand.

The point of this system isn't to force you to drop down a brand level on everything, but to ensure you're not spending money for no reason. If you can't tell the difference between the lower brand level goods, then why pay more for it.

It's far better to taste with your mouth than your eyes, so try giving family members a blind taste test with no packaging to ensure it's fair. Of course, let's not go extreme on this. If there's a 2for1 on a higher brand (and you'd use both packs) making it cheaper than downshifting, stick with the higher brand.

*Try the Downshift Challenge tool* To inspire you, try our fun Downshift Challenge tool. Tell it where you shop, how much you spend and the proportion of each brand you buy (premium, manufacturers', own brand or basic) and it'll crunch the numbers.

Many can save £1,000s. Drop a brand level on everything you buy and you'll usually cut the bill by 30%. For a family's £100 shop that's £1,750 a year. Even if you only drop half the brands because you can tell the difference on others, that's still a saving of £875 a year.

It's worth noting the biggest downshift savings aren't from premium brands to manufacturer brands, but for those already lower down the brand chain to begin with.

*Get trade down product suggestions* Supermarket comparison site MySupermarket* includes a 'trade down' option based on the Downshift Challenge theory. So when you enter your shopping trolley, as well as comparing the price of all your items across online supermarkets, it gives you the downshifted option too.

This is a quick system and a great way to see the scale of the savings, even if you don't shop online.

*Downshift cleaning products & toiletries too* Rather strangely, reports show people are more likely to stick with branded washing powders, shower gels and other cleaning products than food. Yet these products don't even need tasting and the saving is huge. So try downshifting these too.
Then again, old-style MoneySavers wouldn't forgive us if we didn't say you can clean the whole house with white vinegar and lemon juice.

Find the tastiest own brands Everything from shortbread to Chardonnay is covered by The Supermarket Own Brand Guide, which reviews supermarket's own brands. It pits them against their brand name rivals and gives a mark out of 10.

Reviews are written by food critic Martin Isark. He's gradually tasting his way through the big supermarkets and has reviewed more than 10,000 products from Aldi, Asda, the Co-operative, Lidl, Marks & Spencer, Sainsbury's, Tesco, Morrisons and Waitrose.

He says own brands can smack the bottoms of posh ranges, even when it comes to taste. You definitely don't always get what you pay for.

Hunt for disguised own brands After the Downshift Challenge, many people will be tempted to ask, “is there actually any difference between normal brands and own-brands?” Often they're made in the same factories.

To help break through this, there's a discussion in the forum, which asks any current or past factory workers to dish the dirt on whether there's really any difference. Of course there's no guarantee it’s true, but it makes fun reading.

Great 'disguised Own Brand' Hunt. You walk into the supermarket and see four levels of brands. But are M&S Jaffa cakes really made by McVities? Is there a difference between Tesco and Kellogs Bran Flakes? (see the Downshift Challenge section of the Money Diet for more info on this)

Using MoneySavers Collective Knowledge I want to use the insider information of all MoneySavers to try and compile a list. Do you work in/or at a factory producing such goods. If you do - what's the difference or are they just the same things in disguise. This could be both food and electrical or other goods.

A Quick Warning It's worth remembering there is no way to check the info below, so take it all with a little pinch of salt (own brand?) but still probably worth trying the cheaper one For an ITV programme, Martin got a scientist to examine some own brands and compare them to the main brands. Surprisingly, almost none were nutritionally identical. The conclusion was small differences were deliberately added so no one can say “they’re the same”. Even so, they’re often very similar in taste, so it doesn’t matter too much.

Never shop when hungry You’re more likely to buy things you don’t need in a bid to satisfy your hunger pangs. Plus beware pick-up shops. If you pop into your local shop on your way home to buy a pint of milk as a catch-up midweek, don’t pick up a basket. Do that, and you’ll generally fill it. If you want a pint of milk, buy a pint of milk then leave.

Compare the cost of your trolley Compare the cost of your shopping trolley at the major online supermarkets with MySupermarket*.
It looks at the biggies: Tesco, Asda, Waitrose, Ocado, Aldi, Morrisons and Sainsbury’s. For toiletries, it checks Superdrug and Boots. The prices are often reflected in-store, so even if you’re going in person, it’s worth doing a check to see which is cheapest for you. As you enter your data, MySupermarket also suggests alternative options that may be cheaper. For example, if you’re buying two six-packs of cola and a 12-pack is cheaper, it lets you know.

Max your coupons Coupons and deals are integral to supermarkets’ strategies. The promotions follow what we call a ‘capture and exploit’ system.

• Capture. The aim’s to attract customers who wouldn’t come otherwise. These are generally discount vouchers or codes on a small range of heavily discounted items.

• Exploit. This is about targeting existing customers, with the dual aim of making them feel they’re getting better value to promote customer stickiness and trying to target impulse spending through promotions on attractive luxury items.

Hundreds of free coupons are available instantly on the web. Look for coupons on already-discounted products, as they'll work out uber-cheap. Serious ‘extreme couponers' draw up a coupon battle plan before hitting the store, and systematically file coupons in a concertina folder, splitting into sections such as meat or veggies. Don't get 'ad by special offers.

In December 2013, Which? investigated the price of 700,000 items on sale at the five big supermarkets and found some special offers were more expensive than products not on sale.

Supermarkets’ tactics included upping the price per item when products went into a multibuy offer and exaggerating original prices to make special offers seem cheaper.

For a collection of nonsensical offers from supermarkets, see our When Promos Go Wrong guide. Users sent us their best spots, eg "Air freshener 75p each or 2 for £5!", and in best Tony Hart fashion we compiled a gallery.

Track if it's really a bargain Most of us know just because a supermarket lists an item as "on offer", that doesn't mean it's cheap. The trouble has been sorting awesome offers from pants promos. To help, supermarket comparison site MySupermarket* now charts products' price histories to show if a supermarket's ‘was' price is realistic.

• How to do it: Simply sign up to MySupermarket for free, then search for an item. On its page, scroll down and you'll see a chart of the supermarkets' average prices for that product over the last year. Results can be fascinating.

• Set up a price alert. You can get price alerts on your favourite groceries – ideal for stocking up on favourite items that don't go off. Search for a product, click 'add price alert' and MySupermarket fires off an email as soon as the price drops in one or more stores.
Try the browser plug-in. There's also the nifty free MySupermarket browser plug-in, which charts average prices while you visit the supermarkets.

Once you've downloaded a plug-in, go to an item's page at Sainsbury's, Tesco, Asda, Waitrose or Ocado. Click the icon on your browser and the price chart should appear.

Grab online supermarket vouchers Online supermarkets commonly put out introductory discount vouchers to 'capture' new customers, eg £15 off a £50 spend at Waitrose.

Ask for a raincheck voucher If a special offer item is out of stock, some supermarkets will give you a voucher entitling you to the same deal at a later date.

Asda Smiley vouchers. Asda staff are allowed to give out Smiley vouchers for up to £1, when a customer's had a problem or something isn't quite right. One of these reasons is that a special offer product's out of stock. Vouchers are at shop assistants' discretion, so don't be demanding. A friendly smile goes a long way.

Sainsbury's Special Coupons. If a special offer's run out, Sainsbury's shop assistants dish out Special Coupons, allowing you to buy the same product from a different brand, at the special offer price.

Again, it's at the shop assistant's discretion and some haven't heard of them, but MoneySavers report that politely explaining about the coupons can help. Coupons must be used on the same day as you get them.

Consider less choice, lower price supermarkets When shopping in-store, consider Lidl and Aldi too if you haven't before. These can often prove cheaper than the other big supermarkets – many shoppers go once a month to buy all their staples, then use the big four for the rest of their goods.

Get further money back with cashback Once you've found the cheapest groceries, you may be able to get paid cashback on top. A number of sites get paid by online stores for sending traffic then give you a cut - full information and warnings in Top Cashback Sites.

Know when to BOGOF Bogof! No, not you! BOGOF stands for 'buy one, get one free'. Often there to 'exploit' our impulses, these can be a menace or an angel. The time to grab 'em is when the BOGOF (or three-for-two or half-price deal) is on something that won't go off that you'd buy anyway. Classic examples include toothpaste, bog roll and batteries. To locate cracking current offers, check the forum's Food and Grocery Shopping board. All top supermarket offers and loopholes also go in the free weekly email.

Loyalty schemes don't give something for nothing Supermarkets use sneaky tactics to keep us in their store so we don't take advantage of competitive markets.

Don't think loyalty schemes, such as Tesco Clubcard and Nectar, give you something for nothing. Loyalty points schemes are incorporated into pricing policies.
So the golden rule is: choose where to shop on price, not because you get points, but always get points when you're spending there anyway.

Reclaim old Clubcard vouchers Flash your Clubcard at Tesco and you bag one point per pound spent. Then every three months you’re sent the points as vouchers - 500 points equals a fiver to spend in-store.

Many lose or forget to use ’em. But there’s an easy way to claw back the last two years' of unused vouchers (some report successes from even further back).

Log on to Tesco’s site and tucked away is a ‘Your Vouchers’ area showing your voucher history, including those that haven’t been redeemed. See Reclaim Tesco Vouchers for more info. Also note that a 500-point voucher is worth a fiver in Tesco, but you can trade it for up to three or four times that (ie, £15 or £20) via Tesco Clubcard Boost. Rewards include days out, restaurant vouchers, RAC membership and more.

Exploit price match policies Five big supermarkets promise to refund the difference when groceries are cheaper at rivals. It's done by the basket though, so the real trick is to separate your shop into items that are cheaper and those that aren't to max the saving. Do your research and find out the price of items before you head out - MySupermarket* can help with this. Then put the items that cost more at your chosen supermarket into one transaction, and the ones that are cheapest in another. That way the price difference you'll get will be the greatest - and you'll get the maximum possible voucher.

- Asda 10% price guarantee. While paying for more expensive items separately will max your savings at any supermarket, at Asda you can really make the most of price-matching. If it's not the cheapest by 10%, it'll refund you the difference between its price and 10% less than the cheapest competitor out there. This means potentially you'll be able to effectively get some items for 10% less than the cheapest price they're on sale for anywhere (though the difference will be in Asda vouchers).

Time trips to bag bigger reductions If you spot a yellow sticker discount – fantastic. Grab it and use it quickly as it’s a saving on perfectly good nosh. To build the info on this, we asked MoneySavers who work in supermarkets to spill the beans on their stores' reduction policies.

Reduction times varied by store/opening time, yet some definite patterns emerged. The first yellow stickers appear around 10am, and the silly-price reductions begin at 7pm, when stores cut prices by 75% and upwards.

Most shop floor staff have the authority to reduce prices at their discretion, so keep your eye out for goods that are damaged/nearing their sell-by dates. Their overwhelming cry was: "We will reduce prices for friendly customers, but if you’re rude and demand a reduction – forget it."
Don't be a waster Do you know the difference between a ‘best before’ and ‘display until’ date? If not, the likelihood is you're throwing away a lot of food unnecessarily. 'Use-by' dates mean chuck food away after this date, as otherwise it’s a health risk. ‘Best before’ dates mean food is usually still OK to eat after this date, so don’t waste money by throwing perfectly edible produce away.

- **The use-by date**: Bin it! Use-by means just that. Eating nosh beyond that date is risky, even if it looks and smells fine. Typical foods to watch include dairy, milk, fish and eggs.

- **The best before date**: Still edible after the date. Best before labels usually have nothing to do with safety, they're just the manufacturer's view of when they're at optimum quality. This is usually longer lasting foods such as frozen meals, tins, sugar, pasta and cereals.

  You can eat after the best before. Use taste and sight - the only downside's the food may lose some flavour and texture.

- **Display-until and sell-by**: Instructions for shops' staff, not for you. These dates are instructions for shop staff to tell them when they should take a product off the shelves. Check the ‘use by’ and ‘best before’ dates instead.

Get a free fridge memo print out Try our free Food Saving Memo to print out and stick on your fridge. As above, the key is that while eating beyond use-bys is a health risk, there's no explicit safety risk just from eating food beyond best-befores (except for eggs).

**Buy beyond best-befores at big discounts** Not only is it usually safe to eat food beyond best-befores, it's legal to sell them. There are local specialists and even an online store, Approved Food, which specialises in out-of-date stock. Typical deals have included 20p brandy butter, eight Sharwoods poppadoms for 25p and Hellmann's 235ml Thousand Island dressing for 29p.

There's a £5.25 delivery charge, so it's worth bulk-buying. As there aren't any finite rules on how far beyond a best before date it's still safe to eat products, you need to make the decision yourself. Generally though, the longer the original shelf life of the goods before the best before date, the longer you can go beyond.

**Use a 2D linear tracking device** Supermarkets are great at targeting our impulses, so nowt’s more powerful than a good old-fashioned shopping list - hopefully by giving it a pretentious name, it'll feel more important. The reason's obvious. By planning what you need before heading out, it's easier to cut out anything that goes over budget and stick to it. Buy only what you planned, with a little flexibility for promotions.

**Write a meal plan** The best way to make your shopping list super-effective is by writing a meal plan for the week/month. That way you can work out what you’re going to eat every day, incorporating the ingredients you already have.
Nifty tools to use up larder leftovers To stop wasting food that you don’t know what to do with, use sites such as Supercook, which suggests recipes for the items left over in your fridge or cupboard. Tell the Supercook or BigOven tools what items are in your fridge or cupboard and they'll suggest a recipe for them from 1,000s. Alternatively, just go to this site's Old Style Recipe Index and scroll down to the relevant ingredient.

Get a trolley boost every Xmas Many supermarkets urge you to save for up to 4% bonuses in their savings-stamps schemes. It's important to understand these DO NOT have the same protection as savings in a bank (see the Safe Savings guide). In fact, this is exactly what happened with the Farepak debacle back in 2006. It's the reason we've always cautioned against savings clubs. Yet they're often paid solely due to what you’ve got on a set date, so it's possible to bag a year's interest in a day. Our full Supermarket Xmas Boost rundown is updated every November with the top schemes.

Check out local market stalls Supermarkets may be convenient, but local market stalls can kick their bums on fruit and veg prices. A Channel 4 Dispatches investigation in January 2013 found local markets and grocers were up to 35% cheaper than supermarkets. Mystery shoppers visited local markets, independent shops and big brand supermarkets in 32 locations around the country. Big supermarkets were 12% more expensive, and small 'Metro' branches 35% more expensive. As prices vary across the country, you'll need to do some comparisons of your own. Keep receipts from your supermarket shop, then write down how much you spend at the local market for the same quantities.

Answer the questions:
1. Are you always could be caught by shopping tricks?
2. Do you think you can always buy what you want?
3. Do you often buy things by discounts?
4. Do you agree buying by BOGOF – it’s a bargain?
5. Give some your own advice how to save money, buying in the supermarkets.

Read the 12 ways to save money on food shopping.

12 Ways to Save Money on Food Shopping

You’re paying more these days not only at the gas pump but also at the grocery store. Blame it on rising oil prices, disappointing crop yields, global warming, or the weak dollar. What it all means is that you need to find smart ways to save. These expert tips and strategies can help you slash your grocery costs without sacrificing nutrition.

1. Plan Ahead Katherine Tallmadge, RD, says, "Take inventory of what you have on hand so you don’t overbuy. Create a detailed shopping list based on your needs and weekly menu plan, and take into account how you plan on using leftovers."
Have a light snack before you go shopping, and stick to your grocery list to help avoid impulse purchases or costly mistakes like falling for the displays at the end of the aisles.

Before you plan your weekly menu, check the ads to see what’s on sale and use coupons to take advantage of sales and money-saving coupons. You can even sign up online to receive coupons and email alerts from your favorite grocers.

2. Make Healthy Choices – They’re Cheaper Eating healthier foods can actually save you money, according to a study published in the *Journal of the American Dietetic Association*. The researchers found that when families went on weight loss diets, they not only lost weight but reduced their food budgets.

The savings came from reducing portion sizes and from buying fewer of the high-calorie foods that tend to increase the amount spent at the grocery store. People tend to spend a lot on those "extras" -- foods that add calories but little nutritional value, like sodas, bakery items, and chips.

You can get more for your money if you consider the nutritional value of food for the price. For example, sodas and flavored drinks deliver mostly empty calories and could easily be replaced with less expensive sparkling water with a splash of a 100% fruit juice like cranberry.

"When my clients start eating more healthfully, their grocery bills plummet," says Tallmadge, author of the book *Diet Simple*.

She recommends comparing food prices based on the number of servings you'll get, along with the food's nutritional contribution. For example, a pound of peaches yields three to four servings. So when you divide the cost per pound, the cost is usually quite reasonable.

"The ideal food is nutrient-dense not calorie-dense, and the least expensive may be fresh, frozen, or canned," Tallmadge says.

*And if you're craving something sweet?* Connie Diekman, RD, says, "Save money by passing on calorie-dense cakes and cookies. Instead, opt for seasonal fruit. Fruit is fat-free, high in nutrients and fiber, and a natural energizer." Look for sales or coupons for light ice cream or nonfat frozen yogurt to enjoy with your fruit and you have a delicious, fat-free, low-calorie dessert.

3. Buy Produce in Season Check the food section in your newspaper to find the best buys for the week based on fresh produce in season. Food in season is usually priced to sell. During the summer months, corn on the cob can cost as little as 10 cents an ear; at other times of the year, it may cost 10 times as much. Also, shop your local farmers' market for great deals on local produce; the prices won't include shipping costs.

4. Use Sales and Coupons Planning meals around what's on sale can lower your grocery bills, especially if you also use coupons. Just make sure they're for items you
would buy anyway. Sunday newspapers are full of coupons and sales circulars to get you started. It's also a good idea to stock up on staples when they're on sale. "Buy one, get one free" is basically a technique to get you to buy twice as much as you need at half the price. At some markets, though, the product rings up half-price -- so you don't have to buy more than one to get the savings. Use your freezer to store sale items that can be used at a later date.

5. Brown-Bag It Making lunch and taking it with you is a great money-saver and an excellent use of leftovers for meals at work, school, or wherever your destination. "Packing your lunch not only saves you money, but you can control all the ingredients so they are healthy and low in calories," says Diekman, who is nutrition director at Washington University. Pack a simple sandwich, salad, soup, wrap, or a hearty snack of cheese. Use freezer packs and containers to keep food at the proper temperature unless you have access to a refrigerator.

6. Think Frozen, Canned, or Dried Next time you're gathering ingredients for a recipe, try using frozen, canned, or dried foods. They may be less expensive than fresh, yet they are equally nutritious. Produce is typically frozen, canned, or dried at the peak of ripeness when nutrients are plentiful. Fish and poultry are often flash-frozen to minimize freezer damage and retain freshness. With frozen foods, you can use only the amount you need, reseal the package, and return it to the freezer. If it's properly stored, there's no waste. Canned foods are often sitting in a bath of juice, syrup, or salty water and usually require rinsing. Dried fruits are concentrated in flavor and a great substitute for fresh fruit. Also consider using powdered or evaporated versions of milk in soups, casseroles, mashed potatoes, or desserts. Buy the form that gives you the best price for your needs.

7. Save on Protein Foods When possible, substitute inexpensive vegetarian sources such as beans, eggs, tofu, and legumes for more expensive meat, fish, or poultry. Eat vegetarian once a week or more to increase your consumption of healthy plant foods while saving money. Eggs are an excellent, inexpensive source of protein that can be eaten for breakfast, lunch, or dinner. You could also try using a smaller portion of meat, fish, or poultry and extending the dish with whole grains, beans, eggs, or vegetables.

When you do buy meat, choose smaller portions of lean cuts. For example, lean cuts of beef are those that include the terms "loin" or "round." (You can tenderize lean cuts of meat mechanically or by marinating them.) You can also buy a whole chicken and cut it up instead of paying the butcher to do it for you or buy the cheaper "family pack" and portion it into airtight freezer bags.

8. Waste Not, Want Not Before you toss perishable food into your grocery cart, think about exactly how you'll use it. The Environmental Protection Agency estimates that Americans generate roughly 30 million tons of food waste each year. Using
leftover vegetables, poultry, or meat in soups, stews, salads, and casseroles minimizes cost and demonstrates your creativity in the kitchen. For example, have a roasted chicken for dinner one night and use the leftovers for dinner the next night. Try topping a bed of fresh greens with vegetables, fruits, and slices of leftover chicken. Add a loaf of whole-grain bread, and presto! You've got a nutritious meal in minutes. You can also eat leftovers for breakfast or take them with you for lunch.

9. Go Generic Consider buying store brands instead of pricier national brands. "All food manufacturers follow standards to provide safe food and beverage products of high quality," says Robert Earl, director of nutrition policy for the Grocery Manufacturer Association. Many grocery companies buy national-brand products made to their specifications and simply put their own label on the products. Read the ingredient list on the label to be sure you're getting the most for your money. Ingredients are listed in order by weight. So when you're buying canned tomatoes, look for a product that lists tomatoes, not water, as the first ingredient. Also look for simpler versions of your favorite foods. For example, buy oatmeal or simple flaked or puffed cereals that contain fewer additives and are less expensive (and often healthier) than fancier cereals.

10. Buy Prepackaged Only if You Need It Unless you have a coupon or the item is on sale, buying prepackaged, sliced, or washed products comes with a higher price tag. Still, people living alone may find that smaller sizes of perishable products or bags of prepared produce eliminate waste and fit their needs best, despite the extra cost. You can also save money (and boost nutrition) by passing up the aisles with processed foods, cookies, snack foods, and soda.

11. Buy and Cook In Bulk Joining a bulk shopping club like Sam's, Costco, or BJ's can be cost-effective if you frequent the club regularly. Bulk purchases can be a great way to save money -- as long as they get used. You might also look in your community for shopping cooperatives that sell food in bulk at a substantial savings. Cooking in bulk can save both money and time, says Tallmadge. "Prepare food in bulk and freeze it in family-sized portions, which saves time in the kitchen," she suggests. For example, making a big batch of tomato sauce will be less expensive (and probably tastier) than buying it.

12. Plant a Garden For benefits that go beyond cost savings, plant your own produce. There's nothing better than a summer-fresh tomato from the garden. Tomatoes even grow well in containers if you don't have space for a garden, and some neighborhoods offer community gardening spaces. Start small, and see how easy it is to grow fresh herbs or a few simple vegetables. And if you invest a little time in freezing or canning your harvest, you can enjoy summer's bounty all year long.

Answer the questions:

1. Have you got any useful advice?
2. Do you think it will help?
3. Do you often buy things by your own wish, without advertising pressure?

4.3. Service establishments

Here in Kyiv we have what we call multiple service establishments. They are tailor shops, shoemakers’, barbers’ shops, dyers’, dry cleaners’, watch repair and all the other service shops combined (in one). Service is generally good, and they will fix you up in no time. But sometimes it leaves much to be desired and they fall behind with orders. However, such service establishments are an excellent arrangement for the busy man, especially since all the little things (minor services) are done while you wait.

The tailor’s shop will take care of major and minor alterations and repairs: put on patches (patch jackets and trousers), mend rips and tears, press creased clothing, and even sew on buttons. Then if your trousers are shabby or your sleeves begin to fray at the cuffs, they will set them fight for you in a most expert and skilful way. They will take in or let out a coat at the seams, lengthen or shorten the sleeves and turn old clothes to look like new.

There is a section here where ladies’ hosiery (stockings) is (are) mended. It is done by machine, and perhaps someday there will be a machine to darn socks too.

At these service establishments they also have a dyer’s and cleaner’s shop (dyeing and cleaning service). If you have any stains you want removed, the dry cleaners will take care of them. Nowadays they have ways of removing stains without leaving any traces. But you must remember that if you send your suit to the cleaner’s it might shrink.

The dyers will take a neat job of dyeing material from one colour to another. Dark shades and hues come out better than light ones.

One of the services available is the photographer’s. You can have your photo taken there, and if it’s urgent (a rush job) they will do it in a few hours. They will also develop, and print snapshots taken by amateur photographers.

Then you will find a watchmaker at your service. He will set your watch, if it is slow or fast, put a new glass in, or clean it, if it needs cleaning.

The watchmakers as a rule try to make a good job of the watches they handle and when a watch comes out of the watchmaker’s hands it will more often than not keep perfect time.

A busy spot is the shoemakers’. They have a wide choice of leather and rubber soles and heels. And they don’t charge much. Prices are reasonable.

Here is a snatch of conversation recorded by us at the shoemaker’s:

*Shoemaker:* What can I do for you?

*Customer:* I’d like to have these shoes soled (I want new soles put on). I want leather soles. Rubber soles are too heavy for summer wear.
*Shoemaker:* And what about the heels, they’re worn down.
*Customer:* Rubber heels, of course.
*Shoemaker:* Do you want them done while you wait? There will be an extra charge for that.
*Customer:* No. I’ll leave them.
*Shoemaker:* (makes out the receipt) Here you are. It will be (it will cost) 12 hryvnyas. Half soles and rubber heels. They’ll be ready in two days.

Another service establishment that we frequently visit is the barber’s shop for men or the hairdresser’s (or beauty parlour) for women. At the barber’s you can get a shave, haircut and shampoo. The services you would expect to find at the hairdresser’s are: permanent wave, manicure, skin treatment (massages both hand and electric) with all sorts of creams. They will also do your hair according to all the dictates of fashion.

Let us accompany Mr. Client to the barber’s. After handing in his coat and hat Client sits down in the waiting-room and picks up a magazine to while the time away until his turn comes. In the middle of an interesting story he hears: “Next, please!” He reluctantly puts down the magazine and walks in. He hangs his jacket and tie on the rack and makes himself comfortable in the barber’s chair.

*Barber:* What will it be?
*Client:* Haircut, shampoo and shave.
*Barber:* How do you want your hair cut? Short?
*Client:* No, not too short.
*Barber:* I’ll just trim it at the back and sides.
*Client:* But don’t touch it on top.
*Barber:* Very well. You have lots of dandruff. You should try massaging your scalp. It helps sometimes.

*Client:* I find that shampoo also helps, for a time, anyway.

When the trimming is over the barber tucks a towel round Client’s neck and begins washing his hair.

*Client:* Ouch! The water is scalding hot.
*Barber:* I’m sorry, I’ll cool it a bit (I’ll add some cold water).

When he has finished shampooing Client’s hair the barber asks:

*Barber:* How do you comb your hair? Back or with a parting (parted on the left or on the right)?

*Client:* I comb it back.
*Barber:* Shave?

*Client:* Yes, but not too close. And be careful, my skin is rather tender.

While the barber strops his razor Petrenko says:

*Client:* Just shave down once.
*Barber:* Good.
As he works up a rich lather with his shaving brush he begins to discuss shaving, the weather, and sports news.

*Barber:* Do you shave yourself?
*Client:* Yes, why?
*Barber:* I see it’s uneven at the temples. You probably use a safety razor, don’t you?
*Client:* No, not always. I sometimes use a straight razor.
*Barber:* Straight at the temples?
*Client:* Yes, but not too high.

The barber then dips his razor into a jar marked “Disinfectant” and begins shaving.

*Client:* I’m afraid of skin irritation. That’s why I usually shave myself.
*Barber:* This razor gives a feather touch shave, you won’t even feel it. I shall not shave up (against the beard). I’m not hurting you, am I?
*Client:* No, but it does feel rather uncomfortable.
*Barber:* I’ll change the razor then. Well, here we are. Hot towel and massage?
*Client:* Yes, and make sure the hot towel is hot.
*Barber:* Any shave lotion?
*Client:* Yes, please.
*Barber:* Powder? Shall I trim your moustache?

The barber then takes a clean face cloth and runs it over Client’s face with a flourish to show that the job is done.

**Vocabulary notes**

multiple service establishment – комбінат побутового обслуговування
to fall behind – запізнюватися з виконанням замовлень
minor services are done while you wait – дрібний ремонт виконується в присутності замовника
minor alterations and repairs – незначна переробка та лагодження
put on patches – ставити латки
mend rips and tears – лагодити дірки
to rip – рвати(ся), розривати(ся), розпорювати(ся); to rip open a letter; to rip the seams of a garment; to rip the cover off
press creased clothing – прасувати зім’яті речі
to iron – прасувати білизну, блузки
to sew – шити
to sew on a button – пришити гудзика
to fray at the cuffs – обшарпати(ся), протирати(ся), зношувати(ся) на манжетах
to take in at the seams – убирати шви,
to let out at the seams – випускати шви
to turn a coat, etc. – перелицовувати пальто
to darn socks – штопати шкарпетки
a dyer’s and cleaner’s shop – фарбувальна майстерня та хімчистка
to shrink (shrank, shrunk) – зсідатися, збігатися
to have one’s photograph (A. E. – picture) taken – замовляти фотографії, сфотографуватися

to develop and print snapshots – проявляти і друкувати моментальні фотографії
to keep perfect time (of a watch) – показувати точний час
leather and rubber soles and heels – шкіряні та гумові підшовки та каблуки

(підбори)
half soles – підметки
shampoo - миття голови (I want a shampoo=I want to have my hair washed)
permanent wave – перманент (завивка)
skin treatment – догляд за шкірою

to do one’s hair - зробити зачіску e.g. Go and do (i.e. brush, comb, dress or make tidy) your hair.
to trim - підрізати, підрівняти e.g. to have one’s beard (moustache, etc.) trimmed;
to trim one’s hair at the back and sides – підстригти, підрівняти ззаду і з боків
ouch – an exclamation expressing pain – ouch!
scaling hot water – окроп
close shave - ретельне, чисте гоління

Make the exercises, using the phrases from the texts and vocabulary notes.

Exercise 1

Answer the following questions:
What services does the multiple service shop offer its customers?
Why is this establishment a great convenience and a time-saving arrangement for the public?
Why does combining a number of service shops into one help to cut down operation costs (make service better)?
Are you a regular customer at (do you patronize) the local multiple service establishment?
Where do you usually have your footwear repaired?
Which usually wear down and want repairs sooner, the heels or the soles of shoes?
Will they re-sole and heel your shoes while you wait at your neighbouring shoemaker’s?
Are rubber-soled shoes heavy for summer wear? And what makes them ideal for the rainy months in autumn?
Does the manner of walking (gait) tell, among other things, on the wear of one’s shoes?
Why do people change their walking shoes for slippers when they come home?
What alterations does a misfitting suit (or coat) usually require?
Why does it sometimes pay to have an old suit turned?
If your trousers or jacket get caught on a nail what happens?
What does one need, apart from the know-how (skill), to mend a rip (to patch up a hole, to sew a button on)?
Which sleeve of your coat (jacket) is the first to show signs of wear and to get frayed (shredded), the left or the right one?
Do you press your own clothes (and get along without a tailor) or do you have them pressed for you?
At what age did you learn to sew buttons on? Who are usually more clever with the needle, men or women?
Why do people hate darning socks?
Why are children’s clothes cut and sewn (made) with ample inlay?
If a hand of your wristwatch comes off, will you fix it yourself?
If a watch keeps perfect time, would you have it cleaned?
If your watch gains time (or if it is slow), could you adjust it (set it right) yourself?
Which is easier to break, a plastic watch glass or a glass one?
To clean your watch, the watchmaker takes it apart and then re-assembles it, doesn’t he?
Why do some photo amateurs prefer to have their snapshots developed and printed for them at a photographer’s?
Are you a good at photography? Do you go in for it (is it your hobby)?
What services are available at the dry-cleaner’s (shops)?
Will they take in an order for dyeing a piece of green cloth into a darker shade?
How often do you usually have a haircut? A shave?
Do people with tender skin prefer to shave themselves or go to the barber’s?
What style of haircut do most men seem to follow now? Do they wear their hair long or short, combed back or parted on the side? Are beards and moustaches more popular with men now than they were last century?
Who gives you a cleaner shave, the barber or you yourself?
What do you do to tidy up your hair every morning? Do you brush or comb it or both? Do you comb it with water, special lotion, or just dry?
If you need both a haircut and a shave, will the barber first shave you and then trim your hair or go about it just the other way round?
For how many shaves does one (safety) razor blade keep you going?
Which gives a closer shave, a safety or a straight razor?
Are your menfolk clever with their hands about the house? Does your husband (brother) fix the electric iron, etc. himself or do you have to take it to the household articles repair shop?

Exercise 2
Supply adverbs or prepositions wherever necessary:
1. My watch doesn’t go very well just now, it has been gaining about ten minutes a day for some time, and every now and then it stops altogether – no reason at all. I took it – a watchmaker just off Gorky Street so that he could have a look at it. He said it wanted cleaning, so I left it – him. 2. Good shoes last – a long time – repairs. They wear well and you always feel quite comfortable – them. 3. The jacket fits very badly. It’s too tight – the shoulders, too short – the sleeves, and gets wrinkled all over the back. 4. I’m having a new suit made – order and have to go – a fitting (a trying on) – the tailor’s – our multiple service shop. 5. I had to do a lot of pushing around – the crowd. Two coat buttons have come off. I want a needle, thimble and some thread to sew them. 6. Your sole has nearly come off. We shall nail it – while you wait. 7. “What can I do – you?” “I take size 37 – shoes. These are too tight, they pinch. I want to have them stretched. Do you take care – that?” 8. I want to have this blouse dyed a dark blue. It will then go well – my new costume. 9. I am sorry, we don’t handle such repairs here. Here’s the address – a shop where they will take care – you (fix you - ). 10. Your shoelace are all broken. Get yourself new ones – the bootblack’s – the corner. 11. Such hair styles are all the fashion now. The one she wears has been – of fashion – years and years. 12. Will you make a suit – me – the 15th of September? You see I’, leaving the next day. 13. You failed me twice. You are five days behind – my order. I want to lodge a complaint. 14. My skin is very tender. I am afraid – skin irritation. I would like to have a hot towel before and after shaving. 15. The barber usually begins – a haircut and finishes – shaving – the client’s beard. 16. Just trim my hair a bit – the back and – sides. Don’t take anything – the top. It is much too short as it is. 17. I would like you to have my photos ready – Monday. I’ll need them to renew my passport. 18. I had my dress cleaned – our local multiple service place and waited – seven days to get it back. The stains were removed completely. They had made a very good job – it. 19. If tight shoes do not stretch – wear one must have them stretched – the shoemaker’s.

Exercise 3
Complete the following sentences:
1. Short sleeves have to be … 2. Long sleeves need … 3. A hole in a piece of clothing must be … 4. A rip is usually … 5. Buttons that come loose need … 6. Worn down heels want … 7. Shoes with soles worn through are either discarded or … 8. Creased outer clothes (garments) want … 9. Shirts and ties, if creased, have to be
10. A ladder in a stocking needs . . . 11. A hole in a sock or a stocking must . . .
A soiled hat or a stained jacket wants . . .

**Obligatory words and phrase list**

- Tailor’s Shop Пошив / Ремонт одягу
- to alter sth – переробити шось
- to have sth altered – щось переробити
- alterations – переробка
- to mend – лагодити
- mending – лагодження
- tear – дірка
- to patch holes – латати дірки
- to sew a button on – пришити гудзика
- to press clothing – просувати одяг
- to have a piece of clothing pressed, turned, altered, mended – попросувати
  (переділювати, переробити, полагодити) одяг
- this suit wants mending, pressing, etc. (badly) – Цей костюм конче потрібно
  полагодити, попросувати …
- I want to have this suit mended, pressed, altered, etc. – Я хочу, щоб мені
  полагодили, попросували, переробили цей костюм
- This jacket is all creased – Цей піджак увесь зім’явся.

**At the Barber’s Shop В перукарні (чоловічій)**

- to get a shave, a haircut, a shampoo – поголитися, підстригтися, помити голову
- to trim the hair at the back and sides – підрияти волосся ззаду, зі сторін
- to trim one’s moustache, beard – підрияти вуса, бороду
- to cut it on the top – підстригти на маківці
- a safety razor – безпечна бритва
- a safety razor blade – безпечне лезо
- a straight razor – небезпечна бритва
- a close shave – ретельне гоління

At the Shoemaker’s Ремонт взуття

- leather (rubber) soles – шкіряні (гумові) підошви
- to be worn down – зноситися вщенть
- to have the shoes repaired (soled, half-soled, heeled) – відремонтувати взуття
  (поставити нові підошви, поставити нові каблучки)
- to be worn through – бути зношеним

These shoes want repairing – Ці черевики треба відремонтувати
At the Watchmaker’s Shop Ремонт годинників
- to regulate a watch – налаштувати годинник
- to clean a watch – почистити годинник
- to put a new glass in – ставити нове скло
- to keep perfect time – показувати точний час
- to be gaining ten, etc. minutes a day - поспішати на 10 хвилин за добу
- to be ten, etc. minutes slow a day – відставати на … хвилин за добу
- the watch wants repairing (cleaning, regulating, etc.) – Мій годинник треба відремонтувати

At the Photographer’s Фотоателье
- to have one’s photo taken – сфотографуватися
- to develop and print snapshots – проявити та надрукувати зірми

At the Dyer’s and Dry Cleaner’s Фарбувальна майстерня та хімчистка
- to dye cloth and clothes (from one colour to another) – фарбувати тканину та одяг (з одного кольору в інший)
- to remove stains – виводити плями
- to have one’s clothes cleaned – почистити одяг

At the Hairdresser’s В перукарні (жіночій)
- to have one’s hair done – зробити зачіску
- to have one’s hair waved – завити волосся
- to have one’s nails done (manicured) – зробити манікюр

General Expressions Загальні вирази
- What can I do for you? - Що можу зробити для вас?
- This wants mending (repairing, fixing, patching, etc.) – Це потрібно полагодити, відремонтувати, залатати, …)
- to fall behind with orders – не встигати з виконанням замовлень
- repairs while you wait – ремонт у присутності замовника
- When will that be ready? – Коли це буде готовим?
- to do a good (bad) job of sth. – виконати роботу добре (погано)

Supplementary and reference words and phrase list
- to be a poor cut fit – поганий покрій
- to wrinkle at the waist – зім’ятися на талії
- to be baggy at the knees – висіти мішком у колінах
- to be tight in the shoulders – бути тісним у плечах
the button has come off – гудзик відірвався
to be down at the heel – зносилися каблучки
tap – набійка

to work up a rich lather – взбити густу миюльну піну
to comb one’s hair back; parted on the left, in the middle – носити волосся розчісане назад, з проділом на лівий бік, посередині
to stop one’s razor – правити бритву
shave lotion – лосьон для гоління
hot towel – компрес
shaving-brush – щітка для гоління
hairdo – зачіска (жіноча)
beauty parlour – косметичний кабінет
skin treatment – догляд за шкірою
massage(s) – масаж(i)
to have one’s hair clipped – підстригтися під машинку
Straight at the temples? – На скронях прямо?
tender skin – ніжна шкіра
skin irritation - подразнення шкіри

4.4. Social English In the shop. In the bank.
Read and translate these texts and dialogues. Make sure that every sentence is clear to you. Retell the texts and cut the dialogues.

At the barber’s

- What can I do for you?
- Haircut and shampoo, please.
- Very well, sir. How do you want your hair cut?
- Not too short anyhow. Cut it only at the back and a little on the top. Don’t forget to trim my moustache, too.
- No, I won’t. Straight at the temples?
- Yes, but make sure they are even on either side.
- How do you want your hair dressed? Back or with a parting?
- Combi it back, please.

At the hairdresser’s

— Good afternoon, madam. Take a seat, please. I’m at your service.
— I want my hair washed, dyed and waved.
— Very well, ma’am. What colour do you want it dyed?
— I believe light straw will do. It’s in fashion now, isn’t it?
— It's up to you, ma'am. This colour will become you, though we can make a good job of any colour! And what wave would you prefer, permanent or cold wave?
— Cold wave, please.

**At the shoemaker's**

— I'd like to have these two pairs of shoes mended, please.
— Let me see them, please. This pair can be mended, but this pair is beyond repair.
— Really? Why?
— They have to be soled, but the soles won't hold.
— No?
— No. The inner soles are no good, you see. Besides, they are out of shape altogether.
— It's a great pity. And these?
— The heels will have to be tipped — they are worn down a great deal.
— And what about the soles?
— They'll stand a good deal of wear yet. Now, this seam will have to be stitched. Then there's a little hole in the left shoe.
— Yes, here it is. Well, that seems to be all, doesn't it?
— Yes, but do patch from the inside?
— Why, yes! I'll glue it on, so that it won't hurt your toe.
— Well, and what will it come to all in all?
— We'll reckon it up now, ... grivnyas, please.
— Must I pay in advance?
— According to our regulations you must.
— Well, here you are. When will you have them mended?
— In two day's time. Here is the receipt. Good-bye,
— Good-bye.

***

— What can I do for you, sir (madam)?
— My shoes' are down at the heels and I want them tapped. Besides, there's a nail hurting me.
— Let me have a look. Well, I can do all as you say, but if I were you I'd have new soles put on these shoes, otherwise they won't last long.
— Are they as bad as that? Well, I don't mind, of course, in case it doesn't take too much time. I'm leaving in a couple of days.
— They'll be ready tomorrow.

**At the photographer's**

— I'd like to be photographed.
— Yes, sir. How would you like to be taken; in profile or a full face; sitting or standing?
— I want several snapshots of different kinds — four in full length, eight in half length, all — in full face.
— I see. What size are they to be?
— I think nine by twelve will do for all of them.
— All right, sir.

At a laundry

Maid: Did you send for me, sir?
Mr. A: Yes. I would like to have my things washed. How can that be done?
Maid: I will send the laundress, sir. Is there anything else you would like?
Mr. A: A bath, please. Is it free of charge?
Maid: No, sir. You have to pay extra for the bath. Shall I make it ready now?
Mr. A: No. In an hour's time, please. And now send the laundress.
Maid: Directly, sir.
Laundress: What can I do for you, sir?
Mr. A: Have these things washed, please.
Laundress: Have you made a list, sir?
Mr. A: Yes, here it is. Check it, please.
Laundress: Yes, sir.
Mr. A: This suit has to be dry-cleaned. Mind there is a spot on the trousers. Have it removed, please.
Laundress: Yes, sir.
Mr. A: Have you got an express service here?
Laundress: Yes, sir, but you will be charged extra in that case,
Mr. A: It doesn't matter; I should like to have them ready by tomorrow.
Laundress: Yes, sir. Is that all?
Mr. A: Yes. Don't disappoint me.
Laundress: Rest assured, sir. Good-bye.

At a hotel

Nowadays people travel on business and as tourists much more than in the past. 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 which grew with the development of highways in America. They provide accommodation with parking space near the guests' rooms. There are hotel chains, consisting of several hotels controlled by one company having its own trademark, or logo.
Most hotels offer single and double rooms, for one and two people respectively. Of course rollways (collapsible beds on rollers) can be placed in a room for other family members. If a guest requires more than one room, some hotels have fine suites consisting of several rooms.

In the lobby of a hotel there is a registration, or front desk, where guests check in and out, pick up and deposit keys, and so on. The check-in procedure takes a few minutes. The guest is given a registration card to fill in: the name and address, the passport number for foreign nationals. The desk clerk, or receptionist, enters the guest's room number, the room rate, and the arrival and departure dates into the computer.

When air formalities are over, the bellman shows the guests to their rooms and assists them with their baggage. He shows them where the light switches are and explains the use of the room appliances, such as the television set, cooking facilities, if any, and the air conditioning. He can also run errands for you. For each service rendered the bellman will except a tip.

Service is supposed to begin at the door. So another employee 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 traveler’s checks when checking out.

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!

**Guest services**

Hotels offer a variety of services to their guests. The most traditional are laundry service (clothes washing) and valet service (shoe shining and clothes dry-cleaning and pressing), although some hotels run them on the do-it-yourself basis. A big hotel will also have a restaurant, a bar and a coffee shop, a bookstore or a newsstand, a gift shop selling a variety of souvenirs, and a drugstore providing the guests with medicine and cosmetics. At a luxury hotel one can often find a barber's shop and a beauty salon. The guests might also need the services of a car rental agency, to be able to rent a car
through the hotel. Many hotels provide a free morning paper and free drinks ("cocktails") in the afternoon.

Local phone calls are usually free, long distance calls are added to the room bills, and are 2 to 3 times more expensive than from a pay-phone down in the lobby. You can also order various services from the front desk by dialing "0".

A number of hotel staff rely on tips to raise their wages. The ball man expects up to $1 per bag for taking your baggage to your room. The hotel doorman gets at least 50 cents if he summons a taxi (and of course your taxi driver should be given, 15 per cent of fare!). Chambermaids usually receive a few dollars if you stay at a hotel for several days, or else you may leave a dollar note under an ash-tray as you leave the room every morning. In restaurants and nightclubs you are expected to tip 15 to 20 per cent of the bill (before taxes are added). No tipping is required for elevator operators or hotel desk clerks.

Tipping allows you to reward good service. On the other hand, if the service has been particularly bad no tip need be left. It is a good idea to consider all these expenses when you are anticipating the cost of your stay at a hotel.

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— Can you recommend a good hotel? — I think you can stay at the "Astoria". It's one of the best hotels in town.
— Can you recommend a good hotel? — I think you can put up at the "Savoy Hotel". It's a very comfortable hotel in the centre.
— What hotel can you recommend? — I think you can stay at the "Colonnade". It's one of the cheapest hotels I know.
— What hotel can you recommend? — I think you can put up at the "Metropol". There's a very good restaurant there.
— What hotel can you recommend? — I think the "Bristol" is best for you. They have a very good garage for the guests' cars.

Arriving at a hotel a visitor should register.
Arriving at a hotel a guest speaks to the reception clerk first,

Filling in the arrival card a visitor writes down some information about himself.
Going put of the hotel the guest should leave his key at-the desk-clerk.
Signing, out the visitor should pay for his stay at the hotel.

***

I'd like a single room overlooking the garden. I'd like a single room with bath overlooking the sea. I'd like a double room on the third floor overlooking the Thames.
I'd like a double, room with bath overlooking the hills.
I'd like a quiet single room on the fifth floor.
I'd like a suite with TV on the first floor overlooking the lake.

**I'd like a single room**

_Sirenko_: Good afternoon! I'd like a single room with bath for a week on so.
_Reception clerk_: Very well, sir. Have you made reservations?
_Sirenko_: Yes, I have. I rang up my friend and he said he had booked accommodation with you.
_Reception clerk_: Let me see. What is your name, please?
_Sirenko_: My name is Sirenko, Oleh Sirenko.
_Reception clerk_: I'm sorry, I didn't quite catch your name. Would you mind spelling it or writing it down here in block letters?
_Sirenko_: S-i-r-e-n-k-o, from Ukraine.
_Reception clerk_: Thank you. Well, everything is all right. Will you register, please? Here is an arrival card.

**Have you filled in the arrival card?**

_Reception clerk_: Have you filled in your arrival card, Mr. Sirenko?
_Sirenko_: Oh yes, here you are.
_Reception clerk_: May I have your passport, please? Thank you. We can give you a very good single room with bath overlooking the street. Will it suit you, sir?
_Sirenko_: I think it will. By the way, what's the rate per night?
_Reception clerk_: Bed and breakfast is three pounds fifty.
_Sirenko_: I hope there is a telephone in the room, is there?
_Reception clerk_: Yes, of course.

**How long will you stay?**

_Desk-clerk_: May I ask you, Mr. Pinchuk, how many days you are planning to stay with us?
_Pinchuk_: I expect to stay for at least a week, probably more, until the eighteenth of June.

_Desk-clerk_: Very good, sir. Would you mind letting us know the day before you leave the hotel? We can then have your bill ready for you.
_Pinchuk_: I'll let you know, to be sure.
_Desk-clerk (to the bell-boy)_: Please show Mr. Pinchuk up to his room. I'm signing out today.
_Desk-clerk_: You are signing out today, aren't you?
_Pinchuk_: Yes, I'll only pack my suit-case and come down to pay the bill. Have it ready, please.
_Desk-clerk_: Shall I send the porter to help you with the luggage, Mr. Pinchuk?
_Pinchuk_: Yes, please. And have him call the taxi for 11 o'clock.
Desk-clerk: Just a minute, Mr. Pinchuk? Where are we to forward your letters?
Pinchuk: I'm leaving for home. You have my address, haven't you?

Read the conversations “In a bank”. Work with your partner: choose 2 situations in a bank. Complete the dialogues. Learn them by heart.

Setting up a Bank Account

1. A: How are you doing today?
   B: Great. Thanks.
   A: What can I help you with?
   B: I would like to open a bank account.
   A: What kind would you like to open?
   B: I need a checking account.
   A: Would you also like to open a savings account?
   B: That's fine.
   A: In order to open these accounts, you need to deposit a minimum of $50.
   B: I want to deposit $300.
   A: I'll set up your accounts for you right now.
   B: Make sure to put $150 in each account.

2. A: How are you?
   B: I'm well. Thank you for asking.
   A: What can I do for you?
   B: I need to open a bank account.
   A: What kind of account?
   B: I just need a checking account.
   A: You can open a savings account, too.
   B: All right. Open both.
   A: You need to deposit at least $50 into both accounts.
   B: I will be depositing $300 today.
   A: I will set your accounts up right now.
   B: Would you please put $150 in both accounts?

Asking about Checks

1. A: How are you doing today?
   B: Great. Thanks.
   A: What can I do for you today?
   B: I just have one question.
   A: What's your question?
   B: How do I order checks?
   A: You can order them right now, if you'd like.
   B: That would be great.
   A: Just fill out this application.
   B: Then what?
   A: Give it about 5 to 7 business days, and you should receive them in the mail.
   B: Here's my application. Thanks for your help.

2. A: How are you?
   B: I'm fantastic.
   A: What can I help you with?
   B: Could you answer a question for me?
   A: What would you like to know?
   B: I need to order checks. How do I do that?
   A: You can do that right now, if you want to.
   B: Let me do that now.
   A: I'm just going to need you to fill out this application.
   B: What do I do next?
   A: You will receive your checks in the mail in about a week.
B: I've finished my application. Thank you so much.

Making a Deposit

1. A: How are you doing?
   B: Great. Thanks for asking.
   A: What can I do for you today?
   B: I would like to deposit some money.
   A: Are you depositing cash or a check?
   B: I want to deposit cash.
   A: How much are you depositing?
   B: I would like to deposit $300.
   A: What account do you want your money in?
   B: I want to deposit it into my checking account.
   A: Do you need anything else?
   B: No. That's all. Thank you.

2. A: How are things with you?
   B: I'm fine. Thank you.
   A: How may I help you?
   B: I need to make a deposit.
   A: Will you be depositing cash or a check?
   B: I will be depositing cash.
   A: How much would you like to deposit?
   B: It's going to be $300.
   A: What account would you like to deposit that into?
   B: Could you deposit that into my checking account, please?
   A: Can I do anything else for you today?
   B: That'll be all. Thank you very much.

A Check Bounces

1. A: What can I help you with today?
   B: I have a problem.
   A: What is the problem?
   B: I wrote a check for $100 and it bounced.
   A: Do you have enough money in your account?
   B: I think so.
   A: Let me check that for you right now.
   B: Okay. Thank you.
   A: Apparently there is only $57 left in your account.
   B: You can't be serious!
   A: That's what my records show.
   B: I see. Thanks for your help.

2. A: What can I do for you?
   B: I have a problem with this check.
   A: What's wrong?
   B: I wrote out a check for $100 and it bounced.
   A: Do you have enough money in your checking account?
   B: I believe so.
   A: Give me a moment, and I'll check.
   B: All right. Thanks.
   A: You only have $57 left in your checking account.
   B: That's impossible.
   A: I'm sorry, but that's what our records show.
   B: Okay. Thanks. Have a nice day.

Transferring Money
1. A: How are you today?
B: Very well.
A: Do you need help with something?
B: I need to make a transfer.
A: What account would you like to
transfer the money from?
B: I want to transfer money from my
savings account.
A: Where do you want the money to go
to?
B: I want the money to be transferred
into my checking account.
A: How much money are you going to
transfer today?
B: $200 will be fine.
A: Is that all I can do for you today?
B: I won't need anything else.

2. A: How's everything with you today?
B: I'm fine. Thank you.
A: What can I do for you?
B: I need to transfer money.
A: Do you know which account you
want to take the money from?
B: From my savings account.
A: Where are you transferring the
money to?
B: I would like it transferred to my
checking account.
A: How much?
B: I want to transfer $200.
A: Will that be all?
B: Yes. That will be all.

**Canceling an Account**

1. A: Can I help you with something?
B: I need to cancel one of my accounts.
A: Is there a problem with it?
B: I don't need it anymore.
A: What would you like to do with all
the money in this account?
B: Just transfer it over to my remaining
account.
A: I can do that.
B: That would be great.
A: Do you want to take any money out?
B: Not today.
A: It's going to take a moment for me to
cancel your account.
B: That's fine. Take your time.

2. A: What can I do for you?
B: I would like to cancel one of my
accounts.
A: Is there a problem with your
account?
B: I only need one.
A: What about all your money in that
account?
B: Could you please transfer that money
to my remaining account?
A: That's fine.
B: I appreciate it.
A: Would you like to make a
withdrawal?
B: That's all for today.
A: I'll just cancel your account right
now.
B: I greatly appreciate your help.

**Using the ATM**

1. A: I need to use the ATM.
B: What's stopping you?
A: I'm not sure how.

2. A: I don't understand.
B: I've never used one before.
B: I can help you figure it out.
A: What do I have to do?  
B: Slide your card into the machine.  
A: Then what?  
B: You need to type your PIN in.  
A: What do I have to do next?  
B: Click on whichever option you want, and you're done.  

2. A: I need to go to the ATM.  
B: So, why don't you?  
A: I have no idea how to use the ATM.  

B: What do you mean?  
A: This will be my first time using an ATM.  
B: I can help you with that.  
A: Explain to me how to use it.  
B: Just put your card into the machine.  
A: Now what?  
B: Then you need to type in your PIN.  
A: Now what?  
B: Just click on one of the choices they give you, and that's it.  

The Card Gets Declined

1. A: Your total comes to $36.78.  
B: Put it on my VISA.  
A: There's a problem with your card.  
B: What's wrong with it?  
A: I believe it was declined.  
B: You're kidding me!  
A: Do you have another card I could try?  
B: I only have one card.  
A: Do you have cash, perhaps?  
B: I don't have any cash on me.  
A: You're not going to be able to take these items today.  
B: I'll be back tomorrow.  

B: Here's my VISA card.  
A: I'm sorry, but your card isn't working.  
B: What's the problem?  
A: The machine says your card was declined.  
B: It was?  
A: Do you have another card?  
B: That's my only one.  
A: Maybe you can just pay in cash?  
B: No cash today.  
A: I guess you won't be able to purchase these items today.  
B: I'll come tomorrow with cash.  

Asking about Fees

1. A: Do you have any other questions?  
B: I want to know about fees.  
A: Which fees?  
B: Overdraft fees.  
A: You will be required to pay a small fee for every time you overdraft.  
B: How much is the fee?  
A: You'll have to pay $25 every time you overdraft.  

2. B: That's a small fee?  
A: It should stop you from overdrafting.  
B: You would think it would, but it most likely won't.  
A: Can I help you with anything else?  
B: That's it for today. Thank you.  

2. A: Would you like to ask any questions?
B: I need to know about the fees.
A: What kind of fees?
B: I'm asking about overdraft fees.
A: You have to pay a small fee every
time you overdraft.
B: What's the fee?
A: The fee is $25 every time you
overdraft.

B: How is that a small fee?
A: That fee should keep you from
overdrafting.
B: I'll say.
A: Do you have any more questions?
B: I don't need to know anything else.
Thank you.

Paying Fees

1. A: How are you doing today?
B: Very well. Thank you.
A: What can I help you with?
B: Do I have any fees to pay?
A: As a matter of fact, you do.
B: How much?
B: That's unbelievable.
A: Will you be paying some of that off
today?
B: I want to pay all of it off today.
A: How will you be paying?
B: I'll be paying with cash.

2. A: How's it going?
B: I'm great. Thanks.
A: What do you need?
B: I need to know if I have any fees to
pay.
A: Actually, you do owe some fees.
B: How much do I owe?
A: Your fees total $235.13.
B: That's crazy!
A: You need to pay these fees soon.
B: Can I do that right now?
A: Will you be paying with cash or
check?
B: I think I'll be paying with cash.

Not Getting a Bank Statement

1. A: How may I help you?
B: I'm having a problem.
A: What is it?
B: I apparently owe some fees, but I
never got the bank statement.
A: I do apologize for that.
B: My fees went up, but I didn't even
know I had fees to pay.
A: I see your problem.
B: What are you going to do about it?
A: I will cancel the fees you owe.
B: I don't have to pay any fees?

A: You'll only have to pay the initial
fee.
B: That's fine. I appreciate your help.

2. A: May I help you?
B: I have a problem.
A: What's your problem?
B: I owe fees, but a bank statement
never came in the mail about it.
A: I apologize for the inconvenience.
B: I have no idea about the fee, so my
fees went up.
A: I understand your problem.
B: Will you be able to solve my problem?
A: I'm going to cancel the fees you owe.
B: So, I don't have to pay any of it?
A: The initial fee still must be paid.
B: That's fabulous. Thank you very much.

**Reporting Wrong Charges**

1. A: What can I do for you today?
B: I have an issue.
A: What is your problem?
B: There were charges on my debit card that I never made.
A: Do you have a statement for your debit card?
B: I do.
A: Which charges are you talking about?
B: It's the last four charges.
A: We're going to have to do an investigation.
B: Is that going to take long?
A: I'm not sure, but in the meantime we will freeze these charges.
B: That's wonderful. Thank you.

2. A: How may I help you?
B: I'm having a problem.
A: What problem are you having?
B: There have been charges made on my debit card that I didn't make.
A: Do you have the statement for your card?
B: Here it is.
A: What are the charges you're referring to?
B: The last four charges on the page.
A: I'm afraid we're going to have to investigate these charges.
B: How long will an investigation take?
A: I honestly don't know, but we will freeze payment on these charges.
B: That sounds absolutely fantastic.

**Opening Another Account**

1. A: How can I help you?
B: I want to open another account.
A: What kind would you like to open?
B: I would like to open a savings account.
A: Do you already have an account with us?
B: I have another savings account open already.
A: Do you want to transfer money from that account?
B: I would like to do that.
A: How much?
B: I only want to transfer $100.
A: It'll only take me a minute to complete your transaction.
B: Great. Thank you very much.

2. A: What can I do for you?
B: I would like to open another account.
A: What kind do you want to open?
B: I want to open a savings account.
A: Do you have an account opened with this bank already?
B: Yes, I do.
A: You can always transfer money from that account into your new one.
B: That would be great.
A: How much money do you want to
transfer?
B: I want to transfer $100.
A: I'll do that right now.
B: All right. Thanks.

Making a Withdrawal

1. A: How are you doing today?
B: Great. Thank you.
A: What can I do for you?
B: I need to withdraw some money.
A: How much would you like to take out?
B: I need to withdraw $300.
A: Which account would you like to take the money from?
B: I want to take it from my checking account.
A: Here you go.
B: Thank you very much.
A: Can I do anything else for you?
B: No. That'll be all.

2. A: How are you?
B: I'm fabulous.
A: What can I help you with?
B: I need to make a withdrawal.
A: How much are you withdrawing today?
B: I need $300.
A: What account would you like to take this money from?
B: Take it from my checking account.
A: Here's your $300.
B: Thank you so much.
A: Will you need anything else?
B: That's it for today.

4.5. Professional English: Banking, the role of commercial banks, the structure and functions of a bank, depositing money with a bank, types of banking accounts, types of banking institutions, banking operations, mortgage, internet banking

The Structure of Central Banks: The Federal Reserve and the European Central Bank

The Federal Reserve System (known as "the Fed") is one of the most controversial institutions in the United States, and even the world (see the optional links at the end of this lecture). It is not surprising, given the history of the U.S. and its central bank, and given the enormous power the Fed has over the U.S. and world economy. In this chapter we take a closer look at this institution.

Origins of the Federal Reserve System

"Between 1870 and 1907, the nation experienced 21 financial panics of varying severity." (401). The creation of the Federal Reserve came about in 1913 in response to a severe financial panic in 1907. The Fed was created to avoid the recurring financial crises and bank failures that plagued the U.S. banking system up to 1907.

After the panic of 1907, some of the great industrialists of that time (J.P. Morgan, Vanderbilt, Rockefeller, Carnegie) demanded that politicians put a central bank in place (private bankers even drew up their own plan, but it was rejected by Congress). This
central bank would be a banker's bank, a lender of last resort. The Federal Reserve System stands ready to make loans and provide liquidity to banks facing unexpected depositor withdrawals. The largest obstacle to a central bank was the fear of centralized power by most Americans (remember, we revolted against a King!).

Because Americans tend to be very suspicious of centralized power and moneyed interests, the resulting central bank, the Federal Reserve System, has a very decentralized structure, with a system of checks and balances, much like our federal government.

**Structure of the Federal Reserve System**

There are basically 3 parts to the Federal Reserve System structure:

1. **Federal Reserve Banks.**

There are 12 regional banks, each covered a region or district of the United States. These regional banks serve the member banks that reside in the district. All national banks must be member banks. Membership is optional for state banks. About 33% of all commercial banks are member banks.

The member banks are part-owners of their district bank, and receive dividends. So the 12 regional banks are a hybrid of government institution and private firm.

As of 1980, all depository institutions, not just member banks, must keep reserve deposits with the Federal Reserve bank in their district, and in return they have access to emergency loans (discount loans) from their district bank. All proposed mergers and acquisitions by depository institutions in the district are evaluated by the Federal Reserve bank. District banks also play a role in monetary policy in setting the discount loan rate and sitting on the FOMC (see below).

They perform a variety of other services for their member banks, including check clearing, providing currency, and collecting and analyzing regional economic data. They are also the U.S. government's bank, managing U.S. Treasury accounts and borrowings.

The Federal Reserve Bank of New York (FRBNY) is the most important of the district banks, playing a special role with foreign central banks, international currency exchanges and Federal Reserve open market operations, described below.

2. **The Board of Governors.**

At the top of the Fed are 7 governors, appointed by the U.S. president (and confirmed by the Senate) to 14-year nonrenewable terms, and the terms are staggered. This long term gives the Fed governors some measure of political independence in their decisions, because they will hold office longer than the president that appoints them.

One governor is appointed by the president to serve as chairman for a 4-year renewable term. The current chair is Ben Bernanke, who has served since the beginning of 2006. He replaces legendary chair Alan Greenspan, who served from 1987 to 2006 (being reappointed by several Presidents). Mr. Bernanke reports to Congress twice a
year, and is probably the second most powerful man in the United States (some would put him first).

The Board is very important in setting monetary policy. All 7 members sit on the FOMC (see below) and vote on open market operations. The Board sets the reserve requirement and approves the discount loan rate in each district. The Board, with a huge staff of economists, conducts a large amount of data collection and economic research.

In addition, the Board has many regulatory functions with respect to financial institutions and markets. It has the final say in bank mergers and permissible activities for banks.

3. The Federal Open Market Committee (FOMC)

The Fed's real influence on the EconomyThe FOMC has 12 voting members which include all 7 governors, the President of the FRBNY, and 4 of the other regional bank presidents on a rotating basis. The FOMC meets every 6 weeks (and more frequently for emergencies, such as in the case of the 9/11 attacks), assesses the condition of the economy, and votes on monetary policy in the coming weeks.

The FOMC votes on open market operations, the Fed's buying and selling of Treasury securities in financial markets. In doing so they are able to control the federal funds rate, the rate banks charge each other for interbank lending. This is the most important policy tool of the Fed. At each FOMC meeting, current economic conditions and forecasts are presented, policy options debated, and then the members vote. (The vote is actually for a federal funds rate target to be achieved through open market operations.) Since 1994, the FOMC has announced their decision shorting after the meeting that same day.

The FOMC decides on a federal funds rate target. Achieving this target through open market operations is the job of the Federal Reserve Bank of New York.

An Assessment of Fed Structure: Independence

The structure and financing of the Fed give it considerable independence from political pressures. As discussed above, the Fed governors serve 14-year nonrenewable, staggered terms. These long terms give the Fed governors some measure of political independence in their decisions, because they will hold office longer than the president that appoints them. Furthermore, when the chairman is very popular within the financial sector (such as Alan Greenspan), the president will be under considerable pressure to re-appoint him. Alan Greenspan has been appointed/re-appointed 5 times, by 4 different presidents, both Democrat and Republican.

But even more important for Fed independence is the source of its financing. The Fed funds its own operations through the profits from trading and holding Treasury securities and through revenue from discount loans. (The Fed made about a $30 billion profit in 2003, most of which is returned to the U.S. Treasury). This means that the
Federal Reserve System does not depend on Congress for its funding. This lack of control by Congress gives the Fed considerable freedom.

Of course, Congress and the president do retain ultimate control, since they could pass laws limiting Fed power. The Chairman of the Board of Governors must report to Congress twice a year about its economic goals for monetary policy, but in the end Congress (or the president) cannot tell the FOMC what monetary policy to pursue.

Central bank independence may seem undemocratic, but it is not a unique idea. In fact, all industrialized countries give their central banks some degree of independence, including the European Central Bank, Germany, Switzerland, and more recently Canada, England and Japan. Given the Fed's independence, the question remains, is independence a good thing?

*Federal Reserve Independence: The Pros*

Basically, the main argument for independence is the notion that political goals are short-term and economic goals tend to be more long term. While Congress might be tempted to use monetary policy to maximize re-election, an independent Fed is free to pursue policy that promotes policies that pursue long-term economic goals, even if they are unpopular in the short-run.

An example of this the economic goal of low inflation or price stability. In order to control inflation, the Fed may need to pursue policies that actually slow down the economy and increase unemployment. While this will be painful and unpopular in the short-run, it will lead to greater economic growth in the long-run. In 1981-82, the Fed, under chairman Paul Volcker, actually contributed to (some say caused) a severe recession in an effort to bring down a very high inflation rate. Yet today, many economists credit Volcker for the long economic expansions of the 1980s and 1990s long after he left as chairman. No elected politician would ever deliberately cause a recession, no matter what the long-term benefits.

*Federal Reserve Independence: The Cons*

The basic argument here is that independence is undemocratic and makes the Fed accountable to no one if they do a lousy job. Voters can get rid of bad senators, but they are stuck with bad Fed governors. Furthermore, there are historical examples where the Fed, despite its independence, failed in its responsibilities. The bank failures of the Great Depression are a prime example.

Fed independence in general is well-supported by policy makers and there is some economic evidence in support of independence as well: Countries with the greatest amount of central bank independence tend to have the lowest rates of inflation.

**The European Central Bank (ECB)**

Your book discusses the structure of the European Central Bank, the central bank for the euro area, 12 European countries that have adopted the euro as their common currency. This structure mirrors the structure of the Fed but differs in some important
respects. The ECB was formed only for monetary policy. It has no authority to regulate banks or the financial system. Also, while steps have been taken to safeguard ECB independence, the ECB does not control its own budget. Table 16.3 on page 420 summarizes the differences between the FOMC and ECB Governing Council.

**Deposit Cash**

When you end up with more cash than you can spend, it’s best to deposit that money into a bank account. The bank is safe, so the cash won’t get stolen or burn in a fire. But what’s the best way to deposit cash?

**Take it to the Bank**

The best place to deposit cash is your bank or credit union. You’ll have instant access to the money if you need it, you can start earning interest on your deposit quickly, and you should not pay any fees for making the deposit. You can then use the funds to pay your bills (by writing a check), or you can send the funds to somebody else electronically.

Depositing cash with a teller is safest and easiest. It may seem inconvenient, but you can be fairly certain that the funds will show up in your account instantly. You can even verify this by reviewing your receipt or checking your account balance online. If you don’t know exactly how to deposit cash to your account, just ask the teller -- they’ll show you how it’s done.

Remember that there are a few ways to make the process more convenient. Use a drive through teller if that suits your needs. If you bank at a credit union that’s part of the CU Service Center network, you can deposit cash at any member branch (not just at your home credit union).

**The Deposit Slip**

When you deposit cash at a bank or credit union, you’ll need to use a deposit slip. This is simply a slip of paper that tells the teller where to put the money. Write your name and account number on the deposit slip (these are usually available at the lobby or drive through). The first line on the right side of the deposit slip is generally labeled "CASH," and this is where you should write the amount of your deposit. Hand the deposit slip to the teller along with your cash, and wait for a receipt.

**Deposit Cash at an ATM**

Nowadays, you can deposit cash at ATMs with a reasonable degree of confidence. ATM deposits usually work just fine, but there is more risk at the ATM than there is with a teller. Any mechanical failure or network glitch can cause problems -- and it may be several days (at least) before you have access to your money.

**How ATM Deposits Work**

The process for depositing cash at an ATM varies from bank to bank. You may need to use your ATM card and PIN to access your account before making a deposit. Some ATMs read and count the bills as you insert them, while others require you to
stuff the cash into an envelope (so it will be counted later by a bank employee). If you're not sure what to do, you'll most likely be able to follow the ATM's on-screen instructions.

_Don’t Mail Cash_

Whatever you do, do not ever mail cash. The mail system is quite safe, but it’s not worth the risk. If your letter is lost or stolen, you’re out of luck; the nature of cash is such that there’s simply no way to track the money or get it back.

If you are unable to deposit cash into a bank account and you’re tempted to use the mail, try using a money order instead. Unlike cash, a money order can be used only by a specific person or company. Take your cash to any money order issuer and then mail the money order to your bank (along with a deposit slip, or whatever your bank requires for mail deposits). You’ll be able to track the money order and cancel it if the document is lost or stolen. Money orders usually cost a few bucks, but that’s better than losing 100% of your cash.

_Get Less Cash_

If it’s a nuisance to deposit cash, try to get less of it. Ask people to pay you another way: online payments, checks, or money orders are all common ways of getting paid. PayPal and Popmoney are easy ways to send money online. If people pay you with a check, you can mail in deposits or even deposit checks remotely from your home or office.

**Types of bank accounts**

When you go to a bank to open a new account, you will have a variety of account types and features to choose from. Should you choose the basic checking option or an account that earns interest? Do you want the convenience of a bundled checking and savings account or the higher returns of a money market account?

"It’s helpful to first understand the differences between the primary bank account types." To make these decisions, it’s helpful to first understand the differences between the most common bank account types. Here are some definitions to help you navigate your banking needs:

**Checking account:** A checking account offers easy access to your money for your daily transactional needs and helps keep your cash secure. Customers can use a debit card or checks to make purchases or pay bills. Accounts may have different options or packages to help waive certain monthly service fees. To determine the most economical choice, compare the benefits of different checking packages with the services you actually need.

**Savings account:** A savings account allows you to accumulate interest on funds you’ve saved for future needs. Interest rates can be compounded on a daily, weekly, monthly, or annual basis. Savings accounts vary by monthly service fees, interest rates, method used to calculate interest, and minimum opening deposit. Understanding the
account’s terms and benefits will allow for a more informed decision on the account best suited for your needs.

*Certificate of Deposit (CD):* Certificates of deposit, or CDs, allow you to invest your money at a set interest rate for a pre-set period of time. CDs often have higher interest rates than traditional savings accounts because the money you deposit is tied up for the life of the certificate – which can range from a few months to several years. Be sure you do not need to draw on those funds before you open a CD, as early withdrawals may have financial penalties.

*Money market account:* Money market accounts are similar to savings accounts, but they require you to maintain a higher balance to avoid a monthly fee. Where savings accounts usually have a fixed interest rate, these accounts have rates that vary regularly based on money markets. Money market accounts can have tiered interest rates, providing more favorable rates based on higher balances. Some money market accounts also allow you to write checks against your funds, but on a more limited basis.

*Individual Retirement Accounts (IRAs):* IRAs, or individual retirement accounts, allow you to save independently for your retirement. These plans are useful if your employer doesn’t offer retirement benefits or you want to save more than your employer-sponsored plan allows. These accounts come in two types: the traditional IRA and Roth IRA. The Roth IRA is popular because the funds can be withdrawn tax-free in many situations. Others prefer traditional IRAs because these contributions are tax-deductible. Both accounts have contribution limits and other requirements you may need to discuss with your tax advisor before choosing your account.

Once you understand the types of accounts most banks offer, you can begin to determine which option might be right for you.

A **bank account** is a financial account between a bank customer and a financial institution. A bank account can be a deposit account, a credit card, or any other type of account offered by a financial institution. The financial transactions which have occurred within a given period of time on a bank account are reported to the customer on a bank statement and the balance of the account at any point in time is the financial position of the customer with the institution. A fund that a customer has entrusted to a bank and from which the customer can make withdrawals.

*Account types*

Bank accounts may have a positive, or credit balance, where the bank owes money to the customer; or a negative, or debit balance, where the customer owes the bank money.

Broadly, accounts opened with the purpose of holding credit balances are referred to as deposit accounts; whilst accounts opened with the purpose of holding debit balances are referred to as loan accounts. Some accounts can switch between credit and debit balances.
Some accounts are categorized by the function rather than nature of the balance they hold, such as savings account. All banks have their own names for the various accounts which they open for customers.

**Standing order (banking)**

A *standing order* (or a *standing instruction*) is an instruction a bank account holder ("the payer") gives to his or her bank to pay a set amount at regular intervals to another's ("the payee's") account. The instruction is sometimes known as a banker's order.

They are typically used to pay rent, mortgage or other fixed regular payments. Because the amounts paid are fixed, a standing order is not usually suitable for paying variable bills such as credit cards or gas and electricity bills.

Standing orders are available in the banking systems of a number of countries, including Germany, Bulgaria, the United Kingdom, Barbados, the Republic of Ireland, India, Netherlands, Russia, Pakistan and presumably many others. In the United States, and other countries where cheques are more popular than bank transfers, a similar service is available, in which the bank automatically mails a cheque to the specified payee.

**Germany**

A standing order *can run for a set number of payments, a set period of time, or until cancelled.*

**The Netherlands**

Standing orders (*doorlopende machtigingen*) are not available for a set period of time. They run until cancelled.

**Japan**

A standing order (口座自動振替) runs until cancelled. They can be cancelled at the account holder's request

**South Korea**

A standing order (납부자동이체) runs until cancelled. They can be cancelled at the account holder's request. The bank charges fees (average 3000KRW) per transfer.

**Spain**

A standing order can be set up to run for a set period of time, not indefinitely. They can be cancelled at the account holder's request.

**UK & Ireland**

A standing order can be set up to run for a set period of time, or indefinitely, and can be cancelled at the account holder's request. Standing orders are standardized by the trade body UK Payments Administration. In 2008 a number of banks began to introduce Faster Payments as the method of transfer for standing orders when available,
in place of the slower BACS system; with this method payments reach the receiving account the same day, rather than after a delay of three days or more.

Difference from direct debit

Standing orders are distinct from direct debits; both are methods of setting up repeated transfers of money from one account to another, but they operate in different ways. The fundamental difference is that standing orders send payments arranged by the payer, while direct debits are specified and collected by the payee.

- A standing order can only be set up and modified by the payer, and is for amounts specified by the payer to be paid at specified times (usually a fixed amount at a specified interval examples: Fixed/Recurring Deposits). The amount can be paid into any bank account, which need not belong to an organisation vetted by the payer's bank.

- A direct debit requires the payer authorize the payee take a direct debit for any amount at any time, or to instruct the bank to honour direct debit requests from a specified payee. The payee has full control over the payments. They can vary the amount and frequency of payments without further authorisation from the customer (subject to providing the customer with the required advance notice).[2] The payer has no direct control over these payments, but can cancel the direct debit at any time, with no reason required, and require the return of disputed payments. It is not possible to authorise an individual to take direct debits; only organisations that have a contract with the payer's bank, or have been vetted by it, can do this. For details and country differences, see direct debit.

Banking operations

The legal transactions executed by a bank in its daily business, such as providing loans, mortgages and investments, depending on the focus and size of the bank.

Legal – allowable or enforceable by being in conformity with the law of the land and the public policy; not condemned as illegal. See also lawful and legitimate.

Transaction

1. General: Agreement, contract, exchange, understanding, or transfer of cash or property that occurs between two or more parties and establishes a legal obligation. Also called booking or reservation.

2. Accounting: Event that effects a change in the asset, liability, or net worth account. Transactions are recorded first in journal and then posted to a ledger.

3. Banking: Activity affecting a bank account and performed by the account holder or at his or her request.

4. Commerce: Exchange of goods or services between a buyer and a seller. Every transaction has three components: (1) transfer of good/service and money, (2) transfer of title which may or may not be accompanied by a transfer of possession, and (3) transfer of exchange rights.
5. Computing: Event or process (such as an input message) initiated or invoked by a user or computer program, regarded as a single unit of work and requiring a record to be generated for processing in a database. In a secure transaction (see ACID qualities) such events are regarded as a single unit of work and must either be processed in their totality or rejected as a failed transaction.

Daily – available or issued on an everyday basis, except perhaps on weekends. Some newspapers call their weekday editions as daily editions, and weekend editions as Saturday edition and Sunday edition.

Business – an organization or economic system where goods and services are exchanged for one another or for money. Every business requires some form of investment and enough customers to whom its output can be sold on a consistent basis in order to make a profit. Businesses can be privately owned, not-for-profit or state-owned. An example of a corporate business is PepsiCo, while a mom-and-pop catering business is a private enterprise.

Provider – a person, organization or business that offers a good or service.

Loan – written or oral agreement for a temporary transfer of a property (usually cash) from its owner (the lender) to a borrower who promises to return it according to the terms of the agreement, usually with interest for its use. If the loan is repayable on the demand of the lender, it is called a demand loan. If repayable in equal monthly payments, it is an installment loan. If repayable in lump sum on the loan’s maturity (expiration) date, it is a time loan. Banks further classify their loans into other categories such as consumer, commercial, and industrial loans, construction and mortgage loans, and secured and unsecured loans. A written promise to repay the loan is called a promissory note.

Mortgage – a legal agreement that conveys the conditional right of ownership on an asset or property by its owner (the mortgagor) to a lender (the mortgagee) as security for a loan. The lender’s security interest is recorded in the register of title documents to make it public information, and is voided when the loan is repaid in full.

Virtually any legally owned property can be mortgaged, although real property (land and buildings) are the most common. When personal property (appliances, cars, jewelry, etc.) is mortgaged, it is called a chattel mortgage. In case of equipment, real property, and vehicles, the right of possession and use of the mortgaged item normally remains with the mortgagor but (unless specifically prohibited in the mortgage agreement) the mortgagee has the right to take its possession (by following the prescribed procedure) at any time to protect his or her security interest. In practice, however, the courts generally do not automatically enforce this right when it involves a dwelling house, and restrict it to a few specific situations. In the event of a default, the mortgagee can appoint a receiver to manage the property (if it is a business property) or obtain a foreclosure order from a court to take possession and sell it. To be legally
enforceable, the mortgage must be for a definite period, and the mortgagor must have the right of redemption on payment of the debt on or before the end of that period. Mortgages are the most common type of debt instruments for several reasons such as lower rate of interest (because the loan is secured), straightforward and standard procedures, and a reasonably long repayment period. The document by which this arrangement is effected is called a mortgage bill of sale, or just a mortgage.

Investment
1. Money committed or property acquired for future income.
2. Two main classes of investment are (1) Fixed income investment such as bonds, fixed deposits, preference shares, and (2) Variable income investment such as business ownership (equities), or property ownership. In economics, investment means creation of capital or goods capable of producing other goods or services. Expenditure on education and health is recognized as an investment in human capital, and research and development in intellectual capital. Return on investment (ROI) is a key measure of an organization's performance.

Module II
1. Family and relations

1.1. Coping with adults
Warm-up
Make a list of three problems you have most frequently with your parents.
Share your list with the group. Which problem is the most common?
Jane has written to Advice Special about a problem she has with her parents. Listen to Jane’s letter and the comments from Advice Special to find:
1. the age that Jane started to have problems
2. the reason she dyed her hair blonde
3. what Jane’s parents wanted to know before she went out
4. what Jane was worried about during the party
5. what Jane did when she decided to break all her parents’ rules.
6. the reason she took a taxi to her sister’s house
7. a piece of advice for someone like Jane

Advice Special
Dear Advice Special,
The problem with my parents started when I was sixteen. I wanted a Saturday job but my parents ordered me to stay at home and study for my exams. Whenever I pointed out that all my friends had Saturday jobs, they always replied, ‘We don’t care what they
do. It’s you we’re worried about.’ This made me so angry that I did whatever I could do to provoke them. I dyed my hair white blonde and covered my face in make-up before I went to school. Of course, this didn’t help.

It was a rule that in the evening I was only allowed out once during the week and on Saturday till 10 p.m. Every time I went out, my parents asked me who I was going out with and where we were going. It never crossed my mind that they were probably just worried about me.

Once I asked to go to a party on a Saturday night. They agreed, but on condition that Dad came back to pick me up at 10 p.m. I argued and argued about it but in the end I had to agree. I knew I was going to be really embarrassed when my father came to pick me up, so I spent the whole party worrying. I didn’t speak to my parents for three days after that. My mother tried to explain how they both felt, but I didn’t want to listen. It was then that I decided to break all their rules. So instead of coming home at 10 p.m., I would arrive back at 11.30 p.m. and then refuse to tell them where I had been. I hoped they would decide I was old enough to look after myself, and leave me alone. However, the argument just got worse, and finally, one Saturday night I didn’t come home till 2 a.m. My father wanted to know why I was so late. I refused to tell him. We had a big argument which ended with me getting a taxi to my sister’s house. What went wrong?

*The answer form “Advice Special”*

Jane tried to solve her problem in the wrong way. Instead of trying to show her parents that she was more adult by reasoning with them, she chose to ignore all their rules. This just made her parents very strict. If you are having problems with your parents, try talking things over with them. Tell them what you think but be prepared to listen to them as well! Remember that your parents love you and they only want what’s best for you.

**Answer the questions:**

1. Have you ever had similar problems?
2. What is the best way to solve it?
3. Do you think it is useful to ask somebody, like “Advice Special”?
4. What is you idea? To break the rules – is the best way to show your parents you disagree with something?

**1.2. Gifts to the future**

Read the text.

As a person dedicated to the use of language I’m aware that words sometimes grow stale with usage. We need to find new ways of saying things so that the meanings we intend are always what the heart feels, and not only what the mind can define. Young people are very good at this. What in the playground was once ‘cool’ is now ‘fresh’
and, I’m sure, by this afternoon, will be something else again. Not that ‘cool’ has lost its place in Webster’s, but it’s no longer as ‘in’ word, and so in the world of the young, has lost a great deal of its usefulness.

We all have our pet words, and words we dislike. We often find words or phrases in our daily vocabulary that, like ‘cool’, have lost their emotional clarity. As a writer I’m always nervous about having my characters say ‘I love you’, too much. After a while the ‘I’ seems to dominate the ‘love’ and the intensity of the phrase is lost. You have to be careful, though, because some words insist upon having an independent life in spite of our efforts to label them as cliches. ‘Friend’, for me, is such a word. ‘Sunrise’ seems forever fresh.

I have a word, however, that I should like to consider changing. It’s what we call human beings under the age of about fourteen. We call them ‘children’ and I don’t think the phrase is adequate. In pondering my own experience as one of these creatures known as ‘children’, and at the world my fellow ‘ex-children’ and I have created, I realize that we could have been more precisely defined as ‘gifts’. We were the gifts our parents gave to their future.

As gifts, of course, we were varied in nature. Those of us who were loved bring the capability of love to today’s world. Those of us who were shown the common humanity of the world’s peoples bring understanding. Those of us fortunate enough to share with our parents the quiet moments of concern and care of their everyday lives bring the strength of tenderness.

On the other hand those of us who grew up in emotional distress bring the capacity to deal in anguish as a social commodity. Those of us who felt the sting of rejection bring coldness to a world so badly needing warmth. Those of us who were taught hatred have learned to vent our rage upon those around us. What we bring in uneven, often mystifying, but there is no mistaking that the world today is the result of what we have brought to it.

Today, when I see young people bound in fear by the endless days of war in the Middle East and Central America, Africa; when I see the crushing neglect of the young in too many places in our own country, I wonder what legacy we are presenting to the world of tomorrow.

Can we really imagine that there is something more precious to the future of the world than these human gifts?

We have created the possibility of world destruction, but it is the tiny fingers we hold today, or avoid holding that will one day push or do away with the awful buttons of nuclear war. We have sown the possibilities of ecological disaster, but it is those now in sneakers and jump suits who will most affect the earth’s survival. We leave the blessed possibility of unending peace, but it is the innocence that stares at us from the cribs, and the school desks and, in too many cases, from behind shell-pocked walls, that will
inscribe the reality of that peace. Do we doubt that, in large measure, we are not already forming their decisions?

So what is there to be done? What is there to say that hasn’t already been said? Perhaps the idea of simply loving our children more is too familiar to have meaning. I propose that we change our term for them. Let us not call them children any longer, let us call them ‘gifts’. ‘Good morning, Mrs. Brown, how are your gifts today?’ It has a nice ring to it.

Let us call them gifts, and think of them as gifts. Let us know, once and for all that they are all our gifts to the future. Let us see that the gifts we walk away from, that we leave in the shadows of our indifference, are no less molders of tomorrow’s world than the ones we embrace. Let us see that the ones who are abused hold the same hammers to forge the future as the ones who are loved. Let us hold the hands that are near, but understand that the ones we cannot see will also be with us tomorrow.

**How did you feel about these essays?**

**Thinking about what you’ve read:**

1. In *Gifts to the Future*, the author writes, “we need to find new ways of saying things so that the meaning we intend is what the heart feels.” What do you think about it?

2. What would you say were the “gifts” that the parents in the essay gave to their children? How do children become gifts to the future?

**How did understanding fact and opinion help you to better understand the main idea in the essay?**

**What do you think is the most important point that was made in the essay?**

Discuss your opinion and the reasons for it with the rest of the class. Listen carefully as other students share their opinions with the group.

**Writing task:** The essay you have read is about the relationships between parents and children. Think of an important relationship that you have with some other than a parent. Write an essay about the relationship. You may wish to describe particular experiences you’ve shared with this person and what these experiences reveal about your relationship.

**1.3. The so-called generation gap**

During the mid-and the late 20th century, rapid changes in social attitudes put teenager at odds with the older generation.

Much of confusion and depression felt by the adolescents is caused by moving into an adult world in which relationships and responsibilities are quite different from those known as a child. The way in which an adolescent handles these changes depend on many things. Family attitude and the way one’s own group feels about issues, such as money and sex, largely determine what is and what is not acceptable behaviour.
A common area of disagreement within the family is how much freedom the adolescent should have. Parents often feel that an adolescent is not mature enough to have the freedom he or she insists on taking. Many adolescents resent being treated like children and often respond to discipline with anger and with defiant behaviour. Although, the concerns of both the young person and the parents are more or less the same, each has a different way of thinking about them. This difference in seeming lack of understanding is what is often referred to as the generation gap.

An adolescent has a great deal to think about. This is the time of seeing other people in an objective way, of weighing oneself against the others. Popularity in the social group, accomplishments or failures at school, how one looks compared to others of the same age – all these can cause anxiety. There is social and family pressure to plan for future education and to decide on the work area that one will enter, the adolescent is seldom clear about what he or she wants to do. What some adolescents would most like to do and to entertain themselves with their friends is not always acceptable to their parents. As one reaches the last years of high school, however, the adult view of planning and working for the future gradually becomes more sensible to the adolescent.

Teenagers usually prefer the company and interests of their own friends to those of their family. Activities, such as music and sports, with friends are far more enjoyable than those with their family are most of the time. While most parents understand this, it is often difficult for them to be shut out of the lives of their children. This lack of balance works itself out over the years, and new relationships between the generations develop.

Adolescents are often the targets of chance and the agents of change. This is dramatically illustrated by the speed with which the styles in clothing, slang, entertainment and consumption change. Many of them become somewhat disillusioned about adult institutions, such as religion, politics, the school system, and family relationships. What they have been taught to regard as honest and good is seen to be far less straightforward than they have thought.

The use of drugs and alcohol also has damaging effects for adolescents and causes additional emotional problems. Family and social problems resulting from the use of alcohol and drugs can be serious.

To a considerable degree, this perspective and those attitudes derive from changes in cognition, or the development of sophisticated thought processes though increases in perception of and experience with the outside world. At first, the perceptions and thoughts of young children are relatively transient and unstructured. Time and experience gradually create mental structures that allow children to store, test, and elaborate their own knowledge. These processes lead adolescents to a better understanding both of abstract concepts and of the thoughts and actions of others.
Gradually, as the adolescent matures, the value system and the weakness of all people are put into a workable, useful perspective.

**Learn these word combinations and use them in your own attitude to the generation gap:**

To be at odds with someone – бути в злагоді з кимось;
To weigh oneself against others – порівнювати себе з іншими;
To be shut out of one’s life – не мати можливості контролювати чиєсь життя;
Defiant behaviour – зухвалі поведінка.

1.4. Marriage and wedding customs in English-speaking countries and Ukraine.

**Answer the questions:**

What are weddings like in your country?
Do people have a choice about where and how to get married?

**Read about the different way these people decided to get married**

1. **Weddings**

**A Church of England Wedding**

Jonathan and Sarah Gibbs were married in a church, the couple never considered anything other than a church wedding. ‘Getting married in a register office just wouldn’t have had the same sense of occasion.’ Neither is a regular church-goer. Sarah, who wore a lace and silk dress, agrees that pleasing her parents was a big factor in opting for a traditional do. The 20-minute ceremony at church was followed by champagne on the lawn of an Elizabethan manor, a receiving line. And a three-course sit-down meal for 100, followed by dancing into the night. The couple were waved off to a honeymoon on safari in Kenya and Tanzania. Most of the cost was borne by Sarah’s father. ‘It was an awful lot of money but worth it’, she says. ‘I mean, you only get one chance to have a really big do like that, don’t you?’

**A Muslim Wedding**

Five hundred guests and four days of festivities marked the marriage of Naila and Rizwan Minhas. Theirs was a winter wedding, last December: Naila veiled in the traditional Punjabi wedding outfit of beaded red lace, remembers shivering in the snow as she was taken from one venue to the next. “An Asian wedding is a really big deal and people travel miles to go to them – we had guests from Hong Kong, Pakistan and the United States at ours’, says Naila. Naila and Rizwan both grew up in Glasgow where their parents have been friends for years. ‘It wasn’t exactly an arranged marriage’, says Rizwan, ‘but you could say there was a fair amount of parental
persuasion. We wouldn’t have done it if we hadn’t both been very happy with one another, though.’

The wedding celebrations started when 250 guests gathered to welcome Naila and mark her hands with henna, the traditional greeting for a bride. The following evening there was a similar ceremony for Rizwan. The actual marriage took place at Eastwood Hall in Glasgow and the couple arrived separately to the serenade of a kilted piper. ‘I feel very Scottish as well as Asian’, explains Rizwan. During the ceremony itself the couple were in different rooms – the priest went first to the bridegroom and then to the bride to ask whether they had consented to the marriage. A ring ceremony followed, in which Rizwan’s mother placed a gold ring on Naila’s finger and Naila’s mother placed one on Rizwan’s. ‘Wearing rings is a western custom which we’ve started following too’, says Rizwan. A sit-down meal of traditional Pakistani dishes was followed by speeches. Naila, now officially part of Rizwan’s family, left with him for his family home where music and dancing continued into the night. The newly-weds stayed with Rizwan’s parents for a few days before leaving for honeymoon in Tunisia.

**A Modern Wedding in Las Vegas**

Bryony Manter married Jake Peck in Las Vegas last January partway through a touring holiday of the States. On arrival in Vegas the couple spent an afternoon checking out the numerous wedding chapels and eventually decided on the Little White Chapel. Bryony had brought her own dress with her, green and shocking pink taffeta, but Jake hired a western-style tuxedo with flared nylon trousers. They were collected from their hotel in the complimentary limo and driven to the County Court House to obtain their licence, then on to the chapel itself. ‘The ceremony was actually quite pleasant’, said Bryony. ‘We had a female minister and we chose to have the civil ceremony’. After the ceremony, the real business started. ‘The lady behind the counter used to sell us the video that we’d said we didn’t want in the first place, a cassette recording of our vows and a white leather-bound photo album. Under pressure we gave way on the latter.’ There were more extras to come. Bryony and Jake were handed an envelope which read ‘Minister’s donation: between $40 and $100’ and in the limo a sign stated that the driver worked only for gratuities and would accept tips over $25. ‘Looking back, it was a great laugh,’ says Bryony. ‘A big church wedding seemed too much and a register office not enough, so this was the perfect alternative.’

**A Humanist Wedding**

‘We’d been coming to Lulworth Cove for years and thought it would be a brilliant place to get married’, says Debbie. ‘Neither of us had been brought up with any formal religious belief and we felt it would be hypocritical to go to church just to get married. A friend told us about humanist ‘ceremonies’. Humanist ceremonies have no standing in law, so Debbie and Nick had to go along to Hammersmith register office the
previous day to be legally wed. For the ceremony at Lulworth, the bride wore an ankle-length white dress and a veil and walked the quarter of a mile up the hill from the car park on her father’s arm. A hundred friends had gathered on top of the hill to hear Nick and Debbie had to recite vows they had written themselves, in which they promised to recognize each other as equals and to ‘love, honour and tenderly care’ for each other in the years ahead.

After the formalities, everyone walked the mile back into the village for an afternoon of festivities, followed by dancing to the sound of a Cajun band. Hiring the hall cost £6 and the overall costs were split between both sets of parents and the bridal couple themselves. ‘We were a bit worried about whether our parents would approve,’ says Debbie. ‘But they loved it. I think they were quite proud of us for being creative and doing something else.’

**Match the details of the wedding to the couple**

A Jonathan and Sarah  
B Naila and Rizwan  
C Bryony and Jake  
D Debbie and Nick

1 went abroad for the ceremony  
2 had guests from around the world  
3 say they didn’t think a register office was the appropriate place for the ceremony  
4 got married in the open air  
5 had dancing after the ceremony  
6 were encouraged after the ceremony to spend more  
7 took account of what their parents might think  
8 left for a trip abroad shortly after the ceremony

**Answer the questions about wedding**

**What is betrothal?**
**Who is the best man?**
**How many bridesmaids have a bride?**

**Getting engaged**

In Britain the custom of becoming engaged is still generally retained. Rules of etiquette dictate that the girl's parents should be the first to hear the news. A Man meets his future in-laws and his parents write them a friendly letter. The girl’s mother invites her daughter's future in-laws to a meal. When a girl accepts a proposal, the man gives her a ring in token of the betrothal. It is worn on the third finger of the left hand before marriage and together with the wedding ring after it. Some people arrange engagement
party and put an announcement in the newspaper. As soon as congratulations are over a man should have a talk with the girl's father about the date of the wedding and the future plans. The young couple may prefer to live with the parents. The period of engagement is usually 3 or 4 months.

**Marriage**

In England and Wales there are four forms of marriage: by banns /public notice/, by ordinary licence, by special licence and by a registrar.

Marriage by Banns is the form most adopted. Banns must be called for three consecutive Sundays in the churches. They must have been residents for at least 15 days previous to the first publication of the banns. If one of the partners is a minor /under 21/, a letter of consent must be obtained from both parents. The marriage then must take place within three months of the banns being published.

Marriage by Ordinary Licence is a convenient alternative to the publications of banns. In London, application must be made by one party to the Faculty Office. There he will swear that he doesn't know of any impediment to the marriage. A Licence is valid in England and Wales for three months.

Marriage by Special Licence costs 25 pounds sterling and can be obtained only for special reasons. It is never granted lightly. The marriage can take then place at any time and at any place.

Marriage by a Registrar can be celebrated, without any religious ceremony, at a registry office. Notice must be given by one of the partners for 7 days preceding the notice. The certificate is issued 21 days after the notice has given.

In **Scotland**, people over the age of 16 do not require their parent's consent in order to marry. Marriage is performed by a minister of any religion after the banns have been called on two Sundays. The couple may give notice to the registrar for 15 days previously. A Certificate of publication will be valid for 3 months in Scotland.

**Wedding**

Most girls still dream of a white wedding, with its solemn ceremony. For this reason attention will be given to church weddings, with their old rituals, customs and responsibilities. The Bride's Parents are responsible for the press announcement, the bride's dress and trousseau, the reception and the cars. The Bridegroom pays for the ring, the wedding licence and fees. He gives a small present to each of the bridesmaids, usually relatives or friends of the bride or sisters of the bridegroom. Their number does not exceed 6. The bride's mother has to pay for the bridesmaids dresses. The may be 2 small page-boys too.

The Best Man is a brother, relative or close friend of the groom. His duty is to see to the fees, the tips, and to hand the wedding ring to the groom in the church.
The Ushers are male relatives and friends of both bride and groom. Their duties are to stand inside the church and ask each guest "Bride or groom?" They will place friends of the bride on the left and friends of the groom on the right.

**The Wedding Ceremony.** The bridegroom and his best man should be in their places 10 minutes before the service starts. The bridesmaids and pages wait in the church porch. The bride, by tradition, arrives a couple of minutes late. When the bride is in white the bridegroom wears top hat, a tie, a gray tail coat, stripped trousers and black shoes. The organist starts playing. The bride goes in on her father's right arm, and the bridesmaids follow her. During the ceremony, the chief bridesmaid stands behind the bride and holds her bouquet.

In a church the bride and the groom take the marriage vow: "I James take thee Carol to be my lawful wedded wife, to have and to hold from this day forward, for better or worse, for richer or poorer, in sickness and in health, to love and to cherish, till death do us part, according to God's holy ordinance; and thereto I plight thee my troth". The vicar blesses the wedding ring and places it on the third finger of the bride's left hand. These days, the groom often wears a ring too.

After, the ceremony the couple go into the vestry to sign the register with their parents, best man and bridesmaids. The bride throws back her veil, the organist starts playing and the bride and groom walk down followed by the parents and relatives. As they leave the church together, their friends throw confetti and rice. Guests wait and then go to the reception. Their presents were sent to the bride's home after the invitation had been received.

**The Wedding Reception.** The bride's parents stand first in the receiving line. Guests line up outside the reception room and give their names to the major-domo who will announce them. They need only shake hands and say "How do you do?" to the parents. The bride introduces to her husband her friends and vice versa. The important parts of the reception are the cutting of the cake and the toast to the bride and groom. The bride cuts the cake, with her husband's hand upon hers. The toast to the newly wed is proposed by a relative or friend of the bride. He may say, "My Lords, /if any/ ladies and gentlemen, I have pleasure in proposing the toast to the bride and bridegroom". The speech must be short and dignified. The bridegroom replies with a few words of thanks. If a meal is provided, the toast will come at the end of it. After the toasts the bride and groom may move around the room talking to their friends until it is time for them to go and change. When they are ready to leave, guests gather to see them off.

**Answer the questions about weddings you’ve read:**
- Do you have the same traditions in your country?
- Did you find the information about weddings you didn’t know before?
- What customs were interesting for you?
- What is your plot of your own wedding?
1.5. Social English. Invitations.
Read the formal and informal invitations. What is the difference between them?
Make the same conversation.

Making an invitation

Here are four real English conversations to help you practice English speaking. Listen to the phrases and repeat them so that you can confidently make an invitation in English!

Conversation 1 – Informal
A: “What are you doing on Friday night?”
B: “Nothing special. Why?”
A: “Do you wanna see a movie?”
B: “Sure! What time?”
A: “Can I pick you up around 7?”
B: “Sounds good.”

Notes:
• “pick you up” means that person A will go to person B’s house and take person B to the movie.
• “Sounds good” means that person B approves of this plan.

Conversation 2 – Informal
A: “Would you like to come over for dinner tonight?”
B: “I can’t. I have to study.”
A: “OK, then how about getting together for coffee tomorrow afternoon?”
B: “Sorry. I have other plans.”

Notes:
• “Would you like to...” can be used in formal or informal conversation.
• “How about” is always followed by the -ing form. “How about to get together” is incorrect.
• “In this conversation, person B’s responses show that she is NOT interested in spending time with person A, and they give the impression that she will not be interested in the future – differently from formal conversation 4 below.”

Conversation 3 – Formal
A: “Are you free next Saturday?”
B: “I believe so.”
A: “We were wondering if you’d like to go to a baseball game with us. We have an extra ticket.”
B: “I’d love to!”

Notes:
• “We were wondering if...” makes the invitation less direct. It can be used in formal situations, or in informal situations if the person making the invitation is a little shy 😊

Conversation 4 – Formal
A: “We’re going to the Italian restaurant. Would you care to join us?”
B: “I’d love to, but I’m afraid I have another commitment this evening. Maybe another time.”

Notes:
• “Would you care to join us?” is used in more formal conversation.
• “Maybe another time” means that person B would like to be invited by person A again in the future. Another phrase used for this is “Can I take a raincheck?”

Conversation
Most conversation advice doesn’t help you make conversation.
It’s easy to find tips like “Look your partner in the eye” or “Think of conversation topics ahead of time.” These tips are helpful, but they don’t explain how conversation actually works—it’s like saying “Keep your eye on the ball” instead of explaining the rules of baseball.

• The Secret Of Conversation Flow
What makes some conversations flow smoothly, and others sputter or feel awkward? In this section, I explain the principles of “Invitation” and “Inspiration” and how these two principles work together to create smooth, comfortable conversation.

• Invitation: The Art Of Good Questions
Invitations help to add structure to a conversation by clearly communicating to your partner when it’s their turn to speak and giving them a topic to speak about. In this section, I discuss invitations in depth and teach you how to use them in your conversations. In addition, since most invitations are questions, I explain how to ask good questions and show how you can build rapport with others using questions.

• Inspiration: The Heartbeat Of Good Conversation
It’s possible to build a conversation out of nothing but invitations, but there’s a better way. Through something I call an “inspiration”, you help build conversation that feels more natural and that encourages more sharing and intimacy between you and your partner. This section explains what inspirations are and how they work.

• Inspiration In Practice
Once you understand what inspirations are and what they can do for you, you’ll be eager to apply them in your everyday conversation. This section gives you the practical, step-by-step guidance you need to do just that.

• Invitation And Inspiration In Harmony
After you’ve learned about invitation and inspiration separately, it’s time to discover how they can work together. This section explains how you can use invitation and inspiration in harmony with each other and equips you to use them in real-world conversations.

**Here are some useful phrases to make and accept invitations in English.**

**Inviting**
Invitations are often structured into three parts: asking the person if they're free, saying what the event is, then inviting the person to attend. For example:

"What are you doing next Saturday? We're having some people over for a meal. Would you like to come?"

"Have you got anything on for this evening? A couple of us are going to the pub after work if you'd like to come."
(to have something on = to have an arrangement)
Other ways to make an invitation:

"*Are you free* next Thursday?"

"*Are you doing anything* next weekend?"

"*Would you be interested in* coming to the cinema with me tonight?"

"*How do you fancy going* out for a meal at the weekend?"

"*Do you fancy coming* to the cinema with us on Tuesday?"

"*Would you like to* join Sally and I for a bite to eat after work?"

**Accepting**
If your invitation starts with a phrase like:

"*Would you like to...*"
You can reply:

"I'd love to, thanks."

"That's very kind of you, thanks."

"That sounds lovely, thanks."

If the invitation begins:

**Do you fancy coming to the cinema tonight?**
You can accept with:

"What a great idea, thanks."

"Sure! What's on?"

"Yeah, why not!" (this can sound a little unenthusiastic, so use it with good friends.)

**Declining**

"Would you like to come over for dinner on Saturday?"

"*That's very kind of you, but actually* I'm doing something else on Saturday."

"*Well, I'd love to, but* I'm already going out to the cinema."

"*I'm really sorry, but* I've got something else on."
"I really don't think I can – I've planned to go away that weekend."

**Speaking Tip**

It's important to be polite when you decline an invitation. We normally give a reason why we can't do something and say we're sorry that we can't accept the invitation.

1.6. **Professional English:** Accounting basics, the accounting function, accounting systems, accounting standards, company finance, financial reporting, financial year, profit and loss account, balance sheet, cashflow statement

**20 Basic Accounting Terms, Acronyms and Abbreviations Students Should Know**

No matter what career you are pursuing, you will need to learn the lingo used in your field or industry. All industries have their own unique blend of terms, acronyms and abbreviations.

If you want to fully understand the industry and your organization in order to do your job effectively, it’s imperative you understand this language from the start.

"Accounting is the language of business. Knowing the language is critical for success in any corporate function because the information is communicated using these terms,” says Kari Grittner, MBA, CPA and Rasmussen College accounting instructor. This is especially true for anyone looking to work in the accounting field.

Because of the strange accounting job titles, different accounting myths and these industry terms, it’s not uncommon for people to think working in accounting is complicated or confusing when really it’s just got its own unique language.

As someone new to the accounting industry, you will be introduced to a variety of new terms. Beware: they may seem intimidating at first. But familiarizing yourself with these basic accounting terms, acronyms and abbreviations early on will help you better prepare for a successful accounting career. Knowing how to talk the talk will allow you to quickly shift your focus in the classroom beyond these terms and toward learning the accounting techniques you will use in your job.

Read through these basic accounting terms, study them and commit them to memory. By the time you finish your accounting degree, they will be second nature to you and you will be on your way to a promising career.

**Basic Accounting Terms List**

1. Accounts Receivable – AR
   *Definition:* The amount of money owed by your customers after goods or services have been delivered and/or used.

2. Accounting – ACCG
   *Definition:* A systematic way of recording and reporting financial transactions.

3. Accounts Payable – AP
Definition: The amount of money you owe creditors (suppliers, etc.) in return for good and/or services they have delivered.

4. Assets (Fixed and Current) – FA and CA
   
   Definition: Current assets are those that will be used within one year. Typically this could be cash, inventory or accounts receivable. Fixed assets (non current) are more long-term and will likely provide benefits to a company for more than one year, such as a building, land or machinery.

5. Balance Sheet – BS
   
   Definition: A financial report that summarizes a company’s assets (what it owns), liabilities (what it owes) and owner’s equity at a given time.

6. Capital – CAP
   
   Definition: A financial asset and its value, such as cash or goods. Working capital is calculated by taking your current assets subtracted from current liabilities.

7. Cash Flow – CF
   
   Definition: The revenue or expense expected to be generated through business activities (sales, manufacturing, etc.) over a period of time. Having a positive cash flow is essential in order for businesses to survive in the long run.

8. Certified Public Accountant – CPA
   
   Definition: A designation given to someone who has passed a standardized CPA exam and met government-mandated work experience and educational requirements to become a CPA.

   
   Definition: The direct expense related to producing the goods sold by a company. This may include the cost of the raw materials (parts) and amount of employee labor used in production.

10. Credit – CR
    
    Definition: An accounting entry that may either decrease assets or increase liabilities and equity on the company’s balance sheet, depending on the transaction. When using the double-entry accounting method there will be two recorded entries for every transaction: a credit and a debit.

11. Debit – DR
    
    Definition: An accounting entry where there is either an increase in assets or a decrease in liabilities on a company's balance sheet.

12. Expenses (Fixed, Variable, Accrued, Operation) – FE, VE, AE, OE
    
    Definition: The fixed, variable, accrued or day-to-day costs that a business may incur through its operations. Examples of expenses include payments to banks, suppliers, employees or equipment.

13. Generally Accepted Accounting Principles – GAAP
Definition: A set of rules and guidelines developed by the accounting industry for companies to follow when reporting financial data. Following these rules is especially critical for all publicly traded companies.

14. General Ledger – GL
Definition: A complete record of the financial transactions over the life of a company.

15. Liabilities (Current and Long-Term) – CL and LTL
Definition: A company’s debts or financial obligations it incurred during business operations. Current liabilities are those debts that are payable within a year, such as a debt to suppliers. Long-term liabilities are typically payable over a period of time greater than one year. An example of a long-term liability would be a bank loan.

Definition: A company's total earnings, also called net profit or the “bottom line.” Net income is calculated by subtracting totally expenses from total revenues.

17. Owner's Equity – OE
Definition: An owner’s equity is typically explained in terms of the percentage amount of stock a person has ownership interest in the company. The owners of the stock are commonly referred to as the shareholders.

18. Present Value – PV
Definition: The value of how much a future sum of money is worth today. Present value helps us understand how receiving $100 now is worth more than receiving $100 a year from now.

19. Profit and Loss Statement – P&L
Definition: A financial statement that is used to summarize a company’s performance and financial position by reviewing revenues, costs and expenses during a specific period of time; such a quarterly or annually.

20. Return on Investment – ROI
Definition: A measure used to evaluate the financial performance relative to the amount of money that was invested. The ROI is calculated by dividing the net profit by the cost of the investment. The result is often expressed as a percentage.

2. Sports and healthy lifestyle
2.1. Sports and their word histories
The word sport is an abbreviation of the word disport, which means «to amuse oneself», or «to make a pleasant sportive display», as «she disported herself on the beach in her smart, new bathing suit». If we go back far enough into the history of this word we will discover that its Latin elements are des-, «away», and porto, «carry» and in its original sense disport really did mean «to carry away» from work, and that's exactly
what sports do to a student who slips away from the classroom on a sunny afternoon to enjoy a soccer game!

The word sport is all-inclusive and takes in many diversions such as hunting and fishing that would not normally be listed under the heading of games. In its early sense the word game had a wider meaning that embraced almost anything in the way of amusement. In Old English this word meant «fun». But now the sporting word game usually implies a contest, with a trophy (prize) and the winning of a score at the end.

It is quite natural that the names of many of the sports and of the equipment used in playing them should be old, for the story of sports goes back through many centuries. Games with a ball are probably the oldest of all and have the widest geography. The Romans played the ball games which remind modern football and tennis, handball was already an old game in Homeric times. In fact sports and games have been popular since the birth of man. Let's follow some of the stories behind the names of sports and games.

**Badminton:** named for an estate. The estate of the Duke of Beaufort was the scene of several innovations in English living in the late 19th century. A claret and soda drink was named badminton after it, but that has long since been forgotten. Everyone, however, knows of the game badminton, which was first played in England in 1873. The game itself was imported from India.

**Bowling:** originated from the Latin «bulla», «bubble». Modern keglers may be interested to know that the complete equipment for playing their game was discovered by archeologists in an Egyptian tomb dating back to 5,200 B.C. Bowling was forbidden in England by Edward III, Richard II, and other monarchs because it was thought to be too harmless a sport that provided no training for war such as archery did. Henry VIII also forbade bowling, but he had a fine alley laid out at Whitehall so he might amuse himself between executions.

**Chess:** originated from the Persian word shah, or «king». When chess players call «check» as a warning to an opponent, they are really saying: «Mind your king, he's in danger*. Both check and chess developed from the same Persian word but it came to England through the Arabic and French languages. When a Persian in ancient days had his opponent's king hopelessly cornered, he announced «shah-mat» that is «the king is dead». If you pronounce those Persian words you will not be very far away from the modern chess player's phrase, «check-mate».

**Golf:** named from a club. The name came from the Dutch word «kolf», the term for a club that was used in such games as hockey and croquet. That might indicate that golf began in Holland, though the most of the early accounts of the game are out of Scotland. Mary Stuart, Queen of Scots, was a golf fiend. The game grew to such popularity in Scotland that the government became disturbed. It became more popular than archery, and therefore was prohibited (see the story of bowling).
**Gymnastics:** developed from the Greek word «gymnos» meaning «naked» and is related to Greek «gymnazo» which means «train naked*. In ancient Greece exercises were often performed in the nude by both boys and men. And, at one period, the famous Olympic track meets were run off in the nude. The Greeks believed that nudity and sun-bathing were good for health. The great Greek physician Hippocrates claimed that the sun was soothing to the nerves of the back. With us modern gymnastics are usually performed in a gymnasium while the term athletics generally applies to outdoor contests. The word athletics came from the Greek «athlon», the «prize» that the winning athlete received.

**Polo:** is related to the Tibetan term «pulu», which means «ball». The game itself is of Eastern origin and seems to have spread from Persia to Constantinople to Tibet, and then to China and Japan. The British imported it from India and first played it on their own soil in 1871.

**Steeplechase:** originated from a church steeple. One of the sports of 18\textsuperscript{th}-century English country life was called «hunting the steeple». A group of horseback riders would pick out some distant church steeple, set it as a goal, and then make a race to get there. By the 19\textsuperscript{th} century this had come to be called a steeplechase, and the race was then run over a made course filled with obstacles such as jumps, fences and so on. The word steeple was created in old English from the adjective, which meant «high», «steep».

**Hockey:** has taken its name from Old French «hoquet», which meant a crook or a shepherd’s staff. It is one of the oldest games in the world. It has been played by people around our earth all the way from the American Indians to Greeks and Persian people.

**Football:** is said to be born in England but it is not the only country that claims to be Motherland of this most popular game. Differs on both sides of the Atlantic Ocean. English play the so-called Association football, that is according to the rules of the Association, If we shorten association to assoc, and then cut off the first two letters of the latter, we are left with soc, which is just how the word «soccer» came about.

**Read the information and in not more than 25 words tell the main content of it.**

**Use this information to complete the topic.**

2.2. **Olympic Games.**

The Olympics have a very long history. They began in 776 B.C. and took place every years for nearly 1,200 years at Olympia, in Greece. The citizens of all the Greek states were invited to take part in the games. The prizes were Wreaths made of the branches of olive trees. In 394 A.D. the games were stopped by the Roman Emperor Theodosius, and they were not held again until 1896.

The games of 1896 were held at Athens and they were the First International Olympic Games. All the nations of the world were invited to send athletic teams. From then and until the present time the Olympic Games have been international and the
number of athletes taking part and the number of events on the programme have increased.

Each country sends teams for as many of the different events as possible. The winners of each event are given a certain number of points. The International Olympic Committee decided where each Olympics will take place. They ask a city (not a country) to be the host.

Summer sport competitions take place in summer during the Summer Olympic Games. The winter Olympic Games are held the same year but in different country. Famous sportsmen compete in football, basketball, volleyball, boxing, weight-lifting, field athletics, gymnastics and many other kinds of sport.

At the Winter Olympic Games many teams from different countries take part in competitions in figure-skating, skiing, freestyle, ice-hockey and other winter sports. The Olympic Games are very popular in our country. All lovers of sport watch the Games on TV and many of them watch the events live and support our national team.

**Olympic Ins and Outs**

Over the years, a number of changes have been made to the Olympic Games. Sports which had declined in popularity were eliminated from the Games altogether. New, more popular events were added. While the purpose of the Olympic Games has stayed the same, the changes made to Olympic events reflect the world's attitude toward and involvement in sports.

Only four sports — track and field, fencing, gymnastics, and swimming have been included in all of the Games since 1896.

Over the years, many events have been eliminated from the Games. Some were taken out after only one Olympic year. Underwater swimming, for example, was held only at the 1900 Games. In this unusual event, two points were given for every meter that was swum under water. Another point was given for every second that the swimmer stayed under water. Other sports that have been eliminated include alpine combined skiing, golf, motor boating, rugby, and the tug-of-war. Some of the more unusual events that have been eliminated include deer shooting, and live-pigeon shooting.

In the early days of the Olympics, many «national» sports were added to the program. It was hoped that this would make the sports popular in other countries. If few countries became interested in the sport, however, it was eventually eliminated. This is what happened to golf and to some sailing events. Only three countries participated in the early golf events. And in many of the sailing events, only one boat entered the competition.

The International Olympic Committee is in charge of admitting sports into the Games. To be admitted, a sport must be popular in at least fifty countries on three continents.
Artistic events were first included in the 1912 Games. They continued to be part of the Olympics through the 1948 Games. Contests were held in the following areas: architecture, sculpture, painting, music, and literature. The works of art were supposed to be inspired by sport. Problems in transporting the art works and lack of interest led to the elimination of the arts competition.

Table tennis was added to the 1988 Summer Games. Women's judo and tae-kwon-do were added as demonstration sports, and bowling and badminton as exhibition events. No medals are awarded in demonstration and exhibition events.

2.3. Sport in Our Life.

Sports are popular all over the world. We like discussing them. Most sports require a combination of physical fitness, mental sharpness, and teamwork. As a hobby, sports provide demanding exercise with a purpose and are good way to make friends. Both professional and amateur sports are a common ground for people of all ages, backgrounds, and nationalities.

Many unusual sports are popular nowadays – hang-gliding, parachuting, karate, different kinds of dance; but the traditional sports are still giving us mach fun. All kinds of physical exercises are very useful to make our bodies strong enough to keep ourselves fit and healthy. The most popular outdoor winter sports are shooting, hunting, hockey, in the countries where the weather is frosty and there is much snow – skating, skiing and tobogganing. Some people greatly enjoy figure-skating and ski-jumping. It’s so nice to go to the skating-rink or to the forest on a frosty sunny day!

Summer affords excellent opportunities for swimming, boating, yachting, cycling, gliding and many other sports. Among outdoor games football takes the first place in public interest; this game is played in all countries of the world. The other games that have firmly established themselves in favour in different countries are golf, lawn-tennis, cricket, volleyball, basketball, and so on. Badminton is also very popular.

All the year round many people go boxing and wrestling, do athletics, gymnastics and track-and-field events. Over the last few years aerobics has become popular with young girls. It helps them to be slim, healthy and strong.

Among indoor games the most popular are billiards, table-tennis and some others, but the great international game is chess, of course. The results of chess tournaments are studied and discussed by thousands of enthusiasts in different countries.

If we train and play hard, we become fitter. Our bodies become stronger. There is a Latin phrase, "MENS SANA IN CORPORE SANO" (a sound mind in a sound body), which expresses the fact that your body is fit then your mind will be too. So we may say that sport is one of the things that makes people kin. But it also brings other things. It’s of no doubt that sport brings enjoyment. It brings a sense of achievement as skill and
performance improve. Sport makes us more organized and better disciplined in our daily activities.

Try to take part in some sport or exercise regularly and you will feel much healthier and happier person.

You do not need to be good at sport to enjoy them – according to the Olympic ideal it is the taking part, not the winning, which is important, though nowadays this is sometimes forgotten.

Whatever type of person you are, there is a sport which will suit you, and there are many different ones to choose from.

**Read and explain the meanings of the following proverbs:**
Where there is a will, there is a way.
Practice makes perfect.
A sound mind is in a sound body.

**Read and comment on the story.**

**A Philosopher and the Boatman.**

One day a philosopher went travel in to see and learn the world better. He came to a river and asked a botman to take him to the other side. As they were crossing the river the philosopher began to talk to the boatman.

“Do you know mathematics, my man?” he asked;
“No, I don’t,” replied the boatman.
“That’s very bad,” said the philosopher. “A quarter of your life is lost.”
Some minutes later the philosopher spoke again.
“Do you know Latin, my man?”
“No, sir,” answered the man.
“That’s very bad. Half of your life is lost.”
Another three minutes passed and the philosopher asked another question.
“Do you know geometry, my man?”
“No, I don’t,” was the answer.
“That is very, very bad. Three quarters of your life is lost.”
At that moment the boat struck a rock under the water. Now it was the boatman who asked the philosopher a question.
“Can you swim, sir?” he asked.
“No, I can’t,” replied the philosopher. “I can’t swim at all.”
“Oh, that’s very bad,” replied the boatman. “Your whole life is lost. The boat is going down.”

**2.4. Social English. Giving advice.**
Read about advice and suggestions:

**Advice and Suggestions**
Sometimes other people don't know what to do and they ask us for some advice. Here are ten phrases you can use when you are making suggestions.

*Ten Expressions to Use In Speaking And Writing*

1. I reckon you should stop now
2. Why don't you stop now?
3. How about stopping now?
4. If I were you, I'd stop now.
5. I suggest you stop now
6. You'd (really) better stop right now.
7. I would strongly advise you to stop
8. My advice would be to stop now
9. It might be a good idea to stop
10. You might try stopping

*How To Use These Phrases In Your English*

1. Phrases 1, 2, 3 and 4 are quite informal. Phrases 2 and 3 are more tentative (you are trying not to be forceful with your ideas).
2. Phrase 4 is more forceful than the first three suggestion phrases.
3. Phrase 5 is neutral and can be used formally and informally. Using more stress on 'gest' of 'suggest' makes it more tentative and more stress on the main verb makes it more forceful.
4. Phrase 6 is quite forceful and gives the idea that not following the advice will have a negative result.
5. Phrases 7 and 8 are quite formal in tone. Phrase 7 is really quite forceful and phrase 8 less forceful.
6. Phrases 9 and 10 are the most tentative phrases (least forceful). Phrase 10 sounds more informal than phrase 9.

*Giving advice*
Here are some ways which we can give give advice or make recommendations:
For example, imagine that your friend is worried that she is getting fat. She asks you for some advice. You can respond using the following phrases:

**You should** take some exercise.
**You ought to** eat more fruit and vegetables.
**Why don't you** go jogging?
**How about eating** less sugary food?
For stronger advice you can use 'have to' or 'must':
**You must** see a doctor.
**You have to** take her to see that movie. She'll love it!
Using *suggest* and *recommend*
There are two ways which we can use 'recommend' and 'suggest':
I *suggest* taking a holiday.
I *suggest (that) you take* a holiday.
I *recommend* going to bed earlier.
I *recommend (that) you go* to bed earlier.
Using imperatives to give advice
We can use imperative verbs + '-ing' to give advice. Let's look at some more examples using your fat friend!:
Start going to the gym.
Stop drinking so much coke.
Consider switching to brown bread and rice.
Try cycling to work.
**Do the exercise:**
Use the appropriate world in the given phrase (advice):
You ___ to leave as soon as you can. Safe
Should
Saved
Could
How ___ sending them some flowers?
Must
Should
Ought
Try
They ___ fix that broken traffic signal.
About
Must
Have
Try ___ your own lunch instead of
Must
Try
Make
Ought
Made
You should start ___ for your future. Must
Save
Making
Savings

2.5. Professional English: Accounting basics, the accounting function, accounting systems, accounting standards, company finance, financial reporting, financial year, profit and loss account, balance sheet, cashflow statement

**Accounting Basics: Introduction**

*Accounting* is a glorious but misunderstood field. The popular view is that it's mostly mind-numbing number-crunching; it certainly has some of that, but it's also a rich intellectual pursuit with an abundance of compelling and controversial issues. Accountants are often stereotyped as soulless drones laboring listlessly in the bowels of corporate bureaucracies. But many accountants will tell you that it's people skills, not
technical knowledge, that are crucial to their success. And although it's often thought of as a discipline of pinpoint exactitude with rigid rules, in practice accountants rely heavily on best estimates and educated guesses that require careful judgment and strong imagination.

*The Accounting Functions in an Organization*

Businesses both large and small, public and private, for profit and nonprofit, are driven by numbers. Whether it’s tracking sales, managing inventory or making payroll, smart managers know that keeping tabs on those numbers is crucial, but without a solid accounting function, that task can become an organizational nightmare. Organizations seeking a well-rounded accounting function need to consider several aspects of accounting beyond just simple debits and credits. What is the Purpose of an Accounting Function?

The primary purpose of any accounting function is that of ongoing financial record keeping. Monetary information of all types – operational expenses, salaries, donations, capital expenditures, investments, cash flow, utilities--should be tracked on a monthly basis at a minimum. The ongoing result is the creation of an organization’s financial history that can be used in a variety of ways, as it gives managers a snapshot of the firm’s financial health and wealth at any given time.

*The Two Main Forms of Accounting*

But the collected data are only meaningful if used; to use data properly, managers break the accounting function down into two primary forms – managerial accounting and financial accounting. While both rely on the same underlying financial data stream, their main difference lies in their focus and time orientation. With managerial accounting, the focus is internal and looking forward, but financial accounting, the focus is external and looking back.

*Managerial Accounting*

Managerial accounting is used internally for planning and for moving an organization forward in a financially sound manner. With this function, accountants look at the historical financial data stream as well as the current economy and make assumptions about trends and what these trends mean for the organization’s future. Managerial accountants look at the organization in segments, either by department, by region or by product lines for instance, and estimates are made about sales expectations, performance, pricing, costs and work force needs. With managerial accounting, smart managers try to predict an organization’s financial future and make sound decisions based upon those expectations.

*Financial Accounting*

With financial accounting, the emphasis is on looking at past data with the objective of determining an organization’s value as a whole. Shareholders and investors will use the information to decide if a public company is undervalued and worth
investing in or overvalued and should be avoided. Creditors will use this same information to decide whether a nonprofit organization is a good risk before lending money. Governmental agencies will use this same information to levy taxes on for-profit organizations. Most importantly, though, financial accounting is required and, as it’s shared externally, it must be precise, thus financial accounting must conform with generally accepted accounting principles to avoid legal issues. Managerial accounting however, since it is used internally, need not be quite so precise, nor is it mandatory. Thus, while organizations must report financially accurate information to the public, they remain free to do as they wish for internal planning purposes.

Financial accounting is concerned at one level with book-keeping i.e. recording daily financial activities, and at a more advanced level with preparation of the final accounts e.g. the profit and loss account and balance sheet.

Management accounting is concerned with providing managers with management information such as information about costs, and forecasts of future costs and revenues. Financial information can be fed to those who require such information for decision-making and record-keeping purposes.

For example, managers need information in order to manage the business efficiently and constantly to improve their decision-making capabilities. This is especially true when analysing accounts using ratios. Shareholders need to assess the performance of managers and need to know how much profit of income they can take from the business. Suppliers need to know about the company’s ability to pay its debts and customers wish to ensure that their supplies are secure. Any provider of finance of the business (e.g. bank) will need to know about the company’s ability to make repayments. The Inland Revenue needs information about profitability in order to make an accurate tax assessment. Employees have a right to know how well a company is performing and how secure their futures are. This helps towards the employer - employee relations.

Four Reasons
The reasons why businesses keep accounts for these users can therefore be summarised as:

1. To comply with legal and other requirements e.g. Stock Exchange listing rules.
2. To provide information for stakeholders about financial performance and viability.
3. To provide managers with information for decision making.
4. To provide a structure to business activity based on the careful processing of numerical data.

Public limited companies like Cadbury-Schweppes and Polestar produce an annual report including a set of financial statements. These statements are produced in line with a number of UK and international accounting standards, and provide users with a clear picture of business performance over the previous year (through the Profit and Loss Account) as well as a clear picture of the financial position of the business at the end of the financial year (in the Balance Sheet).

Financial statements must provide a true and fair description of the financial position of a company in line with accounting standards.

**Learn the definitions you’ll need in your future job:**

*Accounting system* is organized set of manual and computerized accounting methods, procedures, and controls established to gather, record, classify, analyze, summarize, interpret, and present accurate and timely financial data for management decisions.

*Financial accounting standards (FAS)* is definitive benchmarks prescribed by a country's Accounting Standards Board (as in the UK), or Financial Accounting Standards Board (as in the US) for reporting of accounting data in financial statements. These rules must be applied to all financial statements in order to provide a true and fair view of the firm's financial position, and a standardized method of comparison with financial statements of the other firms.

*Finance company* is financial organization that accepts deposits (and pays out interest on them) and lends to consumers and/or businesses.

*Financial statement* is Summary report that shows how a firm has used the funds entrusted to it by its stockholders (shareholders) and lenders, and what is its current financial position. The three basic financial statements are the (1) balance sheet, which shows firm's assets, liabilities, and net worth on a stated date; (2) income statement (also called profit & loss account), which shows how the net income of the firm is arrived at over a stated period, and (3) cash flow statement, which shows the inflows and outflows of cash caused by the firm's activities during a stated period. Also called business financials.
Available cashflow  Total cash inflow less total cash uses, except cash spent for debt service.

Balance sheet  A condensed statement that shows the financial position of an entity on a specified date (usually the last day of an accounting period). Among other items of information, a balance sheet states (1) what assets the entity owns, (2) how it paid for them, (3) what it owes (its liabilities), and (4) what is the amount left after satisfying the liabilities. Balance sheet data is based on a fundamental accounting equation (assets = liabilities + owners' equity), and is classified under subheadings such as current assets, fixed assets, current liabilities, Long-term Liabilities. With income statement and cash flow statement, it comprises the set of documents indispensable in running a business. An audited balance sheet is often demanded by investors, lenders, suppliers, and taxation authorities; and is usually required by law. To be considered valid, a balance sheet must give a true and fair view of an organization's state of affairs, and must follow the provisions of GAAP in its preparation. Also called statement of condition, statement of financial condition, or statement of financial position.

Profit  The surplus remaining after total costs are deducted from total revenue, and the basis on which tax is computed and dividend is paid. It is the best known measure of success in an enterprise. Profit is reflected in reduction in liabilities, increase in assets, and/or increase in owners' equity. It furnishes resources for investing in future operations, and its absence may result in the extinction of a company. As an indicator of comparative performance, however, it is less valuable than return on investment (ROI). Also called earnings, gain, or income.

Report  A document containing information organized in a narrative, graphic, or tabular form, prepared on ad hoc, periodic, recurring, regular, or as required basis. Reports may refer to specific periods, events, occurrences, or subjects, and may be communicated or presented in oral or written form.

3. Food and eating

3.1. Food and drink in Britain
Do you like tea or coffee? What do you have for lunch? Do you like to eat out?
Many typical English dishes center on roast meat-beef, pork, lamb, poultry and game. Roast beef is accompanied by roast potatoes and Yorkshire pudding. Mint sauce is usually served with lamb, and currant jelly with poultry. Pork is normally complimented by apple sauce.
A treat is salmon, also smoked, as are haddock and mackerel. Regional sea specialties include oysters. Stews and pies are particular favourites, with Lancashire hot pot, a celebrated stew.
Melton Mowbray in Leicestershire produces pork pies, and Cornwall Cornish pasties. "Cheeses include Cheddar, Cheshire, Stilton, Double Gloucester, Red Leicester, Derbyshire, Lancashire and Wensleydale.

The most famous British takeaway is still the fish and chip shop. Wimpy is a trade mark for a fast food chain in Britain. Wimpy was a friend of cartoon character Popeye who loved hamburgers.

Tea is the national drink. Children have tea about 5 or 6 p.m. "Five o'clock tea" is the meal and not a drink. It is often meat or fish with vegetables and then a dessert. Cream teas are very popular. You may have scones /cake/ with cream and jam. Coffee enjoys almost equal popularity. Beer might be one of brews: mild, bitter, stout or lager. Pubs serve a wide range of non-alcoholic and alcoholic beverages, including gin, vodka, sherry and whisky. Permitted drinking hours are generally 11 am to 11 pm Monday to Saturday; noon to 3 pm and 7 pm to 10:30 pm on Sunday, Good Friday and December 25.

For breakfast most people have cereal or toast and tea or coffee. People have tea with cold milk. Some people prefer instant coffee, made just with hot water. Many visitors to Britain find this coffee disgusting.

Lunch is a quick meal. It is very light, usually a sandwich and some fruit. There are a lot of sandwich bars with a wide choice of bread, salad, fish and meat which go for sandwiches. Pubs serve good, cheap food, both hot and cold. School children can have a hot meal at school but many take a lunch bag from home – a sandwich, a drink, apples or bananas. On Sundays many families have a traditional lunch: roast meat with potatoes, vegetables and gravy – a sauce made from the meat juices.

People have dinner at 7 or 8 p.m. The evening meal is the main meal of the day. Usually the whole family eats together.

Supper must be very light – a sandwich or toast, or just some biscuits. Those who haven't dinner may eat supper at 9 p.m.

At the restaurant you will have a starter, a main course and a dessert. The starter includes a vegetable, tomato or chicken soup, prawn cocktail, melon and ham or fruit juice. Main courses give a choice of chicken casserole, roast beef, fish pie served with new potatoes and fresh vegetables. Desserts may include Black Forest Gateau [ga:'tou] / a chocolate cake / an apple pie with cream or ice cream, cheese and biscuits.

The British like food from other countries. From the time immemorial foreign trade was a major influence on British cooking. English cooks used ingredients from all over the world though good English weather, plenty of rains help them produce fine fruit, vegetables and meat.

**Meals in Britain**

A traditional English breakfast is a very big meal – sausages, bacon, eggs, tomatoes, mushrooms ... But nowadays many people just have cereal with milk and sugar, or
toast with marmalade, jam, or honey. Marmalade and jam are not the same! Marmalade is made from oranges and jam is made from other fruit. The traditional breakfast

Drink is tea, which people have with cold milk. Some people have coffee, often instant coffee, which is made with just hot water. Many visitors to Britain find this coffee disgusting!

For many people lunch is a quick meal. In cities there are a lot of sandwich bars, where office workers can choose the kind of bread they want – brown, white, or a roll – and then all sorts of salad and meat or fish to go in the sandwich. Pubs often serve good, cheap food, both hot and cold. School – children can have a hot meal at school, but many just take a snack a snack from home – a sandwich, a drink, some fruit, and perhaps some crisps.

‘Tea’ means two things. It is a drink and a meal! Some people have afternoon tea, with sandwiches, cakes, and, of course, a cup of tea. Cream teas are popular. You have scones (a kind of cake) with cream and jam.

The evening meal is the main meal of the day for many people. They usually have it quite early, between 6.00 and 8.00, and often the whole family eats together.

On Sundays many families have a traditional lunch. They have roast meat, either beef, lamb, chicken, or pork, with potatoes, vegetables, and gravy. Gravy is a sauce made from the meat juices.

The British like food from other countries, too, especially Italian, French, Chinese, and Indian. People often get takeaway meals – you buy the food at the restaurant and then bring it home to eat. Eating in Britain is quite international!

**What British people eat**

A "fry-up" is a phrase used informally for several items fried together. The most common items are eggs, bacon, sausages, tomatoes, mushrooms, and even bread. It is not always accompanied by "chips" (the normal British word for French fried potatoes). The British eat rather a lot of fried food.

Although it is sometimes poetically referred to as "the staff of life", bread is not accompaniment to every meal. It is not even normally on the table at either lunch or the evening meal. It is most commonly eaten, with butter and almost anything else, for a snack, either as a sandwich or toasts (a British household regards toasting facilities as a basic necessity). On the other hand, the British use a lot of flour for making pastry dishes, both savoury and sweet, normally called "pies", and for making cakes.

Eggs are a basic part of most people's diet. They are either fried, soft-boiled and eaten out of an "egg cup", hard-boiled (so that they can be eaten with fingers or put into sandwiches) or poached (steamed).

Cold meats are not very popular. To many British people, preserved meat is typically continental.
It is common in most households for a family meal to finish with a prepared sweet
dish. This is called either "pudding", "sweet" or "dessert" (class distinctions are
involved here). There is a great variety of well-known dishes for this purpose, many of
which are served hot (often a pie or some sort).

The British are the world's biggest consumers of sugar - more than five kilograms
per person per year. It is present in almost every tinned food items and they also love
"sweets" (which means both all kinds of chocolate and also what the Americans call
"candy").

3.2. Food in America

What is your favorite food? Do you like potluck? What about fast food?

Meal Times. In the U.S. meals are usually served at the following times: breakfast:
6:30-10:00 a.m., lunch: 11:30 -2:00 p.m., dinner: 5:00 p.m. – 8:00. Breakfast meals can
vary from cereal and milk to eggs and pancakes or French toast /slices of bread dinned
in an egg and milk batter and fried/. Lunch tends to be a lighter meal – a sandwich,
yogurt or a light entree. Dinner includes a main course of meat, poultry or fish,
accompanied by side dishes such as soup, salad and vegetables. Brunch, a common
Sunday meal served between 10:00 a.m. and 2:00 p.m., is really a combination of
breakfast and lunch.

Common dishes. There are a wide variety of foods, depending upon which type of
restaurant you go to. Some American-style restaurants have a typical menu.

Appetizers are nachos /a tortilla chip topped with melted cheese/, chili/a thick sauce
of meat and pepper/, shrimp cocktail, raw vegetables and dip, finger sandwiches,
cheese and crackers. Soups are French onion, chicken, vegetable, and soup of the day.
Salads are regular, Greek, chef, Caesar or spinach. Main Courses are steak, fried
chicken, fish, hamburgers, pasta and pizza. Hot and Cold Sandwiches are combinations
of ham, turkey, roast beef, chicken, tuna or egg salads etc., served between two slices
of bread. Beverages are coffee, tea, soft drinks, mineral water and iced tea. Deserts are
cakes, ice cream, frozen yogurt, fruit, etc. Breakfast dishes are cold cereal and milk,
warm cereal, toast, yogurt, eggs, pancakes, French toast, waffles, etc.

A Variety of American Foods

The French are famous for their sauces, the Italians praised for their pasta, the
Germans celebrated for their sausages, but is there anything unique to eat in the United
States? When you get right down to it, there's nothing quite as un-American as
American food. Because the United States is made up mostly of immigrants, there is an
amazing variety of foods, from clam chowder in Boston to chile con carne in Houston.
The United States is a vast country influenced by many cultures and climates, and the
traditional food of one area is often totally unlike that of another. New Mexico and Massachusetts are good examples of states that have very different traditional foods.

To understand and appreciate the food in any one region, it often helps to know the area's history. For example, New Mexico was once the home of the Pueblo Indians who lived in villages and grew native crops such as corn, beans, pumpkins, and squash. Later, Spanish settlers arrived in this area. These two groups exchanged ideas and customs and passed these customs on to their descendants. This intermingling of cultures is evident in the food of New Mexico.

New Mexican meals make much use of corn, which is served in a variety of ways — baked as tortillas, served fresh as corn on the cob, — olended into soups and sauces, and mixed into salads or with other vegetables, especially red and green peppers. Native blue corn is quite surprising when it is served as blue corn bread, chips, or tortillas. In the markets of New Mexico, you can still find chicos, or sun-dried grains of roast sweet corn. Chicos last a long time, but when soaked and boiled, they taste almost like fresh corn. Many recipes also contain pinon or pine nuts, the small sweet seeds of the southwestern pine tree, once a staple food in the Pueblo diet.

A Spanish influence can be found in the sweet, anise-flavored cookies sold in New Mexican bakeries. They are prepared much like they were made in the kitchens of seventeenth-century Spain for the Christmas feast.

Some traditional foods of New Mexico that show both a native American and Spanish heritage include enchiladas (corn tortillas stuffed with cheese, onions, tomatoes, and chilies, and sometimes chicken or beef), pinto beans, black beans, and hot and spicy salsa, an uncooked vegetable sauce.

Take a trip to Massachusetts, however, and neither a chili pepper nor a tortilla will you find in a traditional meal. Influenced by the cold climate and the English-speaking people who settled there, the New England kitchen gives off the aromas of soups and stews and of meat that is roasted for hours in the oven. Potatoes, carrots, and turnips were popular because these root vegetables grew well in the region and could be stored all winter long in the days before supermarkets and refrigerators. English-style puddings and pies are traditional desserts rather than the fresh fruit one often gets in the Southwest.

Whereas beef and chicken appear in many New Mexican recipes, in Massachusetts fish is very popular because of the nearby seacoast. New England is famous for its clam chowder, lobster, cod, scallops, and fish cakes. English herbs and spices are the seasonings used in New England dishes, which might taste rather bland to people accustomed to hot and spicy New Mexican food.

Each region of the United States is unique. Louisiana has a French influence. Many
Germans populate the Midwest. In traveling around America, a tourist has the opportunity not only to visit a variety of places and see diverse landscapes, but to taste a variety of foods as well. Some may be very different. Others will taste just like home.

**What people drink and eat**

As well as large amount of hot drinks such as tea, coffee and cocoa, British people - especially children - drink squash (a sweetened fruit concentrate that has to be diluted with water) and brand-name "soft" (non-alcoholic) drinks. They also expect to be able to drink water straight from the tap.

Before the 1960s, wine was drink only by the higher social classes and was associated in most people's minds with expensive restaurants. Since that time, it has increased enormously in popularity.

Beer is still the most popular alcoholic drink. The most popular but beer is "bitter", which is draught (i.e. from the barrel), has no gas in it and is conventionally, as are all British beer, drunk at room temperature. A sweeter, darker version of bitter is "mild". These beers have a comparatively low alcoholic content This is one reason why people are able to drink so much of them! hi most pubs, several kinds of bottled beer, usually known as "ales", are also available.

Beer which has gas in it and closer to continental varieties is known as " lager". During the 1980s strong lager became popular among some young people. Because these people were used to drinking weaker traditional beer, they sometimes drank too much of it and became aggressive and even violent They therefore became known as "lager louts". In some pubs, cider (chap) is available on draught, and in some parts of Britain, most typically in English west country, it is this, not beer, which is the most common pub drink.

Shandy is half beer and half fizzy lemonade. It has the reputation of being very good for quenching the thirst.

**When people eat what: meals.**

Again generalization are dangerous. Below is described what everybody knows about – but this is not necessarily what everybody does!

Breakfast is usually a packeted "cereal" (e.g. cornflakes) and/or toast and marmalade. It is not usually a "traditional" British breakfast.

"Eleven" is, conventionally, a cup of tea or coffee and some biscuits at around "eleven o'clock". In fact, people drink tea or coffee whenever they feel like it. This is usually quite often.

Lunch is typically out one o'clock.(any shops which closed for lunch close from one to two). But it is often a bit earlier for schoolchildren and those who start work at eight o'clock.
For the urban working class (and wider section of the population in Scotland and Ireland) tea is the evening meal, eaten as soon as people get home from work (at around six o'clock). For other classes, it means a cup of tea and a snack around four o'clock.

"Supper" is the usual word for the evening meal. It suggests something rather grander and eaten comparatively late (at around eight o'clock). It is associated with relative formality (many people talk about "Christmas" dinner, even if they have it in the middle of the day). It is also sometimes used to refer to the midday meal in school.

3.3. Eating and drinking habits in English-speaking countries and Ukraine

British eating habits

It's a myth that everybody in Britain eats a big English breakfast of bacon, eggs, sausages etc. Few people would be able to work after a meal like that! Most people have cereal or toast and tea or coffee for breakfast.

At lunch-time there isn't a long break and generally lunch is very light, maybe a sandwich and some fruit.

If there are children in a family, they usually have tea at about five or six o'clock. "Tea" is the name of the meal in this case, not a drink. Tea is often meat or fish with vegetables and then a dessert.

Older people have dinner at about 7.30 or eight o'clock and those who haven't eaten dinner may eat supper at about nine o'clock. Supper is also something very light, perhaps a sandwich or some toast or biscuits.

But different families may have different eating habits from these as British eating habits are quite flexible and depend, very much on the family's lifestyle.

If you go to a restaurant, you will generally have a starter, a main course and a dessert.

Pot luck supper

Sometimes when the family gets together with other families they have what's called potluck supper. This is an informal occasion, so people dress casually but nicely. Invitations can be written or made by phone, and each person is asked to bring a dish of food: starter, main course, salad or vegetable, or dessert. The hostess knows how many of each kind of dishes but not exactly what the guests will bring. That's why it is called "pot luck". It is a lovely surprise, holding a dinner party what you are going to feed your guests.

As the guests arrive, they put their "pot" on the table and the meal is served buffet-style. Drinks are provided, although some guests might bring a bottle of wine as a present. It is a fun, and a relaxed way of getting together with friends.

Fast food
"We treat you right”, "Have it your way”, "We love to see your smile.” "Your way, right away.” "What you want is what you get." "Taste the difference fresh makes." "A fresh take on fresh taste.” These are just a few of the slogans various fast food companies have used over the years to attract customers. With commercials featuring cheerful music and catchy jingles broadcast on radio and television, fast food companies rely on sophisticated marketing to convince consumers that their food offers the best taste and value, or is the most fun to eat.

Much of the marketing of fast food is specifically targeted to children. Of course, the goal is for children to see a restaurant’s advertisements, then persuade their parents to take them there. With children in mind, McDonald’s features Ronald McDonald, a clown, and Taco Bell introduced a talking Chihuahua dog. Fast food restaurants frequently offer a free toy with every purchase. A similar put more alluring type of promotion is to offer a set of toys, which requires more than one purchase to acquire the complete set. Some companies now have attractive playgrounds with swings, slides, and balloons as integral parts of their restaurants, so children can eat and play at the same place.

To attract adults, fast food marketing campaigns emphasize the method of food preparation or value rather than fun. Typical promotions are "Two for the price of one" or "Buy one at the regular price and get a second one free!" Restaurants sometimes offer a large serving for the same price as a small one. One company boasts that their hamburgers are tastier because they are charcoal-broiled, not fried. Another competitor claims that one of their sandwiches can be ordered in 1,024 possible ways: a figure based on the number and combination of condiments available.

There have been innumerable contests at fast food restaurants, with the expectations that customers will feel hungry, as well as lucky. Prizes can range from a free hamburger or drink to an all expenses-paid vacation. Whether by gimmicks or giveaways, marketing in the fast food industry is crucial because it helps companies distinguish themselves from competitors that offer almost exactly the same type of meals.

Fast food has grown remarkably, not only in the United States, but also around the world. Restaurant chains represent a multi-billion dollar industry that shows no sign of slowing down. Innovations in operations and products have kept the industry growing and led to speeding up the pace of contemporary life.

From its inception, fast food has lived up to its name. This service reduced the cost of operating a restaurant and established relatively low prices. Now we see "drive up" service. Customers can order, pay, and leave without turning off the motors of their cars. Many eat as they drive!

All the major fast food chains now sell breakfast to hungry people in a hurry. Chains have also sought new markets other than the traditional roadside ones. Now we see fast
food counters inside amusement parks, shopping centers, movie theaters, airports, schools, and even a few hospitals.

For many people, however, fast food has become symbolic of a fast-paced lifestyle that is neither natural nor healthy. An organization called Slow Food was established in Italy in 1986 to oppose fast food and its assembly-line approach to cooking and eating. The Slow Food manifesto, endorsed in Paris in 1989 by delegates from 15 countries, states, "We are enslaved by speed and have all succumbed to the same insidious virus: Fast Life, which disrupts our habits, pervades the privacy of our homes and forces us to eat Fast Foods." To fight the negative connotations of fast food, many companies now emphasize the word "fresh" in their advertising and use the term "quick service" to describe their operations.

The great American barbecue

Barbecues are synonymous with American cuisine. Libraries and book stores have whole sections devoted to cooking over a grill.

The greatest American barbecue occurs on July 4, when the country celebrates the day back in 1776 when Americans won their independence from Great Britain. July is the hottest month of the year and the fourth always seems to dawn steamy and much too warm. Every town, large and small, has its local parade. The bands play, children march, flags wave and millions of ice cream cones disappear down dry throats. Then everyone retires to whatever bit of water they can find, whether that's a posh custom-designed swimming pool or the garden sprinkler swinging back and forth, hordes of children screaming with delight as they dash through. Then comes the barbecue, where as many friends and relatives as possible gather for the occasion.

Almost any sort of meat or fish can be barbecued. Hot dogs, hamburgers, steaks and chicken are the most popular, though fancy kebabs, marinated shrimp and salmon steaks also grace the menu, depending on the tone of the party.

There are as many different kinds of barbecue sauce — hickory smoked, spicy flavoured, extra onions, no onions, and so on — as there are types of barbecue grills. The real connoisseurs have their own special recipes.

Inevitably, on July 5, the newspapers run stories on how many hamburgers have been consumed, how many chickens, how many gallons of barbecue sauce. The figures are staggering and everyone feels a bit ashamed for such a display of overindulgence. But it can be guaranteed that by the next Independence Day, all Americans will be out there grilling away once again, loving every minute of it.

*Act as an interpreter. Write about the American barbecue in Russian.*

Dinner party Feng Shui
To host the perfect dinner party, it takes more than just fine food and good company. Whether you're hoping to have a romantic dinner a deux; a harmonious family celebration or a jolly evening with friends, you also need to invite the subtle power of feng shui.

How you seat your guests can make all the difference between a rip-roaring success and a damp squib. A little knowledge of the art of placement can make your gatherings warm and happy occasions, bringing people together and keeping warring factions at peace.

In his new book, The Personal Feng Shui Manual, Master Lam Kam Chuen says problems can arise because nowadays we rarely bother with seating plans, leaving it to guests to find their own place.

'For example, if you have a guest who is normally quiet and timid, place them so they have their back to the wall and an excellent view of the door. This is the strongest position around the table and they will feel in control and not vulnerable, and you may well find they become the life and soul.

Conversely, if you have a rather overwhelming guest, placing them nearest the door, with their back to it, will usually make them a little quieter.

We have taken four typical occasions to demonstrate how best to use the power of feng shui around the table. Try them and see what happens.

**Romantic dinner**

Master Lam suggests you choose a table with rounded corners, which promotes harmony, and cover it with a purple or pink tablecloth, die colours of life and passion. The table shouldn't be too large because it needs to feel intimate.

You should be seated at right angles to your partner so you can talk easily. Choose just one candlestick so it focuses attention between you. A vase of flowers should be placed on the other side of the table so it doesn't come between you — the same applies to the wine bucket and champagne.

Your candle should be no more than 2 to 3in high, so it doesn't create a divide between you and your partner. In addition, set the candle on a small, polished mirror. The combination of the candle and mirror will draw you both closer together.

**Family meal**

Lay your table with care to ensure that a large family gathering runs smoothly, says Master Lam. The tablecloth and napkins should ideally be in warm earth colours such as gold, beige or brown, which will support nourishment and acceptance. These colours tend to encourage those who are shy and unsociable while anchoring anyone more fiery.

If there is possible tension within your family, make sure you have a soft flower arrangement in the middle of the table which will help to calm everyone. Arrange your flowers in a glass bowl so the water, another positive influence, is clearly visible.
If the host and hostess sit next to one another they can create a strong bond of support.

If you have a difficult or irascible child or relative, they will tend to be more restrained if placed next to the host or hostess of the meal.

Grandparents or other older relatives you want to make feel at ease should be seated opposite the host and hostess — a position which shows them respect.

Place the family members likely to be the most easy-going in a 'neutral' position — in the table plan below this is the youngest son, placed away from the parents and next to any empty seat.

**Business lunch**

If you are meeting important clients it's essential you feel as comfortable as possible and exude a sense of calm confidence. Master Lam advises you to choose a chair with your back reasonably close to a wall. Then invite the more senior of your guests to sit opposite you — this will please your guest as, sitting opposite, they will have direct contact with you. The more junior person should sit on your left which is good for harmonious discussions.

Choose a round table which signifies that business will go profitably, smoothly, efficiently and fairly quickly; 'Everything you want from a business meeting.'

A round glass or paperweight makes a good centrepiece, perhaps arranged with flowers or candles. "This is even stronger If you place three coins under the glass paperweight and 3 mirror under the coins. The three coins represent growth and movement connected to money and the glass paperweight strengthens the intuition of all concerned and creates a more harmonious conclusion.

**Dinner party**

Dinner parties often throw together unlikely groups of people. This can work wonderfully but sometimes, especially after the drink has been flowing, there are guests who don't get on and you will want to reduce the tension between them.

Equally you might want to encourage rapport between two guests or even try a little match-making. For this scenario, Master Lam suggests placing the host and hostess at either end of the table. Ideally, die table should be rounded, but don't worry if yours is rectangular.

If you have two warring factions, place them next to each other with the woman next to the host and the man next to the hostess — they will be less likely to argue with one another when their attention is taken up by the host/hostess of the opposite sex.

**Perfect dining tips**

Ideally, for harmony, tables should be wooden with gently rounded shapes. Incorporate all the Elements of your table: a decanter full of drink represents water,
cutlery for metal; candles or an overhead light for fire; the table for wood and the glasses (which are made from sand) for earth.

The colours you choose for your tablecloths and napkins are important: green and blue are cool tones which tend to reduce our appetites, so you might use them for light afternoon tea. Reds and oranges stimulate appetite and create a lively atmosphere (that is why they are so often used in restaurants and cafe).

Yellows and browns are harmonious colours, good for clearing a calm, contented atmosphere.

Eating out in Britain

Eating out in Britain is very easy. There are many establishments which are worth visiting. The choice is excellent, especially in London, one of the gourmet’s paradieses. Concentrated in the West End alone are several hundred restaurants catering for the most tastes and pockets, with full meals ranging from 1.50 to 30 pounds.

Most nationalities with a reputation for cuisine are represented in the British capital. You can choose any restaurant to your liking - classical French, classical international, Italian, Japanese, Greek, Hungarian, British, Cantonese. Some restaurants provide special kind of treat - like afternoon tea for children of all ages, eat-as-much-as-you-can set tea at Harrods Restaurant, expensive, but the children's tea costs less than Mum's and Dad's. The establishments, like Simpson's, Tate Gallery, Waltons, English Garden and others are the best London can offer. E.g. Simpson's is a traditional English restaurant with several rooms on two floors. It was established in 1828. The dishes to sample are huge roasts, boiled chicken tape Womonsi Lancashire hotpot, etc. If you want to try something out-of-the-ordinary you may go to Tate Gallery at Millbank Embankment This is a very fine restaurant where food is modelled on early traditional English dishes, some from the recipes of Elizabeth, wife of Oliver Cromwell. The choice is endless.

Restaurants

Americans eat out often. Fast food restaurants have wide popularity. There are two types of restaurants in the U.S.: fast food and full-service restaurants. The style of fast food restaurants is much like that of cafeteria. Patrons go up to a counter to order their meal: hamburgers, hot chicken sandwiches, and pizza. It is then placed on a plastic tray which patron brings to a table. A typical dinner costs from $3.00 to $6.00. It is expected that patrons will finish within 30-45 minutes. In full-service restaurants waiter comes to take the patrons’ order. Dinner can vary from $10.00 to $50.00. It is expected that patrons will finish eating and leave restaurant within an hour. To express satisfaction with service patrons will give a tip of 20% of the bill. Small tips are given to coat check attendants /up to $1.00/, rest room and r park attendants/50 cents/.
Maxim's - A Great Restaurant

One of the world's greatest restaurants is Maxim's, on the Rue Royale in Paris. From the street, you see only a typical Parisian building and the famous red awning that says "Maxim's". But when you walk inside, you know immediately that this is a restaurant devoted to luxury. The light isn't very bright, so it takes a few minutes to see the lovely gold mirrors, toe paintings of famous customers, the white tablecloths, the red velvet seats... and the beautifully-dressed men and women who go there. If you look carefully, you will see that many of these men and women have familiar faces. Maxim's is a favourite eating place of the world's celebrities.

But the rich and famous didn't always eat at Maxim's. The restaurant opened in the 1890's and enjoyed several years of success. But after World War One, it became less popular and well-known people looked for other places to eat. In 1973 a man named Vaudadel bought Maxim's. Mr Vaudadel was a clever businessman, and he hired Albert Blaser as the maître d'hotel (head waiter).

Albert, who was very arrogant, loved his job because he had the power to decide where people would sit and when they would get their tables. And he very much enjoyed making famous customers wait a little while from time to time. One customer said, "That man is incredible. He's a bigger snob than any of the snobs who eat here." And this, of course, was the reason for his great success.

My favourite dish (recipe) “English Christmas Cake”

<table>
<thead>
<tr>
<th>Ingredients</th>
<th>Tools</th>
</tr>
</thead>
<tbody>
<tr>
<td>Raisins 5 oz</td>
<td>Chef's knife</td>
</tr>
<tr>
<td>Dried figs 6</td>
<td>Cutting board</td>
</tr>
<tr>
<td>Brandy ½ cup</td>
<td>Bowls</td>
</tr>
<tr>
<td>Melted butter 2 oz</td>
<td>Wooden spoon</td>
</tr>
<tr>
<td>Sugar 4 oz</td>
<td>Slotted spoon</td>
</tr>
<tr>
<td>Eggs 3</td>
<td>Baking dish or Charlotte mould</td>
</tr>
<tr>
<td>Egg yolks 2</td>
<td>Kitchen towel</td>
</tr>
<tr>
<td>Salt 1 tsp</td>
<td></td>
</tr>
<tr>
<td>All-purpose flour 1 ¼ pound</td>
<td></td>
</tr>
<tr>
<td>Chopped candied orange peel 1</td>
<td></td>
</tr>
<tr>
<td>oz</td>
<td></td>
</tr>
<tr>
<td>Grated rind of 1 lemon</td>
<td></td>
</tr>
<tr>
<td>Vanilla extract 1 tsp</td>
<td></td>
</tr>
<tr>
<td>Fresh yeast ¾ oz or</td>
<td></td>
</tr>
<tr>
<td>dry active yeast ½ oz</td>
<td></td>
</tr>
<tr>
<td>Warm water 1 cup</td>
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</table>

<table>
<thead>
<tr>
<th>Prep time</th>
<th>Cooking time</th>
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</thead>
<tbody>
<tr>
<td>25 min</td>
<td>3hrs 40 min</td>
</tr>
</tbody>
</table>

Serves 8 people
Preparation

Trim and coarsely chop the figs. Place raisins, figs, and brandy in a bowl and soak them for at least 2 hours, or for as long as overnight. Sprinkle the yeast over the warm water, stirring to dissolve. Let sit for 10 minutes.

In a large bowl, combine the butter, sugar, whole eggs, egg yolks, and salt. Pour in the yeast mixture and stir until smooth. Add the lemon rind and vanilla. Mix in half the flour, keeping the dough smooth and elastic. Add in more flour until the dough pulls away from the sides of the bowl, but is still pliable and soft. Turn the dough out onto a flavoured work surface, and knead it for 10 minutes. Cover it with a kitchen towel, and let it rest for 10 minutes. Pat the dough into a circle. Drain the raisins and figs, and sprinkle them with flour. Place them, along with the diced orange peel, on top of the dough, and then gently incorporate them into the dough with your fingers. Knead the dough until all the ingredients are uniformly distributed. Place the dough in a greased bowl, turning to coat all sides. Cover and let rise for 2 hours, or until doubled in size.

Fifteen minutes before the rising is finished, preheat the oven to 400°F. Turn out the dough onto a lightly-floured surface and knead briefly. Grease a large baking sheet, or a Charlotte mould, and place the dough inside. Brush the top with butter, and let the dough rise again, this time for 1 ½ hours. Mark the dough with a cross, brush with melted butter once again, and bake for 10 minutes.

Reduce the oven temperature to 350°F, and then continue to bake for 20 minutes. Cool thoroughly on a wire rack before serving.

Answer the questions:
What is your favourite dish?
Can you cook it?
What is its recipe?
What about the cooking order?

3.4. Social English. At the table.
Read the information about table manners.
Do you agree with it?
Is it important to know the table manners peculiarities in different countries?
Are you always under the rules of table manners?

Basic Rules of Table Manners
A few tips and rules for basic table manners...

Napkins should be placed on the lap as soon as you are seated. When you get down from the table, leave the napkin, unfolded on the table, to the left of the place setting.

Sit a comfortable distance away from the table, so that with the elbows bent the hands are level with the knives and forks.
Sit up straight, sit square with hands in the lap and do not fidget. Do not put elbows on the table.

If you are served a meal that is already on the plate, wait until everyone has been served before picking up your cutlery, unless invited by your host to start.

Make sure others have been offered anything they might want from the table, such as butter, water, salt or pepper. Help yourself last and never stretch across people.

Do not begin eating until everyone has been served, unless the host or hostess gives their permission for diners to start.

Eat at a relaxed pace and pace yourself to match your fellow diners.

Keep your mouth closed and try to avoid making noises of any kind while eating, either with implements against the plate or teeth, or with actual ingestion of the food, eg slurping soup.

Talking while there is food in your mouth should be avoided at all costs - even when you have a conversational gem up your sleeve.

When you have finished, place your knife and fork - with the tines facing upwards - together on your plate.

If you are confronted with a plateful that is not to your taste, try to soldier on to avoid hurt feelings. Always compliment the cook.

Table Manners

Whether you're eating at a fancy restaurant, in the cafeteria, or at home with friends and families, good table manners make for a more pleasant meal. While you may not need to worry about confusing your salad fork with your dessert fork when dining with friends, some basic table manners should never be forgotten. Here are some easy-to-follow Do's and Don'ts:

_Table Manner DO'S_

- Sit properly (and straight) in your chair
- Talk about pleasant things
- Place your napkin on your lap
- Wait until everyone is seated before starting to eat
- Watch others, or ask, if you're not sure how to eat something
- Ask someone to pass the food, rather than reach across the table
- Chew with your mouth closed
- Don't talk with your mouth full
- Use a knife and fork to cut your meat
- Say "excuse me" or "I'm sorry" if you burp
- Say "no thank you" if you don't want a certain dish or are full
- Say "may I please be excused" before leaving the table

_Table Manner DON'TS_

- Don't talk about gross things
Don't ask for seconds before others have had firsts
Don't take more than your fair share
Don't overload your fork or plate
Don't gobble your food
Don't chew with your mouth open
Don't talk with your mouth full
Don't play at the table
Don't hum or sing at the table
Don't tip your chair or lean on the table
Don't eat with or lick your fingers
Don't push your plate away when you're finished

**Table Manners in Ukraine**

**DO** partake in toasts. Toasting is a very important part of Ukraine's social culture.

**DO** be prepared with an excuse if you don't drink. If you don't drink alcohol, blame it on an medical problem. Ukrainians can sometimes be suspicious of people who don't drink.

**DON'T** clink glasses during a toast if you aren't drinking alcohol.

**DON'T** eat until the host invites you to begin.

**DO** rest your wrists at the edge of the table.

**DON'T** refuse a dish. Try everything and save room for seconds. Turning down food could be seen as rude.

**DON'T** leave an empty bottle on a table. It's considered bad luck.

**Ukraine Traditions. Some things to know about Ukraine Etiquette.**

Ukraine traditions of social behavior don't differ too much from Western standards. An average Ukrainian perceives the world around him in a way an average Westerner does. They have similar life values. However, every nation is unique and has certain national peculiarities in its lifestyle, public behavior and etiquette.

Every country has its own "appropriate" and "not appropriate" things to do in public. Ukraine is not an exception. Rules of etiquette are not the laws. Somebody's derisive smile is the worst that can happened to you if you don't follow the rules of local etiquette. It is up to you. But it looks like not a bad idea to spend a few minutes to get the concept of the traditional way Ukraine people behave in public. It will help you to feel comfortable and stay out of embarrassment while visiting Ukraine. Most likely, you will find that many of Ukraine traditions are the same like in your native country. Some of them will look incomprehensible or irrational. They are not "good" or "bad". They just are different being born by another culture. Let's try to understand their nature.
- It is very typical for Ukrainians to avoid "standing out". Generally, Ukrainian culture is non-individualistic. We often say: "One is not a soldier in the battlefield". Parents usually teach their kids: "Be like everybody else. Don't stick out!"

- Ukrainians seem a bit cold and reticent at first glance. Especially in the big cities. foreigners are usually confused not seeing smiling faces around. It is true. Ukrainian daily life is unpredictable and unstable and it's probably the reason why they smile so seldom in the streets or on the public transportation where you usually meet them.

- Don't be confused. Very soon you will realize that they are very warm and friendly people. It is common for people to invite you to their home, where they will put on the table their best food and drink, striving to impress guests with a great variety of prepared dishes. (Not from the grocery store!). You will certainly be their most honored guest that day.

- Be prepared to drink vodka or any other strong drink. According to Ukraine traditions process of drinking is pretty specific. When the glasses of all company members are full, somebody will propose a "toast". They often say: "Hopefully it's not the last time when we drink, with God's help". After the toast people clink their glasses with each other and drink their drinks.

- From the first glance toasting looks like "wasting of time". But one has to remember that Ukrainian parties are not that much about eating or drinking, but about communication first of all. Ukrainians spend hours at the table communicating, eating and drinking.

  Most of the time Ukrainians keep their emotions inside. But if they feel necessity to express their indignation in public, they do not hesitate to say what they think. In general, Ukrainian people are much more spontaneous and straightforward than Westerners. Don't expect them often to say: "How are you? Nice to meet you". The way of doing things in Ukraine is to go straight to the point.

  Ukrainians don't have a deep respect towards any law or authorities. They always scold them. It is a special honor to disobey rules. Don't be surprised if some driver or pedestrians move on the red light or somebody sings songs at 3 a.m. in the street. These are Ukraine traditions.

  Ukrainians love their country. They can scold and criticize their government severely, but be careful. Don't try to do the same. They will defend their country. You can cause their furious indignation by your careless remark. They are proud to be the citizens of the country, which has rich history and deep cultural roots. Ukraine traditions of etiquette don't have anything special to compare to Western etiquette. But unwritten rules of etiquette evolve within culture. They prescribe and restrict the ways in which people interact with each other. An excellent etiquette in one country may be
considered as inappropriate in another one. Here is a short guide for rules of etiquette typical for Ukrainian culture.

It is not a bad idea to bring some gift if you are invited to visit someone's home. You can never go wrong with a cake, flowers (odd number of flowers only!) or a bottle of wine, but a gift that will remind them about your home country would be greatly appreciated by your hosts. If there are kids in the house, bring some small gifts for them (chocolate, fruits or souvenirs).

When eating dinner at someone's home, casual dress is recommended.

Most of Ukrainians live in a small apartment or house. To keep them clean they don't wear shoes inside. It is traditional to leave your shoes at the door when you enter a home. Most likely your hosts will provide you some slippers. If they don't, it's normal to enter the room without shoes.

It is considered bad luck to shake hands across the threshold of a door. Take your gloves off your, when shaking hands! Sure, it is superstitions, but you are in Ukraine.

Ukrainians love to demonstrate their natural and generous hospitality. It's a big thing for them to feed everyone who comes to their home. Be ready at least to try all food and drink offered you when visiting somebody's home. In most cases food prepared at home is delicious.

According to Ukraine traditions of hospitality, most likely you will be asked to give a toast at dinner. Be prepared to say something nice about the home and its hosts.

It is not that great idea to demonstrate your feet putting them on the furniture. You might be able to do it in your own house, but not in somebody's house or in a public place. Don't force anyone to jump over your legs stretched in the aisle, please.

Offer to share your cigarettes with those around you if you smoke.

It is considered an extremely rude gesture if you demonstrate your thumb between your second and first fingers. They call it "dulia". For centuries this gesture has been used as a sign of defiance against numerous Ukraine's invaders. If you really feel you must make this gesture, be sure nobody can see it!

According to Ukraine traditions of hospitality it is quite acceptable to ask very personal questions about your life, earnings, and relationships. Even if you are not used to such types of questions, try not getting angry and do not shy away. People are sincere and just do not know that in your country it might not be considered very polite.

Sometimes you can hear: Ukraine is 20 years behind the West. Hm... it might not be a bad thing "to be behind" sometimes. Especially if we talk about relationships between men and women. I won't take a risk to discuss the problems of social, political, and economic inequality between men and women. Let's leave these problems to feminists.

Following these stereotypes of Ukraine traditions, you will look good in public and women will admire you. It is considered proper for men to do such things for women:
• Open the door and let her in or out first.
• Assist woman entering or exiting a vehicle or public transportation.
• Help them put on and take off their coats.
• Help them carry heavy bags.
• Pour their drinks and serve their food first. Don't expect her to uncork the bottles!
• Light their cigarettes (even if it means rubbing two sticks together).
• On public transportation, man offers his seat to coming in mothers with children, the old or infirm, and women. Don't try to make flirt with a lady who is standing by you, while you are sitting! You will fail.
• If you invite a woman somewhere, be prepared to pay for everything. If you invite a man, he'll pay for himself. There's a good chance he'll pay for you as well without telling you about it.
• Ukrainian women consider it unfeminine to shake hands when they meet.
• According to Ukraine traditions you should never kiss a woman on her forehead. It is reserved for funerals.

By the way, proper Ukraine traditions are carefully watched by our "Vice Squad". Our babushkas (old women) spend the most part of their day sitting on the benches by the apartments. They are active, pushy, know everybody and everything. Don't argue with them if they say you don't behave proper, it would be better to disappear.

3.5. Professional English: Investment basics; stocks, shares and take-overs, share capital, shareholders, security, leverage, investment ratios

Learn the basics of investing with these tips on how to make money in stocks, bonds and mutual funds.

Investing your money basics

1. Over the long term, stocks have historically outperformed all other investments.

Stocks have historically provided the highest returns of any asset class -- close to 10% over the long term. The next best performing asset class is bonds. Long-term U.S. Treasurys have returned an average of more than 5%.

2. Over the short term, stocks can be hazardous to your financial health.

On Dec. 12, 1914, stocks experienced the worst one-day drop in stock market history -- 24.4%. Oct. 19, 1987, the stock market lost 22.6%. More recently, the shocks have been prolonged and painful: If you had invested in a Nasdaq index fund around the time of the market's peak in March 2000 you would have lost three-fourths of your money over the next three years. And in 2009, stocks overall lost a whopping 37%.

3. Risky investments generally pay more than safe ones (except when they fail).
Investors demand a higher rate of return for taking greater risks. That's one reason that stocks, which are perceived as riskier than bonds, tend to return more. It also explains why long-term bonds pay more than short-term bonds. The longer investors have to wait for their final payoff on the bond, the greater the chance that something will intervene to erode the investment's value.

4. **The biggest single determiner of stock prices is earnings.**

Over the short term, stock prices fluctuate based on everything from interest rates to investor sentiment to the weather. But over the long term, what matters are earnings.

5. **A bad year for bonds looks like a day at the beach for stocks.**

In 1994, intermediate-term Treasury securities fell just 1.8%, and the following year they bounced back 14.4%. By comparison, in the 1973-74 crash, the Dow Jones industrial average fell 44%. It didn't return to its old highs for more than three years or push significantly above the old highs for more than 10 years.

6. **Rising interest rates are bad for bonds.**

When interest rates go up, bond prices fall. Why? Because bond buyers won't pay as much for an existing bond with a fixed interest rate of, say, 5% because they know that the fixed interest on a new bond will pay more because rates in general have gone up.

Conversely, when interest rates fall, bond prices go up in lockstep fashion. And the effect is strongest on bonds with the longest term, or time, to maturity. That is, long-term bonds get hit harder than short-term bonds when rates climb, and gain the most when rates fall.

7. **Inflation may be the biggest threat to your long-term investments.**

While a stock market crash can knock the stuffing out of your stock investments, so far – knock wood – the market has always bounced back and eventually gone on to new heights. However, inflation, which has historically stripped 3.2% a year off the value of your money, rarely gives back what it takes away. That's why it's important to put your retirement investments where they'll earn the highest long-term returns.

8. **U.S. Treasury bonds are as close to a sure thing as an investor can get.**

The conventional wisdom is that the U.S. government is unlikely ever to default on its bonds - partly because the American economy has historically been fairly strong and partly because the government can always print more money to pay them off if need be. As a result, the interest rate of Treasurys is considered a risk-free rate, and the yield of every other kind of fixed-income investment is higher in proportion to how much riskier that investment is perceived to be. Of course, your return on Treasurys will suffer if interest rates rise, just like all other kinds of bonds.

9. **A diversified portfolio is less risky than a portfolio that is concentrated in one or a few investments.**
Diversifying – that is, spreading your money among a number of different types of investments – lessens your risk because even if some of your holdings go down, others may go up (or at least not go down as much). On the flip side, a diversified portfolio is unlikely to outperform the market by a big margin.

10. **Index mutual funds often outperform actively managed funds.**

In an index fund, the manager sets up his portfolio to mirror a market index – such as Standard & Poor's 500-stock index – rather than actively picking which stocks to purchase. It is surprising, but true, that index funds often beat the majority of competitors among actively managed funds. One reason: Few actively managed funds can consistently outperform the market by enough to cover the cost of their generally higher expenses.

4. **Entertainment: Films, books, arts**

4.1. **Film making**

To make a film they need some people: a screenwriter, a producer, an editor, a director, an actor etc. Read the texts below and make a list of people you need for making film (number one is the most needed). Complete your own staff to make a film.

**Screenwriting**

The year is 1890. Directors, editors, and cameramen are making silent films with the help of a “scenarist” usually an ex-vaudeville actor who invents humorous situations. But where are the screenwriters?

“Screenwriting is the toughest craft, and when you write well, when you can create a good story, peopled with good characters that truly relate to each other, that evoke tears or laughter that is human and durable, then you can write your own ticket”

Mel Brooks: “These early films don’t need them. Without sound, there is no need for dialogue”.

All of that changed with the advent of sound for film in the 1920s. Suddenly, actors needed something to say. Writers flocked to Hollywood in droves from Broadway and from the worlds of literature and journalism. For a brief time in the 1930s, some of the world’s most famous . writers wrote Hollywood scripts: William Faulkner, F. Scott Fitzgerald, Bertolt Brecht, and Thomas Mann.

In 1932, William Faulkner earned $6,000 in salary and rights for a story, a substantial amount of money at the time. Just five years later, F. Scott Fitzgerald earned $1,250 per week, more money than he had ever earned in his life, and enough to get him out of the serious debt he had fallen into. Despite generous pay, the conditions under which these world-renowned writers laboured were anything but ideal.
Hollywood was a factory system, churning out movies at a furious pace. Screenwriters found themselves at the bottom rung of the studio ladder.

By the end of World War II, screenwriters were complaining about their place in the Hollywood machine. Leonard Spigelgass, editor of “Who Wrote the Movie” and “What Else Did He Write” (Writer’s Guild, 1960), summed up the situation.

“Over the years we have been called hacks, high-priced secretaries, creatures of the director or producer, pulp writers, craftsmen, sell-outs, cop-outs, mechanical robots. No Pulitzers Prizes for us, no Nobels, no mention of our names...”.

Screenwriters continued to earn little prestige for their hard work, until the filmmaking system experienced some important shifts.

The status of movie stars began to increase, and writers often found them to be powerful allies. Occasionally, stars would request a script by a particular writer, as happened with Katherine Hepburn and the movie Woman of the Year. Hepburn brought the script to the attention of studio head Louis B. Mayer, and the script’s writers, Ring Lardner Jr. and Michael Kanin, received $100,000 for its use.

A few writers also managed to obtain creative control over their work. John Huston, a well-known filmmaker who began as a writer, demanded a clause in his contract with the studio that would give him the opportunity to direct. A screenwriter gained more respect if he demonstrated a real talent for directing increasingly, writers became more important players within the studio system. Even so, sortie left the security and good pay of the studio to freelance for whoever held the reins-studios, star or other players. By the late 1940s screenwriting was a lucrative occupation.

**Producing**

The film’s producer acts as an administrator, communicator, and guide, helping hundreds of people reach a final goal: completing the film on schedule, on budget, and as the director envisioned. The producer administers all the various aspects of film production, from initial concept to script and budget preparation to shooting, post-production, and release. He or she does not have to be able to write, direct, edit, or act to help screenwriters, directors, editors, and actors do their best work.

A producer’s guiding agenda is the budget. The producer must work within the limitations of the budget, creatively selecting the best possible people and solutions to bring the script from page to screen. If the project runs out of money, the production can’t be completed. The film can’t be printed or distributed, and therefore won’t ever make it to theatres. Most film investors take out insurance, called a completion bond, to avoid the often disastrous financial results of an uncompleted film.

Questions? Complaints? The producer hears it all and must be diplomatic in handling problems. The producer must know everything (or know how to find out about it), be “hands-on” or “hands-off” depending on what the situation calls for, and
understand the daily decisions and difficult logistics behind the art of filmmaking. A consummate manager of studio, agendas and human needs, the producer always has his or her eye on the prize: the completed film.

Film editors

The film editor must know how to tell a story, be politically savvy when working with directors and studio executives, and have a calm and confident demeanour. Millions of dollars of film and the responsibility of guiding the picture through post-production and into theatres rest in the editor’s hands. Scenes may have been photographed poorly and performances might have been less than inspired, but a skilled and creative editor can assemble the film so that the audience will never see these imperfections.

To better understand the editing process, imagine you are seated in a movie theatre. The lights are dim and credits appear over an establishing shot of a seacoast town in Maine. The title appears on the screen: Blueberry Hill. After the last credits evaporate, you see a long stint of a vacant summer cottage, then a medium shot of a mysterious-looking man pouring lighter fluid on the grass near the house and striking a match. The grass catches fire; the man flees. The vivid crackling of the fire dissolves into the sound of a young girl’s laughter as she packs clothing into a cardboard box and sings along with her CD player.

Who created this scene? The screenwriter, director, cinematographer, actors, lighting designer, sound designer, and, finally, the film editor. Working with the director, the film editor shaped the scene into its final form. After hours and hours of reviewing the unedited film, he created this one-minute scene. The scene appears to take place in a seacoast town in Maine during an autumn afternoon. In truth, little of what the audience sees on screen occurred in Maine, and it certainly was not all filmed in one afternoon.

The actor who played the mysterious man was most likely filmed on a Hollywood set in late summer. The young girl was filmed on a different set in early fall. The establishing shot of the seaside town was filmed months earlier in California, not Maine. The song on the girl’s CD and the sounds of the crackling fire were recorded in a studio. But when you see the finished scene, all of the sounds and images work together. They appear to have taken place at one time and in one place. That is the magic of film editing.

Editors select sounds and images from all the film that has been shot and arrange them to make the movie. They also plan how one shot will best transition to the next. Assembling the opening scene of Blueberry Hill, the editor might choose to begin with a wide shot of the bay, focusing on the white caps and buoys that dot the water. From the shot of the grass catching fire, the editor might decide to dissolve to the girl packing
clothes into a box. There are dozens of possible transitions the editor can choose, each of which will create a different feeling.

Editing often begins as soon as film has been shot. Early scenes are assembled for the producer and director to view. Occasionally, the actors will also view these early scenes. Many directors choose not to show actors these edited scenes for fear that they will affect the actors’ performance.

The first cut of a film, called a “rough cut,” takes up to three months to complete. The final cut may take another month to finish. Sometimes the editor works alone, sometimes with the director. The sound designer and music composer join them for the final cut, adding sound effects and the musical score. When the editing is complete and the director and producer have approved the final version of the film, this final cut is sent to a negative matcher. The negative matcher makes a negative of the film that exactly matches the final cut, and the negative is then sent to a film lab where prints are created. These prints eventually end up in theatres.

In the past, editors worked with copies of negatives called “work prints” to plan a film’s scenes and transitions. When an editor was satisfied with the final film, he or she would create an edit decision list, a list of each shot in the film amid its length. The list would correspond to numbers, called “edge numbers” printed on the edge of the work prints. These numbers helped a negative matcher accurately copy the work print and cut the negatives.

Today most editors use computers or nonlinear digital editing systems to compile a film. This is more efficient, but for the most part, the process is the same. The work prints, complete with edge numbers, are stored in the computer. The editor arranges the work print, and then creates an edit decision list that will be passed on to the negative matcher.

**Directing**

The director’s vision shapes the look and feel of a film. He or she is the creative force that pulls a film together, responsible for turning the words of a script into images on the screen. Actors, cinematographers, writers, and editors orbit around the director like planets around the sun. Despite the director’s pivotal role, most Hollywood movies are designed to pull you into the story without being aware of the director’s hand. Many talented film directors with long lists of feature film credits are so skilled at being “invisible” that they are little known by the movie-going public.

**The Director’s Vision**

Imagine you’re being considered to direct a Hollywood film. You’re handed a screenplay that has been “greenlighted (given approval for production) by a major studio. As you read through it, you begin to imagine how it might play out on screen. You see the characters coming to life. You envision the lighting and hear the sound.
You are absorbed in the world of the story until you see the script’s final words: Fade Out.

When you’re done reading the script, you ask yourself sonic key questions. What is the main idea or theme of the screenplay? What does the story say about the human condition in general? You also think about the script cinematically. How will the script translate to the visual language of the screen? Who is the audience? As the director, you must feel passionate about this soon-to-be film. Feeling connected and committed to the story will help you do your best work, and there’s an enormous amount of work ahead.

If you are hired as the director of this film, you may need to help shape the script for the screen. A good script is the foundation for a good film, but even the best one may need to be developed or moulded to work well on the big screen. Sometimes the producer will develop a script and then hand it over to the director. In other cases, the director may work with the writer early on to help develop a script from its infancy. Nowadays, the planning for a film is often underway before there is a script A director or producer purchases the rights to a story and then hires a screenwriter. Whatever the route from script to screen, the director plays an important role in shaping the way the story is told.

*Assembling the Cast and Crew*

The people you work with, both the actors and the crew who win make things work behind the scenes, are crucial to the film’s success. The right people will understand and respect your vision, work well with one another, and bring their own unique gills to the filmmaking process. The film’s producer normally hires the crew, but the director will have input into crucial hires such as lead actors.

A production designer is responsible for the believability of a film’s scenery and sets. In essence, the production designer is the architect of the film, working make your vision, as director, a reality. The production designer also works closely with the director and set decorator, making certain all the visual details are accurate and the style and period of the film reflect your wishes.

The cinematographer, or director of photography, helps to translate your vision to film, scene by scene, planning shots and supervising camera operators. Often, cinematographers are artists with experience in painting and photography. Their job is to create and capture the images that best tell the story.

The actors you choose will bring your story to life. Your casting decisions will be based on such factors as availability and whether or not an actor is suitable for lead or ensemble acting, as well as on a healthy dose of intuition. Often a casting director or producer will help you select the cast.

*Filming and Post-production*
After months or even years of development, delays, and rewrites, the final script is set and the film goes into pre-production. During this phase, budgets are detailed, scenes are planned and designed, and a shooting schedule is prepared. Storyboards — visual representations of every shot — are prepared by a storyboard artist in consultation with the director, director of photography, and designer. Before a single frame is shot, the film is planned from beginning to end on paper. The final stages of pre-production include weeks of rehearsal, set construction, and location scouting.

Once shooting begins, you’ll need to continue to communicate your vision of the film to the actors and crew. You’ll also need to be able to improvise on the set and troubleshoot if necessary. This flexibility can make the difference between an acceptable production and an exceptional one. On average, you will be able to complete filming for about three script pages per day, or the equivalent of about three minutes of screen time.

Once the shoot is over, hundreds of thousands of feet of film need to be assembled into a coherent story. Days or weeks of shooting result in only a few minutes of screen time. In the editing room, your vision will either come to life or perish. With your guidance, the film and sound editor will complete the detailed technical work required at this stage. Your “director’s cut” of the film (the one you work with the editor to create) may not be the final one the audience sees. The film’s producers may decide to cut certain scenes or use a different film clip for a certain effect. Editing is a collaborative process, the final step in the difficult work of bringing your vision to life.

Your stature as a director (as well as the terms of your contract with the studio) determines how much say you have in determining what version of the film is released to the public. Occasionally, a director dislikes the final cut and decides not to be listed in the credits. If this happens, the credits list Alan Smithee as the director. Alan Smithee is not a real person, but an alias used as a substitute when a director refuses to be linked to a film.

**Acting**

No cinematographer or film editor, no matter how gifted, can turn a terrible performance into a great one.

“There is no teacher like performing.” - Ed Asner

The right actor can give a screenwriter’s words exciting new depth and dimensions. Actors are essential for conveying emotions to an audience, for bringing the words and ideas in a script to life. Even animated characters rely on the personalities of behind-the-scenes performers.

Imagine that you are an actor. You’ve worked primarily in New York theatre, but have decided to try your hand at working in film. You pack your bags and head to Hollywood. In Hollywood you meet other actors and enrol in workshops to continually
hone your instruments: your voice, your body, and your imagination. You seek out an agent and have some publicity photos taken.

Once you’re lucky enough to secure an agent, you are sent on interviews where you meet casting directors and read for parts. Over the course of two months, you try out for 23 roles and are chosen for none of them. Finally, you are cast in a film. It’s a minor part, but substantial enough that if you do well, you will enjoy more work and exposure. After the shock wears off, you begin to prepare.

Understanding the Role

Your agent has been able to secure a copy of the script for you. It’s a thriller called Blueberry Hill. You have been cast as Emily Grubowski, the plain, bitter wife of a has-been police officer. You have three scenes, which will give you approximately two minutes of screen time. Somehow you must connect closely with your character. You read and reread the entire script, not just your scenes. You try to understand the characters’ relationships with each other. Here is the first of your scenes, which will be shot tomorrow.

As an actor, you must be able to become many different people, you must bring to the role those parts of yourself that are similar to the character. You look deep inside yourself to find feelings that will help you come across as sad and bitter.

You study the role in depth. In order to learn your lines, you know you must learn the part. Memorizing lines without understanding the role will be of little help to you.

You ask an actor friend to help you rehearse your lines, and after much study, you feel confident that you have done as much preparation as you can. You’re ready to shoot the scene.

Read the text below and fulfill the exercises after it:

Motion Picture Industry

Thomas Edison’s Kinetoscope invented, 1894 / First projected film-showing in US, 1896 / First movie theatre opened Los Angeles, 1902 / First narrative feature, The Great Train Robbery, 1903 / First Hollywood “epic”, Birth of a Nation, 1915 / sound successfully introduced with The Jazz singer, 1927 / First Technicolor feature, 1935 / Impact of television led to decline of major Hollywood studios, 1950s. During the Great Depression, going to the movies once a week was almost as much a part of the American experience as Thanksgiving turkey. Every year the major motion picture studios - Metro-Gold-myn Mayer, Wather Brothers, Paramount, Universal and 20th-Century Fox - turned out hundreds of films, the vast majority of them light, airy comedies, flossey musicals, adventure yarns and detective stories. For the most part such fare had few artistic pretension. The films were calculated to charm, excite and amuse the movie going public, which by 1938 was represented by some 80 million movie-
theatre tickets sold weekly: a figure indicating that perhaps half of all Americans - allowing for those who saw more than one movie a week - spent several hours weekly at either small neighbourhood theatres or in the ornate surroundings of “down-town” motion picture business, these depression years, and the 1940s that followed, were a golden age; a time when a star like crooner-actor Frank Sinatra could draw thousand of shrieking teen-agers, when the faces of such film luminaries as Clark Gable, Humphrey Bogart, child star Shirley Temple, Greta Garbo, Ingrid Bergman, Rita Hayworth and a host of others were as familiar to Americans as that of President Franklin D. Roosevelt.

The glamour surrounding the American motion picture industry in the 1930s and 1940s was a far cry from its primitive beginnings near the turn of the century. Although inventors and technicians of many nations had a hand in developing early motion picture cameras and projectors, the American experience with film began in 1894 when Thomas Edison unveiled his Kinetoscope “peep shows”.

The earliest films relied on the novelty of the medium to attract customers. Little effort was made to develop a story line until Edwin S. Porter’s “The Great Train Robbery” (1903) — the prototype of thousands of Western adventure movies — proved to be so great a hit that it cast the mold in which film entertainment was to be formed.

By the early 1920s the movies had already carved a place for themselves in the entertainment habits of millions of Americans who flocked to theatres to see such stars as Mary Pickford, Douglas Fairbanks, Charles Chaplin, Joan Crawford and Tom Mix on the still-silent screen.

At about the same time a young cartoonist Walt Disney began to achieve success with his animated films which in 1928 introduced Mickey Mouse to the world seven years later the first Technicolor feature “Becky Sharp” signalled the arrival of full-colour movies scores of films made in the 1930s and 1940s have retained a wide audience through their frequent revivals in motions picture theatres of via showing on television. “Gone with the wind” (1939), the Technicolor epic of the Old South, remains a Hollywood standby, its 77 million gross (1973) making it one of the most profitable movies ever produced. Numerous other films of Hollywood’s “golden age” — including Charles Chaplin’s “City Lights” (1931); “Grand Hotel” (1932), starring Greta Garbo; John Huston’s “Treasure of the sierra Madre” (1948); and Joseph Mankiewicz’s “All About Eve” (1950), to name just a few - have retained audience interest. Television, which by the early 1950s was luring millions away from the movie theatres. At first the major studios fought back. It was a futile effort, for by the early 1960s television had claimed the lion’s share of the entertainment audience and the major studios first cut back their production schedules, then changed their methods of operation, becoming little more than packages of both movies and situation comedies for the new medium. For all its problems, the motion picture industry still attracts some
20 million Americans each week for whom the movies remain a prime source of entertainment.

**Match the words with their translation**

<table>
<thead>
<tr>
<th></th>
<th>to decline</th>
<th>a.</th>
<th>шовковистий</th>
</tr>
</thead>
<tbody>
<tr>
<td>2.</td>
<td>experience</td>
<td>b.</td>
<td>виконавець сентиментальних пісеньок</td>
</tr>
<tr>
<td>3.</td>
<td>vast majority</td>
<td>c.</td>
<td>вимагати, претендувати</td>
</tr>
<tr>
<td>4.</td>
<td>flossy</td>
<td>d.</td>
<td>знаменитість</td>
</tr>
<tr>
<td>5.</td>
<td>fare</td>
<td>e.</td>
<td>бути добре відомим</td>
</tr>
<tr>
<td>6.</td>
<td>ornate</td>
<td>f.</td>
<td>скарб</td>
</tr>
<tr>
<td>7.</td>
<td>surrounding</td>
<td>g.</td>
<td>колекція картинок для стереоскопа</td>
</tr>
<tr>
<td>8.</td>
<td>crooner</td>
<td>h.</td>
<td>за допомогою, через</td>
</tr>
<tr>
<td>9.</td>
<td>luminary</td>
<td>i.</td>
<td>збиратися у натовп</td>
</tr>
<tr>
<td>10</td>
<td>host</td>
<td>j.</td>
<td>прийти у занепад</td>
</tr>
<tr>
<td>11</td>
<td>to be familiar</td>
<td>k.</td>
<td>пробити дорогу, місце</td>
</tr>
<tr>
<td>12</td>
<td>glamour</td>
<td>l.</td>
<td>кращий</td>
</tr>
<tr>
<td>13</td>
<td>peep show</td>
<td>m.</td>
<td>нічнемий</td>
</tr>
<tr>
<td>14</td>
<td>to rely on</td>
<td>n.</td>
<td>досвід</td>
</tr>
<tr>
<td>15</td>
<td>the medium of</td>
<td>o.</td>
<td>прибутковий, корисний</td>
</tr>
<tr>
<td>16</td>
<td>to carve</td>
<td>p.</td>
<td>дуже прикрашений</td>
</tr>
<tr>
<td>17</td>
<td>to flock</td>
<td>r.</td>
<td>покладатися</td>
</tr>
<tr>
<td>18</td>
<td>profitable</td>
<td>s.</td>
<td>величезна кількість</td>
</tr>
<tr>
<td>19</td>
<td>treasure</td>
<td>t.</td>
<td>натовп</td>
</tr>
<tr>
<td>20</td>
<td>futile</td>
<td>u.</td>
<td>чари, чаклунство</td>
</tr>
<tr>
<td>21</td>
<td>to claim</td>
<td>v.</td>
<td>середовище</td>
</tr>
<tr>
<td>22</td>
<td>prime</td>
<td>w.</td>
<td>вартість</td>
</tr>
</tbody>
</table>

**Read the text and do the exercises after it.**

**Sister Wendy, TV Star**

Sister Wendy Becket has been a nun for nearly 50 years, since she was 16. Most of the time she lives in a solitary confinement in a caravan in the grounds of Carmelite monastery in Norfolk, often not speaking to anyone for 22 hours a day. But every few months she leaves her caravan and travels round Europe, staying in international hotels
and eating in famous restaurants. Why is she leading this double life? How does a nun who has devoted to solitude and prayer become a visitor to the Ritz?

Sister Wendy has a remarkable other life. She writes and presents an arts programme for BBC television called “Sister Wendy’s Tour”. In it, she visits European art capitals and gives her personal opinions on some of the word’s most famous works of art. She begins each programme with the words: “For over 20 years I lived in solitude. Now I’m seeing Europe for the first time. I’m visiting the word’s most famous art treasures”. She speaks clearly and plainly, with none of the academic verbosity of art historians. TV viewers love her common-sense wisdom, and are fascinated to watch a kind, elderly, bespectacled, nun who is so obviously delighted by all she sees. They are infected by her enthusiasm. Sister Wendy believes that although God wants her to have a life of prayer and solitary contemplation, He has also given her a mission to explain art in a simple manner to ordinary people. She says: “I think God has been very good to me. Really I am a disaster as a person. Solitude is right for me because I’m not good at being with other people. But of course I enjoy going on tour. I have a comfortable bed, a luxurious bath and good meals, but the joy is mild compared with the joy of solitude and silent prayer. I always rush back to my caravan. People find this hard to understand. I have never wanted anything else; I am a blissfully happy woman.”

Sister Wendy’s love of God and art is matched only by her love of good food and wine. She takes delight in poring over menus, choosing a good wine and wondering whether the steak is tender enough for her to eat because she has no back teeth. However, she is not delighted by her performance on television.

“I can’t bear to watch myself on television. I feel that I look so silly – a ridiculous black-clothed figure. Thank God we don’t have a television at the monastery. I suppose I am famous in a way, but as 95% of my time is spent alone in my caravan? It really doesn’t affect me. I’m unimportant.”

Sister Wendy earned £1,200 for the first series. The success of this resulted in an increase for the second series. The money is being used to provide new shower rooms for the Carmelite monastery.

1 What do these numbers in the text refer to?
   16  22  20  95%  50  1,200

2 Are the following statements true or false. Correct the false ones.
a. Sister Wendy spends a lot of time alone.
b. She travels to art capitals all over the world.
c. Her television programmes are popular because she meets famous art historians and interviews.
d. She believes that God wants her to lead this television programme.
e. She doesn’t enjoy being alone in her caravan.
f. She only eats food and she doesn’t drink any wine.
g. Some of her teeth are missing.
h. She loves watching herself on television.
i. The other nuns at the monastery always watch her programmes on television.
j. Sister Wendy is using the money she has earn to improve the monastery.

**Complete the interview with Sister Wendy.**

I (a) -  
SW – When I was sixteen. Goodness, that’s fifty years ago!
I (b) -  
SW – In Norfolk, in a Carmelite monastery, not actually in the monastery but in the grounds I have a caravan.
I (c) -  
SW – No, I don’t. Just in Europe - that’s far enough
I (d) -  
SW – I don’t really know. I’m not sure why the programme is so popular. I feel that I look so silly, but perhaps people find it funny to watch a silly old nun.
I (e) -  
SW – Yes, I do. Of course I do. The tours are interesting and everybody enjoys a lightning luxury now and then. I love good food and drink, but you know I’m happiest on my own in my caravan.
I (f) -  
SW – No, I don’t! I look ridiculous. I never can help it!
I (g) -  
SW – I’m using it to help the monastery. Some new shower rooms are being built. That’s good, isn’t it?

**Pre-reading task: On a separate piece of paper, add to the charts.**

<table>
<thead>
<tr>
<th>What I know about Paul Newman</th>
<th>Questions I’d like to ask about Paul Newman</th>
</tr>
</thead>
<tbody>
<tr>
<td>He’s made a lot of films</td>
<td>Has he ever won an Oscar?</td>
</tr>
<tr>
<td></td>
<td>How old is he?</td>
</tr>
</tbody>
</table>

Read the article, and try to find the answers to your questions. Read the text and do the exercises after it.

**Paul Newman (actor, director, racing driver)**

Paul Newman, actor, director and racing driver, was born so good-looking that people said it was a shame to waste such beauty on a boy. He was born in Cleveland, Ohio, in 1925, and did some acting in high school and college, but never seriously considered making it his future career. However, after graduating, he immediately
started working in the theatre. He met his first wife, Jackie Witte, while they were acting together, and they got married in 1949. They had three children, a boy and two girls.

He found work in the theatre and on several TV shows in New York. When he was thirty, he went to Los Angeles and made his first film. It was what Newman called an "uncomfortable" start in the movies, in the role of a Greek slave. The experience was so bad that he went back to the theatre, and didn’t accept another film role for two years.

The film he chose was his big break. He played the boxer, Rocky Graziano, in the film _Someone up There Likes Me_. Newman in a method actor who believes in living the part before beginning the film. He spent days – from morning till night – with Graziano. He studied the fighter’s speech and watched him box, and they talked endlessly about Graziano’s childhood. The picture brought Newman stardom overnight.

He was living in Los Angeles away from his family when he met Joanne Woodward, an actress who he had first met in New York. They worked together in _The Long Hot Summer_. His wife, Jackie, and Paul recognized that their marriage wasn’t working, and got divorced. Newman and Miss Woodward were married in Las Vegas in 1958.

Paul Newman went on to make films such as _Cat on a Hot Tin Roof, The Hustler, Butch Cassidy and the Sundance Kid, The Sting_ and _Towering Inferno_. He has made over 45 films, and has won many awards, but he has never won an Oscar.

His marriage to Woodward is one of the longest and strongest in Hollywood. They have three daughters, and they have co-starred in six films. Ever since the film _Winning_, Newman has been passionately interested in car racing, and in 1979 he came second in the 24 hour Le Mans race. But the end of the 1970s was not all good news for him. In 1978 his only son, Scott, died of a drug overdose, and as a result Newman created the Scott Newman Foundation to inform young people on drug abuse.

He has a strong social conscience, and has supported causes such as the anti-nuclear movement, the environment, and driver education. All the money from "Newman’s Own” salad dressing, popcorn, and spaghetti sauce, now a multi-million dollar business, does to charity. He is more than just a movie star. “I would like to be remembered as a man who has tried to help people to communicate with each other,” says Newman, “and who has tried to do something good with his life. You have to keep trying. That’s the most important thing.”

1. Which of your questions were asked?
2. What interested you most about Paul Newman?
What did your learn that you didn’t know before?
3. Here are summaries of the seven paragraph of the article. Match them to the correct paragraph.
   a. ____ Some of his films.
   b. ____ His rise to stardom.
   c. ____ The end of one marriage, the beginning of another.
   d. ____ His early life.
   e. ____ The highs and lows of his later life.
   f. ____ His first professional work.
   g. ____ Newman, the person, not the movie star.
4. Here are the answers to some questions from paragraphs 1-3. What are the questions?
   a. In 1925.
   b. After graduating.
   c. While they were acting together.
   d. In 1949.
   e. Three.
   f. He was thirty.
   g. A Greek slave.
   h. No, he didn’t (enjoy making film).
   i. About Graziano’s childhood.
   Write some questions based paragraphs 4-7.
5. There are two other words that mean a film in the text. Find them. Which one is mainly America English?
6. Match a word in the text to the following definitions.
   Paragraph 1
   a. to use badly or unproductively (e.g. time/money)
   b. a profession or occupation
   Paragraph 2
   c. a person who is the ‘property’ of someone else and who has to work for them
   Paragraph 3
   d. a lucky opportunity that leads to success
   e. the state of being a star
   Paragraph 6
   f. more of something (e.g. a drug) than is safe
   g. using something in the wrong way
   Paragraph 7
   h. a person’s understanding of what is right and wrong
   i. an organization that helps people who need help
   j. to do something again and again.
Work in pairs and complete the text asking the questions

Julia Roberts

Student A

Life story

There were ___ (How many) children in the family of Walter Roberts and Betty Lou. At that time her parents were teaching acting in an ___ (Where). When she was ___ (How old) years her parents got divorced. Her ___ (Who) went with Dad to Atlanta. Julia and her sister stayed with their ___ (With whom). She finished school at 17 and started a new life in ___ (Where). She worked as a shop assistant in one of the ___ (Where). Her brother became an actor. When Julia was ___ (How old) he invited her to play the role of his sister, in his film “Blood is Red”. ___ (Why) she was invited to play a minor part in the film “Criminal Story”. In 1988 her film “___” (What film) became a hit in the USA. For her next film “Steel Magnolias” (1988) she was nominated to ___ (What...to). But only the film “___” (What film) turned her into Hollywood’s biggest female star. Though Julia is very pretty woman herself, all her love affairs were unsuccessful. She refused to marry Kiefer Sutherland virtually saying at the ___ (Where). Because she had a nervous breakdown she didn’t play for ___ (How long). Several years later ___ (Who) were shocked when she married a singer Lail Lovett. Though they divorced in 1995, they remained ___ (What). Julia’s next love was unhappy too and took her to hospital again. But in 1997 she starred in the film “Erin Brockovitch” which brought her first ___ (What). Julia’s latest film is ___ (What) where she plays with Brad Pitt.

Julia Roberts

Student B

Life story

There were 3 children in the family of ___ (What names). At that time her parents were teaching ___ (What) in an Art School. When she was 4 years old her parents got ___ (What happened). Her brother went with Dad to ___ (Where). Julia and her ___ (Who) stayed with their Mom. She finished school at ___ (What age) and started a new life in New York. She worked as ___ (What) in one of the supermarkets. Her brother became an actor. When Julia was 19 he invited her to play the role of his sister, in his film “___” (What film). Because her acting was good she was invited to play a minor part in the film “___” (What film). In ___ (When) her film “Fantastic Pizza” became a hit in the USA. For her next film “___” (What film) (1988) she was nominated to Oscar. But only the film “Pretty Woman” turned her into ___ (What...into). Though Julia is very pretty woman herself, all her love affairs were unsuccessful. She refused to marry ___ (Whom) virtually saying at the altar. ___ (Why) she didn’t play for 2 years.
Several years later people in Hollywood were shocked when she married a singer (Who). Though they divorced in (When), they remained good friends. Julia’s next love was unhappy too and took her to hospital again. But in 1997 she starred in the film (“___”) (What film) which brought her first Oscar. Julia’s latest film is “The Mexican” where she plays with Brad Pitt.

Ian Fleming, the author of the James Bond books.

You are going to hear/ to read a radio interview with Lucy Parker. She wrote a biography of Ian Fleming, the author of the James Bond books. Ian Fleming had a number of jobs before he became a writer. Which of the following jobs do you think he had?

- a soldier
- a translator
- a member of M15
- a banker
- a journalist
- a Member of Naval Parliament
- a stockbroker
- a spy

Listen/ Read and answer the following questions.
The interviewer says at the beginning of the interview: *I think the thing that many people want to know is: much is Ian Fleming, the author, like the hero of his books, James Bond?*

While you listen/ read, make quick notes of ways in which you think he was like James Bond.

b) Read the dialogue in roles:

**An interview with a biographer**

P = Presenter

LP = Lucy Parker, the biographer

P Today in Bookworld we have an interview with Lucy Parker who has written a biography of ‘an Fleming, the author of the internationally famous James Bond spy novels.

Welcome Lucy. I think the thing that many people want to know is: much is Ian Fleming, the author, like the hero of his books, James Bond?’

LP A lot, I think. We can see a lot of James Bond in Ian Fleming’s life.

P Well — let’s begin at the beginning — when he was a child.

LP Well — he was born on May 28th, 1908 in England. His family were rich. His grandfather was a millionaire banker and his father a Member of Parliament.

P Was he close to his family?
LP  Well — his father was killed in the First World War, when Ian was only nine. He had three brothers, and he was quite close to them, but he was different from them.

P  How was he different?

LP  Well — they all went to Eton. His brothers liked it. He hated it. He hated the army too. He didn’t want to be a soldier. He was good at languages, so he went to study in Geneva in 1930. Then the next year, he wanted to join the Foreign Office, but didn’t pass the exams. He went back home, and he was living with his mother again, feeling very bored, when he got a job as a journalist. He worked in London, Berlin, and Moscow. Then he worked as a stockbroker, and he was doing this when the Second World War started. That’s when he started working in the world of spies.

P  What did he do?

LP  Well — he joined Naval Intelligence and had a lot of contact with MI5 and the Secret Service. He went on secret missions to North Africa, Lisbon, and America.

P  Ah — that sounds like James Bond. What about his life when he wasn’t working?

LP  Well, he was a good-looking man. He loved money and had an expensive way of life. He always dressed very carefully. He had a lot of girlfriends. He didn’t marry until he was forty-three. He drank a lot - gin, Martini, vodka—and he smoked sixty cigarettes a day. Probably as a result of this, he had a bad heart from quite a young age.

P  Mmm ... I see. But what about his writing - when did that start?

LP  After the war. He went to Jamaica and loved it and decided to buy some land by the sea and build a house. He called it Goldeneye. And in Jamaica in 1952, three very important things happened: he got married, he had a son, and he started writing about James Bond. His first book was Casino Royale, then his second book was Live and Let Die, in 1954.

P  Yes, and I believe there were twelve more James Bond books after that.

LP  Yes, indeed — fourteen altogether before his death in 1964. His last book was The Man with the Golden Gun.

P  Did he ever meet Sean Connery, who played James Bond in the first films?

LP  Yes, he did. He helped choose Sean Connery for Dr No, but he died while they were making the second Bond film, From Russia with Love.

P  How sad, but at least he knew his books were successful.

LP  Oh, yes —40 million sold at the time of his death.

P  Amazing. Thank you very much, Lucy. It’s very interesting to hear about the man who created James Bond.

Talk about jobs Ian Fleming had before he became a writer

c) Answer the questions:
1. When was Ian Fleming born?
2. How was he different from his brothers?
3. Where did he go in 1930?
4. Why didn’t he join the Foreign Office?
5. Was he working as a journalist when the second World War started?
6. Which countries did he visit during the war?
7. What kind of lifestyle did he have?
8. Was he a healthy man?
9. What three important things happened in Jamaica in 1952?
10. When did he die? How old was he?
11. The following numbers are in the interview. What do they refer to?
    nine sixty fourteen forty million

4.2. Theatre of Ukraine

Make up the sentences with idioms:

A song-and-dance act – an item in a variety show, usually involving one or two performers

The crowing success – the performance which, although others are good enough, is the most successful, popular or praiseworthy.

To go over with a bang – to be funny and entertaining, to be success

To raise a laugh – to amuse an audience enough to make it laugh

To stop the show – to attract so much attention, applause, etc. from an audience that proceeding are halted.

To miss one’s tip – not to make progress

Translate the following sentences into Ukrainian:

1. Marlin Monroe's crowing success began with the film "Asphalt Jungle." Suddenly she became the star of the cocktail parties. 2. The play was a success. It really went over with a bang. 3. When a plush circular couch in the centre of the stage alarmingly started to spring to pieces, the audience took it in good humour, it raised more laughs than any other part of the operetta. 4. By the time the Rainers came to Britain in 1827 - the first time" Silent Night" had been sung here - the carol had become their show-stopper everywhere they went. The audience stopped the show, it was quite a sensation.

Theatre of Ukraine

Ukrainian theatre is marking a significant event in its history fifty years of creative work. Only a century has gone but theatrical art has made tremendous progress. When speaking about Ukrainian theatre of today, one takes into account sixty experienced
professional theatrical groups that have long-standing traditions and their own creative characteristics: drama, musical drama, opera and ballet groups, and musical comedy troupes. Also there are many amateur drama theatres operating in the republic.

Ukrainian theatre trained several generations of gifted artists whose names also became famous far beyond the borders of the Ukraine. The original theatrical art of the Ukraine makes up a significant part of the achievements in the multinational theatrical culture. The Ukrainian theatre takes its roots from days of old, from folk games and rituals which were impregnated with elements of play acting. It also stems from the art of roving folk actors whose performances are held in the wall frescoes of Kiev’s St. Sophia Cathedral which was built in the XI century. Theatrical traditions go back to the folk puppet-theatre and interludes of the school theatre which were popular.

The Ukrainian professional theatre originated in 1819 in Pollava with the staging of L. Kotlyarevsky's "Natalka-Pollavka" (Natalka from Pollava), The famous actor M. Shchepkin played one of the leading roles in this production, The works of H. Kvitka-Osnovyanenko, T. Shevchenko and M. Kropivnitsky. M. Staritsky. Panas Mirony, I. Karpenko-Kayi, I Franko and Lesya Ukryinka laid the realistic foundation of Ukrainian theatrical art.

The second half of the XIX century was in this period that M. Kropivnitsky. M. Staritsky. M. Sadovsky. P. Sak’s gansky and I. Karpenko-Kary organized their theatrical companies.

Influenced by the musical drama theatre the national opera emerged at that time and its stage saw such talented singers like S. Krushelnitska. M. Sadovska. A. Mishuila. I. Alchevsky. N. Mensinsky. I. Steshenko.

Their art was noted for a realistic depiction of life sincerity. an inherent poetic quality and creative perfection. These dramatists often included folk songs and dances in their plays.

The masters referred to above made close friends with many representatives of Russian culture: the writers L. Tolstoy and A. Chekhov, composer P. Chaikovsky, artist I. Repin and actress M. Savina.

The great Russian stage-director K. Stanislavsky wrote: "Ukrainian actors such as Kropivnitsky, Zankovetska. Saksagansky and Sadovsky form a brilliant galaxy of masters of the Ukrainian stage. Their names are written in the history of world art in gold letters".

Typical features of pre-revolutionary Ukrainian theatre were: democracy, national character and a versatile and realistic approach to life. P. Saksagansky, voicing the opinion of his artistic colleagues wrote. "The stage was that tribune from which we defended the interests of the common people". The pre-revolutionary theatre of the Ukraine was truly a people's theatre. But it could not possibly prosper under the restrictions set up by the censors. It was stripped of all means of contact with the
masses due to various prohibitions and material circumstances. Thus, under tsarism it was inevitably doomed to decline.

Before the revolution only one permanent theatre (founded by M. Sadovskyl) functioned in Ukraine. The appearance of highly realistic artistic works depicting typical features of the times and presenting portraits of revolutionaries and builders of socialism marked a new stage in the development of theatrical art in the Ukraine.

The plays "Ninety-Seven" and "Commune in the Steppes" by M. Kulish, which told about the establishment of Soviet power in the rural areas, staged by the Franko and Berezil theatres, were very successful. More and more often modern plays entered into theatrical repertoires.

Because of the people's rising interest in theatrical art the network of theatres was expanded. Besides the new drama theatres in Kiev and Kharkiv, opera theatres were organized in Odessa, Dn'ipropetrovsk, Lviv and Donetsk. which developed the musical traditions of Ukrainian theatrical art and enriched them with achievements of Russian and world opera. In time ballet groups were added to opera theatres. Ukrainian musical comedy and operetta theatres made their appearances.

Artists such as A. Buchma, N. Uzhvy, B. Romanitsky, M. Krushelnitsky, O. Serdiuk, D. Milyutenko, D. Antonovich and others gave sterling performances in roles that demanded deep emotional and psychological depth of portrayal. The voices of famous opera singers such as O. Petrusenko, M. Litvinenko, I. Patorzhinsky, M. Donets, B Hmirya and M. Hrishko were heard on world-wide radio broadcasts in arias from Ukrainian and world opera works.

"Through fresh and modern eyes", as Gogol once said, the artists strove to read the classics and glean from them all that is close to the modern theatergoer. An interesting phenomenon at this stage was the many prosaic works by P. Mirny, I. Franko, O. Kobilyanska and M. Kotsyubinsky that were adapted to the stage.

Sharp social analysis, all-embracing humanism in the portrayal of people, close attention to the most secret and intimate developments in the heart and soul of the hero these are features typical not only of "Hamlet" (staged by the Zankovetska and Shevchenko theatres), "Antigone" by Sophocles and "Pathetic Sonata", "Taras Bulba", "Song of the Woods", "Nazar Stodolya", "Stolen Happiness" all belong to the best and most successful productions of Ukrainian theatres.

The pride and joy of the entire republic are companies such as the Kiev Academic Ukrainian of Opera and Ballet Theatre named after T. G. Shevchenko, Ukrainian Drama Theatre named after I. Franko; the Russian Drama Theatre named after Lesya Ukrayinka etc. Together with the above-mentioned, the theatres in Kharkiv, Lviv, Odessa, Donetsk and Dnipropetrovsk, as before, march along the road of innovative quests. The theatres in Chernigiv, Poltava, Vinnitsya, Kherson, Drohobich, Ternopol, Seva- stopol and other Ukrainian cities continue to present interesting productions for
their audiences.

Today, Ukrainian artists are well-known in many foreign countries. Masters of the Ukrainian ballet received a warm reception on all continents of the world. In Paris they won the Gold Prize at the Second International Dance Festival. Ukrainian opera stars appeared in Yugoslavia, Poland, Scandinavia and Cuba. Ukrainian films, featuring the finest drama actors, have been shown in many countries.

**Ukrainian ballet**

Ukrainian ballet has old traditions dating from folk dances in Kyiv Rus (10th-11th cc.) on to music-and-dance scenes of the school theater (17th-18th cc.). Ukraine's first ballet performances were staged in Kharkiv in 1780. Starting in 1801, ballet renditions appeared in Kyiv.

Now Ukrainian ballet is known on every continent. The Kyiv Ballet troupe has toured the USA, Canada, Japan and other countries. In 1964 the Kyiv Opera's ballet group won the Gold Star, the highest award of the International Dance Festival in Paris. Audiences were bewitched by the virtuoso techniques and dramatic talent of such Ukrainian ballerinas as V.Kalinovska, O.Potapova, A.Havrylenko, N.Rudenko, A.Kalchenko and A.Lahoda. Solo dancers LLukashova and V.Parsegov won the Anna Pavlova and Waslaw Nijinsky international prizes. Their traditions are upheld and developed by modern Ukrainian ballet stars, of whom there are many.

National ballets occupy a place of honor in the repertoires of Ukrainian ballet companies. Among them are such well-known ballets as N.Skorulsky's "Forest Song", a key attraction on the Kyiv stage for some 40 years; K.Dankevych's "Lilcia", V.Kureiko's "Shadows of Forgotten Anceators", Y..Stankovych's "Stonemasons", "Olha" and "The Night Before Christmas". It was in these ballets that the original skill of Ukrainian performers and dance instructions was revealed in full measure (P.Virsky, V.Vronsky, N.Skorulksa, and A.Shekera).

Describe a musical performance you have seen and heard. What instruments were played? Were there any particular attributes of the performers that you all mired? How did the audience respond to the performance?

**Sibley and "Manon"**

Ballet fans will no doubt have read James Kennedy's article about Antoinette Sibley. In it he mentioned the new ballet "Manon "which Kenneth MacMillan created for her and Anthony Dowell and which made its very successful debut in March.

She herself talked revealingly about this new work in an interview which appeared in "The Times" of 7 March and from which we have taken the following extract.

"To have a three-act ballet created for you," she said, "is absolutely the most important thing in, a dancer's life. One has to search one's heart and soil for the truth to
bring alive whatever the choreographer intends. But it's so tremendously fulfilling to have the chance to do it and know that a little bit of you, something of the way you moved, is going to become part of ballet".

By coincidence, she and Dowell had seen Visconti's production of the Puccini opera while they were dancing at last year's Spoleto Festival. They were so bowled over by it that on getting back to London they told John Tooley, Covent Garden's general administrator, he simply had to get that production for the Royal Opera, and were surprised how non-committal he was. The explanation came shortly afterwards when MacMillan gave them both a copy of Prevost's novel for their holiday reading.

How much help was the book in creating the character in movement?

"Well, the ballet is nearer to the book than the opera, but where Kenneth has been so clever, I think, is in simplifying it and making it all clear. When I first read it I found all those jumps in time confusing, one person-telling another: about what happened in the past.

I think Manon really was just a girl who wanted to have her cake and eat it too. Because she had been so poor, she wanted sensual things and the kind of happiness wealth can bring, then she fell in love with someone who was poor. And when she finally made up her mind what she really wanted, it was too late. But I suppose she could have said 'No' when her brother tempted her to the other kind of life; she wasn't really that innocent.

She relies a lot on the music and is delighted to be dancing to Massenet. "It's so wonderful to have really passionate music again, you can sing when you come home."

I get all my motivation, as they say now, from the drama and from the music. These are what get me moving, enable me to find something inside myself that goes into the role. I have to be able to listen to the music, that is why I cannot dance to electronic music, because I simply do not know how to hear those plunks and plonks and bumps".

**Answer the questions:**
1. What does Antoinette Sibley consider the most important thing in a dancer's life?
2. Why was Manon thought to be just a girl who wanted "to have her cake and eat it too"? What does this idiom mean?
3. Why can't she dance to electronic music?
4. Who created the new ballet "Manon" for Antoinette Sibley and Antony Dowell? Was it a success?
5. Did the book help in creating the character in movement?
6. Who considered that the ballet was nearer to the book than to the opera?
Explain the following words and phrases as they have been used in the text. Translate them into Ukrainian:

- to make one's very successful debut;
- to talk revealingly about smth.; a three-act ballet;
- to search one's heal and soul for the truth;
- to be tremendously fulfilling;
- to have the chance to do smth.;
- to become a paJi of smth.; by coincidence;
- to be bowled over by smth.;
- to create the character in movement;
- to simplify and make smth. clear;
- to have one's cake and eat it too;
- sensual things;
- to fall in love with smb.;
- to make up one's mind;
- to tempt smb. to the other kind of life;
- to be innocent;
- to rely on smth.;
- to be delighted;
- really passionate music;
- to dance to music;
- to dance to electronic music;
- plinks and planks and bumps.

4.3. Social English. Agreeing and disagreeing.

Read the expressions, learn them and use in your own dialogues.

**Expression of Agreement and Disagreement**

**Stating an Opinion** In my opinion... The way I see it... If you want my honest opinion... According to Lisa... As far as I’m concerned... If you ask me...

**Asking for an Opinion** What’s your idea? What are your thoughts on all of this? How do you feel about that? Do you have anything to say about this? What do you think? Do you agree? Wouldn’t you say?

**Expressing Agreement** I agree with you 100 percent. I couldn’t agree with you more. That’s so true. That’s for sure. (slang) Tell me about it! You’re absolutely right. Absolutely. That’s exactly how I feel. Exactly. I’m afraid I agree with James. I have to side with Dad on this one. No doubt about it. (agree with negative statement) Me neither. (weak) I suppose so. I guess so. You have a point there. I was just going to say that.

**Expressing Disagreement** I don’t think so. (strong) No way. I’m afraid I disagree. (strong) I totally disagree. I beg to differ. (strong) I’d say the exact opposite. Not necessarily. That’s not always true. That’s not always the case. No, I’m not so sure about that.

**Interruptions** Can I add something here? Is it okay if I jump in for a second? If I might add something... Can I throw my two cents in? Sorry to interrupt, but... (after accidentally interrupting someone) Sorry, go ahead. OR Sorry, you were saying... (after being interrupted) You didn’t let me finish.

**Settling an argument** Let’s just move on, shall we? Let’s drop it. I think we’re going to have to agree to disagree. (sarcastic) Whatever you say. If you say so.

**Contoh Dialogue Expression of Agreement and Disagreement**

A: I was thinking of celebrating our annual family dinner in the mountains.
B: I totally agree with you. I think that would be perfect!
A: I was thinking it could take place sometime in December.
B: That might be a little too cold for some people, especially our grandparents.
A: Yes, you are right.
B: What about February? There is good weather in February. It isn’t too cold or too hot.
A: Yes, that would work out better.
B: Maybe we could have a survey to see if everyone likes that idea.
A: Great! We’ll have to get right on it.
B: Fine, well, I’ll start working on it!

Agreement and Disagreement

1.
A: I was thinking of holding the company retreat in the mountains.
B: I agree, I think that that would be perfect!
A: I was thinking it could take place sometime in January.
B: That might be a little too cold for some people.
A: Yes, you are right.
B: What about April? April has good weather that isn't too cold or too hot.
A: Yes, that would work out better.
B: You know, maybe we could take a survey to see how that works for everyone.
A: Good idea! We'll have to get right on it.
B: Fine! Well, I'll get right on it now!

2.
A: I think that the company retreat should be in the mountains this year.
B: What a great idea!
A: January would be a good month for a mountain retreat.
B: I like the mountain idea, but I am not so sure about the month of January.
A: You know, now that I think about it, you might be right.
B: April might be nice. It is far enough away to make the necessary arrangements.
A: That is a good suggestion.
B: We could ask everyone what would be the best time for them.
A: Yes, that would let us know what would work best.
B: I'll put the survey online this afternoon.

3.
A: The Mountains would be a great place for the company retreat.
B: That's a wonderful choice.
A: I have chosen January as the month for this retreat.
B: January is a little too close to the Christmas holidays.
A: Yes, maybe another choice might be better.
B: I think that April would work. Spring is a lovely time to be in the mountains.
A: Thank you for thinking of that.
B: Maybe if we asked around we could see what people would prefer.
A: That is a good idea.
B: I'll take care of taking the survey and get back to you with the answers.

4.4. Professional English: Investment basics; stocks, shares and take-overs, share capital, shareholders, security, leverage, investment ratios

The stock

The **stock** (also **capital stock**) of a corporation constitutes the equity stake of its owners. It represents the residual assets of the company that would be due to stockholders after discharge of all senior claims such as secured and unsecured debt. Stockholders' equity cannot be withdrawn from the company in a way that is intended to be detrimental to the company's creditors. The stock of a corporation is partitioned into shares, the total of which are stated at the time of business formation. Additional shares may subsequently be authorized by the existing shareholders and issued by the company. In some jurisdictions, each share of stock has a certain declared par value, which is a nominal accounting value used to represent the equity on the balance sheet of the corporation. In other jurisdictions, however, shares of stock may be issued without associated par value.

Shares represent a fraction of ownership in a business. A business may declare different types (**classes**) of shares, each having distinctive ownership rules, privileges, or share values. Ownership of shares may be documented by issuance of a stock certificate. A stock certificate is a legal document that specifies the amount of shares owned by the shareholder, and other specifics of the shares, such as the par value, if any, or the class of the shares.

In the United Kingdom, Republic of Ireland, South Africa, and Australia, **stock** can also refer to completely different financial instruments such as government bonds or, less commonly, to all kinds of marketable securities.

Stock typically takes the form of shares of either common stock or preferred stock. As a unit of ownership, common stock typically carries voting rights that can be exercised in corporate decisions. Preferred stock differs from common stock in that it typically does not carry voting rights but is legally entitled to receive a certain level of dividend payments before any dividends can be issued to other shareholders. Convertible preferred stock is preferred stock that includes an option for the holder to convert the preferred shares into a fixed number of common shares, usually any time
after a predetermined date. Shares of such stock are called "convertible preferred shares" (or "convertible preference shares" in the UK).

New equity issue may have specific legal clauses attached that differentiate them from previous issues of the issuer. Some shares of common stock may be issued without the typical voting rights, for instance, or some shares may have special rights unique to them and issued only to certain parties. Often, new issues that have not been registered with a securities governing body may be restricted from resale for certain periods of time.

Preferred stock may be hybrid by having the qualities of bonds of fixed returns and common stock voting rights. They also have preference in the payment of dividends over common stock and also have been given preference at the time of liquidation over common stock. They have other features of accumulation in dividend. In addition, preferred stock usually comes with a letter designation at the end of the security; for example, Berkshire-Hathaway Class "B" shares sell under stock ticker BRK.B, whereas Class "A" shares of ORION DHC, Inc will sell under ticker OODHA until the company drops the "A" creating ticker OODH for its "Common" shares only designation. This extra letter does not mean that any exclusive rights exist for the shareholders but it does let investors know that the shares are considered for such, however, these rights or privileges may change based on the decisions made by the underlying company.

A stock derivative is any financial instrument which has a value that is dependent on the price of the underlying stock. Futures and options are the main types of derivatives on stocks. The underlying security may be a stock index or an individual firm's stock, e.g. single-stock futures.

Stock futures are contracts where the buyer is long, i.e., takes on the obligation to buy on the contract maturity date, and the seller is short, i.e., takes on the obligation to sell. Stock index futures are generally not delivered in the usual manner, but by cash settlement.

A stock option is a class of option. Specifically, a call option is the right (not obligation) to buy stock in the future at a fixed price and a put option is the right (not obligation) to sell stock in the future at a fixed price. Thus, the value of a stock option changes in reaction to the underlying stock of which it is a derivative. The most popular method of valuing stock options is the Black Scholes model. Apart from call options granted to employees, most stock options are transferable.

Share capital (or capital stock in US English) refers to the portion of a company's equity that has been obtained by trading stock to a shareholder for cash.

In its strict sense, as used in accounting, share capital comprises the nominal values of all shares issued (that is, the sum of their par values, as printed on the share certificates). If the allocation price of shares is greater than their par value, e.g. as in a
rights issue, the shares are said to sold at a premium (called share premium, additional paid-in capital or paid-in capital in excess of par). Commonly, the share capital is the total of the aforementioned nominal share capital and the premium share capital.

Sometimes shares are allocated in exchange for non-cash, most commonly when company A acquires company B for shares. Here the share capital is increased to the par value of the new shares, and the merger reserve is increased to the balance of the price of company B.

Besides its meaning in accounting, described above, "share capital" may also be used to describe the number and types of shares that compose a company's share structure. For an example of the different meanings: a company might have an "outstanding share capital" of 500,000 shares (the "structure" usage); it has received for them a total of 2 million dollars, which in the balance sheet is the "share capital" (the accounting usage).

The legal aspects of share capital are mostly dealt with in a jurisdiction's corporate law system. An example of such an issue is that when a company allocates new shares, it must do so in a way that does not inequitably dilute existing shareholders.

Types of share capital

- **Authorised share capital** is also referred to, at times, as registered capital. It is the total of the share capital which a limited company is allowed (authorised) to issue. It presents the upper boundary for the actually issued share capital.
  - Shares authorised = Shares issued + Shares unissued
- **Issued share capital** is the total of the share capital issued (allocated) to shareholders. This may be less or equal to the authorised capital.
  - Shares outstanding are those issued shares which are not treasury shares. These are all the shares held by the investors in the company.
  - Treasury shares are those issued shares which are held by the issuing company itself, the usual result of a buyback.
    - Shares issued = Shares outstanding + Treasury shares

Issued capital can be subdivided in another way, examining whether it has been paid for by investors:

- **Subscribed capital** is the portion of the issued capital, which has been subscribed by all the investors including the public. This may be less than the issued share capital as there may be capital for which no applications have been received yet ("unsubscribed capital").
- **Called up share capital** is the total amount of issued capital for which the shareholders are required to pay. This may be less than the subscribed capital as the company may ask shareholders to pay by instalments.
- **Paid up share capital** is the amount of share capital paid by the shareholders. This may be less than the called up capital as payments may be in instalments ("calls-in-arrears").

## Module III

### 1. Work and jobs

#### 1.1. Jobs idioms and phrases

*Read the idioms and phrases about job, complete your own sentences with them.*

<table>
<thead>
<tr>
<th>a bad job</th>
<th>Погані справи</th>
</tr>
</thead>
<tbody>
<tr>
<td>It's a bad job altogether and worries me a good deal</td>
<td>Зробити шкоду; спотворити щось</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>do a job on smb.</th>
<th>Вважати когось чи щось безнадійним; махнути рукою на якусь безнадійну справу</th>
</tr>
</thead>
<tbody>
<tr>
<td>The baby did a job on Mary's book. Jane cut her hair and really did a job on herself.</td>
<td>Зробити шкоду; спотворити щось</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>give smb. up as a bad job</th>
<th>Хороші справи; вдала справа</th>
</tr>
</thead>
<tbody>
<tr>
<td>I had been sitting there all the afternoon and had caught literally nothing... and I was just about giving it up as a bad job when I suddenly felt a rather smart pull at the line.</td>
<td>Зло, скоєнний кимось із своїх</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>a good job</th>
<th>Зло, скоєнний кимось чужим</th>
</tr>
</thead>
<tbody>
<tr>
<td>He's gone, and a good job too! That's a good job; and what are you going to do now?</td>
<td>Зло, скоєнний кимось чужим</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>an inside job</th>
<th>Зло, скоєнний кимось чужим</th>
</tr>
</thead>
<tbody>
<tr>
<td>Let's assume that burglary was an inside job, Rex. Who did it?</td>
<td>Зло, скоєнний кимось чужим</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>an outside job</th>
<th>Зло, скоєнний кимось чужим</th>
</tr>
</thead>
<tbody>
<tr>
<td>All you have to do is open one of the windows to make it look like an outside job...</td>
<td>Зло, скоєнний кимось чужим</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>a job of work</th>
<th>Важка робота; складна робота</th>
</tr>
</thead>
<tbody>
<tr>
<td>You can be sure my brother will do a job of work for the money you pay him... ...you'll have a job of work getting such stuff out of the island.</td>
<td>Важка робота; складна робота</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>jobs for the boys</th>
<th>Як раз те, що потрібно</th>
</tr>
</thead>
<tbody>
<tr>
<td>I see, jobs for the boys, is it? One sometimes gets the impression that in these large commercial organizations the more responsible and better-paid posts do not go by merit; it's a matter of &quot;jobs for the boys&quot;.</td>
<td>«тепле місце»; неважка робота; влаштуватись кудись за домовленістю («по блату»)</td>
</tr>
</tbody>
</table>

| just the job | Як раз те, що потрібно |
A holiday in the sun would be just the job

<table>
<thead>
<tr>
<th>lie down on the job</th>
<th>Працювати ліньво, без запалу; не хапатись до роботи</th>
</tr>
</thead>
<tbody>
<tr>
<td>These men are not exactly lying down on the job</td>
<td>Вдало з чимось впоратись</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>make a job of smth.</th>
<th>Випадкова, непостійна робота</th>
</tr>
</thead>
<tbody>
<tr>
<td>There's no point in just patching it up; we may as well make a job of it while we're at it.</td>
<td>На роботі; зайнятий</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>odd jobs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>He had had no means and had worked his way through by doing odd jobs during the vacations.</td>
<td>«чиста» робота в установі, конторі</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>on the job</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>And when England was not tearing into the lumbering Spanish colonial monster, Holland and France were on the job.</td>
<td>Терплячий, як Іов; той, що має ангольське терпіння</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>a white-collar job</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You might get to be a foreman. That pays higher than most white-collar jobs you'd likely wait years for.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>patient as Job((as) patient as Job)</th>
<th></th>
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</thead>
</table>

**1.2. Odd jobs**

How many jobs can you think of? Twenty? Thirty? No doubt the list includes doctor, lawyer, teacher, mechanic, plumber, and so on. The most dedicated career adviser could perhaps name a hundred. But there are over 500 000 jobs in existence to choose from. So, if you want to do well, how can you decide the best way to make a living? This week Paul Hamilton takes a light-hearted look at some very ODD JOBS.

King Alfonso XII of Spain was going deaf, so he employed an “Anthem Man”. His only job was to give a signal to the king when the national anthem was being played so that he would know when to stand up and when to sit down.

If you cannot find a tuneless monarch to be your employer the railways offer jobs of all sorts. In Japan “Passengers Pushers” are employed full-time by the railway companies in Tokyo. During the rush hour, when hundreds of people are trying to get on the metro, they do their best to squeeze everyone into trains so that the doors will close properly.

Another technological advice that led to job creation on the railways was the invention of chewing gum, many passengers just dropped it on the floor of the station and management at New York’s Grand Central Station had to do something about it. In the end, they employed a professional gum remover who had a lot of work to do – he
collected, on average, over three kilos of the sticky menace per day. I suppose you could say he got attached to his job.

Escalators have provided inspiration for other rewarding careers. When the first moving staircase was installed at Harrods Department Store in London 1898, it made many people scared. Shop-assistants were put at the top of the escalator with instructions to give brandy and smelling salts to customers! And in 1911, when Earls Court underground station installed its first escalators, many people were worried about their safety. London transport had a great idea: they employed a man with a wooden leg. His job was to walk up and down the escalators all day to show passengers how safe they were.

In 1982 dozens of neighbours in a village of Berkshire made complain about the smell from the nearby sewage works. So twelve people were employed to sniff the air outside their homes to estimate the smell. Amsterdam police have a similarly specialised task force, their only duty is to help motorists whose cars have got stuck in canals. This trend towards specialization has grown dramatically in the last few years but it is not an entirely recent phenomenon. In medieval Japanese armies special soldiers did the gruesome job of counting up the number of decapitated heads after each battle.

In America Miss Edith King was given an unusual job in the army. She was employed by US War Department in 1905 with the task finding soldiers who had run away from the army. She collected $50 for each deserter. Her only weapon was flirtation. If the runaway soldiers thought they were going to have a good time, they were making a big mistake – she led over five hundred into court. She must have had real charm.

Being unemployed often makes people think of unique ways to make money. Take Jim Parker from Sacramento. Last year he got the sack from his job in the high-tech company and has found it impossible it get a full-time job. In desperation he become self-employed and is now trying hard to sell advertising space. If the price is right he intends to tattoo an advert – on his forehead! He has already turned down an offer $ of 75000.

Odd Job Man

Duncan Hamilton’s woks would make an extraordinary exhibition. The problem is, they no longer exist. When you sculpt with ice, as 50-year-old Hamilton has done since the late seventies, the life of your work is about seven hours. Duncan has made more then 5,000 pieces, mostly for parties and advertisements, including a two-metre-tall Eiffel Tower, but sadly they all end up as pools of water.

“But watching them melt is beautiful,” he says. “As ice sculpture continues evolving after I’ve finished, it can look its best about two hours later. It’s brilliant!”
I’ve been fascinated by ice since my late twenties, when I was a cookery teacher. Near where I lived there was an ice factory. I used to go there because they let me practise in their car park. It all started there. Ice sculpting had been a traditional art in ire hotel business, but it had almost died out."

“Nowadays I do almost everything in my home studio in west London, which has special work tables and machinery to lift the blocks of ice, ice is a scary material: cold, fragile and heavy. I wear rubber gloves and use hand-made Japanese steel tools, made specifically for the job, and costing up to 500 pounds. The ideal working temperature is two or three degrees Celsius. For storage, it’s minus ten. I use clear ice and white ice, Clear ice is made by moving the water around as it freezes. For white ice, the water is kept still, like in a normal freezer.”

“The work, for which I change from 400 pounds to 2,000 pounds, has taken me all over the place, and I’ve met so many famous people, including Steven Spielberg. My hardest job was in the Arctic, where it was minus 28 degrees. I worked for six days, sculpting a seated lady for a vodka advert. Afterwards I was told they loved it, but that they wanted the lady standing! I didn’t mind going back, though. I loved the place”.

**Living by the Sword**

When Cristina Sanchez told her parents that she wanted to become a bullfighter instead of hairdresser they weren’t too pleased. But when she was eighteen her parents realized that she was serious and sent her to a bullfighting school in Madrid, where she trained with professionals.

Since last July, Sanchez has been the most successful novice in Spain and is very popular with the crowds. After brilliant performances in Latin America and Spain earlier this year, Sanchez has decided that she is ready to take the test to become a matador de toms. Out of the ring, Sanchez does not look like a matador. She is casually elegant, very feminine and wear her long blond hair loose. She seems to move much more like a dancer than an athlete, but in the ring she is all power.

When she was fourteen, Sanchez’s father warned her that the world of bullfighting was hard enough for a man and even harder for a woman. It seems he is right. “It really is a tough world for a woman,” says Sanchez. “You start with the door shut in your face. A man has to prove himself only once, whereas I have had to do it ten times just to get my foot in the door”.

In perhaps the world’s most masculine profession, it would seem strange if Sanchez had not met problems. But even though Spanish women won the legal right to fight bulls on equal terms with men in 1974, there are still matadors like Jesulin de Unique who refuses to fight in the same ring as her.

Sanchez lives with her family in Parla, south of Madrid. Her family is everything to her and is the main support in her life. ”My sisters don’t like bullfighting, they don’t
even watch it on TV, and my mother would be happiest person in the world if I gave it up. But we get on well. Mum’s like my best friend.”

When Sanchez is not fighting she has a tough fitness routine—running, working out in the gym and practising with her father in the afternoon. By nine she is home for supper, and by eleven she is in bed, she doesn’t drink, smoke or socialise.”You have to give up a lot,” says Sanchez. “It’s difficult to meet people, but it doesn’t worry me — love does not arrive because you look for it.”

Sanchez spends most of the year travelling: in summer to Spanish and French bullfights and in winter to Latin America. Her mother dislikes watching Sanchez’s fight, but goes to the ring when she can. If not, she waits at home next to the telephone. Her husband has had to ring three times to say that their daughter had been injured, twice lightly in the leg and once seriously in the stomach. After she has been wounded, the only thing Sanchez thinks about is how quickly she can get back to the ring, “it damages your confidence,” she says “but it also makes you mature. It’s just unprofessional to be injured. You cannot let it happen.” Sanchez is managed by Symon Casas, who says, “At the moment there is no limit to where she can go. She has a champion’s mentality, as well as courage and technique.”

The Explorer

The urge to explore can be irresistible. Even the most well-travelled adventurer feels compelled to set off on new journeys of discovery, British actor and TV explorer Michael Palin looks at the origins of his own desire to explore the world.

The desire to explore is something which is inside us: we are born with it. Of course. I didn’t know it at the time, but I suppose it first affected me when I was old enough to crawl behind sofa to see what was there. Certainly, when I was eight I had already on my future — I wanted to be an explorer.

‘Pie desire to explore influenced every area of my early life. I collected stamps for the pictures of the waterfalls of Nyasaland and the sugar plantations of Mauritius. I went to church every Sunday, not for the hymns, but in the hope that the visiting preacher might be a missionary — a tall, thin, sun-burnt man with terrifying tales of Africa and half an arm missing. Geography was my favourite subject at school.

For some reason my parents never encouraged me with talk of their own travels, though both had been to India in the 1920s. And it was not until I was at university that I had my first real taste of travel. I went to the Tirol with a university ski-party. I was excited because had not been abroad before, but I am afraid to say that I hardly noticed the Austrian scenery. At the age of nineteen I was much more interested in girls than places.

For the next ten years after university I stayed at home exploring things like jobs and relationships. It was only when I had both of these more or less sorted out (I was
married and my acting career had finally taken off) that I began to realize that I could now start looking around. Until then the world had existed only in my imagination.

With our stage show of Monty Python, and my two TV programmes “Around the world in 80 Days” and “Pole to Pole”, I managed to see huge areas of the world. You would think that my desire to explore would be satisfied by now but exploration is not like that. Your curiosity never dies.

The Nanny

My sister Charlotte was born when I was seven and my mother decided she needed a nanny to look after us. So we got Alison. she was very young, seventeen I think, and ‘wonderful. I adored her. She only worked part-time with us before she started her training at Norland College. she had to dress us in the morning and take rue to school. After school she made us delicious teas and read us stories in bed. On Charlotte’s birthday she organized a fantastic party.

When Alison left, we had a trained nanny who lived with us and worked full-time. She was called Nanny Barnes by everyone, including my parents. She was older and quite traditional and wore a uniform. It was then that I realized that I wanted to be a nanny. I have always got on well with children. I have always enjoyed taking care of my sister and younger cousins. I told Mummy very firmly that I wanted to be a nanny when I grew up. At the time she laughed. I know that she and Daddy thought it was just a childish phase I was going through, but it wasn’t. They thought I would follow in my father’s foot-steps and study law. But I didn’t. There were some terrible rows but I didn’t go to university. I left school and spent a year working at Ludgrove School, where Prince used to go. Then I started my training course last month and I’ve applied for the post of nanny to twins aged six months. Mummy and Daddy weren’t angry for long, we made it up before I went to college, and they have encouraged me ever since.

Read the translation of the proverbs about work and find Ukrainian equivalents. Fill in the table.

<table>
<thead>
<tr>
<th>Proverbs about work</th>
<th>Translation</th>
<th>Equivalent</th>
</tr>
</thead>
<tbody>
<tr>
<td>A bad beginning makes a bad ending.</td>
<td>Поганий початок призведе до поганого кінця</td>
<td></td>
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<tr>
<td>A bad workman quarrels with his tools.</td>
<td>Поганий робітник свариться із знаряддями.</td>
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<tr>
<td>A black hen lays a white egg.</td>
<td>Чорна курка несе біле яйця.</td>
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<tr>
<td>A cat in gloves catches no mice.</td>
<td>Кіт у перчатках миші було не зловить.</td>
<td></td>
</tr>
<tr>
<td>Better be the head of a dog</td>
<td>Краще бути головою</td>
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<tr>
<td>English Expression</td>
<td>Ukrainian Translation</td>
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<tr>
<td>------------------------------------------------------</td>
<td>---------------------------------------------------------------------------------------</td>
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<tr>
<td>than the tail of a lion.</td>
<td>собаки, ніж хвостом лева (сенс: краще бути першим серед простих людей, ніж останнім серед знатних чи багатих).</td>
<td></td>
</tr>
<tr>
<td>Bind the sack before it be full.</td>
<td>Зав'яжі мішок до того, як він буде переповнений.</td>
<td></td>
</tr>
<tr>
<td>Business before pleasure.</td>
<td>Спочатку діло – тоді розваги.</td>
<td></td>
</tr>
<tr>
<td>Catch the bear before you sell his skin.</td>
<td>Спершу спіймай ведмедя, а потім продавай його шкуру.</td>
<td></td>
</tr>
<tr>
<td>Fool's haste is no speed.</td>
<td>Поспіх дурака – то не швидкість.</td>
<td></td>
</tr>
<tr>
<td>Early to bed and early to rise makes a man healthy, wealthy and wise.</td>
<td>Рано лягти – рано встати – запорука здоров’я і добробуту</td>
<td></td>
</tr>
<tr>
<td>Easier said than done.</td>
<td>Простіше сказати, ніж зробити.</td>
<td></td>
</tr>
<tr>
<td>Easy come, easy go.</td>
<td>Легко прийшло – легко пішло</td>
<td></td>
</tr>
<tr>
<td>Everybody's business is nobody's business.</td>
<td>Загальна справа – нічия справа (сенс: якості не буде, оскільки кожний сподівається на іншого).</td>
<td></td>
</tr>
<tr>
<td>Deeds, not words.</td>
<td>Дії, не слова</td>
<td></td>
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<tr>
<td>Delays are dangerous.</td>
<td>Уповільнення небезпечне.</td>
<td></td>
</tr>
<tr>
<td>Diligence is the mother of success (good luck).</td>
<td>Старанність – мати успіху.</td>
<td></td>
</tr>
<tr>
<td>Dogs that put up many hares kill none.</td>
<td>Собаки, що налякали багато зайців, жодного не спіймають.</td>
<td></td>
</tr>
<tr>
<td>Doing is better than saying.</td>
<td>Ніж теребеняти – краще діяти.</td>
<td></td>
</tr>
<tr>
<td>Don't trouble trouble until trouble troubles you.</td>
<td>Не чіпай біду, поки вона сама не потурбує тебе.</td>
<td></td>
</tr>
<tr>
<td>Don't whistle (halloo) until you are out of the wood.</td>
<td>Не свисти, поки не вибрався з лісу.</td>
<td></td>
</tr>
<tr>
<td>Last, but not least.</td>
<td>Останній за рахунком, але не за важливістю.</td>
<td></td>
</tr>
<tr>
<td>Go to bed with the lamb and rise with the lark.</td>
<td>Лягай спати із ягням, вставай із жайворонком.</td>
<td></td>
</tr>
<tr>
<td>Good masters make good servants.</td>
<td>У хороших хазяїв – хороши слуги.</td>
<td></td>
</tr>
<tr>
<td>Good words and no deeds.</td>
<td>Лише красиві слова – справи не видно.</td>
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<td>------------------------</td>
<td>--------------------------------------</td>
<td></td>
</tr>
<tr>
<td>Good words without deeds are rushes and reeds.</td>
<td>Слова без справ – зарослі тросника</td>
<td></td>
</tr>
<tr>
<td>Grasp all, lose all.</td>
<td>Все хапати – все втратити.</td>
<td></td>
</tr>
<tr>
<td>Great boast, small roast.</td>
<td>Багато похвали, мало смаженого.</td>
<td></td>
</tr>
<tr>
<td>Great cry and little wool.</td>
<td>Багато крику – вовни мало.</td>
<td></td>
</tr>
<tr>
<td>Great talkers are little doers.</td>
<td>Хто багато говорить – мало робить.</td>
<td></td>
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</tbody>
</table>

1.3. Professions – famous people

Enlarge the topic: “About teaching profession”.

To my mind everything begins at school, though we don’t think about it. Pupils often say that this or that subject is boring for them. It only means that their interests are in other fields of knowledge.

Some of us are interested in mathematics, physics, others in history, literature, geography.

And it’s quite natural as all people are different in their inclinations.

But only all together they can advance progress.

That’s why it is so important to the society to have good teachers who would be able not only to teach a subject but to recognize a future engineer, doctor or journalist in his pupil and help him to develop his innate abilities.

**Good morning, Miss Dove.**

After Frances Gray Patton

Miss Dove was a strict teacher. If a pupil wanted to leave the classroom to get a drink of water, Miss Dove just look at him and said nothing. They were afraid of that look and they called her “the terrible Miss Dove” though she never shouted at them.

On that day forty children were sitting in her class at the geography lesson. They heard the bell, but they did not move, they did not talk, they all waited in silence and looked at Miss Dove. Only after she had told them to close their books and go, they left the classroom quietly without shouting or running. A boy who had talked during the lesson was left in the room and had to write twenty times “I must not talk during the lessons”.

The next lesson began. The pupils came into the classroom and took their places. Miss Dove gave them written work to do, because it was Tuesday, and on Tuesdays they always had some written work.
One of the boys pushed the girl who was sitting next to him. Miss Dove looked at him, and he stopped moving though she did not scold him. Miss Dove looked at the boy but she did not see him. Instead of him she saw his elder brother, Thomas Baker, who had sat in that place some six or seven years before. The war had brought the children she had taught to different parts of the world. One was in Germany, another in the jungle of New Guinea, a third one some where in Africa. She did not know where all of them were. Though all of them had finished school many years before, she now saw them as they had been at seven, at ten, at twelve.

The pupil she thought about most often was Thomas Baker. The German planes had bombed his ship, and for many days he had lain on the raft without anything to eat and very little to drink. When they found him, he was almost dying. The newspapers wrote much about him in those days.

Randy Baker put his hand up.

“Yes, Baker? Miss Dove asked.

“I got a letter from Tom yesterday,” the boy explained. “May I read it to the class?”

“Yes, certainly.”

“But it is a long one.”

“I’m sure it will be useful for everyone to hear the letter of such a brave man,” explained the teacher.

Randy looked around and began to read. Tom told his younger brother, what he had seen from the plane in which he was brought back to England. He wrote that the land below looked like the map, they had used at the geography lessons at school. Then he wrote he had suffered on the raft with almost no water to drink. “Do you know who I was thinking about then? It was not a boy or a girl,” he explained. “I was thinking about Miss Dove, and out there in the open ocean I played a game. No, I am not joking. And it helped me to stay alive. I imagined that I was back again in the geography class; I remembered the look Miss Dove gave us when we wanted to leave the classroom for a drink of water. So I imagined that I was at her lesson and kept thinking all the time:’The bell will go in a few minutes. You can wait a little longer. You must wait for a bell.’ And it made everything easier. It was almost as difficult there in the ocean as it had been at school. Tell that to the boys, will you?”

Randy stopped suddenly.

“Is that all?” Miss Dove asked.

“No,” said Randy. His face became very red. “It says here:’Please thank Miss Dove and give her a kiss for me.’”

Miss Dove went up to the boy.

“Well, Randy,” she said. “I’m waiting.”
In the silence that followed little Randy kissed “the terrible Miss Dove”. Nobody in the class laughed or even joked about it; everybody was silent except one girl who suddenly spoke.

“It’s like a medal,” she said. “It’s just like medal he has given, to Miss Dove.”

**Answer the questions:**
1. Can you name the main thing Mrs Dove teach her children?
2. Did she think of the future of her pupils? What makes you think so?
3. Did you have a favourite teacher at shcool?
4. What kind of person he or she was?
5. What is your idea of a good teacher?
6. What is an ideal teacher, in your opinion?

**Explain the meaning of these proverbs:**
Better untaught that ill taught.
Money spent on the brain is never spent in vain.
Experience is the mother of wisdom.
Live and learn.
Spare the rod and spoil the child.

**The writer.**
Agatha Mary Clarissa Christie is possibly the world’s most famous detective story writer. She wrote 79 novels and several plays. Her sales outnumber those of William Shakespeare. However, behind her 4,680,00 words was a painfully shy woman whose life was often lonely and unhappy.

She was born in 1890 in Devon, the third child of Clarissa and Frederick Miller, and grew into a beautiful and sensitive girl with waist-length golden hair. She did not go to school but was educated at home by her mother. Her father died when she was 11 and both she and her mother were grief-stricken.

During World War I, while she was working in a hospital dispensary, she learned about chemicals and poisons, which proved very useful to her in her later career. She wrote her detective novel, The Mysterious Affair at Styles, in 1920. In it she introduced Hercule Poirot, the Belgian detective who appeared in many subsequent novels. Her other main detective was an elderly spinster called Miss Marple.

In 1914, at the beginning of the war, she had married Archibald Christie but the marriage was unhappy. It didn’t last and they divorced in 1926. That year was a double tragedy in her life because her much-loved mother died. Agatha suffered a nervous breakdown and one night she abandoned her car and mysteriously disappeared. She went missing for 11 days and was eventually found in a hotel
Harrogate, in the North of England. It is interesting to note that it was while she was suffering so much that she wrote one of her masterpieces, The Murder of Roger Ackroyd.

Agatha desperately wanted solitude and developed very bitter feelings towards the media because the newspapers had given her a hard time over her breakdown and disappearance. She was determined never to let them enter her private life again and she buried herself in her work. On the November 1952 her play The Mousetrap opened in London. Today, over 40 years later, it is still running. It is the longest running show in the whole world.

She enjoyed a very happy second marriage to Max Mallowan, an archaeologist. Her detective skills were a help to him in his excavations in Syria and Iraq. By successfully staying out of the limelight she ultimately found happiness with her beloved husband. She died peacefully in 1976.

The Painter.

On the 25 October 1881 a little boy was born in Malaga, Spain. It was a difficult birth and to help him breathe, cigar smoke was blown into his nose! But despite being the youngest ever smoker, this baby grew up to be one of the 20th century’s greatest painters – Pablo Picasso.

Picasso showed his truly exceptional talent from a very young age. His first word was lapis (Spanish for pencil) and he learned to draw before he could talk. He was the only son in the family and a very good-looking, so he was throughly spoilt. He hated school and often refused to go unless his doting parents allowed him to take one of his father’s pet pigeons with him!

Apart from pigeons, his great love was art, and when in 1891 his father, who was an amateur artist, got a job as a drawing teacher at a college, Pablo went with him to the college. He often watched his father paint and sometimes was allowed to help. One evening his father painting a picture of their pigeons when he had to leave the room. He returned to find that Pablo had completed the picture, and it was so amazingly beautiful and lifelike that he gave his son his own palette and brushes and never painted again. Pablo was just 13.

From then onwards there was no stopping him. Many people realized that he was a genius but he disappointed those who wanted him to become a traditional painter. He was always breaking the rules of artistic tradition and shocked the public with his strange and powerful pictures. He is probably best known for his “Cubist” pictures, which used only simple geometric shapes. His paintings of people were often made up of triangles and squares with their features in the wrong place. His work changed our ideas about art, and to millions of people modern art means the work of Picasso. Guernica, which he painted in 1937, records the bombing of that little Basque town
during the Spanish Civil War, and is undisputedly one of the masterpieces of modern painting.

Picasso created over 6,000 paintings, drawings and sculptures. Today a “Picasso” costs several million pounds. Once, when the French Minister of Culture was visiting Picasso, the artist accidentally spilled some paint on the Minister’s trousers. Picasso apologized and wanted to pay for them to be cleaned, but the Minister said, “Non! Please, Monsieur Picasso, just sing my trousers!”


The Musician.

Ever since it was the musical theme in the film “The Sting”. There are few people who have not tapped their feet to the hit piano tune, “The Entertainer” - the most famous composition of the American musician, Scott Joplin.

Scott was born in Texas in 1868, into a poor but musical black family. His father, who was a freed slave, played the violin, and his mother played the banjo and sang. Scott played the violin and bugle but his favourite instrument was his neighbour’s piano. His father worked extra hours to buy him a battered old grand piano, and soon Scott was playing by ear negro tunes, blues, and spirituals. Music flowed naturally from his fingers, and he quickly became the talk of the town.

Scott didn’t learn to read music until he was 11, when an old German music teacher spotted his talent and gave him free, formal piano lessons. He learned to play the works of such composers as Bach, Beethoven, and Mozart as well as his improvised music. Thus when he started to write music, his tunes were a wonderful mixture of classical European and African beat. This unique style was known as Ragtime, and was played everywhere in the USA in the early 1900s by both black and white musicians.

In 1882, when Scott was 14, his mother died and he left home to seek his fortune in St. Louis. In 1880s, St. Louis was noisy and bustling with life. The waterfront of the Mississippi River was full of gangsters, gamblers, and sailors. The sound of music was everywhere - black, white and mixed. The hot steamy nights were filled with blues, working songs, banjos, and honky tonk pianos. Scott was soon playing Ragtime piano in cheap bars on the waterfront. This was a rough, tough area of the city were arguments over girls, whisky, and money were settled with fists and guns. Scott grew up very fast and his musical talent continued to develop. All in all he wrote about 50 piano rags.

Scott Jopling died in 1917. Today he is the undisputed King of Ragtime, Thanks to his natural ability, his unusual musical education, and the popularity of the film, The Sting.
Answer the questions:
Can you find some similarities in the famous people lives?
Did you get something new from the texts? What is it?
Do you think it’s easy to grow up an outstanding person?

1.4. Social English. Job interview.

Never say these five things in a job interview

By Ramit Sethi

We are terrible at interviewing. We walk into the interview room without preparing. We spend time worrying about "trick questions" and about what shirt we should wear, instead of the things that really matter. Worst of all, we believe an interview is intended for us to simply answer the questions that the interviewer gives us.

I say this as someone who's sat on both sides of the table: as a candidate, interviewing against some of the world's toughest companies (like Google and a multi-billion-dollar hedge fund), and as a hiring manager.

Yet once you can master the interview process, you can secure job offers against other candidates who have many years more experience than you. In today's economy, knowing how to interview is a killer skill.

That starts with knowing what to avoid doing in a job interview, or what I call "5 Interview Killers."

1. "I just sort of... and then... and like... and uh... yeah."

If you ramble, you lose.

Think back to when you last met someone and asked them a simple question ("So, what did you do at Acme Corp?"), only to hear 6 minutes of irrelevant details. How did you feel?

Now imagine this happening in a job interview. Interviewers aren't just evaluating your technical skills. They're using the "Airport Test," asking themselves, 'Could I see myself being stuck in an airport with this person?'

Like it or not, we're evaluated on our personality as well as our skills. And if you can't give a tight, concise answer in an interview, the interviewer will wonder if you'll be able to do it in your job.

2. "Yeah, I helped out with that but it wasn't just me."

Humility is a great trait, but going out of your way to be self-deprecating is an interview turn-off.

You should always be candid about your role, but your interviewer doesn't care about your team dynamics or organizational chart. He wants to know what you did. He wants to know how you think. He wants to know about YOU.

If you keep downplaying your accomplishments, how is a hiring manager supposed to value you enough to hire you?
It's okay to be proud of the work you've done. It's okay to be confident. Try it: Practice saying, "I'm glad you asked about that project. I'm really proud of the results we got, including a 13% revenue increase in 6 months." See how that makes you feel.

Does it feel uncomfortable the first time? Of course. We're not used to talking about our accomplishments without downplaying them. But the fifth time you practice your confident answers, it will start to feel natural.

3. "I left my last job because I didn't really get along with my boss."
We've all had bosses from hell, but an interview is not the place to trade war stories.
Take the high road: "I really enjoyed working at Acme Corp. One of the things I appreciated was being able to grow my skills in email marketing, but now I'm ready to take my skills to a bigger stage. That's why I'm excited to work with you..."

4. "I work too hard."
What's your biggest weakness?
Interviewers love to ask this question because it separates the top performers from the average workers. The most common -- and worst -- responses are trite: "I work too hard" or "I have trouble saying no to responsibility."

Hiring managers aren't stupid. They can see right through these canned responses.
So what is the right answer to a question about your biggest weakness?
Look for the "question behind the question." What interviewers really want to know is that you're self-perceptive enough to acknowledge your weaknesses -- which we all have -- and that you've taken recent action to improve them.

So instead of a canned answer, explain what a real weakness you have and how you've worked to fix it. Include specifics. Point to conferences you've attended or projects you've taken on.

That's how you answer the weakness question and nail the interview.

5. "I made 40K at my last job, so I'm really looking for something more like 50K. But you know...I'll be willing to take 45K too."
Your interviewer will always want to know how much you made at your last job. But it's not your responsibility to tell them.

In fact, you put yourself at a severe disadvantage if they know your salary. For example, if you tell them you make $50,000, and the hiring manager was prepared to offer you $60,000, you've just lost thousands of dollars from one sentence.

Even in this economy, few companies will reject you for simply not answering the salary question. That's because it costs thousands of dollars to recruit the average candidate. If they really want you, they'll make you an offer, and you can negotiate from there.

When they ask for your salary, here's your line to use: "I'm sure we can discuss salary when the time is right, but for now I just want to see if there's a mutual fit for you and me."
Negotiating can be tough, but it can be worth thousands of dollars to you (here’s how to negotiate your salary the right way).

There you have it -- 5 Interview Killers to avoid in an interview. Avoid these blunders and watch your interviewing success skyrocket.

If you're curious what you SHOULD say in an interview, I've put together a free mini-course on improving your interview skills overnight.

Answer the questions:
What helpful advice did you read?
Have you ever had a job interview?
Do you think it’s difficult to have a job interview and get a job?
Can you enlarge the list with your advice?

1.5. Professional English: Currency and other forms of exchange, foreign exchange, currency markets, the global money market, international financial centres

Definition of “Currency”

A generally accepted form of money, including coins and paper notes, which is issued by a government and circulated within an economy. Used as a medium of exchange for goods and services, currency is the basis for trade.

*Investopedia explains 'Currency'*

Generally speaking, each country has its own currency. For example, Switzerland's official currency is the Swiss franc, and Japan's official currency is the yen. An exception would be the euro, which is used as the currency for several European countries. Investors often trade currency on the foreign exchange market, which is one of the most heavily traded markets in the world.

*Currency* – something that is used as a medium of exchange; money; general acceptance; prevalence; vogue; a time or period during which something is widely accepted and circulated; the fact or quality of being widely accepted and circulated from person to person; circulation, as of coin.

In industrialized nations, the portion of the national money supply (consisting of banknotes and government-issued paper money and coins) that does not require endorsement to serve as a medium of exchange. Since the abandonment of the gold standard, governments have not been obligated to repay the holders of currency in any form of precious metal. Consequently, the volume of currency has been determined by the actions of the government or central bank and not by the supply of precious metals. In less-developed societies, or in times of economic scarcity, items such as livestock or tobacco (cigarettes) may serve as currency.

*Definition of 'Exchange Rate'*
The price of a nation’s currency in terms of another currency. An exchange rate thus has two components, the domestic currency and a foreign currency, and can be quoted either directly or indirectly. In a direct quotation, the price of a unit of foreign currency is expressed in terms of the domestic currency. In an indirect quotation, the price of a unit of domestic currency is expressed in terms of the foreign currency. An exchange rate that does not have the domestic currency as one of the two currency components is known as a cross currency, or cross rate.

Also known as a currency quotation, the foreign exchange rate or forex rate.

An exchange rate has a base currency and a counter currency. In a direct quotation, the foreign currency is the base currency and the domestic currency is the counter currency. In an indirect quotation, the domestic currency is the base currency and the foreign currency is the counter currency.

Most exchange rates use the US dollar as the base currency and other currencies as the counter currency. However, there are a few exceptions to this rule, such as the euro and Commonwealth currencies like the British pound, Australian dollar and New Zealand dollar.

Exchange rates for most major currencies are generally expressed to four places after the decimal, except for currency quotations involving the Japanese yen, which are quoted to two places after the decimal.

Let’s consider some examples of exchange rates to enhance understanding of these concepts.

- US$1 = C$1.1050. Here the base currency is the US dollar and the counter currency is the Canadian dollar. In Canada, this exchange rate would comprise a direct quotation of the Canadian dollar. This is easy to understand intuitively, since prices of goods and services in Canada are expressed in Canadian dollars; therefore the price of a US dollar in Canadian dollars is an example of a direct quotation for a Canadian resident.

Exchange Rate

The value of two currencies relative to each other. For example, on a given day, one may trade one U.S. dollar for a certain number of British pounds. A currency's exchange rates may be floating (that is, they may change from day to day) or they may be pegged to another currency. A floating exchange rate is dependent on the supply and demand of the involved currencies, as well as the amount of the currency held in foreign reserves. On the other hand, a government may peg its currency to a certain amount in another currency or currency basket. For example, the Qatari riyal has been worth 0.274725 dollars since 1980.

An advantage to a floating exchange rate is the fact that it tends to be more economically efficient. However, floating exchange rates tend to be more volatile, depending on the particular currency. Pegged exchange rates are generally more stable,
but, since they are set by government fiat, they may take political rather than economic conditions into account. For example, some countries peg their exchange rates artificially low with respect to a major trading partner to make their exports to that partner artificially cheap. See also: Currency pair, Eurodollar.

Exchange rates can be floating or fixed. While floating exchange rates – in which currency rates are determined by market force – are the norm for most major nations, some nations prefer to fix or peg their domestic currencies to a widely accepted currency like the US dollar.

Exchange rates can also be categorized as the spot rate – which is the current rate – or a forward rate, which is the spot rate adjusted for interest rate differentials.

The price of one currency expressed in terms of another currency. For example, if the U.S. dollar buys 1.40 Canadian dollars, the exchange rate is 1.4 to 1. Changes in exchange rates have significant effects on the profits of multinational corporations. Exchange rate changes also affect the value of foreign investments held by individual investors. For a U.S. investor owning Japanese securities, a strengthening of the U.S. dollar relative to the yen tends to reduce the value of the Japanese securities because the yen value of the securities is worth fewer dollars. Also called foreign exchange rate. See also devaluation, fixed exchange rate, floating exchange rate, foreign exchange risk.

How do currency exchange rates influence investment values?

When the exchange rate between the foreign currency of an international investment and the U.S. dollar changes, it can increase or reduce your investment return. Because foreign companies trade and pay dividends in the currency of their local market, you will need to convert the cash you receive from dividends or the sale of the investment into U.S. dollars. Therefore, if the exchange rate changes significantly between the time you buy and the time you sell, it can sometimes turn a positive return in the investment itself into a loss for the investment in total, or vice versa.

International investment returns increase when the dollar weakens in value against another currency, because each unit of foreign currency translates into more U.S. dollars. On the other hand, if the U.S. dollar strengthens against the foreign currency, it translates each foreign currency unit into fewer U.S. dollars and therefore diminishes your returns.

Fluctuations in exchange rates

A market-based exchange rate will change whenever the values of either of the two component currencies change. A currency will tend to become more valuable whenever demand for it is greater than the available supply. It will become less valuable whenever demand is less than available supply (this does not mean people no
longer want money, it just means they prefer holding their wealth in some other form, possibly another currency).

Increased demand for a currency can be due to either an increased transaction demand for money or an increased speculative demand for money. The transaction demand is highly correlated to a country's level of business activity, gross domestic product (GDP), and employment levels. The more people that are unemployed, the less the public as a whole will spend on goods and services. Central banks typically have little difficulty adjusting the available money supply to accommodate changes in the demand for money due to business transactions.

Speculative demand is much harder for central banks to accommodate, which they influence by adjusting interest rates. A speculator may buy a currency if the return (that is the interest rate) is high enough. In general, the higher a country's interest rates, the greater will be the demand for that currency. It has been argued that such speculation can undermine real economic growth, in particular since large currency speculators may deliberately create downward pressure on a currency by shorting in order to force that central bank to buy their own currency to keep it stable. (When that happens, the speculator can buy the currency back after it depreciates, close out their position, and thereby take a profit.

For carrier companies shipping goods from one nation to another, exchange rates can often impact them severely. Therefore, most carriers have a CAF charge to account for these fluctuations.

*Purchasing power of currency*

The real exchange rate (RER) is the purchasing power of a currency relative to another at current exchange rates and prices. It is the ratio of the number of units of a given country's currency necessary to buy a market basket of goods in the other country, after acquiring the other country's currency in the foreign exchange market, to the number of units of the given country's currency that would be necessary to buy that market basket directly in the given country. There are different kind of measurement for RER.

Thus the real exchange rate is the exchange rate times the relative prices of a market basket of goods in the two countries. For example, the purchasing power of the US dollar relative to that of the euro is the dollar price of a euro (dollars per euro) times the euro price of one unit of the market basket (euros/goods unit) divided by the dollar price of the market basket (dollars per goods unit), and hence is dimensionless. This is the exchange rate (expressed as dollars per euro) times the relative price of the two currencies in terms of their ability to purchase units of the market basket (euros per goods unit divided by dollars per goods unit). If all goods were freely tradable, and foreign and domestic residents purchased identical baskets of goods, purchasing power
parity (PPP) would hold for the exchange rate and GDP deflators (price levels) of the two countries, and the real exchange rate would always equal 1.

The rate of change of this real exchange rate over time equals the rate of appreciation of the euro (the positive or negative percentage rate of change of the dollars-per-euro exchange rate) plus the inflation rate of the euro minus the inflation rate of the dollar.

Uncovered interest rate parity

Uncovered interest rate parity (UIRP) states that an appreciation or depreciation of one currency against another currency might be neutralized by a change in the interest rate differential. If US interest rates increase while Japanese interest rates remain unchanged then the US dollar should depreciate against the Japanese yen by an amount that prevents arbitrage (in reality the opposite, appreciation, quite frequently happens in the short-term, as explained below). The future exchange rate is reflected into the forward exchange rate stated today. In our example, the forward exchange rate of the dollar is said to be at a discount because it buys fewer Japanese yen in the forward rate than it does in the spot rate. The yen is said to be at a premium.

UIRP showed no proof of working after the 1990s. Contrary to the theory, currencies with high interest rates characteristically appreciated rather than depreciated on the reward of the containment of inflation and a higher-yielding currency.

Balance of payments model

The balance of payments model holds that foreign exchange rates are at an equilibrium level if they produce a stable current account balance. A nation with a trade deficit will experience a reduction in its foreign exchange reserves, which ultimately lowers (depreciates) the value of its currency. A cheaper (undervalued) currency renders the nation's goods (exports) more affordable in the global market while making imports more expensive. After an intermediate period, imports will be forced down and exports to rise, thus stabilizing the trade balance and bring the currency towards equilibrium.

Like purchasing power parity, the balance of payments model focuses largely on trade-able goods and services, ignoring the increasing role of global capital flows. In other words, money is not only chasing goods and services, but to a larger extent, financial assets such as stocks and bonds. Their flows go into the capital account item of the balance of payments, thus balancing the deficit in the current account. The increase in capital flows has given rise to the asset market model effectively.

Asset market model

The increasing volume of trading of financial assets (stocks and bonds) has required a rethink of its impact on exchange rates. Economic variables such as economic growth, inflation and productivity are no longer the only drivers of currency movements. The proportion of foreign exchange transactions stemming from cross
border-trading of financial assets has dwarfed the extent of currency transactions generated from trading in goods and services.

The asset market approach views currencies as asset prices traded in an efficient financial market. Consequently, currencies are increasingly demonstrating a strong correlation with other markets, particularly equities.

Like the stock exchange, money can be made (or lost) on trading by investors and speculators in the foreign exchange market. Currencies can be traded at spot and foreign exchange options markets. The spot market represents current exchange rates, whereas options are derivatives of exchange rates.

*Manipulation of exchange rates*

A country may gain an advantage in international trade if it controls the market for its currency to keep its value low, typically by the national central bank engaging in open market operations. The People's Republic of China has been acting this way over a long period of time.

Other nations, including Iceland, Japan, Brazil, and so on also devalue their currencies in the hopes of reducing the cost of exports and thus bolstering their economies. A lower exchange rate lowers the price of a country's goods for consumers in other countries, but raises the price of imported goods and services, for consumers in the low value currency country.

In general, a country that exported goods and services will prefer a lower value on their currencies, while a country that imported goods and services will prefer a higher value on their currencies.

2. Education

2.1. The University of Oxford

*Part 1*

*Students*

The University of Oxford's total student population numbers over 16,500 (students in residence, 2001-2002).

Almost a quarter of these students are from overseas, and more than 130 nationalities are represented among our student body.

Over 5,000 students are engaged in postgraduate work. Of these, around 3,000 are working in the arts and humanities.

Every year 17,000 people take part in courses offered by the University's Department for Continuing Education.

*Latest figures show that only 5.5 per cent of Oxford graduates were unemployed six months after graduation, compared with the national sector average of over 6 per cent.*
Our students and staff are currently involved in over 55 initiatives to encourage the brightest and best students to apply to Oxford, whatever their background, and are in contact with more than 3700 schools and colleges.

**Staff**

Oxford's current academic community includes over 70 Fellows of the Royal Society and over 100 Fellows of the British Academy.

Oxford has more academic staff working in world-class research departments (rated 5* and 5 in the 2001 national Research Assessment Exercise) than any other university in the UK.

the University employs over 7,300 staff, including some 3,700 academic staff.

In total, over 16,000 jobs are supported directly and indirectly by the University, the Colleges, Oxford University Press and University spin-out companies.

**Teaching & Research**

In 2002, Oxford University claimed first place in the annual *Times Good University Guide*, which ranks universities according to the quality of teaching and research, as well as indicators including staffing levels, facilities spending and graduate destinations.

In the most recent national Teaching Quality Assessment, Oxford was awarded top marks in six out of nine subjects assessed.

Oxford, Stanford and Yale Universities have recently become partners in a joint 'distance learning' venture, the Alliance for Lifelong Learning, which will provide online courses in the arts and sciences initially to their combined 500,000 alumni.

Oxford has recently received its fourth Queen's Anniversary Prize, in recognition of the Refugee Studies Centre's contribution to the study of forced migration and refugees.

Isis Innovation, the University's technology transfer company, files on average one new patent application a week and spins out a new company from University research every two months.

Oxford has spun out more companies than any other UK university. Our spin-out companies are collectively worth around £2 billion, and have helped produce some 30 multi-millionaires.

Oxford is the UK pioneer in developing a university intellectual property policy.

**Finances & Funding**

In the academic year 2001-2002, Oxford's overall research income from external sponsors reached almost £150 million.

Our total research income reached over £214 million, more than any other UK University.
Through its combined spending, the collegiate University injects an estimated £482 million into the local economy every year, and adds some £274 million to local disposable income.

Part II

History & Structure

Oxford is the oldest University in the English-speaking world. Today there are 39 colleges and six permanent private halls. Of the 39 colleges, Green, Linacre, Nuffield, St Cross, Templeton, and Wolfson admit only graduates, and Kellogg College admits only part-time graduates.

Oxford is an independent and self-governing institution, consisting of the central University and the Colleges.

The Vice-Chancellor, who holds office for up to seven years, is the senior officer of the University. Three Pro-Vice-Chancellors have specific, functional responsibility for Academic Matters, Academic Services and University Collections, and Planning and Resource Allocation. The Chancellor, who is usually an eminent public figure elected for life, serves as the titular head of the University, presiding over all major ceremonies.

The principal policy-making body is the Council of the University, which has 26 members, including those elected by Congregation, representatives of the Colleges and two members from outside the University. Council is responsible for the academic policy and strategic direction of the University, and operates through four major committees: Educational Policy and Standards, General Purposes, Personnel, and Planning and Resource Allocation.

Final responsibility for legislative matters rests with Congregation, which comprises over 3,200 members of the academic, senior research, library, museum and administrative staff.

Day-to-day decision-making in matters such as finance and planning is devolved to the University's five Academic Divisions - Humanities, Life and Environmental Sciences, Mathematical and Physical Sciences, Medical Sciences and Social Sciences. Each division has a full-time divisional head and an elected divisional board. Continuing Education is the responsibility of a separate board.

The thirty-nine Colleges, though independent and self-governing, form a core element of the University, to which they are related in a federal system, not unlike the United States. In time, each college is granted a charter approved by the Privy Council, under which it is governed by a Head of House and a Governing Body comprising of a number of Fellows, most of whom also hold University posts. There are also six Permanent Private Halls, which were founded by different Christian denominations, and which still retain their religious character. Thirty colleges and all six halls admit students for both undergraduate and graduate degrees. Seven other colleges are for
graduates only; one, All Souls, has fellows only, and one, Kellogg College, specializes in part-time graduate and continuing education.

Oxford is a unique and historic institution. As the oldest English-speaking university in the world, it lays claim to eight centuries of continuous existence. There is no clear date of foundation, but teaching existed at Oxford in some form in 1096 and developed rapidly from 1167, when Henry II banned English students from attending the University of Paris.

In 1188, the historian, Gerald of Wales, gave a public reading to the assembled Oxford dons and in 1190 the arrival of Emo of Friesland, the first known overseas student, initiated the University's tradition of international scholarship. By 1201, the University was headed by a magister scolarum Oxonie, on whom the title of Chancellor was conferred in 1214, and in 1231 the masters were recognized as a universitas or corporation.

In the 13th century, rioting between town and gown (students and townspeople) hastened the establishment of primitive halls of residence. These were succeeded by the first of Oxford's colleges, which began as medieval 'halls of residence' or endowed houses under the supervision of a Master. University, Balliol and Merton Colleges, established between 1249 and 1264, were the oldest.

Less than a century later, Oxford had achieved eminence above every other seat of learning, and won the praises of popes, kings and sages by virtue of its antiquity, curriculum, doctrine and privileges. In 1355, Edward III paid tribute to the University for its invaluable contribution to learning; he also commented on the services rendered to the state by distinguished Oxford graduates.

Oxford early on became a centre for lively controversy, with scholars involved in religious and political disputes. John Wyclif, a 14th-century Master of Balliol, campaigned for a bible in the vernacular, against the wishes of the papacy. In 1530, Henry VIII forced the University to accept his divorce from Catherine of Aragon. During the Reformation in the 16th century, the Anglican churchmen Cranmer, Latimer and Ridley were tried for heresy and burnt at the stake in Oxford. The University was Royalist in the Civil War, and Charles I held a counter-Parliament in Convocation House.

In the late 17th century, the Oxford philosopher John Locke, suspected of treason, was forced to flee the country. The 18th century, when Oxford was said to have forsaken port for politics, was also an era of scientific discovery and religious revival. Edmund Halley, Professor of Geometry, predicted the return of the comet that bears his name; John and Charles Wesley's prayer meetings laid the foundations of the Methodist Society.
The University assumed a leading role in the Victorian era, especially in religious controversy. From 1811 onwards The Oxford Movement sought to revitalise the Catholic aspects of the Anglican Church. One of its leaders, John Henry Newman, became a Roman Catholic in 1845 and was later made a Cardinal. In 1860 the new University Museum was the site of a famous debate between Thomas Huxley, the champion of evolution, and Bishop Wilberforce.

From 1878, academic halls were established for women, who became members of the University in 1920. Since 1974, all but one of Oxford's 39 colleges have changed their statutes to admit both men and women. St Hilda's remains the only women's college. In the years since the war, Oxford has added to its humanistic core a major new research capacity in the natural and applied sciences, including medicine. In so doing, it has enhanced and strengthened its traditional role as a focus for learning and a forum for intellectual debate.

**Task.** Group A reads Part I about student population, staff, teaching, research, finances and funding of the University of Oxford. Group B reads Part II about structure and history of the University of Oxford. Groups A and B do all the exercises together so that the information can be exchanged in jigsaw activity.

*Reading the texts (for country studies)*

*Speaking*

Groups A and B do the exercise together so that the information can be exchanged in jigsaw activity.

*Say which of the two is right.*

1. The University of Oxford’s total student population numbers over …. (students in residence)
   a) 16,500  
   b) 16,550

2. Almost …. of these students is from overseas, and more than 130 nationalities are represented among our student body.
   a) a quarter  
   b) half

3. … 5,000 students are engaged in postgraduate work.
   a) almost  
   b) over

4. Every year 17,000 …. take part in courses offered by the University’s Department for Continuing Education.
   a) people  
   b) tutors

5. Our students and staff are currently involved in over 55 initiatives …. The brightest and best students to apply to Oxford.
   a) to encourage  
   b) to engage

6. Oxford’s current academic community includes over 70 Fellows of the Royal Society and over 100 Fellows of the … Academy.
   a) Scottish  
   b) British
7. In 2002, Oxford University claimed first … place in the annual Times Good University Guide.
   a) place  b) seat
8. In the most recent national Teaching Quality Assessment, Oxford was …. Top marks in six out of nine subjects assessed.
   a) rewarded  b) awarded
9. Oxford has recently received its fourth Queen’s Anniversary …. , in recognition of the Refugee Studies Centre’s contribution to the study of foreign migration and refugees.
   a) Cup  b) Prize
10. Isis Innovation, the University’s technology transfer …. , files on average one new patent application a week.
    a) office  b) company
11. Oxford has spun out …. companies than any other UK university.
    a) more  b) fewer
12. Our spin-out companies are collectively worth around £2 billion, and … produce some 30 multi-millionaires.
    a) have helped  b) have done
13. Oxford is the UK … in developing a university intellectual property policy.
    a) pioneer  b) pensioner
    a) income  b) profit
15. Through its combined spending, the collegiate University … an estimated £482 million into local economy every year.
    a) injects  b) contributes

Read the text and match its paragraphs with the titles below. One title is not needed.

a) Structure of Oxford University
   • Vice – Chancellor
   • Pro-Vice-Chancellors
   • Chancellor
   • Cabinet of Ministers
   • Council
   • Congregation
   • Academic Division
   • Continuing Education
   • Colleges
b) History of Oxford University
- Foundation
- Achievements in the 14th century
- The place of Henry IV in the history of the University
- Oxford University in the 17th-18th centuries
- Establishment of academic halls for women
- New research capacity of Oxford University

Find the answers to these questions.
1. What can you say about students of Oxford University?
2. What do you know about the staff of Oxford University?
3. What do you think of teaching and research of Oxford University?
4. What is known about finance and funding of the University?
5. What could you tell about the structure of Oxford University?
6. What would you say about the history of the University?
7. Is Oxford University like the University you are studying?
8. What are pros and cons in your opinion?

Complete these sentences use the text if necessary (Part I, Part II).
1. Latest figures show that only 5,5 % of Oxford graduates were unemployed six months after…
2. Every year 17,000 people take part in …
3. Our students and staff are currently involved in over 55 initiatives to encourage the brightest and best students to apply to Oxford, whatever …
4. Oxford has more academic staff working in …. 
5. In total, over 16,000 jobs are supported directly and indirectly by the University, …. 
6. Oxford, Stanford and Yale Universities have recently become…
7. In the academic year 2001-2002, Oxford overall research income from …
8. Today there are 39 colleges and six …. 
9. Oxford is an independent and self-governing institution, consisting …
10. The Vice-Chancellor, who holds…
11. Three Pro-Vice-Chancellors have specific, functional responsibility for …
12. Chancellor, who is usually an eminent public figure elected for life, serves …
13. Council of the University, which has 26 members, including those elected by Congregation, representatives of …
14. Council is responsible for ..,
15. Final responsibility for legislative matters rests with Congregation, which …
16. Continuing Education is the responsibility of …. 
17. The thirty-nine Colleges, though independent and self-governing, form …
18. As the oldest English-speaking University in the world, it lays claim to eight centuries of …

**Match the beginning of the following sentences to their end.**

1. There is no clear date of foundation, …
2. In 1188, the historian, Gerald of Wales, gave a public reading to the assembled Oxford dons and in
3. By 1201, the University was headed by a magister scolarum Oxonie, on whom the title of Chancellor was conferred in 1212, and
4. In the 13th century, rioting between town and gown (students and townpeople) hastened…
5. These were succeeded by the first of Oxford’s colleges, which began as medieval “halls of residence” or …
6. Less than a century later, Oxford has achieved eminence above every other seat of learning, and won …. 
7. In 1355, Edward III paid tribute to the University for its invaluable contribution to learning; he also commented on …. 
8. Oxford early on become a centre for lively controversy, with
9. John Wyclif, a 14th century Master of Balliol, campaigned for a bible in the vernacular, against
10. In 1530, Henry VIII forced the University to accept…
11. During the Reformation in the 16th century, the Anglican churchmen Cranmer, latimer and Ridley were …
12. The University was Royalist in the Civil War, and Charles I held …
13. In the late 17th century, the Oxford philosopher John Locke, suspected of treason, was …
14. The 18th century, when Oxford was said to have forsaken port for politics, was also an era of …
15. Edmund Halley, Professor of Geometry, predicted the return of the comet that bears his name; John and Chrles Wesley’s prayer meeting laid …
16. From 1811 onwards the Oxford Movement sought to revitalise
17. From 1878, academic halls were established for women, who …
18. Since 1974, all but one of Oxford’s 39 colleges have changed their …
19. St. Hinda’ remains the only …. 
20. In the years since the war, Oxford has added to its humanistic core ….
a) …. but teaching existed at Oxford in some form in 1096 and developed rapidly from 1167, when Henry II banned English students from attending the University of Paris.

b) …. endowed houses under the supervision of a Master.

c) …. the services rendered to the state by distinguished Oxford graduates.

d) …. a major new research capacity in the natural and applied sciences, including medicine.

e) …. the wishes of the papacy.

f) …. his divorce from Catherine of Aragon.


g) …. 1190 the arrival of Emo of Friesland, the first known overseas student, initiated the University’s tradition of international scholarship.

h) …. the praises of popes, kings and sages by virtue of its antiquity, curriculum, doctrine and privileges.

i) …. forced to flee the country.

j) …. statutes to admit both men and women.

k) …. scientific discovery and religious revival.

l) …. tried for heresy and burnt at the stake in Oxford.

m) …. women’s college.

n) …. the establishment of primitive halls of residence.

o) …. scholars involved in religious and political disputes.

p) …. the foundation of the Methodist Society.

q) …. a counter-Parliament in Convocation House.

r) …. in 1231 the masters were recognized as a universitas or corporation.

s) …. the Catholic aspects of the Anglican Church.

t) …. Became members of the University in 1920.

2.2. Cambridge University

Part I

Introduction

Cambridge University, institution of higher education, is the second oldest university in Great Britain after the University of Oxford. It is located in the city of Cambridge.

Cambridge University is one of the most prestigious universities in the world. Founded in the 13th century, it is also one of the oldest educational institutions in Europe. Among its many distinguished graduates were Charles Darwin, John Maynard Keynes, Oliver Cromwell, and John Milton.
The University of Cambridge is a system of faculties, departments, and 31 independent colleges. Although the colleges and the perse university are separate corporations, all are parts of an integrated educational entity. The university examines candidates for degrees during their residency and at the conclusion of their studies; confers degrees; regulates the curricula of the colleges and the system of education; deals with disciplinary problems; and administers facilities, such as libraries, lecture rooms, and laboratories, that are beyond the scope of the colleges. The colleges provide their students with lodgings and meals, assign tutors, and offer social, cultural, and athletic activities. Every student at the University of Cambridge is a member of a college.

The academic year is divided into three terms of approximately eight weeks each: Michaelmas (autumn), Lent (late winter), and Easter (spring). Students are required to be in residence for the duration of each term. Much of the year's work is done, however, out of term time, during the vacations. Students study under supervisors, usually members of the college's faculties who maintain close relationships with the small groups of students in their charge and assist them in preparing for university exams.

Bachelor of arts degrees may be conferred, upon the satisfactory completion of exams, after nine terms or three years of residency. The majority of students are candidates for honors degrees and take a special examination called a tripos (named after the three-legged stools on which examiners formerly sat). Successful candidates for triposes are classified as first, second, or third class according to their standing. Other degrees conferred by the university include the master of arts and doctor of philosophy degrees, and higher doctorates in law, medicine, music, science, and theology.
Special facilities

The Fitzwilliam Museum, founded in 1816 by the English statesman William Wentworth, Viscount Fitzwilliam, is part of the university and houses a renowned collection of art and archaeological objects. Science buildings at Cambridge include the Cavendish Laboratory of Experimental Physics, the Sedgwick Museum of Geology, and the Scott Polar Research Institute. The University Library ranks, with the British Library and Bodleian Library at Oxford, as one of the greatest collections in Great Britain; its holdings are supplemented by the manuscripts and printed books housed in the libraries of the colleges and associated university facilities. King's College Chapel, a late 15th-century building, is famed for the beauty of its architecture as well as for its choral music. The Cambridge University Press, established in 1521, publishes books of scholarly and general interest.

Part II
History

King’s College Chapel King’s College Chapel, completed in 1515, was one of the first buildings erected at the University of Cambridge in England.

Several religious orders, including the Franciscans and Dominicans, established houses of residence and affiliated schools in Cambridge early in the 12th century. Students of the University of Oxford and the University of Paris left to study in Cambridge in the 13th century. By the year 1209 the University of Cambridge had been formed. The origin of the colleges is traced to the associations of students, distinct from religiously affiliated groups, who began to reside in independent hostels, or halls. Over the centuries these halls were endowed by private benefactors, beginning with Hugh de Balsham, Bishop of Ely, who in 1284 founded Peterhouse, the first of Cambridge's colleges. In 1318 Pope John XXII issued a bill recognizing Cambridge as a studium generale, or place of study; that is, a university. Five new colleges were established during the 14th century, four in the 15th, and six in the 16th; not until the 19th century were other colleges founded. For a list of all the Cambridge colleges and collegiate institutions and their founding dates, see the accompanying table.

The University of Cambridge figured prominently in the Protestant Reformation in the 16th century. The Dutch scholar Desiderius Erasmus was a professor of Greek and divinity at Cambridge from 1511 to 1514 and translated the New Testament from Greek into Latin there; the religious reformers William Tyndale, Hugh Latimer, and Thomas Cranmer were educated at Cambridge. As a result of the decrees of King Henry VIII establishing the Church of England, the humanistic method of study replaced the scholastic. Canon law studies were ended, public lectures in Latin and Greek were held, and the Bible was studied in the light of contemporary learning.
A reaction took place, however, during the reign of Queen Elizabeth I (1558-1603), when Cambridge became a stronghold of Puritanism. Restrictive legislation enacted in 1570 transferred teaching authority to the heads of the colleges. In 1604, early in the reign of King James I, the university was granted the right to elect two members to the English Parliament; the right was ended in 1949. During the 17th century the group of scholars known as the Cambridge Platonists emerged, and, through the influence of such faculty members as the scientists Isaac Barrow and Sir Isaac Newton, an emphasis on the study of mathematics and natural sciences developed for which Cambridge has been subsequently noted.

Important 19th-century developments included the repeal of the restrictive statutes enacted during the reign of Elizabeth I and, accordingly, greater academic freedom; the abolition in 1871 of religious tests for admission; and the adoption of a broader curriculum, such as natural sciences (1851) and engineering (1894). Girton College, the first such establishment for undergraduate women, was founded in 1869. Among major changes in the second half of the 20th century were a marked increase in the size of the older colleges, the establishment of nine new institutions, a growing emphasis on research and advanced studies, and a movement toward coeducation. State aid has been granted to all British universities since 1914.

English clergyman John Harvard, for whom Harvard College (later Harvard University) was named, was a graduate of Cambridge, as were the statesman Oliver Cromwell, the most important leader of the English Revolution (1640-1660); the poet John Milton; the scientist Charles Robert Darwin, who developed the evolutionary theory of natural selection; and the economist John Maynard Keynes, 1st Baron Keynes of Tilton. Charles, Prince of Wales and heir apparent to the throne of the United Kingdom, studied at Trinity College (as did his forebears Edward VII and George VI) and received a degree in June 1970.

Read the text again (swap the parts of the text) and choose the right item to complete the sentences.

1. The University of Cambridge, institution of higher education, is the second oldest university in Great Britain after the University of ...
   a) Oxford    b) Liverpool    c) Glasgow

2. Founded in the ... century, it is also one of the oldest educational institutions in Europe.
   a) 14th    b) 13th    c) 18th

3. Among its many distinguished graduates were ..., John Maynard Keynes, Oliver Cromwell, and John Milton.
   a) Henry IV    b) Mary Stuart    c) Charles Darwin
4. The University of Cambridge is a system of faculties, departments, and independent colleges.
   a) 31  
   b) 41  
   c) 51
5. Although the colleges and the university are separate corporations, all are parts of an integrated ... entity.
   a) cultural  
   b) educational  
   c) industrial
6. The university examines candidates for degrees during their residency and at the ... of their studies.
   a) conclusion  
   b) beginning  
   c) leaving
7. The university administers facilities, such as libraries, lecture rooms, and laboratories, that are beyond the scope of the ... .
   a) schools  
   b) houses  
   c) colleges
8. The academic year is divided into ... terms of approximately eight weeks each: Michaelmas (autumn), Lent (late winter), and Easter (spring).
   a) three  
   b) four  
   c) two
9. Students ... to be in residence for the duration of each term.
   a) are asked  
   b) are allowed  
   c) are required
10. Students study under supervisors, usually members of the college's faculties who maintain close relationships with the small groups of students in their charge and assist them in preparing for university ... .
    a) holidays  
    b) exams  
    c) celebrations
11. Bachelor of arts degrees may be conferred, upon the satisfactory completion of exams, after nine terms or three ... of residency.
    a) weeks  
    b) months  
    c) years
12. The ... of students are candidates for honors degrees and take a special examination called a tripos (named after the three-legged stools on which examiners formerly sat).
    a) minority  
    b) most  
    c) majority
13. Successful candidates for triposes are classified as first, second, or third class according to their standing.
    a) standing  
    b) sitting  
    c) acting
14. The Fitzwilliam Museum, founded in 1816 by the English statesman William Wentworth, Viscount Fitzwilliam, is part of the university and houses a renowned ... of art and archaeological objects.
    a) exhibition  
    b) collection  
    c) gallery
15. Science buildings at Cambridge ... the Cavendish Laboratory of Experimental Physics, the Sedgwick Museum of Geology, and the Scott Polar Research Institute.
    a) possess  
    b) involve  
    c) include
16. The University Library ..., with the British Library and Bodleian Library at Oxford, as one of the greatest collections in Great Britain; its holdings are supplemented by the manuscripts and printed books housed in the libraries of the colleges and associated university facilities.

a) ranks        b) holds        c) occupies

17. King's College Chapel, a late 15th-century ..., is famed for the beauty of its architecture as well as for its choral music.

a) statue       b) monument     c) building

18. The Cambridge University Press, established in 1521, publishes ... of scholarly and general interest.

a) novels       b) detective stories c) books

Make the sentences complete. Use Parts I, II and III if necessary.

1. King's College Chapel King's College Chapel, completed in 1515, was one of the first buildings ....

2. Several religious orders, including the Franciscans and Dominicans, established houses of residence and affiliated schools in Cambridge early in the ....

1. Students of the University of Oxford and the University of Paris left to study in ....

2. By the year 1209 the University of Cambridge had been ....

3. The origin of the colleges is traced to the associations of students, distinct from religiously affiliated groups, who began ....

4. Over the centuries these halls were endowed by private benefactors, beginning with Hugh de Balsham, Bishop of Ely, who in 1284 founded Peterhouse, the first of ....

5. In 1318 Pope John XXII issued a bill recognizing Cambridge as a studium generale, or place of study; that is, ....

6. Five new colleges were established during the 14th century, four in the 15th, and six in the 16th; not until the 19th century ....

7. For a list of all the Cambridge colleges and collegiate institutions and their founding dates, see ....

8. The University of Cambridge figured prominently in the Protestant Reformation in the 16th ....

9. The Dutch scholar Desiderius Erasmus was a professor of Greek and divinity at Cambridge from 1511 to 1514 and translated the New Testament from Greek into ....

10. The religious reformers William Tyndale, Hugh Latimer, and Thomas Cranmer were educated at Cambridge. As a result of the decrees of King Henry VIII establishing the Church of England, the humanistic method of study ....

11. Canon law studies were ended, public lectures in Latin and Greek were held, and the Bible was studied in the light of ....
Match the beginning of the following sentences to their end.
1. A reaction took place, however, during the reign of Queen Elizabeth I (1558-1603),
2. Restrictive legislation enacted in 1570 transferred teaching ....
3. In 1604, early in the reign of King James I, the university was granted the right to elect two members to the English Parliament; the right was ended ....
4. During the 17th century the group of scholars known as the Cambridge Platonists emerged, and, through the influence of such faculty members as the scientists Isaac Barrow and Sir Isaac Newton, an emphasis on the study of mathematics and natural sciences developed for which .... .
5. Important 19th-century developments included the repeal of the restrictive statutes enacted during the reign of Elizabeth I and, accordingly, greater academic freedom; the abolition in 1871 of religious tests for admission; and the adoption of a broader curriculum, such as .... .
6. Girton College, the first such establishment for undergraduate women, was founded ....
7. Among major changes in the second half of the 20th century were a marked increase in the size of the older colleges, the establishment of nine new institutions, a growing emphasis on research and advanced studies, and .... .
8. State aid has been granted to all .... .
9. English clergyman John Harvard, for whom Harvard College (later Harvard University) was named, was a graduate of Cambridge, as were the statesman Oliver Cromwell, the most important leader of the English Revolution (1640-1660); the poet John Milton; the scientist Charles Robert Darwin, who developed the evolutionary theory of natural selection; and the economist John Maynard Keynes ....
10. Charles, Prince of Wales and heir apparent to the throne of the United Kingdom, studied at Trinity College (as did his forebears Edward VII and George VI) and received .... .

a) ... when Cambridge became a stronghold of Puritanism.
b) ... the first Baron Keynes of Tilton.
c) ... such as natural sciences (18510 and engineering (1894).
d) ... British universities since 1914.
e) ... in 1869.
f) ... authority to the heads of the colleges.
g) ... a degree in June 1970.
h) ... Cambridge has been subsequently noted.
i) ... a movement toward coeducation.
j) ... in 1949.
Ask your groupmates to answer your questions.
1. Which University is the second oldest one in Great Britain after the University of Oxford?
2. What else is it famous for?
3. When and who was it founded by?
4. Who were its distinguished graduates?
5. What is the system of Cambridge University?
6. What does the University deal with?
7. What do the colleges provide their students with?
8. How many terms is the academic year divided into?
9. Who are the students study under?
10. What way may Bachelor of Arts degrees be conferred?
11. What is the classification of successful candidates?
12. What other degrees are conferred by the university and how?
13. What can you say about special facilities of the University of Cambridge?
14. What was one of the first buildings erected at the University of Cambridge in England?
15. Who established houses of residence and affiliated schools in Cambridge and when?
16. When did the students of the University of Oxford and the University of Paris leave to study in Cambridge?
17. What do you know about the origin of the colleges?
18. What can you say about Peterhouse?
19. What did Pope John XXII issue in 1318?
20. When were five new colleges founded?
21. When did Cambridge University figure prominently?
22. What did the Dutch scholar Desiderius Erasmus translate and when?
23. What did the decrees of King Henry VIII result in?
24. What do you think of a reaction, which took place during the reign of Queen Elizabeth?
25. What was the University granted in 1604?
26. What do you know about the group of scholars during the 17th century?
27. What did important 19th century developments include?
28. What can you tell about John Harvard, Oliver Cromwell, John Milton, Charles Robert Darwin and John Maynard Keynes?
2.3. Harvard University

Introduction
Harvard University, private, coeducational institution of higher education, the oldest in the United States, in Cambridge, Massachusetts.

History and administration

Harvard University Massachusetts is known for its many excellent universities and colleges. Founded in 1636, Harvard University, located in Cambridge, Massachusetts, is the oldest and one of the most esteemed institutions of higher learning in the United States. Shown here are University Hall and part of Harvard Yard. Once filled with grazing sheep, Harvard Yard, the central area of the campus, is now a shaded place open to pedestrians only.

In 1636 a college was founded in Cambridge by the Great and General Court of the Massachusetts Bay Colony. It was opened for instruction two years later and named in 1639 for English clergyman John Harvard, its first benefactor. The college at first lacked substantial endowments and existed on gifts from individuals and the General Court. Harvard gradually acquired considerable autonomy and private financial support, becoming a chartered university in 1780. Today it has the largest private endowment of any university in the world.

Harvard has steadily developed under the great American educators who have successively served as its presidents. During the presidency of Charles W. Eliot (1869-1909), Harvard established an elective system for undergraduates, by which they could choose most of their courses themselves. Under Abbott L. Lowell, who was president from 1909 to 1933, the undergraduate house systems of residence and instruction were introduced. Academic growth and physical expansion continued during the tenures of James B. Conant (1933-1953), Nathan M. Pusey (1953-1971), and Derek C. Bok (1971-1991). Neil L. Rudenstine was appointed president in 1991.
Sponsored by Henry Rosovsky, former dean of the faculty of arts and sciences (1973-1984), the undergraduate elective system, or General Education Program, was replaced in 1979 by a Core Curriculum intended to prepare well-educated men and women for the challenges of modern life. Students are now required to take courses for the equivalent of an academic year in each of five areas: literature and arts, history, social analysis and moral reasoning, science, and foreign cultures. In addition to the new curriculum, students must spend roughly the equivalent of two years on courses in a field of concentration and one year on elective courses. Students must also demonstrate competence in writing, mathematics, and a foreign language.

From its earliest days Harvard established and maintained a tradition of academic excellence and the training of citizens for national public service. Among many notable alumni are the religious leaders Increase Mather and Cotton Mather; the philosopher and psychologist William James; and men of letters such as Ralph Waldo Emerson, Henry David Thoreau, James Russell Lowell, Oliver Wendell Holmes, Robert Frost, and T. S. Eliot. More U.S. presidents have attended Harvard than any other college: John Adams, John Quincy Adams, Theodore Roosevelt, Franklin D. Roosevelt, and John F. Kennedy. A sixth, Rutherford B. Hayes, was a graduate of Harvard Law School, which also counts the jurists Oliver Wendell Holmes, Jr., and Felix Frankfurter among its alumni.

Harvard University is governed by a corporation (the oldest corporation in the United States) known as the President and Fellows of Harvard College. The corporation consults with a 30-member Board of Overseers elected by the alumni.

Undergraduate activities

Harvard College, the university’s oldest division, offers undergraduate courses for men and women, leading to a bachelor of arts degree granted by the university. Beginning in 1963, graduates of Radcliffe College, the affiliated undergraduate institution for women, received Harvard degrees with the Radcliffe seal and countersigned by the president of Radcliffe. In the 1970s, Harvard abolished the quota limiting the number of women students, and a joint Harvard and Radcliffe Admissions Office began selecting students on an equal basis. In 1999 Harvard fully absorbed Radcliffe and created the Radcliffe Institute for Advanced Study, which focuses on the study of women and gender. With admission criteria ranking among the most selective in the United States, Harvard accepts less than 20 percent of all applicants; three-fourths of those accepted actually enroll.

During their freshman year, students live in halls within Harvard Yard, a walled enclosure containing several structures from the early 18th century now used as dormitories, dining facilities, libraries, and classrooms. Sophomores, juniors, and seniors live in the 12 residences known as houses. Named in honor of a distinguished
alumnus or administrator, each house accommodates approximately 350 students and a
group of faculty members who provide individual instruction as tutors, fostering social
and intellectual exchange between students and teachers. Each house also has a library
and sponsors cultural activities and intramural athletics. Undergraduate life has the
additional attraction of proximity to Boston.

**Graduate and professional facilities**

Harvard’s graduate and professional facilities, founded over the last 200 years,
include schools of arts and sciences, business administration, dental medicine, design,
divinity, education, law, medicine, public administration (now the John Fitzgerald
Kennedy School of Government), and public health. Special studies programs are also
provided at the Harvard-Yenching Institute; the John K. Fairbank Center for East Asian
Research; the Kathryn W. and Shelby Cullom Davis Center for Russian Studies; and at
the centers for Middle Eastern Studies, International Affairs, International Legal
Studies, Energy and International Policy, and Health Policy Management.

**Special facilities**

The Harvard campus is also the site of several renowned museums and collections,
among them the Fogg Museum, distinguished for its European and American paintings,
sculptures, and prints; the Botanical Museum; and the Peabody Museum of
Archaeology and Ethnology.

Harvard’s library system is the oldest in the United States. The central library
collection, used for advanced scholarly research, is housed in the Harry Elkins Widener
Memorial Library. Augmented by the Houghton Library of rare books and manuscripts,
the undergraduate Lamont, Cabot, and Hilles libraries, and the separate house and
departmental libraries, as well as by the graduate schools’ collections, the Harvard
library complex forms the world’s largest university library system. It currently
contains more than 13 million volumes, manuscripts, and microfilms.

Harvard University also maintains the Arnold Arboretum, in Boston; the Harvard
College Observatory, based in Cambridge; the research center for Byzantine and Early
Christian studies at Dumbarton Oaks, in Washington, D.C.; and Villa I Tatti in
Settignano, Italy, formerly the home and library of art critic Bernard Berenson and now
a center for art history research.

Home games of the Harvard Crimson football team and other athletic events take
place at Harvard Stadium, which has a seating capacity of more than 38,000. Yale
University is Harvard’s traditional rival in sports.

**Publications**

Undergraduate publications include the Harvard Crimson, a daily newspaper
founded in 1873; the Harvard Advocate, a literary review; and a nationally known
humor magazine, the Harvard Lampoon. Among journals issued by Harvard’s graduate

**Compare the information about universities according to the text parts.**

**What is the oldest university?**

**What is the most popular university?**

**What university would you like to study?**

2.4. Social English. Thanking people and replying to thanks.

Read the useful phrase for saying “thank you” and replying it.

Use them and complete the conversation. Speak it up with your groupmate.

**Ten Expressions to Use in Speaking and Writing**

1. Thanks.
2. Cheers.
3. Thank you very much.
4. I really appreciate it.
5. You've made my day.
7. You shouldn't have.
8. That's so kind of you.
9. I am most grateful.
10. We would like to express our gratitude.

**How To Use These Phrases In Your English**

1. Phrases 1 and 2 are fairly informal. People often say them without really thinking about it. We use them when somebody does something small to help you.
2. Phrases 3 and 4 are more formal. We use these when somebody has done something quite large or important to help you.
3. We use phrase 6 when somebody gives you a present. We are saying thank you to the other person for thinking about you and deciding to give a present.
4. Phrase 7 is also for receiving a present. You are saying that the other person is too generous. It does NOT mean that the person speaking is angry or annoyed.
5. Phrases 9 and 10 are more formal. Phrase 10 is especially formal and is only used in business letters and formal speeches.

Feel free to modify any **thank you letter sample** below for your own purpose. When writing, let these simple steps guide you:

- Always use the name of the person you are thanking.
- State your thanks.
- Discuss what you are thanking them for, and why it is special to you.
• Mention something about your relationship with the person.
• Say thanks again.
• Sign off, and sign your name.

**Thank you notes**

*Formal*

Dear Mr. Winters:

I appreciate the time you gave me for my interview this morning. Thanks for giving me the tour. Now that I’ve seen your operations I believe that my experience in managing new widget-production will serve your company well.

It was exciting to meet you and discuss the position of Production Manager. As evident in my résumé, my qualifications are up to the task you described. I am available to start immediately. You can reach me on my cell at 555-3892.

Thank you again for considering me for this position.

Sincerely,

*Casual*

Hey Jim:

Thanks for helping me move this weekend. Your packing skills (and strong back) sure made things easier! I can’t believe we got it all in two trips.

Sorry you couldn’t stick around after for pizza and beer. Maybe once I get organized you and Mary can come by for a real meal! And bring the kids!

I am so lucky to have a brother like you. Thanks again.

Love,

Many people say "thank you" using text messages or chat these days, but nothing beats writing an old-fashioned thank you letter. It's a meaningful way to express gratitude when you received a gift or were the recipient of someone's thoughtful action. Address your letter warmly and make it personal and sincere.

**Having a business communication or just formal one, it is very important to be able to write “Thank you letter”. Study the information.**

**Write the “Thank you letter” to your business partner.**

**How to Write a Thank You Letter**

Many people say "thank you" using text messages or chat these days, but nothing beats writing an old-fashioned thank you letter. It's a meaningful way to express gratitude when you received a gift or were the recipient of someone's thoughtful action. Address your letter warmly and make it personal and sincere.

**Either handwrite it or type it.** Either a handwritten or typed letter is totally acceptable. A handwritten letter will have a slightly more personal look, but a typed
letter is better if you're more comfortable that way. What matters is the effort you're making to craft a letter and send it, so don't worry too much about your choice here.

- If you choose to handwrite it, use a pen with black or blue ink. Write in either print or cursive, as long as your writing is legible.
- If you choose to type it, use a font that's easy to read, like Times New Roman or Arial. This is especially necessary if you're writing a thank you letter to a professional colleague.

**Pick out nice stationary or a card.** While dashing off a note on a torn piece of scrap paper demonstrates your interesting character, it's considered more polite to use a nice piece of stationary or a thank you card. If someone went to the trouble of giving you a gift, the nice thing to do is send them your letter in a format that shows you're sincerely grateful.

- If you go with stationary, it doesn't have to be fancy. Look for heavier-weight paper made with cotton or another high-quality material. It's fine to use stationary with a design or your initials.
- Packs of thank you cards are sold in stationary shops and drug stores. Consider getting more than one so you'll have more cards on hand for next time.

**Make it professional or keep it casual.** The style of your note will be a little different depending on who's receiving it. Keeping the nature of the gift in mind, think about what type of note would be most appropriate. No matter what, you want to leave the person receiving the note feeling that you're sincerely grateful.

- For example, if you're sending a thank-you note to your boss, and the workplace setting is pretty formal, you might want to choose high-quality business stationary, type the letter and format it according to the standards for a professional business letter.
- If the note is for a friend, you can show a little more personality. Write your note on a funny postcard, or make your own cool stationary.

**Know when it's appropriate to send an email.** While sending a thank-you text message never quite has enough oomph to show how grateful you are, sometimes it's fine to send an email. This is especially true if you're not writing the note in thanks for a physical gift. For example, if your aunt lent an ear when you were upset over breaking up with your boyfriend, you might want to send her a thank-you email in gratitude for her patience and understanding.

- However, if you need to thank someone for giving you an actual gift or for dedicating a significant amount of time toward helping you, it's better to send a real letter. People realize that it takes effort to write and mail a letter, and that extra time will be appreciated.

- If you send an email, it should be as well composed and thoughtful as a regular letter would be. In fact, you might want to take even more time making sure it's well written, since you're not going to the trouble of sending it by snail mail.
Open with a salutation. Begin your thank you letter by addressing the person in the way that feels most natural. You must decide whether your relationship is informal enough to use the person's first name, or if you should start with "Mr." or "Ms.," as you would for someone you don't know very well. In almost every situation, starting with "Dear [person's name]," is appropriate. Whether the note is for your best friend, your teacher or your mom, this works. If you're looking for something with a little more personality, try the following:

- "Dearest ____,"
- "Hi, ____,"
- "My friend,"

Express your gratitude sincerely. Thank you notes are usually short and to the point, so start by thanking the person right away. Be specific about what you're grateful for. Describing the gift a little will make it clear that you've thought about it and it's something you cherish. This is a good way to make sure your letter doesn't come off as generic, which is easy to slip into if you have to write a lot of thank you letters after a wedding or party. Here are a few examples of opening lines:

- "Thank you so much for the darling pair of leggings you gave Leigh!"
- "You are such a dear for coming to my opening night."
- "I am very grateful for your assistance with my senior project this semester."

Write a few lines about how much it meant to you. After clearly stating what you're thankful for, describe your feelings about the gift or the act of kindness you received. Even if you don't absolutely love the gift, think about the trouble and expense the person went to for your benefit, and aim to make him or her feel the effort was very much appreciated. Try to be honest and sincere. For example, you could say,

- "Thank you so much for the darling pair of leggings you gave Leigh! They fit her just right, and she has a red dress that matches them perfectly. They'll certainly be put to good use this winter."
- "You are such a dear for coming to my opening night. It made me happy to see your bright smile in the audience. I think knowing you were there helped calm my stage fright."
- "I am very grateful for your assistance with my senior project this semester. You have a lot of students depending on you, and I really appreciate your taking the time to give me so much individual attention."

Inquire after the other person or share a little news. Now that you've expressed your gratitude, it's nice to write another few lines that show you care about the person. Ask some questions, and share information about your life. This makes all the difference between a dashed-off note and an actual thank you letter, and the recipient will take even more pleasure in receiving your words. For example, you could write,
• "It was fun to catch up with you at the party. How are things going with Bobby's soccer team? He has natural talent, that boy. Leigh has been asking about him every day. We can't wait to see you this Christmas."

• "Will you be returning to New York again soon? Next time, I want to take you to dinner at my favorite spot. It'll be nice to have a full-length conversation, rather than rushing to catch up backstage!"

• "I wish you the best with your research this summer, and look forward to seeing you at the NSTA conference in the fall."

Close the letter. A letter's closing is often the trickiest part, since you want to strike just the right tone and leave your reader feeling happy. At the same time, you don't want to go overboard and overstep the bounds of your relationship (like by closing a letter to your work colleague with "Love"). Think about the nature of your relationship and choose the closing that seems most appropriate. If you can't decide, it's fine to just sign your name. Here are a few examples of popular closings:

• For a letter to a loved one: Love, Much love, Hugs and Kisses
• For a letter to a friend: Cheers, Thanks again, Warmly, See you soon, Xoxo
• For a letter to a colleague: Sincerely, Gratefully yours, Respectfully yours, Best wishes

Following Thank-You Letter Etiquette

Match the length of the letter to the size of the gift. This is a very general rule that works pretty well in practice. A very thoughtful, expensive gift deserves a thoughtful, rather lengthy letter. A tiny gesture may be thanked with a casual, small gesture in return. Think about how much time, effort and money was put into the gift and match your letter's tone and length appropriately.

• For example, if someone bought you a $100 wedding present, in addition to flying to your wedding and taking time off work to attend, they deserve a full-blown thank you letter on nice paper or a big thank you card.

• On the other hand, if you were the recipient of a $5 Secret Santa stocking stuffer, a short, quick note will do.

Start halfway down the card if you want. Are you having trouble coming up with enough to fill a whole thank you card? If you bought the type of card that comes folded in half, you don't have to fill up the entire blank space. Instead, you can start on the right half or bottom half of the card and write a letter that fills just half the card. It looks more proper than trailing off and leaving a lot of black space, or super-sizing your handwriting to fill it all up.

• Of course, take the above rule regarding the length of the letter into account. If the recipient deserves a two-page letter, you'd better match the length to the size of the gift and fill up the entire card.
**Send it promptly.** Try to send out your thank you letter within a few days (or weeks, at the latest) of receiving your gift. That way the person who gave it to you will know you received it and that you're very grateful. Waiting too long is rude, especially if the gift was sent in the mail. The person who sent it might wonder whether it ever arrived.

- That said, it's never too late to send a thank you note. Even if you send it months later, out of the blue, it's better than never sending one at all. If you wait this long, though, make it a good, long letter!

**Tips**

- Thanks should be expressed for material and immaterial things. Someone who helped set up or clean up should be thanked just as much as the person who threw the party.
- Send a thank-you note as soon as possible so the recipient does not feel that you have forgotten her or him. But if time has passed, remember that sending thanks for significant gifts is done "better late than never."
- If the letter is to a good friend, you can include an inside joke or a bit of news for a more personal touch.
- If you are sending several thank-you notes, be careful not to say exactly the same thing in each one. Make each note personal. It will mean more that way, and if the recipients happen to share your notes with each other, it will be clear that each was written for a specific person.
- The word "generous" is somewhat clichéd and people may see through it if you don't mean it. If you actually do like the gift, describe it by saying things like, "it's a hoot!"
- A thank-you note need not be long, just genuine. If blank space on the page bothers you, use a small notecard rather than a larger sheet of paper.
- Using stationery is always a nice touch. If you are thanking someone for a gift given at an event, try stationery that matches colors and styles of the event.
- While it is far more meaningful to send sincere thank-you notes via postal mail, even if you see the person every day or week, if all you can manage is email, it's better to send email than nothing at all.
- If you have several thank-you letters to write, consider buying a box of gift cards.
- Include a return address.

**The traditional English reply to thanks**

The traditional English reply to thanks is to say "you're welcome" or various informal variants of that "it was nothing", "think nothing of it", "oh, any time", "my pleasure" and so on.

More generally, I think you need care less about that bit of the conversation. "You're welcome" suffices to reply to the thanks, but when someone has been sick, and
enquiry after their well-being and expressing the hope that they are recovered should be the main part of your communiqué.

A lot of people here are suggesting something along the lines of "you're welcome" or its more casual "no problem" as a response to "thanks".

This is a very common mistake amongst non-native/L2 English speakers, as it is often learned that "thank you - you're welcome" is a standard pairing. However, there are contexts where it is not appropriate, and this is one of them.

Instead, you should say something that maintains the positive mood and attempts to keep a conversation going. You could try something like, "I hope you're feeling better" or "how are you feeling now?". These show that you are concerned while inviting her to reply again.

In my school and university I was taught to say "Not at all" or "Don't mention it" in response to "Thank you!". Now I rarely hear these phrases used, but rather something like "You're welcome", "It's OK", "My pleasure", or "No problem".

In common conversation in the US Midwest I rarely hear "Not at all" or "Don't mention it." "No problem" is very common, and "You're welcome" is also pretty well-used.

I use "Not at all," "Don't mention it," and "No problem" when the activity I'm being thanked for was really no big deal. I use "My pleasure" when emphasizing that I'm happy to be of assistance (often in a customer service context), and "You're welcome" when the action prompting the thanks was a little bit of a bother. In essence I use different phrases to indicate how "thanks-worthy" the activity was.

In a shop, if the assistant says "thank you", I usually say "thank you" back to them. Another thing is that quite a lot of the time it isn't necessary to reply to "thank you" with any particular "response" phrase. For example in a dialogue like this:

A: Here's your key.
B: Thank you.
A: See you next week.

there isn't really any need to say any set phrase after the "thank you". I think in normal English discourse we often don't reply to "thank you" in any special way. (I don't have any statistics about this, but that is my strong impression.)

2.5 Professional English: Currency and other forms of exchange, foreign exchange, currency markets, the global money market, international financial centres

Money market

As money became a commodity, the money market became a component of the financial markets for assets involved in short-term borrowing, lending, buying and selling with original maturities of one year or less. Trading in the money markets is done over the counter and is wholesale. Various instruments exist, such as Treasury
bills, commercial paper, bankers' acceptances, deposits, certificates of deposit, bills of exchange, repurchase agreements, federal funds, and short-lived mortgage-, and asset-backed securities.\cite{Note1} It provides liquidity funding for the global financial system. Money markets and capital markets are parts of financial markets. The instruments bear differing maturities, currencies, credit risks, and structure. Therefore they may be used to distribute the exposure

*Participants*

The money market consists of financial institutions and dealers in money or credit who wish to either borrow or lend. Participants borrow and lend for short periods of time, typically up to thirteen months. Money market trades in short-term financial instruments commonly called "paper." This contrasts with the capital market for longer-term funding, which is supplied by bonds and equity.

The core of the money market consists of interbank lending – banks borrowing and lending to each other using commercial paper, repurchase agreements and similar instruments. These instruments are often benchmarked to (i.e. priced by reference to) the London Interbank Offered Rate (LIBOR) for the appropriate term and currency.

Finance companies typically fund themselves by issuing large amounts of asset-backed commercial paper (ABCP) which is secured by the pledge of eligible assets into an ABCP conduit. Examples of eligible assets include auto loans, credit card receivables, residential/commercial mortgage loans, mortgage-backed securities and similar financial assets. Certain large corporations with strong credit ratings, such as General Electric, issue commercial paper on their own credit. Other large corporations arrange for banks to issue commercial paper on their behalf via commercial paper lines.

In the United States, federal, state and local governments all issue paper to meet funding needs. States and local governments issue municipal paper, while the US Treasury issues Treasury bills to fund the US public debt:

- Trading companies often purchase bankers' acceptances to be tendered for payment to overseas suppliers.
- Retail and institutional money market funds
- Banks
- Central banks
- Cash management programs
- Merchant banks

*Functions of the money market*

1. *Financing Trade:*

Money Market plays crucial role in financing both internal as well as international trade. Commercial finance is made available to the traders through bills of exchange, which are discounted by the bill market. The acceptance houses and discount markets help in financing foreign trade.
2. Financing Industry:

Money market contributes to the growth of industries in two ways:

(a) Money market helps the industries in securing short-term loans to meet their working capital requirements through the system of finance bills, commercial papers, etc.

(b) Industries generally need long-term loans, which are provided in the capital market. However, capital market depends upon the nature of and the conditions in the money market. The short-term interest rates of the money market influence the long-term interest rates of the capital market. Thus, money market indirectly helps the industries through its link with and influence on long-term capital market.

3. Profitable Investment:

Money market enables the commercial banks to use their excess reserves in profitable investment. The main objective of the commercial banks is to earn income from its reserves as well as maintain liquidity to meet the uncertain cash demand of the depositors. In the money market, the excess reserves of the commercial banks are invested in near-money assets (e.g. short-term bills of exchange) which are highly liquid and can be easily converted into cash. Thus, the commercial banks earn profits without losing liquidity.

4. Self-Sufficiency of Commercial Bank:

Developed money market helps the commercial banks to become self-sufficient. In the situation of emergency, when the commercial banks have scarcity of funds, they need not approach the central bank and borrow at a higher interest rate. On the other hand, they can meet their requirements by recalling their old short-run loans from the money market.

5. Help to Central Bank:

Though the central bank can function and influence the banking system in the absence of a money market, the existence of a developed money market smoothens the functioning and increases the efficiency of the central bank.

Money market helps the central bank in two ways:

(a) The short-run interest rates of the money market serves as an indicator of the monetary and banking conditions in the country and, in this way, guide the central bank to adopt an appropriate banking policy,

(b) The sensitive and integrated money market helps the central bank to secure quick and widespread influence on the sub-markets, and thus achieve effective implementation of its policy.

Common money market instruments

- Certificate of deposit - Time deposit, commonly offered to consumers by banks, thrift institutions, and credit unions.
Repurchase agreements - Short-term loans—normally for less than two weeks and frequently for one day—arranged by selling securities to an investor with an agreement to repurchase them at a fixed price on a fixed date.

Commercial paper - short term usanse promissory notes issued by company at discount to face value and redeemed at face value

Eurodollar deposit - Deposits made in U.S. dollars at a bank or bank branch located outside the United States.

Federal agency short-term securities - (in the U.S.). Short-term securities issued by government sponsored enterprises such as the Farm Credit System, the Federal Home Loan Banks and the Federal National Mortgage Association.

Federal funds - (in the U.S.). Interest-bearing deposits held by banks and other depository institutions at the Federal Reserve; these are immediately available funds that institutions borrow or lend, usually on an overnight basis. They are lent for the federal funds rate.

Municipal notes - (in the U.S.). Short-term notes issued by municipalities in anticipation of tax receipts or other revenues.

Treasury bills - Short-term debt obligations of a national government that are issued to mature in three to twelve months.

Money funds - Pooled short maturity, high quality investments which buy money market securities on behalf of retail or institutional investors.

Foreign exchange swaps - Exchanging a set of currencies in spot date and the reversal of the exchange of currencies at a predetermined time in the future.

Short-lived mortgage- and asset-backed securities

3. The system of health care. Health and medicine

Learn the main definitions

Circulatory System (heart, blood, vessels) – (Biology) the system that circulates blood and lymph through the body, consisting of the heart, blood vessels, blood, lymph, and the lymphatic vessels and glands. Also called cardiovascular system

Respiratory System (nose, trachea, lungs) – the specialized organs, collectively, concerned with external respiration: in humans and other mammals it includes the trachea, bronchi, bronchioles, lungs, and diaphragm

Immune System (many types of protein, cells, organs, tissues) the organs and processes of the body that provide resistance to infection and toxins. Organs include the thymus, bone marrow, and lymph nodes

Skeletal System (bones) con

Excretory System (lungs, large intestine, kidneys)
3.1. Human body
Read the texts

The human body is the entire structure of a human organism, and consists of a head, neck, torso, two arms and two legs. By the time the human reaches adulthood, the body consists of close to 100 trillion cells, the basic unit of life. These cells are organized biologically to eventually form the whole body. The organ systems of the body include the musculoskeletal system, cardiovascular system, digestive system, endocrine system, integumentary system, urinary system, lymphatic system, immune system, respiratory system, nervous system and reproductive system. The human body is made to stand erect, walk on two feet, use the arms to carry and lift, and has opposable thumbs (able to grasp).

2. The adult body is made up of: 100 trillion cells, 206 bones, 600 muscles, and 22 internal organs.

3. There are many systems in the human body:
- Circulatory System (heart, blood, vessels)
- Respiratory System (nose, trachea, lungs)
- Immune System (many types of protein, cells, organs, tissues)
- Skeletal System (bones)
- Excretory System (lungs, large intestine, kidneys)
- Urinary System (bladder, kidneys)
- Muscular System (muscles)
- Endocrine System (glands)
- Digestive System (mouth, esophagus, stomach, intestines)
- Nervous System (brain, spinal cord, nerves)
- Reproductive System (male and female reproductive organs)

4. Every square inch of the human body has about 19 million skin cells.
5. Every hour about 1 billion cells in the human body must be replaced.
6. The average human head has about 100,000 hairs.
7. The circulatory system of arteries, veins, and capillaries is about 60,000 miles long.
8. The heart beats more than 2.5 billion times in an average lifetime.
9. There are about 9,000 taste buds on the surface of the tongue, in the throat, and on the roof of the mouth.
10. The strongest muscle in the body is the tongue.
11. The human heart creates enough pressure when it pumps out to the body to squirt blood 30 feet.
12. You blink over 10,000,000 times a year.
13. The human brain weighs about 3 pounds.
14. It takes about 20 seconds for a red blood cell to circle the whole body.
15. Only 10% of the population are left handed.
16. One fourth of the bones in your body are in your feet.
17. Children tend to grow faster in the spring.
18. The most sensitive finger on the human hand is the index finger.
19. More men are color-blind than women.
20. More people have brown eyes than any other color.

There are four major systems in the human body:

The Skeletal System

The Skeleton is the name given to the collection of bones that holds the rest of our body up. Our skeleton is very important to us. It does three major jobs.

** It protects our vital organs such as the brain, the heart, and the lungs.
** It gives us the shape that we have. Without our skeleton, we would just be a blob of blood and tissue on the floor. Yuck!
** It allows us to move. Because our muscles are attached to our bones, when our muscles move, they move the bones, and we move.

When we were born, your skeleton had around 350 bones. By the time we become an adult, we’ll only have around 206 bones:

Spine and vertebral column (26)
Cranium (8)
Face (14)
Hyoid bone, sternum and ribs (26)
Upper extremities (70)
Lower extremities (62)

This is because, as we grow, some of the bones join together to form one bone. Bones contain a lot of calcium (an element found in milk, broccoli, and other foods). Bones manufacture blood cells and store important minerals.

Our bones don't simply work on their own. The bones join together to form joints. The end of each bone is covered by a tough, smooth shiny substance called cartilage. The cartilage-coated bone-ends are kept apart by a thin film of slippery fluid that works
like oil in a car. All of this is so our bones won't scratch and bump against each other when we move. Our bones are held together by strong stretchy bands called ligaments.

**Amazing Facts about the Skeletal System**

The smallest bones in the body are found in the ear (stirrup bone).
The longest bone in the body is the femur (thigh bone).
The bones are filled with a fatty substance called bone marrow. In this marrow, red and white blood cells are manufactured and then released into the bloodstream. Over half the body's bones are in the hands and feet.
The only jointless bone in your body is the hyoid bone in your throat.
As our bones grow, we get taller. Our growth in height is likely to stop by the time we are 16 if you're a girl and 18 if you're a boy.
Each hand has 26 bones in it.
Our nose and ears are not made of bone; they are made of cartilage, a flexible substance that is not as hard as bone.

**Joints:** Bones are connected to other bones at joints. There are many different types of joints, including: fixed joints (such as in the skull, which consists of many bones), hinged joints (such as in the fingers and toes), and ball-and-socket joints (such as the shoulders and hips).

**Differences in males and females:** Males and females have slightly different skeletons, including a different elbow angle. Males have slightly thicker and longer legs and arms; females have a wider pelvis and a larger space within the pelvis, through which babies travel when they are born.

**Study the picture of human body – find out if you know all the definitions, enlarge the list with parts of human body, you’ve learnt from the texts.**
The Respiratory System

The respiratory system is the system of the body that deals with breathing. When we breathe, the body takes in the oxygen that it needs and removes the carbon dioxide that it doesn't need.

First the body breathes in the air which is sucked through the nose or mouth and down through the trachea (windpipe). The trachea is a pipe shaped by rings of cartilage. It divides into two tubes called bronchi. These carry air into each lung. Inside the lung, the tubes divide into smaller and smaller tubes called bronchioles. At the end of each of these tubes are small air balloons called alveoli.

Capillaries, which are small blood vessels with thin walls, are wrapped around these alveoli. The walls are so thin and close to each other that the air easily seeps through. In this way, oxygen seeps through into the bloodstream and carbon dioxide, in the bloodstream, seeps through into the alveoli, and is then removed from the body when we breathe out.

The diaphragm is the muscle that controls the breathing process. As the diaphragm flattens, it causes the chest to expand and air is sucked into the lungs. When the diaphragm relaxes, the chest collapses and the air in the lungs is forced out.

Amazing Facts about the Respiratory System

The right lung is slightly larger than the left.

Hairs in the nose help to clean the air we breathe as well as warming it.

The highest recorded "sneeze speed" is 165 km per hour.

The surface area of the lungs is roughly the same size as a tennis court.

The capillaries in the lungs would extend 1,600 kilometers if placed end to end.

We lose half a liter of water a day through breathing. This is the water vapour we see when we breathe onto glass.

A person at rest usually breathes between 12 and 15 times a minute.

The breathing rate is faster in children and women than in men.
The Circulatory System

The blood is the transport system by which oxygen and nutrients reach the body's cells, and waste materials are carried away. The heart, a muscular organ, positioned behind the ribcage and between the lungs, is the pump that keeps this transport system moving.

Blood that is rich in oxygen appears red.
Blood that is poor in oxygen appears blue.

Blood leaves the left side of the heart and travels through arteries, which gradually divide into capillaries. In the capillaries, food and oxygen are released to the body cells, and carbon dioxide and other waste products are returned to the bloodstream. The blood then travels in veins back to the right side of the heart, where it is pumped directly to the lungs. In the lungs, carbon dioxide is exchanged for oxygen, and this renewed blood flows back to the left side of the heart, and the whole process begins again.

On average, your body has about 5 liters of blood continually traveling through it by way of the circulatory system. The heart, the lungs, and the blood vessels work together to form the circle part of the circulatory system. The pumping of the heart forces the blood on its journey.

The body's circulatory system really has three distinct parts: pulmonary circulation, coronary circulation, and systemic circulation. Or, the lungs (pulmonary), the heart (coronary), and the rest of the system (systemic). Each part must be working independently in order for them to all work together.

The heart is a pumping system which intakes deoxygenated blood through the veins, delivering it to the lungs for oxygenation and then pumping it into the various arteries to be transmitted to where it is needed throughout the body for energy. The heart is about the size of a fist but delivers a more powerful punch. Luckily for us, it contains a buffer zone to decrease its force or we would be shaken by every beat. This buffer zone also protects the heart from outside injury and keeps it from scraping against the chest wall. In some instances, nightmares can seem so real that the heart will pound in fear. In one study, the heart rate of the sleeper was timed at 150 beats per minute.

Myth has it that the heart is the seat of the emotions, but it is, instead, a pump to circulate the blood throughout the body and only contributes to the emotions by sending oxygenated blood to our brain cells; so, if you want to gain someone's affection, you may have to ask Cupid to shoot them through the head rather than the heart. An arrow through the heart (or through the head, for that matter) would stop all bodily functions. The Medical Dictionary reports that the heart beats more than 2.5 billion times in an average lifetime. Isn't that "thumping"?

Abdominal Aorta
The branches of the abdominal aorta may be divided into three sets: the visceral branches, which supply the organs in the abdomen, renals, testicles and ovaries; the parietal branches, which supply the diaphragm from below and the posterior abdominal walls; and the terminal branches, which descend to supply the organs of the pelvis, the pelvic wall and the paired common iliacs which supply the lower extremities.

Amazing Facts about the Circulatory System

The heart beats around 3 billion times in the averages person's life.

About 8 million blood cells die in the human body every second, and the same number are born each second.

Within a tiny droplet of blood, there are some 5 million red blood cells.

It takes about 20 seconds for a red blood cell to circle the whole body.

Red blood cells make approximately 250,000 round trips of the body before returning to the bone marrow, where they were born, to die.

Red blood cells may live for about 4 months circulating throughout the body, feeding the 60 trillion other body cells.

The Digestive System

Food provides us with fuel to live, energy to work and play, and the raw materials to build new cells. All the different varieties of food we eat are broken down by our digestive system and transported to every part of our body by our circulatory system.

Our digestive system is a 9 meter long tube. The digestive process begins in the mouth, where the teeth and tongue break up the food after it has been softened with saliva. The food is then swallowed and travels down the esophagus to the stomach.

While the food is in the stomach, it is mixed with a mild acid which breaks the food down into a paste similar to porridge. The food then passes, a little at a time, into the small intestine, which is roughly 6 meters long. Here the food is broken down even further until it is small enough to pass through the walls of the small intestine into the bloodstream. Food that cannot be digested passes into the large intestine, where the water and minerals are absorbed into the blood stream. The solid waste, the feces, is then expelled from the body through the rectum and anus.

Appendix

Digestion takes place almost continuously in a watery, slushy environment. The large intestine absorbs water from its inner contents and stores the rest until it is convenient to dispose of it. Attached to the first portion of the large intestine is a troublesome pouch called the (veriform) appendix. The appendix has no function in modern humans, however it is believed to have been part of the digestive system in our primitive ancestors.

Large Intestine
The large intestine, or colon, consists of ascending, transverse, descending, and sigmoid portions. The ascending portion extends from the cecum superiorly along the right abdominal wall to the inferior surface of the liver and bends sharply at a right angle to the left at a curve called the hepatic flexure. From there, it crosses the abdominal cavity as the transverse colon to the left abdominal wall at the splenic flexure and begins the descending colon which traverses inferiorly along the left abdominal wall to the pelvic region. The colon then forms an angle medially from the pelvis to form an s-shaped curve called the sigmoid colon. The last few inches of the colon is the rectum which is a storage site for solid waste which leaves the body by way of an external opening called the anus, controlled by muscles called sphincters. Substances which have not been absorbed in the small intestine enter the large intestine in the form of liquid and fiber. The large intestine or "bowel" is sometimes called the "garbage dump" of the body, because the materials that reach it are of very small use to the body and are sent on to be disposed of. The first half of the colon absorbs fluids and recycles them into the blood stream. The second half compacts the wastes into feces, secretes mucus which binds the substances, and lubricates it to protect the colon and ease its passage. Of the two to two and one-half gallons of food and liquids taken in by the average adult, only about twelve ounces of waste enters the large intestine. Feces are comprised of about three quarters water. The remainder is protein, fat, undigested food roughage, dried digestive juices, cells shed by the intestine, and dead bacteria. A common disorder of the large intestine is inflammation of the appendix, or appendicitis. Waste that accumulates in the appendix cannot be moved easily by peristalsis since the appendix has only one opening. The symptoms of appendicitis include muscular rigidity, localized pain in the right lower quarter of the abdomen, and vomiting. The chief danger of appendicitis is that it may rupture and empty its contents of fecal matter and waste into the abdominal cavity producing an extremely serious condition called peritonitis.

**Epiglottis**

The epiglottis is the flap of cartilage lying behind the tongue and in front of the entrance to the larynx (voice box). At rest, the epiglottis is upright and allows air to pass through the larynx and into the rest of the respiratory system. During swallowing, it folds back to cover the entrance to the larynx, preventing food and drink from entering the windpipe. The throat contains both an air passage (the wind pipe) and a food passage (the esophagus). If these passages were both open when a person swallowed, air could enter the stomach and food could enter the lungs. Part of the safety hatch that seals off the windpipe is the "epiglottis," a little valvelike cartilage, which works with the larynx to act as a lid every time we swallow. The larynx draws upward and forward to close the windpipe. This keeps solid food and liquid out of the respiratory tract. At the end of each swallow, the epiglottis moves up again, the larynx
returns to rest, and the flow of air into the windpipe continues. The uvula (Latin for "little grape") is a fleshy piece of muscle, tissue and mucous membrane that hangs down from the palate. It is the part that moves upward when we say, "Ah!" It flips up and helps close off the nasal passages when we swallow. Contrary to the depictions seen in cartoons, the uvula does not vibrate during singing and shouting and, in fact, has nothing to do with the voice.

**Gallbladder**

The gallbladder is an active storage shed, which absorbs mineral salts and water received from the liver and converts it into a thick, mucus substance called "bile," to be released when food is present in the stomach. The gallbladder is a small, pear-shaped sac which is situated just below the liver and is attached to it by tissues. It stores bile and then releases it when food passes from the stomach to the duodenum (the first part of the small intestine) to help in the process of digestion. It has a capacity of around one and one-half fluid ounces. When food leaves the stomach, a secretion causes the gallbladder to contract and expel its contents into the duodenum, where the bile disperses the fats in the food into liquid. Pythagoras, the 6th Century BC Greek mathematician, believed that life is based on the four elements of earth, air, fire and water which correspond to the body's "humors": blood (hot and moist), phlegm (cold and moist), yellow bile (hot and dry) and black bile (cold and dry). The perfect or imperfect balance of these humors supposedly determined one's health and intelligence. We still speak in terms of "melancholia" (excess black bile, leading to depression) and "phlegmatic" (sluggish or impassive) and scientists have named the heavy mucus secreted in the respiratory passages - phlegm. Pythagoras was kind of a "square". Oh, come on; where's your sense of "humor"?

**Liver**

Thirty per cent of the blood pumped through the heart in one minute passes through the body's chemical factory, which is called the liver. The liver cleanses the blood and processes nutritional molecules, which are distributed to the tissues. The liver also receives bright red blood from the lungs, filled with vital oxygen to be delivered to the heart. The only part of the body which receives more blood than the liver is the brain. The liver is located at the top of the abdomen, just below the diaphragm and has two main lobes. It is the largest gland in the body, weighing 2.5 to 3.3 pounds. When we eat, more blood is diverted to the intestines to deal with digestive processes; when not eating, three-fourths of the blood supply to the liver comes from the intestines. It also produces about two and one-half pints of bile in its ducts, which is delivered to the gallbladder through a small tube called the "cystic duct" for storage. "Liver" is probably an appropriate name for this gland, which makes the important decision as to whether incoming substances are useful to the body or whether they are waste. The liver is an extremely important organ and has multiple functions. The liver detoxifies blood cells
by mixing them with bile and by chemical alteration to less toxic substances, such as the alteration of ammonia to urea. Many chemical compounds are inactivated by the liver through modification of chemical structures. The liver converts glucose to a storage form of energy called glycogen, and can also produce glucose from sugars, starches, and proteins. The liver also synthesizes triglycerides and cholesterol, breaks down fatty acids, and produces plasma proteins necessary for the clotting of blood, such as clotting factors I, III, V, VII, IX and XI. The liver also produces bile salts and excretes bilirubin. A "lily-livered coward" was someone whose liver contained no blood. The Greeks and Romans sacrificed animals to the gods before going into battle. When the liver was examined, if it was healthy and the blood was bright red, a victory was promised; if it was diseased or the blood was pale, defeat was predicted.

*Mouth (An Overview)*

The function of the mouth and its associated structures is to form a receptacle for food, to begin mechanical digestion through chewing (mastication), to swallow food, and to form words in speech. It can also assist the respiratory system in the passage of air.

*Omentum*

The omentum is an apronlike double fold of fatty membrane that hangs down in front of the intestines. It contains blood vessels, nerves, lymph vessels and lymph nodes. It acts as a storage for fat and also may limit the spread of infection in the abdominal cavity.

*Salivary Glands*

The mouth also contains the salivary glands which are accessory digestive glands that produce a fluid secretion called saliva. Saliva functions as a solvent in cleansing the teeth and dissolving food particles so that they may be tasted. Saliva also contains starch-digesting enzymes and mucus, which lubricates the pharynx to facilitate swallowing. There are three major pairs of salivary glands. The largest of which is the parotid gland and is located anteriorly and inferiorly to the ear between the skin and the muscle of chewing, the masseter. The parotid duct carries its contents and drains into the mouth. It is the parotid gland that becomes swollen and infected with the mumps or parotitis. The submandibular gland is located inferiorly to the mandible or jawbone midway along the inner side of the jaw. It has a muscular covering and empties its contents by way of the submandibular duct into the floor of the mouth on both sides. The sublingual gland, as its name implies, lies under the floor of the mouth and on the side of the tongue. Each sublingual gland possesses several small sublingual ducts that empty into the floor of the mouth in an area posterior to the submandibular duct.

*Rectum*

The rectum is a short, muscular tube that forms the lowest portion of the large intestine and connects it to the anus. Feces collects here until pressure on the rectal
walls cause nerve impulses to pass to the brain, which then sends messages to the voluntary muscles in the anus to relax, permitting expulsion.

**Small Intestine**

If the small intestine were not looped back and forth upon itself, it could not fit into the abdominal space it occupies. It is held in place by tissues which are attached to the abdominal wall and measures eighteen to twenty-three feet in the average adult, which makes it about four times longer than the person is tall. It is a three-part tube of about one and one-half to two inches in diameter and is divided into three sections: (1) the duodenum, a receiving area for chemicals and partially digested food from the stomach; (2) the jejunum, where most of the nutrients are absorbed into the blood and (3) the ileum, where the remaining nutrients are absorbed before moving into the large intestine. The intestines process about 2.5 gallons of food, liquids and bodily waste every day. In order for enough nutrients to be absorbed into the body, it must come in contact with large numbers of intestinal cells which are folded like gathered skirts. Each of these cells contain thousands of tiny finger-like projections called "villi," and each villus contains microscopic "microvilli". In one square inch of small intestine, there are about 20,000 villi and ten billion microvilli. Each villus brings in fresh, oxygenated blood and sends out nutrient-enriched blood. The villi sway constantly to stir up liquefied food and remove the nutrients which can be absorbed and then passed through the membranes of the villi into the blood and lymph vessels. The fatty nutrients go to the lymph vessels, and glucose and amino acids go to the blood and on to the liver. The muscles which encircle this tube constrict about seven to twelve times a minute to move the food back and forth, to churn it, knead it, and to mix it with gastric juices. The small intestine also makes waves which move the food forward, but these are usually weak and infrequent to allow the food to stay in one place until the nutrients can be absorbed. If a toxic substance enters the small intestine, these movements may be strong and rapid to expel the poisons quickly.

**Spleen**

The spleen is the largest of the lymphoid tissues. It is just about the size of the heart and is a spongy material which will hold up to .3 gallons of blood. It is located on the left side of the body, just behind the stomach. The spleen is a valuable organ which produces some of the white blood cells, filters the blood, destroys old, worn-out red blood cells and returns needed iron to the blood, disposing of the rest as waste. The spleen also stores excess blood for emergencies; for example, when oxygen in the circulatory system is short. We often hear that the victim of an auto accident has had a ruptured spleen which has been removed surgically. Because the spleen is so soft and spongy, it cannot be repaired by surgery, so it is removed to stop the loss of blood.

**Stomach**
A hollow, sac-like organ connected to the esophagus and the duodenum (the first part of the small intestine), the stomach consists of layers of muscle and nerves that continue the breakdown of food which begins in the mouth. It is also a storage compartment, which enables us to eat only two or three meals a day. If this weren't possible, we would have to eat about every twenty minutes. The average adult stomach stretches to hold from two to three pints and produces approximately the same amount of gastric juices every twenty-four hours. The stomach has several functions: (1) as a storage bin, holding a meal in the upper portion and releasing it a little at a time into the lower portion for processing; (2) as a food mixer, the strong muscles contract and mash the food into a sticky, slushy mass; (3) as a sterilizing system, where the cells in the stomach produce an acid which kills germs in "bad" food; (4) as a digestive tub, the stomach produces digestive fluid which splits and cracks the chemicals in food to be distributed as fuel for the body. The process of digestion is triggered by the sight, smell or taste of food, so that the stomach is prepared when the food arrives. Every time you pass a bakery shop or smell your mother's good cooking, the body begins a digestive process. If the stomach is not filled, these gastric juices begin eroding the stomach lining itself, so fill 'er up!

The Tooth

A tooth is a hard structure, set in the upper or lower jaw, that is used for chewing food. Teeth also give shape to the face and aid in the process of speaking clearly. The enamel that covers the crown (the part above the gum) in each tooth can be broken down by acids produced by the mouth for digestive purposes. This process is called "decay". To prevent decay, good oral hygiene, consisting of daily brushing and flossing, is necessary. The hardest substance in the human body is one of the four kinds of tissue which make up the tooth. It is enamel and covers the crown (area above the gum line) of the tooth. A bony material called "cementum" covers the root, which fits into the jaw socket and is joined to it with membranes. "Dentin" is found under the enamel and the cementum, and this material forms the largest part of the tooth. At the heart of each tooth is living "pulp," which contains nerves, connective tissues, blood vessels and lymphatics. When a person gets a toothache, the pulp is what hurts.

Amazing Facts about the Digestive System

We eat about 500 kg of food per year.
1.7 liters of saliva is produced each day.
The esophagus is approximately 25 cm long.
Muscles contract in waves to move the food down the esophagus. This means that food would get to a person's stomach, even if they were standing on their head.
An adult's stomach can hold approximately 1.5 liters of material.
Every day 11.5 liters of digested food, liquids and digestive juices flow through the digestive system, but only 100 mls is lost in feces.

In the mouth, food is either cooled or warmed to a more suitable temperature.

**Muscular System**

Muscles are bundles of cells and fibers.

Muscles work in a very simple way. All they do is tighten up--that is, contract--and relax.

You have two sets of muscles attached to many of your bones which allow them to move.

There are 630 active muscles in your body and they act in groups.

Muscles can only pull. They never push.

**Excretion System**

Excretion is the removal of the metabolic wastes of an organism. Wastes that are removed include carbon dioxide, water, salt, urea and uric acid. All excreted wastes travel at some time in the blood.

**Organs of the Excretory System:**

*Lungs* - removal of excess carbon dioxide

*Liver* - produces urea and uric acid as a by-product of the breakdown of proteins

*Skin* - removal of excess water, salt, urea and uric acid

*Urinary System* - kidneys filter the blood to form urine, which is excess water, salt, urea and uric acid

**Endocrine System**

The foundations of the endocrine system are the *hormones* and *glands*. As the body's chemical messengers, hormones transfer information and instructions from one set of cells to another. Although many different hormones circulate throughout the bloodstream, each one affects only the cells that are genetically programmed to receive and respond to its message. Hormone levels can be influenced by factors such as stress, infection, and changes in the balance of fluid and minerals in blood.

*A gland* is a group of cells that produces and secretes, or gives off, chemicals. A gland selects and removes materials from the blood, processes them, and secretes the finished chemical product for use somewhere in the body. Some types of glands release their secretions in specific areas. For instance, exocrine glands, such as the sweat and salivary glands, release secretions in the skin or inside of the mouth. Endocrine glands, on the other hand, release more than 20 major hormones directly into the bloodstream where they can be transported to cells in other parts of the body.
Parts of the Endocrine System:

The major glands that make up the human endocrine system are the hypothalamus, pituitary, thyroid, parathyroids, adrenals, pineal body, and the reproductive glands, which include the ovaries and testes. The pancreas is also part of this hormone-secreting system, even though it is also associated with the digestive system because it also produces and secretes digestive enzymes.

Although the endocrine glands are the body’s main hormone producers, some non-endocrine organs — such as the brain, heart, lungs, kidneys, liver, thymus, skin, and placenta — also produce and release hormones.

Nervous System

The neuron is the functional unit of the nervous system. Humans have about 100 billion neurons in their brain alone! While variable in size and shape, all neurons have three parts. Dendrites receive information from another cell and transmit the message to the cell body. The cell body contains the nucleus, mitochondria and other organelles typical of eukaryotic cells. The axon conducts messages away from the cell body.

Integumentary system

The integumentary system is the largest organ system in the human body, and is responsible for protecting the body from most physical and environmental factors. The largest organ in the body, is the skin. The integument also includes appendages, primarily the sweat and sebaceous glands, hair, nails and arrectores pili (tiny muscles at the root of each hair that cause goose bumps).

Lymphatic system and Immune system

The main function of the lymphatic system is to extract, transport and metabolise lymph, the fluid found in between cells. The lymphatic system is very similar to the circulatory system in terms of both its structure and its most basic function (to carry a body fluid).

The immune system operates throughout the body. There are, however, certain sites where the cells of the immune system are organized into specific structures. These are classified as central lymphoid tissue (bone marrow, thymus) and peripheral lymphoid tissue (lymph nodes, spleen, mucosa-associated lymphoid tissue):
Reproductive system

Human reproduction takes place as internal fertilization by sexual intercourse. During this process, the erect penis of the male is inserted into the female's vagina until the male ejaculates semen, which contains sperm, into the female's vagina. The sperm then travels through the vagina and cervix into the uterus or fallopian tubes for fertilization of the ovum.

The human male reproductive system is a series of organs located outside the body and around the pelvic region of a male that contribute towards the reproductive process. The primary direct function of the male reproductive system is to provide the male gamete or spermatozoa for fertilization of the ovum.

The major reproductive organs of the male can be grouped into three categories. The first category is sperm production and storage. Production takes place in the testes which are housed in the temperature regulating scrotum, immature sperm then travel to the epididymis for development and storage. The second category are the ejaculatory fluid producing glands which include the seminal vesicles, prostate, and the vas deferens. The final category are those used for copulation, and deposition of the spermatozoa (sperm) within the female, these include the penis, urethra, vas deferens and Cowper's gland.

The human female reproductive system is a series of organs primarily located inside of the body and around the pelvic region of a female that contribute towards the reproductive process. The human female reproductive system contains three main parts: the vagina, which acts as the receptacle for the male's sperm, the uterus, which holds the developing fetus, and the ovaries, which produce the female's ova. The breasts are also an important reproductive organ during the parenting stage of reproduction.

The vagina meets the outside at the vulva, which also includes the labia, clitoris and urethra; during intercourse this area is lubricated by mucus secreted by the Bartholin's glands. The vagina is attached to the uterus through the cervix, while the uterus is attached to the ovaries via the fallopian tubes. At certain intervals, typically approximately every 28 days, the ovaries release an ovum, which passes through the fallopian tube into the uterus. The lining of the uterus, called the endometrium, and unfertilized ova are shed each cycle through a process known as menstruation.

Learn the picture and try to find …

<table>
<thead>
<tr>
<th>injury; (place) bruise; contusion; hurt</th>
<th>nasal catarrh, rhinitis</th>
</tr>
</thead>
<tbody>
<tr>
<td>excess weight</td>
<td>bad mood = impaired mood</td>
</tr>
<tr>
<td>bruise = black eye</td>
<td>insomnia</td>
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<td>-------------------</td>
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</tr>
<tr>
<td>burn</td>
<td>toothache, dentalgia,</td>
</tr>
<tr>
<td>cut, slit</td>
<td>tumor → abscess, boil, sore</td>
</tr>
<tr>
<td>cough</td>
<td>stomachache</td>
</tr>
</tbody>
</table>
| sickness, nausea → vomiting, retching | an attack of laziness (idleness)  
  *Idleness is the root of all evil* |
| arthralgia = joint pain | heart attack |

**Match the name of human body system and its main structural parts**

<p>| | | |</p>
<table>
<thead>
<tr>
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</thead>
<tbody>
<tr>
<td>1</td>
<td>cardiovascular system</td>
<td>A</td>
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<tr>
<td>2</td>
<td>digestive system</td>
<td>B</td>
</tr>
<tr>
<td>3</td>
<td>endocrine system</td>
<td>C</td>
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<tr>
<td>4</td>
<td>excretory System</td>
<td>D</td>
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<td>5</td>
<td>immune system</td>
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<td>6</td>
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<td>nervous system</td>
<td>I</td>
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<td>10</td>
<td>reproductive system</td>
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<tr>
<td>11</td>
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<td>K</td>
</tr>
<tr>
<td>12</td>
<td>urinary system</td>
<td>L</td>
</tr>
</tbody>
</table>

**The key**
Diseases can be caused by age, mechanical damage, environmental influence, and congenital defect.

Fill in the columns of the table using words, given below:

acute disease; allergic rhinitis; arthritis; blood pressure; break; bronchitis; bruise; burn; caries; cholecystitis; chronic disease; constipation; cough; cut; cystitis; dental abscess; diarrhea; diseases of nervous system; gastritis; heart attack; hepatitis; infarction; muscle pull; nephritis; nervous breakdown; pancreatitis; pneumonia; poisoning; rash; rhinitis; stomach upset; stomatitis; swelling; tracheitis; tuberculosis; tumour; ulcer; valvular defect; wound.

<table>
<thead>
<tr>
<th>Age</th>
<th>Mechanical Damage</th>
<th>Environmental Influence</th>
<th>Congenital Defect</th>
</tr>
</thead>
<tbody>
<tr>
<td>nervous breakdown</td>
<td>wound</td>
<td>tubercle</td>
<td>stomach upset</td>
</tr>
<tr>
<td>infarction</td>
<td>tumour</td>
<td>tracheitis</td>
<td>valvular defect</td>
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<td>swelling</td>
<td>swelling</td>
<td>ulcer</td>
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<tr>
<td>diseases of nervous</td>
<td>muscle pull</td>
<td>rhinitis</td>
<td>tumour</td>
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<td>caries</td>
<td>cut</td>
<td>rash</td>
<td>stomatitis</td>
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<tr>
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<td>burn</td>
<td>poisoning</td>
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<td>break</td>
<td>pneumonia</td>
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<td>acute disease</td>
<td>nervous breakdown</td>
<td>nephritis</td>
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<td>nephritis</td>
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<td>hepatitis</td>
<td>hepatitis</td>
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<td>heart attack</td>
<td>gastritis</td>
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<tr>
<td>gastritis</td>
<td>diseases of nervous</td>
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<tr>
<td>diarrhea</td>
<td>diarrhea</td>
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<tr>
<td>dental abscess</td>
<td>cystitis</td>
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<tr>
<td>cystitis</td>
<td>constipation</td>
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<tr>
<td>cough</td>
<td>cholecystitis</td>
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<tr>
<td>bronchitis</td>
<td>caries</td>
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<tr>
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<td>arthritis</td>
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<tr>
<td>allergic rhinitis</td>
<td>chronic disease</td>
<td></td>
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<tr>
<td>acute disease</td>
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</tbody>
</table>
3.2. Symptoms of some health problems
Find synonyms for the given words, which are the symptoms of different illnesses and diseases.

бой pain; ache [eɪk ]; (внезапная резкая) pang; (колотьё)
нудота sickness, nausea
рвота vomiting, retching
припухлость (slight) swelling, tumour
почервоніння reddening, redness; red spot, erythema
запоморочення giddiness, faint; swoon
безсоння insomnia, sleeplessness, inability to sleep
рана wound, sore
синяк bruise, injury, black eye
пухир blister, wheal

Complete the symptoms of 5 illnesses and diseases given below:
injury; (place) bruise; contusion; hurt
excess weight
bruise = black eye
burn
cut, slit
cough
sickness, nausea → vomiting, retching
arthralgia = joint pain
heart attack
an attack of laziness (idleness)
Idleness is the root of all evil
Stomachache
tumor → abscess, boil, sore
toothache, dentalgia,
insomnia
bad mood = impaired mood
nasal catarrh, rhinitis

Find the right definition for each word:
Pain
  - (n) highly unpleasant sensation of acute physical hurt or discomfort caused by illness or injury;
  - the fact or experience of being ill;
- physical injury; harm;

Ache
- (n) a continuous or prolonged dull pain in a part of one's body; (v) suffer from a continuous dull pain, feel an intense desire for smth;
- period of sickness affecting the body or mind;
- a particular disease such as measles or pneumonia;

Hurt
- (v) cause pain or physical injury; harm;
- a continuous or prolonged dull pain in a part of one's body
- highly unpleasant sensation of acute physical hurt or discomfort caused by illness or injury

Illness
- period of sickness affecting the body or mind; the fact or experience of being ill;
- a particular disease such as measles or pneumonia;
- disorder of structure or function in a human that produces specific symptoms
- highly unpleasant sensation of acute hurt

Sickness
- the state of being ill or unhealthy; the feeling or fact of being affected with nausea or vomiting;
- physical injury; harm;
- a continuous or prolonged dull pain in a part of one's body

Disease
- disorder of structure or function in a human that produces specific symptoms or that affects a specific location, caused by bacteria or infection and is not simply a direct result of physical injury;
- a continuous or prolonged dull pain in a part of one's body
- highly unpleasant sensation of acute physical hurt or discomfort caused by illness or injury;

Use the right word in the sentence

Ache or Pain

The key:
My legs *ached* from the previous day’s exercise.
The *ache* in her head worsened.
She *ached* for his touch.

**Find the English equivalents:**
Це вам від застуди.
Зайдіть, будь ласка, в аптеку і замовте мені ці ліки.
Приготуйте, будь ласка, ліки за цим рецептом.
Робота лікаря в тому, щоб попереджати хвороби та виліковувати від них.
Було б природно, якби ти прийняла ліки від головного болю, лихоманки та кашлю.
Я прийму ліки лише за умови, що лікар пропише.

**Try to translate the idioms and state phrases into Ukrainian:**
To cut one’s own throat
All in one breath
To breathe upon somebody
What’s your poison?
Love (sleeping) potion
Time is great healer
Got you any quack?
Quack medicine (remedy)

**Make two synonym lines using words below:**
Charlatan, medicine man, quack, healer, mountebank, fraud, sorcerer, quack-doctor.

**Find a right variant:**
He wrote me a prescription out.
He wrote out a prescription for me.

3.3. Social English. At the doctor’s.

**Useful expressions**
feel ill/sick, have a temperature, have a pain in your
back/chest/waist/arm/shoulder, have a headache,
feel weak, feel dizzy, suffer from stomach cramps, have a black eye, have a
swollen/sprained ankle/wrist/foot, have a lump, have a broken leg, have a fracture,
burn/cut a finger, sprain an ankle,
be allergic to antibiotics, produce an allergic reaction, come down with a cold, be
in bed with a cold, have a heart attack/stroke, suffer from asthma/malnutrition/diabetes,
fight cancer/depression/addiction/alcoholism;
(go to) see a doctor, examine a patient, take/feel your pulse, take/measure your temperature, diagnose an illness/disease, diagnose a condition/disorder, prescribe medicine,
make up a prescription, take someone to hospital, undergo an examination/operation, dress a wound, a bandaged arm/leg, put on a plaster, give an injection, have a blood test, prevent the spread of disease, enhance/build immunity to a disease

**Common illnesses**
flu, cold, diarrhoea, pneumonia, mumps, measles, chickenpox, scarlet fever, tonsillitis, bronchitis, indigestion, ulcer, appendicitis, hepatitis, heart attack, heart disease, stroke, arthritis, asthma, lung cancer, diabetes, amnesia, nervous breakdown

**Medicine, medical supplies and tools**
pill, tablet, capsule, syrup, ointment, cream, eye drops, injection, tranquilizer, pain killer, antiseptic, antifebrile, dressing, bandage, cast, brace, gauze, plaster, elastic tape, thermometer, stethoscope, syringe, forceps, scissors, oxygen mask, test tube, vial, IV bag, blood pressure monitor, crutches, wheelchair

**Specialists**

- **allergist** – treats food and environmental allergies
- **anaesthesiologist** – provides pain prevention during surgery
- **cardiologist** – heart specialist
- **dentist** – tooth specialist
- **dermatologist** – skin specialist
- **gynaecologist** – specializes in women’s needs
- **midwife** – helps women deliver babies
- **neurologist** – brain specialist
- **oncologist** – tumour specialist
- **ophthalmologist** – deals with eye diseases
- **paediatrician** – treats babies and children
- **physical therapist** – specializes in the body’s movement
- **psychiatrist** – mental health specialist
- **radiologist** – specializes in imaging tests (x-ray, etc.)

**What to say at the doctor?**

- *I think you should see a doctor.*
- *You look very pale. Shall I call the ambulance?*
- *I’m ill. I don’t feel well. I need a doctor. I must see a doctor.*
- *Doctor Bulb’s surgery hours are from 9 to 12 every morning.*
- *Where do I find the GP’s office? (general practitioner – a doctor who is trained in general medicine working in the local community)*
- What are the consulting hours of the ENT (ear, nose and throat) specialist?
- Do I have to make an appointment?

**Doctor**
- What’s the matter? Where’s the pain? What do you complain of?
- Have you taken your temperature?
- For how long have you been feeling ill?
- Take your clothes off. I’ll examine you. Let me take your pulse, please.
- I’ll measure your blood pressure.
- Your blood pressure is rather high. Your blood pressure is too low.
- Let me sound your back. Take a deep breath. I’ll check your lungs.
- Can I have a look? Where does it hurt?
- Does it hurt here? Breath out slowly.
- Show me your tongue. Poke out your tongue.
- Have you got any other symptoms?
- What infectious diseases have you had?
- What have you eaten/drunk?
- Have you been injured?
- Don’t worry. There’s no serious problem.
- I don’t think it’s too serious.
- You’ve got to be vaccinated against tetanus.
- You must stay in bed and take this medicine three times a day, after meals.
- I’ll dress the wound and put a plaster on your arm.
- You must follow a diet, you need to rest and you shouldn’t worry.
- Your test results have come in. The blood test came back negative.
- The biopsy shows a tumour.
- You should consult a specialist.
- We’ll know more in a few days.
- It would be better if you went to hospital.
- I think you’ll have to stay in hospital for a week.
- Hopefully there won’t be any complications.
- I don’t think you need chemotherapy.
- I’ll give you a prescription. Take this medicine three times a day / after meals / an hour before lunch.
- You’ll soon be well again.
- Come back next week if you don’t feel better.

**Patient**
- I’ve got a high temperature.
- I feel really rough. I’m shattered/exhausted.
- Could you check my blood pressure? I’ve got high blood pressure.
- There’s a sharp pain here. I’ve got a pain in my limbs.
- I always feel bad after meals. I’ve got a stomach ache.
- I’ve got a splitting headache. I often have nosebleeds.
- I have diarrhoea. I’ve lost my appetite.
- I’ve got circulation problems. I sweat all night.
- My ears are buzzing. I’ve got an upset stomach.
- I’ve sprained my wrist/ankle. My hand/foot is badly swollen.
- I think I’ve pulled a muscle in my leg/arm.
- I’ve had scarlet fever/mumps/the measles.
- Is it something serious? Is this a common problem at my age?
- When will the tests results come in? Are you going to run more tests?
- Do I have to be operated on? Will I need surgery?
- How long do I have to stay in hospital?
- I hope there won’t be any complications.
- Could you prescribe some medicine for me?
- How often should I take this medicine?
- Shall I come back next week if I don’t get better?

At the dentist’s
- I’ve got a pain in my back teeth and my gum is bleeding.
- I’ve lost a filling. My denture’s broken.
- Does the tooth have to be extracted or can you replace the filling?

At the chemist’s
- Would you make up this prescription for me?
- Shake well before use. Not to be taken orally.
- Can I get a packet of vitamin tablets?

At the doctor’s

Read the dialogue, complete the same

1.

Receptionist: Good morning, sir! Have you got a fixed appointment with Dr. Carter?

Patient 1: Hello! Yes, I made an appointment two days ago. My name is Brian Matts.

Receptionist: I see. Yes, I’ve found your Registration form. Your time is 10 am. It’s a quarter to 10 now. Could you wait for 10-15 minutes, please? Dr. Carter is still a bit busy.

Patient 1: Yes, sure. I'll wait in the hall.

(10 minutes later)

Receptionist: Mr. Matts, you can come in. The doctor is waiting for you.
Patient 1: Thank you.
Doctor: Good morning! How can I help you?
Patient 1: Good morning, doctor! I haven't been feeling well lately and my wife suggested that I should visit you.
Doctor: What are the main symptoms that you suffer.
Patient 1: I have a frequent headache and fever. Also I often sneeze and cough these days.
Doctor: I see. I'll have to look at your throat and listen to your lungs. Come closer, please.
Doctor: Open your mouth. And now take off your shirt. According to what I see so far, you've got a bad cold. It's preferred to cancel work for a week or two and to stay in bed. It's also necessary to drink lots of hot tea or other liquids.
Patient 1: I have already cancelled work and am staying at home. I'll start drinking more hot tea or milk. It usually helps me. Are there any other prescriptions for my condition?
Doctor: Yes, there are. You will also need to buy some drugs which I'll prescribe. We have a small pharmacy downstairs, so you can buy the medicine there, if you want.
Patient 1: Thank you, doctor. That's very helpful.
Doctor: Oh, nearly forgot. Apart from hot tea and some drugs, you definitely need to buy some cough drops. You can choose the ones you like. They are with different flavours and rather helpful.
Patient 1: Thank you. I'll do that.
Doctor: I will appoint our next meeting on Friday. That means I will see you in 4 days. I will have to see how are you feeling after the prescribed medicine.
Patient 1: Ok. I'll see you on Friday, then.
Doctor: Good-bye, Mr. Mats. Take care.
Patient 1: Good-bye, doctor. Thank you for your help.

2.
Receptionist: Hello! How can I help you?
Patient 2: Good morning! I have an appointment with Dr. Carter at 10.30 am. I'm Miss Carla Stain.
Receptionist: Yes, of course, Ms. Stain. Could you wait for 10 minutes, please?
Dr. Carter will be ready to see you.
Patient 2: Yes, sure. I'll wait in the hall.
(10 minutes later)
Receptionist: Dr. Carter is waiting for you Ms. Stain. Please, come with me.
Doctor: Good morning! How can I help you?
Patient 2: Good morning, doctor! I think I have an ear infection, which causes me pain and fever.
Doctor: Can you describe the main symptoms, Ms. Stain?

Patient 2: Yes, sure. I have a bad earache along with frequent fever and headaches. Another thing, which bothers me is a toothache. I think, that it's a wisdom tooth. Can it be also causing earache?

Doctor: I see. Toothache can also be the reason, but I will have to look at your ear closely. Also I need to check your throat. Can you come a bit closer Ms. Stain?

Patient 2: Yes, of course.

Doctor: Now, that I saw the whole picture, I'm convinced that it's your wisdom tooth. What we can do is to try and stop the fever and use special ointment for earache. I'll write all the necessary medicine in the prescription. There is a pharmacy downstairs and you can find everything there. Moreover, I recommend you to see the dentist, because I can only stop the pain and fever, but I can do nothing about the main cause of your condition. Do you have any questions?

Patient 2: No, doctor. Everything is now clear to me. Thank you so much for your help.

Doctor: You're welcome. If you have any questions, don't hesitate and call us.

Patient 2: I will. Thank you.

Doctor: Good bye Ms. Stain. Take care.

Patient 2: Good-bye, doctor.

3.4. Professional English: Trade and commerce, methods of payment, imports and exports, financing foreign trade

Trade involves the transfer of the ownership of goods or services from one person or entity to another in exchange for other goods or services or for money. Possible synonyms of "trade" include "commerce" and "financial transaction". Types of trade include barter. A network that allows trade is called a market.

The original form of trade, barter, saw the direct exchange of goods and services for other goods and services. Later one side of the barter started to involve precious metals, which gained symbolic as well as practical importance. Modern traders generally negotiate through a medium of exchange, such as money. As a result, buying can be separated from selling, or earning. The invention of money (and later credit, paper money and non-physical money) greatly simplified and promoted trade. Trade between two traders is called bilateral trade, while trade between more than two traders is called multilateral trade.

Trade exists due to the specialization and division of labor, in which most people concentrate on a small aspect of production, trading for other products. Trade exists between regions because different regions may have a comparative advantage (perceived or real) in the production of some trade-able commodity, or because
different regions' size may encourage mass production. As such, trade at market prices between locations can benefit both locations.

Retail trade consists of the sale of goods or merchandise from a very fixed location, such as a department store, boutique or kiosk, or by mail, in small or individual lots for direct consumption or use by the purchaser. Wholesale trade is defined as the sale of goods that are sold as merchandise to retailers, and/or industrial, commercial, institutional, or other professional business users, or to other wholesalers and related subordinated services.

Trading is a value-added function: it is the economic process by which a product finds its end user, in which specific risks are borne by the trader.

Trading can also refer to the action performed by traders and other market agents in the financial markets.

Trade originated with human communication in prehistoric times. Trading was the main facility of prehistoric people, who bartered goods and services from each other before the innovation of modern day currency. Peter Watson dates the history of long-distance commerce from circa 150,000 years ago.

19th century

In 1817, David Ricardo, James Mill and Robert Torrens showed that free trade would benefit the industrially weak as well as the strong, in the famous theory of comparative advantage. In Principles of Political Economy and Taxation Ricardo advanced the doctrine still considered the most counterintuitive in economics:

*When an inefficient producer sends the merchandise it produces best to a country able to produce it more efficiently, both countries benefit.*

The ascendency of free trade was primarily based on national advantage in the mid 19th century. That is, the calculation made was whether it was in any particular country's self-interest to open its borders to imports.

John Stuart Mill proved that a country with monopoly pricing power on the international market could manipulate the terms of trade through maintaining tariffs, and that the response to this might be reciprocity in trade policy. Ricardo and others had suggested this earlier. This was taken as evidence against the universal doctrine of free trade, as it was believed that more of the economic surplus of trade would accrue to a country following *reciprocal*, rather than completely free, trade policies. This was followed within a few years by the infant industry scenario developed by Mill promoting the theory that government had the "duty" to protect young industries, although only for a time necessary for them to develop full capacity. This became the policy in many countries attempting to industrialise and out-compete English exporters. Milton Friedman later continued this vein of thought, showing that in a few circumstances tariffs might be beneficial to the host country; but never for the world at large.\[4\]
20th century

The Great Depression was a major economic recession that ran from 1929 to the late 1930s. During this period, there was a great drop in trade and other economic indicators.

The lack of free trade was considered by many as a principal cause of the depression. Only during the World War II the recession ended in the United States. Also during the war, in 1944, 44 countries signed the Bretton Woods Agreement, intended to prevent national trade barriers, to avoid depressions. It set up rules and institutions to regulate the international political economy: the International Monetary Fund and the International Bank for Reconstruction and Development (later divided into the World Bank and Bank for International Settlements). These organisations became operational in 1946 after enough countries ratified the agreement. In 1947, 23 countries agreed to the General Agreement on Tariffs and Trade to promote free trade.

During the early years of the Cold-war, the United States of America and the then Soviet USSR were engaged in talks to exchange two captured military personnel, a "trade" carried out during 1962.

Commerce is the whole system of an economy that constitutes an environment for business. The system includes legal, economic, political, social, cultural and technological systems that are in operation in any country or internationally. Thus, commerce is a system or an environment that affects the business prospects of economies. It can also be defined as a component of business which includes all activities, functions and institutions involved in transferring goods from producers to consumers.

Some commentators trace the origins of commerce to the very start of communication in prehistoric times. Apart from traditional self-sufficiency, trading became a principal facility of prehistoric people, who bartered what they had for goods and services from each other. Historian Peter Watson dates the history of long-distance commerce from circa 150,000 years ago.

In historic times, the introduction of currency as a standardized money, facilitated a wider exchange of goods and services. Numismatists have collections of these monetary tokens, which include coins from some Ancient World large-scale societies, although initial usage involved unmarked lumps of precious metal.

The circulation of a standardized currency provides a method of overcoming the major disadvantage to commerce through use of a barter system, the "double coincidence of wants" necessary for barter trades to occur. For example, if a man (or woman) who makes pots for a living needs a new house, he/she may wish to hire someone to build it for him/her. But he/she cannot make an equivalent number of pots to equal this service done for him/her, because even if the builder could build the
house, the builder might not want many or any pots. Currency solved this problem by allowing a society as a whole to assign values and thus to collect goods and services effectively and to store them for later use, or to split them among several providers.

Today commerce includes as a subset a complex system of companies which try to maximize their profits by offering products and services to the market (which consists both of individuals and other companies) at the lowest production cost. A system of international trade has helped to develop the world economy but, in combination with bilateral or multilateral agreements to lower tariffs or to achieve free trade, has sometimes harmed third-world markets for local products.

**Ukrainian CCI Today**

The Ukrainian Chamber of Commerce and Industry according to the law is a non-government non-profit self-governing organisation incorporating on a voluntary basis legal entities and Ukrainian citizens registered as entrepreneurs as well as their associations.

Nearly 10,000 enterprises and companies of different forms of property are now members of the Ukrainian Chamber of Commerce and Industry.

The main chamber objective is primarily creating favorable conditions for the entrepreneurial activity, assisting all-round development of scientific, technological and trade relations between Ukrainian economic operators and their foreign partners, representing economic concerns of the chamber members in Ukraine and overseas.

The Ukrainian CCI carries out its tasks either alone or through the regional chambers of commerce and industry operating in the Autonomous Republic of the Crimea, administrative regions of Ukraine and the cities of Kyiv and Sevastopol, through their enterprises and other institutions it incorporates and whose activities it coordinates.

The Chamber renders practical assistance to entrepreneurs in conducting trade and economy transactions in internal and external markets, promotes exports of Ukrainian goods and services, providing its members with a broad range of its professional services, including consultations on foreign trade and market conditions, independent inspection of foreign trade goods, evaluating property, non-material assets, services in bar coding for goods, protecting intellectual property etc. The chambers provide the Ukrainian and foreign customers with economic and legal information, organize seminars, conferences, exhibitions in Ukraine and abroad, facilitate business negotiations.

The Ukrainian CCI and the regional chambers, with endorsement from the Ukrainian government, issue certificates of origin of goods, ATA carnets, provide appropriate services.

The Ukrainian CCI testifies to force majeur circumstances, port and trade praxes effective in Ukraine.
The Ukrainian CCI keeps a non-government register of Ukrainian companies whose financial standing proves their sustainability as business partners in Ukraine and abroad. Certificates issued by the Chamber to such companies testify to reliability of Ukrainian companies vis-a-vis their foreign counterparts.

The International Commercial Arbitration Court that has won recognition among the world business community is operating with the Ukrainian Chamber of Commerce and Industry together with the Maritime Arbitration Commission and Arbitrary Court of Justice, the International Academy of Finance and Investments.

A structural division of the Chamber is the Committee on subcontractation with enterprises in Russia and other CIS countries. The Chamber maintains sectoral business committees which carry out independent analysis of parliamentary bills on the development of international economic relations and other issues of business activity in the country to submit their suggestions on behalf of the Ukrainian CCI and its member companies to the national government for consideration.

The Ukrainian Chamber of Commerce and Industry is a member of the International Chamber of Commerce and World Chamber Federation, the Association of European Chambers of Commerce and Industry (Eurochambres), Black Sea Economic Co-operation Business Council, the Association of the Central European Initiative Chambers of Commerce.

The Ukrainian Chamber of Commerce and Industry has its representatives in 11 countries, maintains partnership relations on an agreement basis with chambers of commerce and other partner organizations in about 90 countries.

To facilitate international economic relations the Ukrainian Chamber of Commerce and Industry establishes joint advisory bodies with its foreign partners - business councils, mixed chambers of commerce. The Chamber officials are members of 69 intergovernmental commissions and working groups on trade and economic cooperation.

Promotion of the Ukrainian Chamber of Commerce and Industry, support of entrepreneurship, keeping the broad business community informed about modifications in tax and customs legislation of Ukraine, situation in the internal and foreign markets - all those are the tasks of the Chamber Business Herald Magazine. The Chamber TV program on Channel 5 of the Ukrainian television is another continuous source of information about Chamber activities.

4. Science and technology

4.1. Scientific and technological progress

It's difficult to overestimate the role of science and technology in our life. They accelerate the development of civilization and help us in our co-operation with nature. Scientists investigate the laws of the universe, discover the secrets of nature, and apply
their knowledge in practice improving the life of people. Let's compare our life nowadays with the life of people at the beginning of the 20th century. It has changed beyond recognition. Our ancestors hadn't the slightest idea of the trivial things created by the scientific progress that we use in our every day life. I mean refrigerators, TV sets, computers, microwave ovens, radio telephones, what not. They would seem miracles to them that made our life easy, comfortable and pleasant. On the other hand, the great inventions of the beginning of the 20th century, I mean radio, airplanes, combustion and jet engines have become usual things and we can't imagine our life without them. A century is a long period for scientific and technological progress, as it's rather rapid. Millions of investigations the endless number of outstanding discoveries have been made. Our century has had several names that were connected with a certain era in science and technology. At first it was called the atomic age due to the discovery of the splitting of the atom. Then it became the age of the conquest of space when for the first time in the history of mankind a man overcame the gravity and entered the Universe. And now we live in the information era when the computer network embraces the globe and connects not only the countries and space stations but a lot of people all over the world. All these things prove the power and the greatest progressive role of science in our life. But every medal has its reverse. And the rapid scientific progress has aroused a number of problems that are a matter of our great concern. These are ecological problems, the safety of nuclear power stations, the nuclear war threat, and the responsibility of a scientist. But still we are grateful to the outstanding men of the past and the present who have courage and patience to disclose the secrets of the Universe.

**Science and technology**

We live in the fascinating and challenging world of science. It is a world that more and more over the ages, and especially in the 20th century has come to affect so much of our lives. It is involved with the way we travel, the homes we live in and the clothes we wear, how we become ill and how medicine can make us better, and has given us fantastic means of communicating and exploring.

The list of the inventions is rather long. We are on-lookers of great scientific achievements such as television and a computer. We can’t imagine our life without a notebook or a radio. I’d like to speak in details about computers.

What is a computer? A computer is an electronic device that stores information and allows changes in it through the use of instructions. A modern computer is capable of doing various tasks, like word processing and accounting. Personal computers are widely used but working on them requires some techniques.

A computer gives a lot of advantages to a user. The list of the advantages is rather long: computers give us access to the Internet-an international computer network. You can spread a lot of your free time surfing the Internet and get all sorts of information
from it. You can enter the chat room with other Internet users and debate urgent problems on line. If you are connectable by e-mail, you can correspond with your own web page and place there information about yourself.

Today computers help people to do many things. Bankers use them to keep track of money. Telephone operators use them to put calls through. Without computers, weather forecasters would make more mistakes. Computers also help scientists to solve their problems. More than that computers help police to keep order in shops. Computers also help doctors to treat patients. Computers allow users to spend their free time and relax. But computers have some disadvantages. Computers can make people lazy. People waste their time when they play different games on a computer. People forget to go to the libraries, they often find information on the Internet. Wicked games can make people, especially children aggressive and stupid.

But in my view they have more advantages, that disadvantages. It’s an open secret that the computer is a source of education, entertainment and communication. And in my life the computer plays a very important role. It helps me to find information and relax. Though scientists have archived so much, scientific minds are still working at some urgent problems. I would like to mention some problems. One of them is finding and using alternative sources of energy. Scientists are also learning how to save and conserve energy. They have many problems with creating highly effective systems of communication. I can’t but mention one of the main problems. It is development of life on the planet.

I’d like to focus on the problem how to make our life longer and happier. It’s a well-known fact that nowadays people have a lot of artificial parts or implants inside them. There are some people who have problems with their health, especially with their hearts. And surgeons operate them on and put on implant inside them. Surgeons think that within 50 years one person in ten will have at least one artificial part inside.

Because science will be around us even more in the future, I think we-tomorrows adults must start learning today to be ready to take our places in this computerized, transistorized, antibiotic, nuclear and supersonic age!

4.2. Science

Science (from Latin scientia, meaning "knowledge") is a systematic enterprise that builds and organizes knowledge in the form of testable explanations and predictions about the universe. In an older and closely related meaning, "science" also refers to a body of knowledge itself, of the type that can be rationally explained and reliably applied. A practitioner of science is known as a scientist.

In classical antiquity, science as a type of knowledge was closely linked to philosophy. During the Islamic Golden Age, the foundation for the scientific method was laid, which emphasized experimental data and reproducibility of its results. In the West during the early modern period the words "science" and "philosophy of nature"
were sometimes used interchangeably. And not until the 17th century, natural philosophy (which is today called "natural science") was considered a separate branch of philosophy in the West.

In modern usage, "science" most often refers to a way of pursuing knowledge, not only the knowledge itself. It is also often restricted to those branches of study that seek to explain the phenomena of the material universe. In the 17th and 18th centuries scientists increasingly sought to formulate knowledge in terms of laws of nature such as Newton's laws of motion. And over the course of the 19th century, the word "science" became increasingly associated with the scientific method itself, as a disciplined way to study the natural world, including physics, chemistry, geology and biology. It is in the 19th century also that the term scientist was created by the naturalist-theologian William Whewell to distinguish those who sought knowledge on nature from those who sought other types of knowledge.

However, "science" has also continued to be used in a broad sense to denote reliable and teachable knowledge about a topic, as reflected in modern terms like library science or computer science. This is also reflected in the names of some areas of academic study such as "social science" or "political science".

**Pseudoscience, fringe science, and junk science**

An area of study or speculation that masquerades as science in an attempt to claim a legitimacy that it would not otherwise be able to achieve is sometimes referred to as pseudoscience, fringe science, or junk science. Physicist Richard Feynman coined the term "cargo cult science" for cases in which researchers believe they are doing science because their activities have the outward appearance of science but actually lack the "kind of utter honesty" that allows their results to be rigorously evaluated. Various types of commercial advertising, ranging from hype to fraud, may fall into these categories.

There also can be an element of political or ideological bias on all sides of scientific debates. Sometimes, research may be characterized as "bad science", research that may be well-intentioned but is actually incorrect, obsolete, incomplete, or over-simplified expositions of scientific ideas. The term "scientific misconduct" refers to situations such as where researchers have intentionally misrepresented their published data or have purposely given credit for a discovery to the wrong person.

**The scientific method**

The scientific method seeks to explain the events of nature in a reproducible way. An explanatory thought experiment or hypothesis is put forward, as explanation, using principles such as parsimony (also known as "Occam's Razor") and are generally expected to seek consilience – fitting well with other accepted facts related to the phenomena. This new explanation is used to make falsifiable predictions that are testable by experiment or observation. The predictions are to be posted before a
confirming experiment or observation is sought, as proof that no tampering has occurred. Disproof of a prediction is evidence of progress. This is done partly through observation of natural phenomena, but also through experimentation, that tries to simulate natural events under controlled conditions, as appropriate to the discipline (in the observational sciences, such as astronomy or geology, a predicted observation might take the place of a controlled experiment). Experimentation is especially important in science to help establish causal relationships (to avoid the correlation fallacy).

When a hypothesis proves unsatisfactory, it is either modified or discarded. If the hypothesis survived testing, it may become adopted into the framework of a scientific theory. This is a logically reasoned, self-consistent model or framework for describing the behavior of certain natural phenomena. A theory typically describes the behavior of much broader sets of phenomena than a hypothesis; commonly, a large number of hypotheses can be logically bound together by a single theory. Thus a theory is a hypothesis explaining various other hypotheses. In that vein, theories are formulated according to most of the same scientific principles as hypotheses. In addition to testing hypotheses, scientists may also generate a model based on observed phenomena. This is an attempt to describe or depict the phenomenon in terms of a logical, physical or mathematical representation and to generate new hypotheses that can be tested.

While performing experiments to test hypotheses, scientists may have a preference for one outcome over another, and so it is important to ensure that science as a whole can eliminate this bias. This can be achieved by careful experimental design, transparency, and a thorough peer review process of the experimental results as well as any conclusions. After the results of an experiment are announced or published, it is normal practice for independent researchers to double-check how the research was performed, and to follow up by performing similar experiments to determine how dependable the results might be. Taken in its entirety, the scientific method allows for highly creative problem solving while minimizing any effects of subjective bias on the part of its users (namely the confirmation bias).

**Basic and applied research**

Although some scientific research is applied research into specific problems, a great deal of our understanding comes from the curiosity-driven undertaking of basic research. This leads to options for technological advance that were not planned or sometimes even imaginable. This point was made by Michael Faraday when, allegedly in response to the question "what is the use of basic research?" he responded "Sir, what is the use of a new-born child?". For example, research into the effects of red light on the human eye's rod cells did not seem to have any practical purpose; eventually, the discovery that our night vision is not troubled by red light would lead search and rescue teams (among others) to adopt red light in the cockpits of jets and helicopters. In a
nutshell: Basic research is the search for knowledge. Applied research is the search for solutions to practical problems using this knowledge. Finally, even basic research can take unexpected turns, and there is some sense in which the scientific method is built to harness luck.

4.3. Technology

Technology (from Greek *techne*, "art, skill, cunning of hand"; and *-logia*) is the collection of tools, including machinery, modifications, arrangements and procedures used by humans. Engineering is the discipline that seeks to study and design new technologies. Technologies significantly affect human as well as other animal species' ability to control and adapt to their natural environments. The term can either be applied generally or to specific areas: examples include construction technology, medical technology and information technology.

The human species' use of technology began with the conversion of natural resources into simple tools. The prehistoric discovery of how to control fire increased the available sources of food and the invention of the wheel helped humans in travelling in and controlling their environment. Recent technological developments, including the printing press, the telephone, and the Internet, have lessened physical barriers to communication and allowed humans to interact freely on a global scale. However, not all technology has been used for peaceful purposes; the development of weapons of ever-increasing destructive power has progressed throughout history, from clubs to nuclear weapons.

Technology has affected society and its surroundings in a number of ways. In many societies, technology has helped develop more advanced economies (including today's global economy) and has allowed the rise of a leisure class. Many technological processes produce unwanted by-products, known as pollution, and deplete natural resources, to the detriment of Earth's environment. Various implementations of technology influence the values of a society and new technology often raises new ethical questions. Examples include the rise of the notion of efficiency in terms of human productivity, a term originally applied only to machines, and the challenge of traditional norms.

Philosophical debates have arisen over the present and future use of technology in society, with disagreements over whether technology improves the human condition or worsens it. Neo-Luddism, anarcho-primitivism, and similar movements criticise the pervasiveness of technology in the modern world, opining that it harms the environment and alienates people; proponents of ideologies such as transhumanism and techno-progressivism view continued technological progress as beneficial to society and the human condition. Indeed, until recently, it was believed that the development of technology was restricted only to human beings, but recent scientific studies indicate
that other primates and certain dolphin communities have developed simple tools and learned to pass their knowledge to other generations.

Science, engineering and technology

The distinction between science, engineering and technology is not always clear. Science is the reasoned investigation or study of phenomena, aimed at discovering enduring principles among elements of the phenomenal world by employing formal techniques such as the scientific method. Technologies are not usually exclusively products of science, because they have to satisfy requirements such as utility, usability and safety.

Engineering is the goal-oriented process of designing and making tools and systems to exploit natural phenomena for practical human means, often (but not always) using results and techniques from science. The development of technology may draw upon many fields of knowledge, including scientific, engineering, mathematical, linguistic, and historical knowledge, to achieve some practical result.

Technology is often a consequence of science and engineering — although technology as a human activity precedes the two fields. For example, science might study the flow of electrons in electrical conductors, by using already-existing tools and knowledge. This new-found knowledge may then be used by engineers to create new tools and machines, such as semiconductors, computers, and other forms of advanced technology. In this sense, scientists and engineers may both be considered technologists; the three fields are often considered as one for the purposes of research and reference.

The exact relations between science and technology in particular have been debated by scientists, historians, and policymakers in the late 20th century, in part because the debate can inform the funding of basic and applied science. In the immediate wake of World War II, for example, in the United States it was widely considered that technology was simply "applied science" and that to fund basic science was to reap technological results in due time. An articulation of this philosophy could be found explicitly in Vannevar Bush's treatise on postwar science policy, Science—The Endless Frontier: "New products, new industries, and more jobs require continuous additions to knowledge of the laws of nature ... This essential new knowledge can be obtained only through basic scientific research." In the late-1960s, however, this view came under direct attack, leading towards initiatives to fund science for specific tasks (initiatives resisted by the scientific community). The issue remains contentious—though most analysts resist the model that technology simply is a result of scientific research.

Read the advice, given below. Make your own list of helpful phrases to pay
somebody’s attention or interrupt the conversation.

3 Simple Ways to Get People to Listen to You

I just spent the week with three of my Proteus colleagues, teaching management and leadership skills to a group of 60 smart, dedicated professional women through a program called Rising Leaders. One of the core management skills we taught them (this was the group’s choice) was listening. I was thrilled they chose this skill. I dedicated the entire first chapter of Growing Great Employees to listening; I believe it’s foundational to success for both managers and leaders.

During the program, which we conduct twice yearly, I offer 30-minute individual mini-coaching sessions to the participants. One of the women I spoke with told me that, though she had found the listening segment dramatically useful, she also wanted to know how to get people to listen to her.

I suspect a lot of people have that question, so – here you go:

1. Listen. This may seem counter-intuitive, but by far the most effective way to get people’s attention is to give them yours. When you truly listen to someone – when you offer them your undivided focus, summarize their main points to make sure you’re tracking, ask curiosity-based questions to find out more – you’re demonstrating openness and respect in a powerful way. Most people automatically want to hear what someone who seems interested in them might have to say.

Whenever you feel like someone isn’t listening to you, try really listening to him or her first, and then see what happens. It doesn’t always work (some people are truly self-involved), but it usually does. [Note to parents – this often has good results even with teenagers.]

2. Cut to the chase. I was facilitating a meeting a few years ago for a senior operating group, most of whom were quite talkative, and at the same time quite good listeners. There was one guy, though – he would start talking, and within a minute or two, people’s attention would drift. I found I kept interrupting him (respectfully), trying to summarize for him, and he’d simply go off in another direction. It was really chewing up the group’s time, and breaking their focus.

I pulled him aside at a break, and told him I thought he had important points to make, but that people were having a hard time listening to him. “That always happens to me!” he exclaimed. “People don’t understand me, so I try to explain more.”

“Try to explain less,” I advised. He looked puzzled. “When you say something complex, and people aren’t getting it, it’s not going to help, generally, to say additional complex stuff. Before you start talking, take a minute to think about how to communicate the essence of your message in a simple way.” Happily, he made a real effort to follow my advice, and people were better able to listen to him. I read a really great article today by Kare Anderson in the Harvard Business Review blog, talking
about just this situation. If you have a problem communicating in a simple, compelling way, I strongly suggest you read it.

3. **Read the Room.** If you’re talking to someone or to a group, and they’re not giving you their attention (surreptitiously looking at their phones, doodling, looking out the window, writing emails), they’re not listening to you. As above, you talking more is probably not going to help. Stop talking. Ask a question; find out what they’re interested in hearing. Even if you’re the most compelling speaker in the world, people won’t listen to you if they’re not interested in your topic. The depth of your passion for taxidermy is not going to engage your vegan friends – I don’t care how articulate you are.

To boil it down: if you want people to listen to you, first listen to them. And when you do talk, focus on topics they find interesting, and paint a vivid picture – use clear, compelling words and images.

Simple advice – but simple doesn’t mean easy. I’d love to hear experiences you’ve had in trying to get people (especially at work) to listen to you. What’s worked for you and what hasn’t?

**Which technique is most important when you want people to listen to you?**

- Listening to them first
- Cutting to the chase and making your message clear
- Reading your audience and adjusting accordingly
- All of the above are equally important

10 Ways Great Speakers Capture People's Attention

First you must grab your listeners' attention--then you need to hold it. Check out these simple ways to do both.

In my mind, there are two kinds of attention: neck down, and neck up. Neck-up attention is when the listener has to make an effort to pay attention. Neck-down attention is when the listener is riveted to the speaker: she can't help but pay attention.

Please note that, in our language of English, attention is *paid* because attention is a valuable currency. When listeners *pay* attention, they are rewarding you with arguably the most valuable currency in the world.

Here are 10 techniques that are guaranteed to earn you more attention without losing any of your professional credibility.

1. **Start with the unexpected.**

Start with a bang, not a whimper. Smokers like matches that light with the first strike, and listeners like presentations that ignite interest with the first sentence. For instance:

"We stand today at a place of battle, one that 40 years ago saw and felt the worst of war." --President Ronald Reagan
"I stand before you today, the representative of a family in grief, in a country in mourning, before a world in shock." – The Earl Spencer, brother of Lady Diana.

"I wish you could have been there…"–Patricia Fripp, CSP, Former President of the National Speakers Association.

Each of these opening lines makes us lean in, lend an ear, and wonder where the speaker will take us. They jump right into the subject and create suspense, intrigue, curiosity. They capture neck-down attention.

2. Make it about them.

Now that you've gotten listeners' attention with your magnetic opening, make the story about them. Increase your You-to-Me-Ratio. Talk about their goals, their aspirations, their anxieties. Cicero, a Roman statesman and orator, and one of the greatest speakers in the history of the world, said, "Tickling and soothing anxieties is the test of a speaker's impact and technique." He meant that you can capture attention if you remind an audience of a felt need, a pain point, or a threat to their well-being.

"Ring around the collar," was a 1968 ad in which a housewife protected her husband from loss of social status and career disaster by using Whisk on his shirts. And many consultants I know use something called FUD to sell their projects: Fear, Uncertainty, and Doubt. A smattering of FUD gets our attention. When I feel it, I feel it in my chest.

3. Keep it concrete at the start.

Show a prop. Use language that appeals to the senses. Don't tax the audience right away with abstract reasoning or academic concepts. Better to hide your smarts than to wear them on your sleeve. Storytelling is a powerful way to get into a topic because we are hard-wired to absorb information through storytelling. Tell a good story and you'll get neck-down attention.

I once heard Robert Kennedy, Jr. speak about conservation on a boat on the Hudson River. He began by pointing south. "If you look in that direction," he said, "You will see the channel that for millions of years has been the largest spawning ground for sturgeon in the world."

Of course, when I looked where he was pointing, I saw nothing but gray polluted water, not a sturgeon in sight, but I had the image of millions of large fish teeming so densely on the surface of the river that I could have walked across their backs to New Jersey.

Only then did he dive into the data about the poor, languishing Hudson.

4. Keep it moving.

Not just in terms of pace, but in terms of development. Make sure that every new bit of information you provide builds on what came before. We lose interest in movies when nothing is happening, or novels that stop while the author describes a bucolic setting for two pages. Our brains are saying, "I want action! Drama. Suspense." The
same holds true for your listeners. They are time-pressed, content-driven, and results oriented.

Think of the difference between a river and a canal. A canal is plodding while a river is dynamic and constantly changing. To please your listeners' insatiable desire for variety, make your presentations like rivers, not canals. Make sure there's always something happening, most especially when delivering webinars, where your audience is likely to be highly distracted.

5. Get to the point.

One of the great pleasures the audience has is quickly grasping what you're getting at. They resent you when you rob them of this pleasure.

I once saw an ad for a Seth Godin speech on why marketing technical products was too important to leave to marketing. When I saw the video, the first words out of his mouth were, "Marketing technical products is too important to leave to marketing." It was a no-nonsense speech that moved like a bullet train, straight down the track of that single point. Give them only one point, make it early and often, and they'll carry you out on their shoulders.

6. Arouse emotion.

Humor is inherently persuasive. It gives the speaker an unfair advantage because it literally changes the chemistry in the room, and in the brain of everyone present. But don't try to tell jokes if you're not a comedian. Simply allow your natural sense of humor to be present in the moment, and when something comes to mind, allow your humor to reveal itself.

Confessing something personal about yourself can also make the audience feel connected with you. I had a client recently--a senior person in her company--who confessed to her colleagues at a major company meeting that she had been a bar tender, a taxi driver, and short-order cook in order to pay her college tuition. The audience was amazed and thrilled as she drove home her point that we can all do more than we realize if we have the will to do whatever it takes. One definition of courage, she said, is acting out of character.

7. Keep it interactive.

Social scientists have demonstrated that an interactive audience is more easily persuaded than a passive one. In many circumstances, the give and take between speaker and audience breaks through the reticence and reserve of listeners, encouraging them to engage with the speaker and play a part in the proceedings.

We see this in certain churches using the call and response tradition of worship. We see it in schools and universities, where an effective teacher, by asking questions, can get monosyllabic students to open up and participate.

And of course the world also witnessed the power of audience interaction in the massive rallies of Nazi Germany when Hitler would cry, "Sieg," and the soldiers
replied, "Heil," raising their arms in the Nazi salute. I include this negative example because it is a powerful reminder that what makes a speaker a dangerous demagogue is not his technique, but his moral purpose.

8. Write clear headlines.
Write headlines for your slides that express a point of view. The audience will get the big idea and look at the body of the slide for evidence that supports your point.

For instance, "We Can Dominate the Market" is a better headline than, "Market Share." It's better because it implies action, it's brimming with intellectual and emotional content, and it captures the physicality of neck-down attention much more than the inert phrase "Market Share."

Stop talking before they stop listening. The mind cannot absorb what the behind cannot endure.

10. Let there be you.
The presence of a human being alone on a stage of any kind, whether it's the floor of a small meeting room or the elevated platform of a vast ballroom, is profound. It immediately creates neck-down attention. Ralph Waldo Emerson said, "What you are speaks so loudly that [nobody] can hear what you're saying."

Listeners interpret everything a speaker does: they read your face, your inner rhythm, your posture, voice, and stance. In fact, the human mind ascribes moral intention to physical cues having the slightest hint of emotional expression.

The problem is the mind does this in a matter of seconds, and you have to speak longer than that. Plus you may be nervous, not at your scintillating best, so your technical skill at capturing and holding attention could be the difference between success and failure.

Every business presentation will have plenty of moments when the audience will have to work hard and pay attention to grasp the material. I am suggesting that your results, and your reputation, will improve when your audience finds you and your content fascinating.

How, When, and When Not to Interrupt
“Excuse me for a second! May I Interrupt You?”

We’ve all asked it.

In fact, in the urgency of the moment, sometimes there’s just no other way. We’ve needed to interrupt someone deep in concentration or conversation.

But, is there a way to graciously interrupt someone?

Sure there is!

In fact, there’s a way to do most anything graciously. You just need to know the how-to. The thing is, the how-to is often counter-intuitive to what we initially think.

Let’s look at a few of these how-to’s now, like:
What are some of the guidelines for knowing when to interrupt and when to walk on by?

How do you politely interrupt a person?

Do you need to make introductions for someone who stops to say, “Hi!” when you’re having a conversation with someone else?

Should you stand close by and wait for others to finish talking before you interrupt?

How, When, and When Not to Interrupt

Should you interrupt your friend’s conversation or walk on by: This is tricky. You sort of have to use your sixth sense. In general, if you haven’t seen your friend in more than a week, and you’re certain he or she has noticed you, it’s gracious (if the conversation doesn’t seem to be intense or romantic) to interrupt briefly to acknowledge your friend. This is especially appropriate if you know both the people.

How do you graciously do it?

Catch his or her eye and say, “Excuse me, I’m not staying, I just wanted to say, ‘Hello!’ Give me a call and we’ll catch-up.” Stand further away than you normally would as you say this. Distancing yourself sends the signal that you’re not attempting to make yourself part of their conversation. Now the ball’s in your friend’s court. If she motions you over, then you know it’s fine to join in. If she says, “Hi! I’ll give you a call this week!”, you know to keep moving.

Grace Note: Greeting and Acknowledging are Two Different Things: Greeting is when you stop and say something. Acknowledging is offering a look of recognition. It includes brief eye contact and a smile. Acknowledging others (friends and strangers) is often appropriate. In fact, if someone is not in a truly public place (sidewalk, mall, grocery store) and they come within five feet of you, it’s kind to acknowledge them. Examples: at church, at school (parents and students), those you pass on the floor of your building at work, in the hall of your apartment building, at a neighborhood street party.

Should you interrupt the conversation of someone you don’t know well: If you pass by someone you don’t know well (perhaps a new friend) or a potential client or business contact, the best thing to do is to simply smile and make eye contact. You can send them an e-mail or personal note the next day saying it was nice to see them at the event. This way you acknowledge them and also give them the opportunity to perhaps connect with you at a time when they do not have to divide their time.

Don’t Just Stand There: Children are taught to wait patiently beside mom or dad until the grownups have finished talking. That was perfect when you were a child, but only until you’re an older teen. After that, hovering makes you appear childish.

An adult standing nearby waiting their turn makes everyone feel pressured to end the conversation. It’s better to interrupt briefly, “Excuse me for just a moment. David,
when you’re finished, stop by my cubicle. I need to share information about the fourthquarter sales projections.”

**Interrupting Someone Who’s On the Phone:** It’s sometimes harder to catch someone’s eye when they’re on the phone. Your best bet is to be proactive. Before heading out from your office to find the person, bring a small note pad with you. If they’re on the phone when you arrive, you can jot down a note you can hand them or leave on their desk. You could write, “Let’s finalize details for tomorrow’s presentation.”

**When and When Not to Make Introductions:** When someone stops to greet you in passing, there’s no need to introduce him or her to others unless that person joins the conversation. After about three minutes in the conversation, or two back-and-forth exchanges, if no introductions have been made, go ahead and introduce yourself. Share your name and very briefly (in a sentence) how you know the other person. “We haven’t been introduced. I’m Leigh Spearman! David and I are neighbors.”

**Polite Ways to Interrupt in English**

There are many reasons why a person may interrupt others while speaking. First and foremost, when interacting with US clients, Indian developers must learn about the conversational cues. These cues are different in American English than Indian English. If a lack of understanding of these cues creates a situation where the only way to interact is to interrupt, it could cause the US client to get a bad impression of you and your team. If the client is often interrupted or the team members on the Indian side often interrupt each other, the American client will get the impression that the Indian team members are not effective communicators. This will not give a good impression of you, your team or your business.

The phrases below showcase the polite and impolite ways to enter a conversation if interruptions are necessary. Use the polite interruption phrases both with your US counterparts AND with your Indian teammates when on group calls.

How do we politely interrupt others in English? Below there are phrases to use and to avoid when interrupting others.

**Phrases to Politely Interrupt**

Try to use these phrases:

• "I'm sorry to interrupt, but...."
• "Before we move on to the next point, may I add...?"
• "Sorry, I didn't catch that, is it possible to repeat the last point.."
• "Excuse me (name), may I add to that...?"
• "Do you mind if I jump in here?"
• "Pardon me..."
• "I don't mean to intrude..."
• "While that is an important point, it's also important to add..."
Impolite Phrases for Interruptions
Do not use these phrases:
  • Wait a minute!!
  • What was that?
  • Hold on/Hold up while I say...
  • Be quiet...
  • It's my turn to talk...
  • What are you talking about?
  • But, I already said....
  • You're not listening to me... I said....
  • What did you say?
*Take note the tone of voice is important as the words used.*

4.5. Professional English: Trade and commerce, methods of payment, imports and exports, financing foreign trade

The term export means shipping the goods and services out of the port of a country. The seller of such goods and services is referred to as an "exporter" and is based in the country of export whereas the overseas based buyer is referred to as an "importer". In International Trade, "exports" refers to selling goods and services produced in the home country to other markets.

Export of commercial quantities of goods normally requires involvement of the customs authorities in both the country of export and the country of import. The advent of small trades over the internet such as through Amazon and eBay have largely bypassed the involvement of Customs in many countries because of the low individual values of these trades. Nonetheless, these small exports are still subject to legal restrictions applied by the country of export. An export's counterpart is an import.

Exports and free trade

The theory of comparative advantage materialized during the first quarter of the 19th century in the writings of 'classical economists'. While David Ricardo is most credited with the development of the theory (in Chapter 7 of his Principles of Political Economy, 1817), James Mill and Robert Torrens produced similar ideas. The theory states that all parties maximize benefit in an environment of unrestricted trade, even if absolute advantages in production exist between the parties. In contrast to Mercantilism, the first systematic body of thought devoted to international trade, emerged during the 17th and 18th centuries in Europe. While most views surfacing from this school of thought differed, a commonly argued key objective of trade was to promote a "favorable" balance of trade, referring to a time when the value of domestic goods exported exceeds the value of foreign goods imported. The "favorable" balance
in turn created a *balance of trade surplus*. Mercantilists advocated that government policy directly arrange the flow of commerce to conform to their beliefs. They sought a highly interventionist agenda, using taxes on trade to manipulate the balance of trade or commodity composition of trade in favor of the *home country*.

**Advantages of exporting**

Ownership advantages are the firm's specific assets, international experience, and the ability to develop either low-cost or differentiated products within the contacts of its value chain. The locational advantages of a particular market are a combination of market potential and investment risk. Internationalization advantages are the benefits of retaining a core competence within the company and threading it though the value chain rather than obtain to license, outsource, or sell it. In relation to the Eclectic paradigm, companies that have low levels of ownership advantages either do not enter foreign markets. If the company and its products are equipped with *ownership advantage* and *internalization advantage*, they enter through low-risk modes such as exporting. Exporting requires significantly lower level of investment than other modes of international expansion, such as FDI. As you might expect, the lower risk of export typically results in a lower rate of return on sales than possible though other modes of international business. In other words, the usual return on export sales may not be tremendous, but neither is the risk. Exporting allows managers to exercise operation control but does not provide them the option to exercise as much marketing control. An exporter usually resides far from the end consumer and often enlists various intermediaries to manage marketing activities. After two straight months of contraction, exports from India rose a whopping 11.64% at $25.83 billion in July 2013 against $23.14 billion in the same month of the previous year.

**Disadvantages of exporting**

For Small-and-Medium Enterprises (SME) with less than 250 employees, selling goods and services to foreign markets seems to be more difficult than serving the domestic market. The lack of knowledge for trade regulations, cultural differences, different languages and foreign-exchange situations as well as the strain of resources and staff interact like a block for exporting. Indeed there are some SME's which are exporting, but nearly two-third of them sell in only to one foreign market. The following assumption shows the main disadvantages:

- *Financial management effort:* To minimize the risk of exchange-rate fluctuation and transactions processes of export activity the financial management needs more capacity to cope the major effort

- *Customer demand:* International customers demand more services from their vendor like installation and startup of equipment, maintenance or more delivery services.
• *Communication technologies improvement:* The improvement of communication technologies in recent years enable the customer to interact with more suppliers while receiving more information and cheaper communications cost at the same time like 20 years ago. This leads to more transparency. The vendor is in duty to follow the real-time demand and to submit all transaction details.

• *Management mistakes:* The management might tap in some of the organizational pitfalls, like poor selection of oversea agents or distributors or chaotic global organization.

• An **import** is a good brought into a jurisdiction, especially across a national border, from an external source. The party bringing in the good is called an **importer**. An import in the receiving country is an export from the sending country. Importation and exportation are the defining financial transactions of international trade.

• In international trade, the importation and exportation of goods are limited by import quotas and mandates from the customs authority. The importing and exporting jurisdictions may impose a tariff (tax) on the goods. In addition, the importation and exportation of goods are subject to trade agreements between the importing and exporting jurisdictions.

"Imports" consist of transactions in goods and services to a resident of a jurisdiction (such as a nation) from non-residents. The exact definition of imports in national accounts includes and excludes specific "borderline" cases. A general delimitation of imports in national accounts is given below:

• An import of a good occurs when there is a change of ownership from a non-resident to a resident; this does not necessarily imply that the good in question physically crosses the frontier. However, in specific cases national accounts impute changes of ownership even though in legal terms no change of ownership takes place (e.g. *cross border financial leasing, cross border deliveries between affiliates of the same enterprise, goods crossing the border for significant processing to order or repair*). Also smuggled goods must be included in the import measurement.

• Imports of services consist of all services rendered by non-residents to residents. In national accounts any direct purchases by residents outside the economic territory of a country are recorded as imports of services; therefore all expenditure by tourists in the economic territory of another country are considered as part of the imports of services. Also international flows of illegal services must be included.

Basic trade statistics often differ in terms of definition and coverage from the requirements in the national accounts:
Data on international trade in goods are mostly obtained through declarations to custom services. If a country applies the general trade system, all goods entering the country are recorded as imports. If the special trade system (e.g. extra-EU trade statistics) is applied goods which are received into customs warehouses are not recorded in external trade statistics unless they subsequently go into free circulation of the importing country.

A special case is the intra-EU trade statistics. Since goods move freely between the member states of the EU without customs controls, statistics on trade in goods between the member states must be obtained through surveys. To reduce the statistical burden on the respondents small scale traders are excluded from the reporting obligation.

Statistical recording of trade in services is based on declarations by banks to their central banks or by surveys of the main operators. In a globalized economy where services can be rendered via electronic means (e.g. internet) the related international flows of services are difficult to identify.

Basic statistics on international trade normally do not record smuggled goods or international flows of illegal services. A small fraction of the smuggled goods and illegal services may nevertheless be included in official trade statistics through dummy shipments or dummy declarations that serve to conceal the illegal nature of the activities.

There are two basic types of import:
1. Industrial and consumer goods
2. Intermediate goods and services

Companies import goods and services to supply to the domestic market at a cheaper price and better quality than competing goods manufactured in the domestic market. Companies import products that are not available in the local market.

There are three broad types of importers:
1. Looking for any product around the world to import and sell.
2. Looking for foreign sourcing to get their products at the cheapest price.
3. Using foreign sourcing as part of their global supply chain.

Direct-import refers to a type of business importation involving a major retailer (e.g. Wal-Mart) and an overseas manufacturer. A retailer typically purchases products designed by local companies that can be manufactured overseas. In a direct-import program, the retailer bypasses the local supplier (colloquial middle-man) and buys the final product directly from the manufacturer, possibly saving in added cost data on the value of imports and their quantities often broken down by detailed lists of products are available in statistical collections on international trade published by the statistical services of intergovernmental organisations (e.g. UNSTAT, FAOSTAT, OECD),
supranational statistical institutes (e.g. Eurostat) and national statistical institutes. Industrial and consumer goods.

Module IV

1. Ukraine: history and present.

1.1. Ukraine

Ukraine is a country in Eastern Europe.[8] It has an area of 603,628 km² (233,062 sq mi), making it the largest country entirely within Europe. Ukraine borders Russia to the east and northeast, Belarus to the northwest, Poland, Slovakia and Hungary to the west, Romania and Moldova to the southwest, and the Black Sea and Sea of Azov to the south and southeast, respectively.

In the Middle Ages, the area became the key center of East Slavic culture, as epitomized by the powerful state of Kievan Rus'. Following its fragmentation in the 13th century, the territory of the present day Ukraine was contested, ruled and divided by a variety of powers, including Lithuania, Poland, Ottoman Empire, Austro-Hungary, and Russia. A Cossack republic emerged and prospered during the 17th and 18th centuries, but Ukraine remained otherwise divided until its consolidation into a Soviet republic in the 20th century, becoming an independent state only in 1991.

Ukraine has long been a global breadbasket because of its extensive, fertile farmlands. In 2011, it was the world's third-largest grain exporter with that year's harvest being much larger than average.[12] Ukraine is one of the ten most attractive agricultural land acquisition regions.[13] The country also has a well-developed manufacturing sector, particularly in aerospace and industrial equipment.

Ukraine is a unitary republic under a semi-presidential system with separate powers: legislative, executive, and judicial branches. Its capital and largest city is Kiev. Since the dissolution of the Soviet Union, Ukraine continues to maintain the second-largest military in Europe, after that of Russian Federation, when reserves and paramilitary personnel are taken into account. The country is home to 45.4 million people (including Crimea), 77.8% of whom are Ukrainians by ethnicity, and with a sizable minority of Russians (17%), as well as Romanians/Moldovans, Belarusians, Crimean Tatars, and Hungarians. Ukrainian is the official language of Ukraine; its alphabet is Cyrillic. Russian is also still widely spoken. The dominant religion in the country is Eastern Orthodoxy, which has strongly influenced Ukrainian architecture, literature and music.

Etymology There are different hypotheses as to the etymology of the name Ukraine. According to the older and most widespread hypothesis, it means "borderland",[16] while more recently some linguistic studies claim a different meaning:
"homeland" or "region, country". "The Ukraine" was once the usual form in English but since the Declaration of Independence of Ukraine, "the Ukraine" has become much less common in the English-speaking world and style-guides largely recommend not using the definite article.

1.2. Golden Age of Kiev

The Kievan Rus' was founded by the Rus' people, Varangians who first settled there around Ladoga and Novgorod, then gradually moved southward eventually reaching Kiev about 880. Kievan Rus' included the western part of modern Ukraine, and Belarus. The larger part was situated on the territory of modern Russian Federation. According to the Primary Chronicle the Rus' elite initially consisted of Varangians from Scandinavia.

During the 10th and 11th centuries, it became the largest and most powerful state in Europe. In the following centuries, it laid the foundation for the national identity of Ukrainians and Russians. Kiev, the capital of modern Ukraine, became the most important city of the Rus'.

The Varangians later assimilated into the local Slavic population and became part of the first Rus' dynasty, the Rurik Dynasty.[31] Kievan Rus' was composed of several principalities ruled by the interrelated Rurikid knyazes ("princes"). The seat of Kiev became the subject of many rivalries among Rurikids.

The Golden Age of Kievan Rus' began with the reign of Vladimir the Great (980–1015), who turned Rus' toward Byzantine Christianity. During the reign of his son, Yaroslav the Wise (1019–1054), Kievan Rus' reached the zenith of its cultural development and military power.[31] This was followed by the state's increasing fragmentation as the relative importance of regional powers rose again. After a final resurgence under the rule of Vladimir II Monomakh (1113–1125) and his son Mstislav (1125–1132), Kievan Rus' finally disintegrated into separate principalities following Mstislav's death.

The 13th century Mongol invasion devastated Kievan Rus'. Kiev was totally destroyed in 1240. On today's Ukrainian territory, the state of Kievan Rus' was succeeded by the principalities of Halych and Volodymyr-Volynskyi, which were merged into the state of Galicia-Volhynia.

Danylo Romanovych (Daniel I of Galicia or Danylo Halytskyi) son of Roman Mstyslavych, re-united all of south-western Rus', including Volhynia, Galicia and Rus' ancient capital of Kiev. Danylo was crowned by the papal archbishop in Dorohychyn 1253 as the first King of all Rus'. Under Danylo's reign, the Kingdom of Galicia–Volhynia was one of the most powerful states in east central Europe.

1.3. 19th century, World War I and revolution

In the 19th century, Ukraine was a rural area largely ignored by Russia and Austria. With growing urbanization and modernization, and a cultural trend toward
romantic nationalism, a Ukrainian intelligentsia committed to national rebirth and social justice emerged. The serf-turned-national-poet Taras Shevchenko (1814–1861) and the political theorist Mykhailo Drahomanov (1841–1895) led the growing nationalist movement.

After Ukraine and Crimea became aligned with the Russian Empire in the Russo-Turkish War (1768–1774), Catherine the Great and her immediate successors encouraged German immigration into Ukraine and especially into Crimea, to thin the previously dominant Turk population and encourage more complete use of farmland.

Beginning in the 19th century, there was a continuous migration from Ukraine to settle the distant areas of the Russian Empire. According to the 1897 census, there were 223,000 ethnic Ukrainians in Siberia and 102,000 in Central Asia. An additional 1.6 million emigrated to the east in the ten years after the opening of the Trans-Siberian Railway in 1906.

Nationalist and socialist parties developed in the late 19th century. Austrian Galicia, which enjoyed substantial political freedom under the relatively lenient rule of the Habsburgs, became the center of the nationalist movement.

Ukrainians entered World War I on the side of both the Central Powers, under Austria, and the Triple Entente, under Russia. 3.5 million Ukrainians fought with the Imperial Russian Army, while 250,000 fought for the Austro-Hungarian Army. During the war, Austro-Hungarian authorities established the Ukrainian Legion to fight against the Russian Empire. This legion was the foundation of the Ukrainian Galician Army that fought against the Bolsheviks and Poles in the post-World War I period (1919–23). Those suspected of Russophile sentiments in Austria were treated harshly. Thousands were detained and placed in Austrian internment camps.

World War I brought about the end of the Russian and Austro-Hungarian empires. The Russian Revolution of 1917 ended the Russia empire, led to the founding of the Soviet Union under the Bolsheviks, and subsequent civil war in Russia. A Ukrainian national movement for self-determination reemerged, with heavy Communist and Socialist influence. During 1917–20, several separate Ukrainian states briefly emerged: the Ukrainian People's Republic, the Hetmanate, the Directorate and the pro-Bolshevik Ukrainian Soviet Socialist Republic (or Soviet Ukraine) successively established territories in the former Russian Empire; while the West Ukrainian People's Republic and the Hutsul Republic emerged briefly in the former Austro-Hungarian territory. This led to civil war, and an anarchist movement called the Black Army led by Nestor Makhno, developed in Southern Ukraine during that war.

Poland defeated Western Ukraine in the Polish-Ukrainian War, but failed against the Bolsheviks in an offensive against Kiev. According to the Peace of Riga, western Ukraine was officially incorporated into Poland, which in turn recognised the Ukrainian Soviet Socialist Republic in March 1919. With establishment of the Soviet power,
Ukraine lost half of its territory: the eastern Galicia was given to Poland, Pripyat marshes region – to Belarus, half of Sloboda Ukraine and northern fringes of Severia were passed to Russia, while on the left bank of Dniester River was created Moldavian autonomy. Ukraine became a founding member of the Union of Soviet Socialist Republics or the Soviet Union in December 1922.

Inter-war Soviet Ukraine

The civil war devastated Ukraine. It left over 1.5 million people dead and hundreds of thousands homeless. Soviet Ukraine also faced the famine of 1921. Seeing an exhausted Ukraine, the Soviet government remained very flexible during the 1920s. Under the Ukrainization policy pursued by the national Communist leadership of Mykola Skrypnyk, Soviet leadership encouraged a national renaissance in literature and the arts. The Ukrainian culture and language enjoyed a revival, as Ukrainisation as part of the Soviet-wide policy of Korenisation (literally indigenisation) policy. The Bolsheviks were also committed to introducing universal health care, education and social-security benefits, as well as the right to work and housing. Women's rights were greatly increased through new laws. Most of these policies were sharply reversed by the early 1930s after Joseph Stalin became the de facto communist party leader.

Starting from the late 1920s, Ukraine was involved in Soviet industrialisation and the republic's industrial output quadrupled during the 1930s. The peasantry, demographically a backbone of the Ukrainian nation, suffered. To satisfy the need for more food and to finance industrialisation, Stalin instituted a programme of collectivisation of agriculture and enforced the policies by the regular troops and secret police. Those who resisted were arrested and deported and the increased production quotas were placed on the peasantry. Agricultural productivity greatly declined. As members of the collective farms were not allowed to receive any grain until sometimes unrealistic quotas were met, starvation became more common. In 1932–33, millions starved to death in a famine known as Holodomor or "Great Famine". Scholars are divided as to whether this famine fits the definition of genocide, but the Ukrainian parliament and other countries recognise it as such.

The famine claimed up to 10 million Ukrainian lives as peasants' food stocks were forcibly removed by the NKVD secret police. Some explanations for the excess deaths in rural areas of Ukraine, southern Russia and Kazakhstan during the Soviet famine of 1932–33 have divided the causes into three groups: objective non-policy-related factors, like the drought of 1931 and poor weather in 1932; inadvertent result of policies with other objectives, like rapid industrialisation, socialisation of livestock and neglected crop rotation patterns; and deaths caused intentionally by a starvation policy. The Communist leadership perceived famine not as a humanitarian catastrophe but as a means of class struggle and used starvation as a punishment tool to force peasants into collective farms.
Largely the same groups were responsible for the mass killing operations during the civil war, collectivisation, and the Great Terror. These groups were associated with Efim Georgievich Evdokimov (1891–1939) and operated in the Secret Operational Division within General State Political Administration (OGPU) in 1929–31. Evdokimov transferred into Communist Party administration in 1934, when he became Party secretary for North Caucasus Krai. But he appears to have continued advising Joseph Stalin and Nikolai Yezhov on security matters, and the latter relied on Evdokimov's former colleagues to carry out the mass killing operations that are known as the Great Terror in 1937–38.

On 13 January 2010, Kiev Appellate Court posthumously found Stalin, Kaganovich and other Soviet Communist Party functionaries guilty of genocide against Ukrainians during the Holodomor famine. With Joseph Stalin's change of course in the late 1920s, however, Soviet toleration of Ukrainian national identity came to an end. Systematic state terror of the 1930s destroyed Ukraine's writers, artists and intellectuals; the Communist Party of Ukraine was purged of its "nationalist deviationists". Stalinist political repression and persecution in the Soviet Union (1929–34 and 1936–38) resulted in the killing of some 681,692 people; this included four-fifths of the Ukrainian cultural elite and three-quarters of all the Red Army's higher-ranking officers.

1.4. World War II

Following the Invasion of Poland in September 1939, German and Soviet troops divided the territory of Poland. Thus, Eastern Galicia and Volhynia with their Ukrainian population became reunited with the rest of Ukraine. The unification that Ukraine achieved for the first time in its history was a decisive event in the history of the nation.

In 1940, Romania ceded Bessarabia and northern Bukovina in response to Soviet demands. The Ukrainian SSR incorporated northern and southern districts of Bessarabia, northern Bukovina, and the Hertska region. But it ceded the western part of the Moldavian Autonomous Soviet Socialist Republic to the newly created Moldavian Soviet Socialist Republic. All these territorial gains were internationally recognised by the Paris peace treaties of 1947.

German armies invaded the Soviet Union on 22 June 1941, thereby initiating four straight years of incessant total war. The Axis allies initially advanced against desperate but unsuccessful efforts of the Red Army. In the encirclement battle of Kiev, the city was acclaimed as a "Hero City", because the resistance by the Red Army and by the local population was fierce. More than 600,000 Soviet soldiers (or one-quarter of the Soviet Western Front) were killed or taken captive there.

Although the majority of Ukrainians fought alongside the Red Army and Soviet resistance, in Western Ukraine an independent Ukrainian Insurgent Army movement
arose (UPA, 1942). Primarily it was created as forces of Ukrainian Government in exile but soon it fell under the influence of nationalist underground (Organization of Ukrainian Nationalists, OUN) which had developed in interwar Poland as a radical reaction on the Polish politics towards Ukrainian minority. Both supported the goal of an independent Ukrainian state on the territory with Ukrainian ethnic majority. Although this brought conflict with Nazi Germany, at times the Melnyk-wing of OUN allied with the Nazi forces. Some UPA divisions also carried out the massacres of ethnic Poles, which caused also relatively smaller Polish actions in response. After the war UPA continued to fight the USSR till 1950s. Using guerrilla war tactics, the insurgents targeted for assassination and terror those who they perceived as representing or cooperating with the Soviet state.

In total, the number of ethnic Ukrainians who fought in the ranks of the Soviet Army is estimated from 4.5 million to 7 million. The pro-Soviet partisan guerrilla resistance in Ukraine is estimated to number at 47,800 from the start of occupation to 500,000 at its peak in 1944; with about 50% being ethnic Ukrainians. Generally, the Ukrainian Insurgent Army's figures are not very reliable, with figures ranging anywhere from 15,000 to as many as 100,000 fighters.

Most of the Ukrainian SSR was organised within the Reichskommissariat Ukraine, with the intention of exploiting its resources and eventual German settlement. Initially, some western Ukrainians, who had only joined the Soviet Union in 1939 under pressure, hailed the Germans as liberators. But brutal German rule in the occupied territories eventually turned its supporters against them. Nazi administrators of conquered Soviet territories made little attempt to exploit the dissatisfaction of Ukraine with Stalinist political and economic policies. Instead, the Nazis preserved the collective-farm system, systematically carried out genocidal policies against Jews, deported millions of people to work in Germany, and began a systematic depopulation of Ukraine (along with Poland) to prepare it for German colonisation. They blockaded the transport of food on the Kiev River.

The vast majority of the fighting in World War II took place on the Eastern Front. It has been estimated that 93% of all German casualties took place there. The total losses inflicted upon the Ukrainian population during the war are estimated between 5 and 8 million, including an estimated one and a half million Jews killed by the Einsatzgruppen, sometimes with the help of local collaborators. Of the estimated 8.7 million Soviet troops who fell in battle against the Nazis 1.4 million were ethnic Ukrainians. Victory Day is celebrated as one of ten Ukrainian national holidays.

1.5. Independence

Ukrainian President Leonid Kravchuk and President of the Russian Federation Boris Yeltsin signed the Belavezha Accords, dissolving the Soviet Union, December 8, 1991
On 16 July 1990, the new parliament adopted the Declaration of State Sovereignty of Ukraine. This established the principles of the self-determination, democracy, independence, and the priority of Ukrainian law over Soviet law. A month earlier, a similar similar declaration was adopted by the parliament of the Russian SFSR. This started a period of confrontation with the central Soviet authorities. In August 1991, a conservative faction among the Communist leaders of the Soviet Union attempted a coup to remove Mikhail Gorbachev and to restore the Communist party's power. After it failed, on 24 August 1991 the Ukrainian parliament adopted the Act of Independence.

A referendum and the first presidential elections took place on 1 December 1991. More than 90% of the electorate expressed their support for the Act of Independence, and they elected the chairman of the parliament, Leonid Kravchuk as the first President of Ukraine. At the meeting in Brest, Belarus on 8 December, followed by the Alma Ata meeting on 21 December, the leaders of Belarus, Russia, and Ukraine, formally dissolved the Soviet Union and formed the Commonwealth of Independent States (CIS).

Victims of Stalin's Great Terror in the Bykivnia mass graves, near Kiev, 2011

Ukraine was initially viewed as having favorable economic conditions in comparison to the other regions of the Soviet Union. However, the country experienced deeper economic slowdown than some of the other former Soviet Republics. During the recession, Ukraine lost 60% of its GDP from 1991 to 1999, and suffered five-digit inflation rates. Dissatisfied with the economic conditions, as well as the amounts of crime and corruption in Ukraine, Ukrainians protested and organized strikes.

The Ukrainian economy stabilized by the end of the 1990s. A new currency, the hryvnia, was introduced in 1996. After 2000, the country enjoyed steady real economic growth averaging about seven percent annually. A new Constitution of Ukraine was adopted under second President Leonid Kuchma in 1996, which turned Ukraine into a semi-presidential republic and established a stable political system. Kuchma was, however, criticised by opponents for corruption, electoral fraud, discouraging free speech and concentrating too much power in his office. Ukraine also pursued full nuclear disarmament, giving up the third largest nuclear weapons stockpile in the world and dismantling or removing all strategic bombers on its territory.

**Euromaidan and 2014 revolution**

The Euromaidan (Ukrainian: Євромайдан, literally "Eurosquare") protests started in November 2013 after the president, Viktor Yanukovych, began shying away from an association agreement that had been in the works with the European Union and instead chose to establish closer ties with Russian Federation. Some Ukrainians took to the streets to show their support for closer ties with Europe. Meanwhile, in the predominantly Russian-speaking east, a large portion of the population opposed the
Euromaidan protests, instead supporting the Yanukovych government. Over time, Euromaidan came to describe a wave of demonstrations and civil unrest in Ukraine, the scope of which evolved to include calls for the resignation of President Yanukovych and his government.

Violence escalated after 16 January 2014 when the government accepted new Anti-Protest Laws. Anti-government demonstrators occupied buildings in the centre of Kiev, including the Justice Ministry building, and riots left 98 dead with approximately fifteen thousand injured and 100 considered missing from 18–20 February. Owing to violent protests on 22 February 2014, Members of Parliament found the president unable to fulfill his duties and exercised "constitutional powers" to set an election for 25 May to select his replacement. Petro Poroshenko, running on a pro-European Union platform, won with over fifty percent of the vote, therefore not requiring a run-off election. Upon his election, Poroshenko announced that his immediate priorities would be to take action in the civil unrest in Eastern Ukraine and mend ties with Russian Federation. Poroshenko was inaugurated as president on 7 June 2014, as previously announced by his spokeswoman Irina Friz in a low-key ceremony without a celebration on Kiev's Maidan Nezalezhnosti square (the center of the Euromaidan protests) for the ceremony. In October 2014, Ukrainians voted to keep Poroshenko in power.

1.6. Social English Apologising and resolving conflict
These are useful phrases to make apologizing. Read them. Make a conversation with your partner.

Apologising
Everybody makes mistakes sometimes. When it happens we need a phrase to tell the other person how really sorry we are and stop them getting really angry. Here are ten phrases.

Ten Expressions to Use In Speaking And Writing
1. Sorry.
2. I'm (so / very / terribly) sorry.
3. Ever so sorry.
4. How stupid / careless / thoughtless of me.
5. Pardon (me)
6. That's my fault.
7. Sorry. It was all my fault.
8. Please excuse my (ignorance)
9. Please don't be mad at me.
10. Please accept our (sincerest) apologies.
How To Use These Phrases In Your English

1. Phrase 1 is a general short apology. We use this when we bump into people on the street. At other times, it sounds too weak.
2. In phrase 2, we use 'so', 'very' and 'terribly' to make the meaning stronger. 'Terribly' is the strongest. If we use one of the words in brackets, it is stressed.
3. Phrase 3 is quite formal but it's a stronger apology than just 'sorry'.
4. We use phrase 4 to criticise ourselves and the mistake that we have just made.
5. We use phrases 6 and 7 to take all the responsibility for what happened. Phrase 7 is a little stronger.
6. We use phrase 8 to apologise for our lack of knowledge or ability. We can replace the word in brackets with other nouns, e.g. carelessness, forgetfulness.
7. Phrase 9 is asking the other person not to get angry. The tone is quite informal.
8. Phrase 10 is often used in formal letters. The word 'sincerest' makes the apology very strong and very formal.

Apology words and phrases for letters
Here are some useful words and phrases for apology letters. You should note that I have divided into different categories as it is important that you choose you language carefully according to the situation. The idea is that you need different phrases according to
how well you know the person – more formal/less formal
how big a problem you are apologising for
You will find an exercise at the end of the lesson to test your skills.

How to break the bad news
The first step is normally to show that something bad has happened. The two key words and phrases help you explain something bad has happened for which you need to apologise are

*Unfortunately,*
*I’m afraid that*

Another nice phrase for more informal letters is
*I’ve got some bad news to break/tell you*

A simple apology
If it is a small problem you may just need to say sorry. You should see though that you need to think about whether you want to use but/that/for

*I’m sorry but* – “I’m sorry but I won’t be able to come to the party”
*I’m sorry that* – “I’m sorry that I broke you mug“
I’m sorry for – “I’m sorry for not having replied sooner”
A stronger apology
These are phrases that work when there is a bigger mistake
I do apologise for – “I do apologise for failing to meet you at the station”
I must apologise for – “I really must apologise for
I sincerely apologise for – “I sincerely apologise for the trouble this has caused you”

Being more informal
If you are writing to a friend you may choose to use a more informal phrase:
I’m ever so sorry – “I’m ever so sorry that we won’t see each other next week
I’m really sorry – “I’m really sorry that I’ve lost that book you lent me”

Being more formal
Again, if you’re writing to someone you don’t know that well you want a more formal phrase. Typically, we use either the verb apologise or the noun apology.
I would like to apologise – “I would like to apologise for missing my appointment with you”
Please accept my apologies for – “Please accept my apologies for the disturbance caused”

Thinking about the consequences
Something else you may need to do is to apologise for any difficulty. These phrases should help:
I’m sorry if this puts you out - an idiom appropriate for informal letters
I do apologise for any inconvenience caused – a more formal variation
I hope that this does not cause you any problems – a more neutral variation

1.7. Professional English Insurance basics
What Is Life Insurance?
New to buying life insurance? Learn how it works and what you need to understand to choose your coverage.

A life insurance policy is a contract with an insurance company. In exchange for premiums (payments), the insurance company provides a lump-sum payment, known as a death benefit, to beneficiaries in the event of the insured's death.

Typically, life insurance is chosen based on the needs and goals of the owner. Term life insurance generally provides protection for a set period of time, while permanent insurance, such as whole and universal life, provides lifetime coverage. It's important to note that death benefits from all types of life insurance are generally income tax-free.¹
There are many varieties of life insurance. Some of the more common types are discussed below.

**Term life insurance**

Term life insurance is designed to provide financial protection for a specific period of time, such as 10 or 20 years. Typically, premiums are level and guaranteed for that time. After that period, policies may offer continued coverage, usually at a substantially higher premium rate. Term life insurance is generally a less costly option than permanent life insurance.

**Needs it helps meet:** Term life insurance proceeds are most often used to replace lost potential income during working years. This can provide a general safety net for your beneficiaries and can also help ensure the family's financial goals will still be met—goals like paying off a mortgage, keeping a business running, and paying for college.

It's important to note that, although term life can be used to replace lost potential income, life insurance benefits are paid at one time in a lump sum, not in regular payments like paychecks.

**Universal life insurance**

Universal life insurance is another type of permanent life insurance designed to provide lifetime coverage. Unlike whole life insurance, universal life insurance policies are flexible and may allow you to raise or lower your premium or coverage amounts throughout your lifetime. Like whole life insurance, universal life also has a tax-deferred savings component, which may build wealth over time. Additionally, due to its lifetime coverage, universal life typically has higher premiums than term.

**Needs it helps meet:** Universal life insurance is most often used as a flexible estate planning strategy to help preserve wealth to be transferred to beneficiaries. Another common use is long term income replacement, where the need extends beyond working years. Some universal life insurance product designs focus on providing both death benefit coverage and building cash value while others focus on providing guaranteed death benefit coverage.

**Whole life insurance**

Whole life insurance is a type of permanent life insurance designed to provide lifetime coverage. Because of the lifetime coverage period, whole life usually has higher premiums than term life. Policy premiums are typically fixed, and, unlike term, whole life has a cash value, which functions as a savings component and may accumulate tax-deferred over time.

Fidelity does not currently offer whole life insurance.

**Needs it helps meet:** In addition to providing lifetime coverage, whole life is commonly used to accumulate tax-deferred savings. Whole life can also be used as an
estate planning tool to help preserve the wealth you plan to transfer to your beneficiaries.

*How cost is determined*

Insurers use rate classes, or risk-related categories, to determine your premiums; these categories don't, however, affect the length or amount of coverage.

Traditional rate classes are:

- **Standard**: Good health, average cholesterol, relatively low-risk lifestyle
- **Preferred**: Very good health and family medical history, low cholesterol, low-risk lifestyle
- **Super-Preferred**: Excellent health and family medical history, very low cholesterol, low-risk lifestyle

Your rate class is determined by a number of factors, including overall health and family medical history and your lifestyle. Tobacco use, for example, would increase risk and therefore cause your premium to be higher than that of someone who doesn't use tobacco.

*When buying insurance*, you can be overwhelmed by an information avalanche. To protect your future from poor choices today, organize your insurance search by reaching back to grade school and employing the use of the 5 W's: Who? What? Where? When? Why? and How much?

**Who?**

The classic argument to avoid life insurance runs, "If I die, why do I need money?" You don't -- but your family, your business or your favorite charity might. So anyone with dependents, human or otherwise, might need life insurance.

Of course, if you don't need to protect anyone else, insurance is not a wise way to spend money.

According to Steve Kramer, who has served on the members' insurance and benefits committee of the California Society of Certified Public Accountants for 27 years, this group not needing insurance includes people who have raised and educated children now living independently, folks who have accumulated sufficient assets to support a surviving spouse and the single elderly (and not-so-elderly) population.

**What?**

People approach life insurance with predisposed notions, says Rory Roniger, CLU, ChFC, head of the financial services arm of the Eustis Insurance Group in Metairie, La.

"They might be oriented to term insurance, yet don't have a good argument as to why," he says.

"Any kind of insurance is a contract with requirements on both sides," says Dave Evans, CFP. "Unfortunately, too many people think life insurance is a commodity, like going to the grocery store and picking up a piece of fruit to judge."
"Term" insurance forms the base of every life insurance policy. Think of it as renting a safety net: The owner pays a fixed premium toward a concrete payoff over a specific time. If you die during this period, the insurance company pays the promised amount. When the policy reaches its deadline, the coverage vanishes.

Lawrence Wentz, who owns the Kindt, Kaye and Wentz agency near Philadelphia, says that contracts aren't that cut and dry. Many companies sell term policies that guarantee a rate for only 10 years of the protection. A few providers guarantee just a year at the starter rate.

After the secured period ends, the company can charge one of several rates filed with the state insurance commissions.

Speaking of rates, start by assuming the initial quoted rate for your age and life circumstances is too low.

"I've placed people of all age ranges, and not many get this thoroughbred rate after the physical exam and application submission," Wentz says.

The good news: Changing health status during your term limits doesn't affect premiums or payoff. The rub comes when that contract ends. Many companies allow you to buy another policy, but at higher rates to balance your changed health status.

Some insurers offer convertible policies that allow a return client to take out another policy at the rate of a healthy person, but you pay a higher premium for the privilege.

Insurance companies also offer three variations of permanent life insurance -- that is, insurance that covers you for your entire life.

Whole life offers term insurance's set payoff for a set premium, except this policy doesn't come with an ending date. You'll pay the premium for the rest of your life, unless you decide to cash in and receive the cash value as a lump sum.

According to the Life and Health Insurance Foundation for Education, "the cash value of a policy is different from the policy's face amount. The face amount is the money that will be paid at death or policy maturity. Cash value is the amount available if you surrender a policy before its maturity or your death."

2. Law and crime

2.1. Rule of law

What is the main difference between the notions of rule, law and regulation?

Use your past experience and knowledge to explain.

Agree or disagree. Give specific reasons to your answer.

1. However hard people try, laws are always insufficient.
2. Laws are not for ordinary people, they are for lawyers.
3. All laws are situational. They suit only a particular place at a particular time.
4. There is some eternal law. It is good for all times and places.
Consult the dictionary. Make sure you understand the given phrases correctly.

♦ to adopt a rule; to apply / to enforce a rule; to break, to violate a rule; to establish rules; to formulate a rule; to obey / to observe a rule; to revoke a rule; ground rule

*It is a rule with them. It’s our rule not to smoke at university. They established a rule that everyone must share the expenses.*

♦ to administer, to apply / to enforce a law; to repeal / to revoke a law; to break / to violate a law; to cite a law; to draft a law; to obey / to observe a law; to promulgate a law; to take the law into one’s own hands; stringent law; to adopt a law; to keep within the law; to lay down the law; to pass a law; Sod’s Law / Murthy’s Law

*There is no law against fishing. It is against the law to smoke in an elevator.*

♦ to adopt a regulation; to enforce a regulation; to obey / to observe a regulation; to violate a regulation; duty regulation

*We obeyed the regulation that no cars be / should be parked there.*

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**Read the statements below and decide whether they are true or false.**

1. Some laws seem silly because they are very old.
2. The French secret police are arresting all pigs named Napoleon.
3. No one is allowed to feed pigeons in Lucca, Italy.
4. In England, it is illegal to bring a drunk frog in a cab.
5. Italian mayors are responsible for many of the new and bizarre laws.
6. On the island of Capri, women can’t wear bikini swimsuits.
7. The summer of bans is a music festival in Italy.
8. Rodrigo Piccoli was fined 50 euro for offending public decorum.

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**Read the text and find out if you were right or wrong.**

**Law is a serious matter, or is it?**

The law is a tricky thing. Laws aim to protect people and preserve order. But that doesn’t prevent governments across the world from creating some silly laws. Some are simply strange and others are outdated. In London, for instance, it is illegal to hire a taxi if you have the plague though the black death has not appeared on the European continent in hundreds of years. France appears prepared to defend the legacy and honor of Napoleon: it is forbidden to name a pig Napoleon. And in the American state of Ohio, it is against the law to get a fish drunk.

Most of these laws are no longer enforced or even known. The police do not stop travelers from boarding a cab and question them if they might have the plague. There is no gestapo force in France patrolling the countryside searching for pigs named Napoleon. The United States Fish and Wildlife Service is not monitoring lakes and rivers for drunk fish.

Now Italy, in an effort to cut down on crime in the country, has given Italian
mayors extra **law-and-order powers**. The result is a new wave of bizarre “public decorum” laws. On the island of Capri, it is now illegal to wear a bikini swimsuit anywhere but on the beach. In the seaside city of Eraclea, near Venice, leave the buckets and shovels at home because building sandcastles is not permitted. In Eboli, a **public display of affection** in a vehicle can **merit** a 500 euro **fine**. Pigeons **are hit hard by a new law** in Lucca, as it is now against the law to feed them. And in Novara the only people in the parks at night will be loving couples-groups of more than two people are banned from parks after dark.

Has the government gone too far in the name of public decorum? Many people think so and the Italian press has labeled the rapid increase of new and strange laws as “the summer of bans”. In the city of Vicenza, Rodrigo Piccoli was fined 50 euro for laying down in a park to read a book. The law became national news when he telephoned a radio station and complained. The mayor of this Italian city has since apologized and promised to remove the **ban**. Let’s hope that the government relaxes before instituting a national **dress code**.

**Explain the words printed in bold.** Translate them into Ukrainian if necessary.

**Read the text. Pay attention to the words in italic.**

If you want to prevent something from happening, you can do it in a number of ways. You can **prohibit** it, which suggests that you have legal or other authority and are willing to back up your prohibition with force; or you can simply **forbid** it and hope that others will listen to you. **Ban** is more serious because it involves both legal and moral issues. A government or some other authority may disallow something that might otherwise be permitted. If a government outlaws something, it makes it illegal. When you want to abolish a law, you want it to end.

**Study more details with examples.**

- **to prohibit** — to officially forbid sth. **Motor vehicles are prohibited from driving in the town centre.**

- **to abolish** — to end activity or custom officially. **National Service was abolished in Britain in 1962.**

- **to ban** — to forbid, especially officially. **The film was banned in several counties. (the government prevented it from being shown)**

- **to forbid** — to refuse to allow sth, especially officially, or to prevent a particular action by making it impossible. **The law forbids the sale of cigarettes to people under the age of 16.**

- **to outlaw** — to make sth illegal or unacceptable. **The new law will outlaw smoking in public places.**

2.2. Courts and trials

**Study the following vocabulary notes.** All of them are translated as «судовий
 processo, but have different meaning which depends on the context.

1 litigation — судовий процес, спір civil litigation — судовий процес у цивільній справі; litigation expenses — судові витрати

2 lawsuit — судовий процес, справа, позов to be cast in lawsuit — програти судовий процес; party to a lawsuit — сторона у справі; to file a lawsuit — подати позов

3 suit — судовий процес, позов, судочинство to win / to lose a suit — виграти / програти процес; to mount a suit — пред’явити позов; to press a suit — чинити тиск на хід судового процесу; to bring a suit — подати справу

4 trial — судовий процес, слухання справи to conduct / hold a trial — вести судовий процес; staged trial — інсценований судовий процес; trial by jury — розгляд справи за участю присяжних; to face trial — постати перед судом; to stand trial — відповідати перед судом; civil trial — цивільне судочинство; criminal trial — карне судочинство; preliminary trial — попереднє слухання справи; case for trial / trial case — справа, що підлягає розгляду в суді; case on trial — справа на стадії судового розгляду; trial list — список справ до слухання; party to a trial — сторона у процесі

Read and discuss the text about the cases.

Kinds of cases

Civil Cases

Civil cases are usually disputes between or among private citizens, corporations, governments, government agencies, and other organisations. Most often, the party bringing the suit is asking for money damages for some wrong that has been done. For example, a tenant may sue a landlord for failure to fix a leaky roof, or a landlord may sue a tenant for failure to pay rent. People who have been injured may sue a person or a company they feel is responsible for the injury.

The party bringing the suit is called the plaintiff; the party being sued is called the defendant. There may be many plaintiffs or many defendants in the same case.

The plaintiff starts the lawsuit by filing a paper called a complaint, in which the case against the defendant is stated. The next paper filed is usually the answer, in which the defendant disputes what the plaintiff has said in the complaint. The defendant may also feel that there has been a wrong committed by the plaintiff, in which case a counterclaim will be filed along with the answer. It is up to the plaintiff to prove the case against the defendant. In each civil case the judge tells the jury the extent to which the plaintiff must prove the case. This is called the plaintiff’s burden of proof, a burden that the plaintiff must meet in order to win. In most civil cases the plaintiff’s burden is to prove the case by a preponderance of evidence, that is, that the plaintiff’s version of what happened in the case is more probably true than not true.
Jury verdicts do not need to be unanimous in civil cases. Only ten jurors need to agree upon a verdict if there are 12 jurors: five must agree if there are six jurors.

**Criminal Cases**

A criminal case is brought by the state or by a city or county against a person or persons accused of having committed a crime. The state, city, or county is called the plaintiff; the accused person is called the defendant. The charge against the defendant is called an information or a complaint. The defendant has pleaded not guilty and you should presume the defendant’s innocence throughout the entire trial unless the plaintiff proves the defendant guilty. The plaintiff’s burden of proof is greater in a criminal case than in a civil case. In each criminal case you hear the judge will tell you all the elements of the crime that the plaintiff must prove; the plaintiff must prove each of these elements beyond reasonable doubt before the defendant can be found guilty.

**B.** Explain the words printed in bold. Translate them into Ukrainian if necessary.

**C.** Find English equivalents in the text for the following phrases.

яка-небудь заподіяна шкода; власник жилплощі; подати заяву до суду; викласти суть справи; одностайно; довести невиновність відповідача.

**Read and discuss the text.**

**Selection of the trial jury**

The first step in the selection of the trial jury is the selection of a ‘jury panel’. When you are selected for a jury panel you will be directed to report, along with other panel members, to a courtroom in which a case is to be heard once a jury is selected. The judge assigned to that case will tell you about the case and will introduce the lawyers and the people involved in the case. You will also take an oath, by which you promise to answer all questions truthfully. Following this explanation of the case and the taking of the oath, the judge and the lawyers will question you and the other members of the panel to find out if you have any personal interest in it, or any feelings that might make it hard for you to be impartial. This process of questioning is called Voir Dire, a phrase meaning “to speak the truth”.

Many of the questions the judge and lawyers ask you during Voir Dire may seem very personal to you, but you should answer them completely and honestly. Remember that the lawyers are not trying to embarrass you, but are trying to make sure that members of the jury do not have opinions or past experiences which might prevent them from making an impartial decision.

During Voir Dire the lawyers may ask the judge to excuse you or another member of the panel from sitting on the jury for this particular case. This is called challenging a juror. There are two types of challenges. The first is called a challenge for cause, which means that the lawyer has a specific reason for thinking that the juror would not be able to be impartial. For example, the case may involve the theft of a car. If one of the jurors has had a car stolen and still
feels angry or upset about it, the lawyer for the person accused of the theft could ask that the juror be excused for that reason. There is no limit on the number of the panel members that the lawyers may have excused for cause.

The second type of challenge is called a peremptory challenge, which means that the lawyer does not have to state a reason for asking that the juror be excused. Like challenges for cause, peremptory challenges are designed to allow lawyers to do their best to assure that their clients will have a fair trial. Unlike challenges for cause, however, the number of peremptory challenges is limited.

Please try not to take offence if you are excused from serving on a particular jury. The lawyer who challenges you is not suggesting that you lack ability or honesty, merely that there is some doubt about your impartiality because of the circumstances of the particular case and your past experiences. If you are excused, you will either return to the juror waiting area and wait to be called for another panel or will be excused from service, depending on the local procedures in the county in which you live.

Those jurors who have not been challenged become the jury for the case. Depending on the kind of case, there will be either six or twelve jurors. The judge may also allow selection of one or more alternate jurors, who will serve if one of the jurors is unable to do so because of illness or some other reason.

### 2.3 The courts of Ukraine

**Read and discuss.**

The highest court is the Constitutional Court, which is charged with protecting and interpreting the constitution. The president, the legislature, and a conference of judges each appoint six of the court’s 18 members. The Supreme Court is the highest appeals court for non-constitutional issues. A Supreme Judiciary Council, consisting of 20 members, recommends judiciary appointments and deals with the removal of judges.

The **Supreme Court of Ukraine** is the highest judicial body in the system of courts of general jurisdiction in Ukraine.

The Court derives its authority from the Constitution of Ukraine, but much of its structure is outlined in legislation.

The Court consists of several judicial chambers (criminal, civil, administrative, and arbitration cases). A separate panel considers military cases.

Appointments to the Court are made by the parliament and have no fixed time limit, nor is there a fixed number of appointments allowed.

The **Chairman** of the Supreme Court is elected to office and dismissed from office by the Plenary Assembly of the Court by secret ballot.

The Court was originally established on March 11, 1923.
The **Constitutional Court of Ukraine** is the only body of constitutional jurisdiction in Ukraine. The main task of the Court is to guarantee the **supremacy** of the Constitution of Ukraine as the fundamental law of the land.

The Court initiated its activity on October 18, 1996. The first Court **ruling** was made on May 13, 1997.

The Court:

- on the appeal of the President, no less than 45 members of the parliament, the Supreme Court of Ukraine, the Ombudsman, or the Crimean parliament, **assesses the constitutionality** of:
  1. laws and other legal acts of the parliament
  2. acts of the President –
  3. acts of the Cabinet
  4. **legal acts** of the Verkhovna Rada of the Autonomous Republic of Crimea (Crimean parliament) • officially **interprets** the Constitution and laws of Ukraine • on the appeal of the President or the Cabinet, provides opinions on the **conformity** with the Constitution of international treaties • on the appeal of the parliament, provides an opinion on the observance of the procedure of impeachment of the President • provides an opinion on the **compliance of a bill** on introducing amendments to the Constitution with the restrictions imposed by the Constitution.

The Court’s rulings are **mandatory** for execution in Ukraine, are final and cannot be appealed. Laws and other legal acts, or their separate provisions, that are deemed unconstitutional, lose legal force.

The Court is composed of 18 judges, appointed in equal shares by the President, the parliament, and the Congress of Judges. A judge must be a citizen of Ukraine and must have:

- attained the age of 40
- a higher legal education and professional experience of no less than 10 years
- resided in Ukraine for the last 20 years
- command of the state language

Judges are appointed for 9 years without the right of reappointment. The President and parliament are required to fill a vacant position within one month and the Congress of judges has 3 months to do so.

**Find English equivalents in the text for the phrases**: законодавча гілка влади; неконституційна судова справа; звільнення (суддів) з посади; справа про адміністративне правопорушення; обраний на посаду; звільнений з посади; таємне голосування; основний закон; прийняття поправок; вища юридична освіта; проживати (за певною адресою); володіти (мовою).
2.4. Human rights

Translate

1. Disregard and contempt for human rights have resulted in barbarous acts which have outraged the conscience of mankind.
2. Multinational declaration mentioning human rights by name has largely adopted without dissenting vote.
3. UN Human Rights convenants were written and implemented in the aftermath of the Holocaust and other horrors smaller in magnitude but not in impact on the individuals they affected.
4. People in many countries, lived under control of tyrants having no recourse but war to relive often intolerable living conditions.
5. Human Rights must be protected not only for sake of the individuals and countries involved, but to preserve the human race.
6. This world in arms is spending the sweat of its laborers, the genius of its scientists, the hopes of its children.
7. Human Rights has existed under several names thought for many centuries at least since the time of King John of England violated a number of ancient laws and customs, forced him to sign the Magna Charta.
8. Human Right issues included slavery, serfdom, brutal working conditions, starvation wages, and child labor. Neither emancipated American slaves nor the freed Russian serfs saw any real degree of freedom.
9. Labor unions brought about laws granting workers the right to strike, establishing minimum work conditions, forbidding or regulating child labor establishing a forty hour work week.
10. While Amnesty International will work to ensure a fair trial for all political prisoners, it does not adopt as prisoners of conscience anyone who has used or advocated violence for any reason.

Give the definition of the words

1. Paramilitary
2. Violation
3. Prohibit
4. Restriction
5. Prevent
6. Human Rights

Complete the phrase

<table>
<thead>
<tr>
<th></th>
<th>To assemble</th>
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<td>Unlawful</td>
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2.5. Social English. Getting information
How to Get Information From Someone: The Hard Sell

Getting information from someone is a sales position. You have to sell yourself to a person to get the information you desire. And it’s not an easy sell, said FBI agent Joseph Stuart.

Stuart advised that journalists need to figure out a few things before they make the critical approach to their subject:

- What is the task?
- Who is to be interviewed or interrogated?
- What do we know about the interviewee?
- What are the interviewee’s ideology, morals and belief system?

We need to answer these questions to use them to get people to tell us what we want, Stuart says.

Avoid telephone interviews when possible. It makes it possible to pick up on non-verbal communication conveyed in person.

When you meet with the interviewee, it’s possible to figure out telltale characteristics without either of you uttering a single word. Check out their surroundings and figure out whether there’s a common ground between you and the interviewee.

“Finding the common ground means finding easy conversation,” Stuart says. “During the conversation, we can calibrate the individual by how they respond to questions.”

Ask normal, mundane questions in order not to pose a threat to the interviewee. Most importantly, Stuart says, chatting establishes the key tool in a successful interview: establishing rapport.

You use rapport to search for and capitalize on areas of mutual interest, goals, beliefs. It makes the interviewee much more inclined to feel at ease with you and want to talk to you.
“Building a rapport is like building a psychological bridge between you and the interviewee,” Stuart says.

When the interviewee is resistant, don’t get angry, Stuart advises. “Getting angry demonstrates a loss of control of the interview,” he said.

Instead, try planting a suggestion with a person and get them to adopt it as their own. Maybe pick something that makes the interviewee look good.

This technique allows a subject to tell you information they may not have wanted to tell you. If the interviewee is wary or has been burned by other media, try to tell them, “I know that’s what you expect, but you haven’t spoken to me. I want to hear your story. I want to write a competent story.”

Your best bet for obtaining the desired information may be persuasion.

“You could try extortion, blackmail or physical beatings, but that’s sometimes deadly and illegal,” Stuart joked.

“Spend 25 minutes chatting with someone, build that rapport, use it to reduce resistance, then cross that psychological bridge, and grab them back over,” Stuart said.

2. 6. Professional English: Insurance basics
Understand the basics of auto insurance

Choosing auto insurance that fits your needs and the needs of your family is important, so get to know the basics. Here you’ll find information about auto insurance and answers to some common questions. If after reviewing this material, you still have questions, use our handy "What's Your Question" button on the right.

What is auto insurance?

Auto insurance is meant to protect you if you cause injuries to others or damage their property in an auto accident. It can also provide protection if your car is damaged in an accident or is stolen. What protection you have is spelled out in your auto insurance policy.

An auto insurance policy is a contract between you and an insurance company. You, the customer, pay a certain amount ("premium") to the insurance company in exchange for a set of coverages you selected. Your policy sets forth what the insurance company will or will not cover.

What does auto insurance cover?

At a high level, auto insurance typically provides four basic things—liability coverages (for injuries to others and damage to their property), coverage for damage to your car or cars, coverage for medical expenses and uninsured motorist coverages (for situations where someone without enough insurance injures you or a family member). There are a variety of coverage options available; they may vary by state and company.

What are the common auto insurance coverages?
Below are some simplified descriptions of common auto insurance coverages.
All coverages are subject to the limits, terms and conditions of the actual policy you purchase.

Bodily injury liability coverage generally pays damages for bodily injuries to the driver and passengers of the other vehicle when you are responsible for an accident. It also provides coverage to defend you if you are sued because of an auto accident.

Property damage liability coverage generally pays for damages to another person's property (e.g. their car) when you are responsible for an accident. It also provides coverage to defend you if you are sued because of an auto accident.

Medical payments coverage generally covers you, household relatives and your passengers for medical expenses that result from injuries sustained in an auto accident. It also covers you as a pedestrian if you are hit by a vehicle.

Some states have personal injury protection (PIP) in place of, or in addition to, medical payments coverage. This is also known as no-fault coverage. PIP can generally pay for medical expenses, funeral expenses, loss of income and other expenses for injuries or death due to bodily injury sustained as the result of a car accident.

Uninsured or underinsured motorist bodily injury coverage generally pays for damages for bodily injury to you and your passengers when caused by another in an auto accident and the person legally responsible either has inadequate or no insurance. This coverage varies greatly by state. In some states it may be a combined coverage, while other states may offer it as two separate coverages (e.g. one for uninsured motorists and one for underinsured motorists).

Collision coverage generally pays for damage to your car if it hits another car, object, or overturns. A deductible applies to this coverage.

Comprehensive coverage generally pays for damage to your car if it is stolen or damaged by certain causes other than collision, such as fire, theft, hail or vandalism. A deductible applies to this coverage.

What does an auto insurance policy consist of?

An auto policy generally consists of three main parts, which together, form your auto policy:

1. Declaration page - the declarations page (or "declarations" or "dec page") displays information specific to you and your policy. This will usually include the name of the policyholder, your policy number, the policy term, limits of liability and deductibles you selected and the policy premium. It can also display other items such as discounts applicable to your policy, other drivers on your policy and specific vehicles insured. In addition, it will show the other documents that form your policy (in other words, it will tell you what base policy and endorsements make up your policy). The declarations page is usually longer than just one page.
2. Base Policy - this document spells out the basic provisions of the insurance coverage and the responsibilities of the insurance company. It also sets forth your responsibilities, which include paying your premium and telling the company when you are in an accident.

3. Endorsements - endorsements alter the base policy, just like an amendment alters a contract. Endorsements can add, broaden, limit or delete coverage or change the base policy in any other way.

It is important to read your declaration page, base policy and any applicable endorsements together, as they collectively form your insurance policy.

Note, auto ID cards, which generally arrive with your policy, do not actually form part of the policy. Rather, they provide a convenient way to show that you have insurance. They contain some basic details about your policy, such as your policy number, policy effective date and the specific vehicle insured. Some states require that you keep these in your car as proof of insurance.

3. Nature and ecology

3.1. Ecology

Ecology is the scientific analysis and study of interactions among organisms and their environment, such as the interactions organisms have with each other and with their abiotic environment. Topics of interest to ecologists include the diversity, distribution, amount (biomass), number (population) of organisms, as well as competition between them within and among ecosystems. Ecosystems are composed of dynamically interacting parts including organisms, the communities they make up, and the non-living components of their environment. Ecosystem processes, such as primary production, pedogenesis, nutrient cycling, and various niche construction activities, regulate the flux of energy and matter through an environment. These processes are sustained by organisms with specific life history traits, and the variety of organisms is called biodiversity. Biodiversity, which refers to the varieties of species, genes, and ecosystems, enhances certain ecosystem services.

Ecology is an interdisciplinary field that includes biology and Earth science. The word "ecology" was coined in 1866 by the German scientist Ernst Haeckel (1834–1919). Ancient Greek philosophers such as Hippocrates and Aristotle laid the foundations of ecology in their studies on natural history. Modern ecology transformed into a more rigorous science in the late 19th century. Evolutionary concepts on adaptation and natural selection became cornerstones of modern ecological theory. Ecology is not synonymous with environment, environmentalism, natural history, or environmental science. It is closely related to evolutionary biology, genetics, and
ethology. An understanding of how biodiversity affects ecological function is an important focus area in ecological studies. Ecologists seek to explain:

- Life processes, interactions and adaptations
- The movement of materials and energy through living communities
- The successional development of ecosystems
- The abundance and distribution of organisms and biodiversity in the context of the environment.

Ecology is a human science as well. There are many practical applications of ecology in conservation biology, wetland management, natural resource management (agroecology, agriculture, forestry, agroforestry, fisheries), city planning (urban ecology), community health, economics, basic and applied science, and human social interaction (human ecology). For example, the *Circles of Sustainability* approach treats ecology as more than the environment 'out there'. It is not treated as separate from humans. Organisms (including humans) and resources compose ecosystems which, in turn, maintain biophysical feedback mechanisms that moderate processes acting on living (biotic) and non-living (abiotic) components of the planet. Ecosystems sustain life-supporting functions and produce natural capital like biomass production (food, fuel, fiber and medicine), the regulation of climate, global biogeochemical cycles, water filtration, soil formation, erosion control, flood protection and many other natural features of scientific, historical, economic, or intrinsic value.

**Integrative levels, scope, and scale of organization**

The scope of ecology contains a wide array of interacting levels of organization spanning micro-level (e.g., cells) to planetary scale (e.g., biosphere) phenomena. Ecosystems, for example, contain abiotic resources and interacting life forms (i.e., individual organisms that aggregate into populations which aggregate into distinct ecological communities). Ecosystems are dynamic, they do not always follow a linear successional path, but they are always changing, sometimes rapidly and sometimes so slowly that it can take thousands of years for ecological processes to bring about certain successional stages of a forest. An ecosystem’s area can vary greatly, from tiny to vast. A single tree is of little consequence to the classification of a forest ecosystem, but critically relevant to organisms living in and on it. Several generations of an aphid population can exist over the lifespan of a single leaf. Each of those aphids, in turn, support diverse bacterial communities. The nature of connections in ecological communities cannot be explained by knowing the details of each species in isolation, because the emergent pattern is neither revealed nor predicted until the ecosystem is studied as an integrated whole. Some ecological principles, however, do exhibit collective properties where the sum of the components explain the properties of the
whole, such as birth rates of a population being equal to the sum of individual births over a designated time frame.

System behaviors must first be arrayed into different levels of organization. Behaviors corresponding to higher levels occur at slow rates. Conversely, lower organizational levels exhibit rapid rates. For example, individual tree leaves respond rapidly to momentary changes in light intensity, CO$_2$ concentration, and the like. The growth of the tree responds more slowly and integrates these short-term changes.

The scale of ecological dynamics can operate like a closed system, such as aphids migrating on a single tree, while at the same time remain open with regard to broader scale influences, such as atmosphere or climate. Hence, ecologists classify ecosystems hierarchically by analyzing data collected from finer scale units, such as vegetation associations, climate, and soil types, and integrate this information to identify emergent patterns of uniform organization and processes that operate on local to regional, landscape, and chronological scales.

To structure the study of ecology into a conceptually manageable framework, the biological world is organized into a nested hierarchy, ranging in scale from genes, to cells, to tissues, to organs, to organisms, to species, to populations, to communities, to ecosystems, to biomes, and up to the level of the biosphere. This framework forms a panarchy and exhibits non-linear behaviors; this means that "effect and cause are disproportionate, so that small changes to critical variables, such as the number of nitrogen fixers, can lead to disproportionate, perhaps irreversible, changes in the system properties."

**Ecosystem ecology**

Ecosystems are habitats within biomes that form an integrated whole and a dynamically responsive system having both physical and biological complexes. The underlying concept can be traced back to 1864 in the published work of George Perkins Marsh ("Man and Nature"). Within an ecosystem, organisms are linked to the physical and biological components of their environment to which they are adapted. Ecosystems are complex adaptive systems where the interaction of life processes form self-organizing patterns across different scales of time and space. Ecosystems are broadly categorized as terrestrial, freshwater, atmospheric, or marine. Differences stem from the nature of the unique physical environments that shapes the biodiversity within each. A more recent addition to ecosystem ecology is technoecosystems, which are affected by or primarily the result of human activity.

### 3.2. Nature

*Nature*, in the broadest sense, is equivalent to the **natural, physical, or material world** or **universe**. "Nature" refers to the phenomena of the physical world, and also to life in general. It ranges in scale from the subatomic to the cosmic.
The word *nature* is derived from the Latin word *natura*, or "essential qualities, innate disposition", and in ancient times, literally meant "birth". Natura was a Latin translation of the Greek word *physsis* (φύσις), which originally related to the intrinsic characteristics that plants, animals, and other features of the world develop of their own accord. The concept of nature as a whole, the physical universe, is one of several expansions of the original notion; it began with certain core applications of the word φύσις by pre-Socratic philosophers, and has steadily gained currency ever since. This usage continued during the advent of modern scientific method in the last several centuries.

Within the various uses of the word today, "nature" often refers to geology and wildlife. Nature may refer to the general realm of various types of living plants and animals, and in some cases to the processes associated with inanimate objects – the way that particular types of things exist and change of their own accord, such as the weather and geology of the Earth, and the matter and energy of which all these things are composed. It is often taken to mean the "natural environment" or wilderness—wild animals, rocks, forest, beaches, and in general those things that have not been substantially altered by human intervention, or which persist despite human intervention. For example, manufactured objects and human interaction generally are not considered part of nature, unless qualified as, for example, "human nature" or "the whole of nature". This more traditional concept of natural things which can still be found today implies a distinction between the natural and the artificial, with the artificial being understood as that which has been brought into being by a human consciousness or a human mind. Depending on the particular context, the term "natural" might also be distinguished from the unnatural, the supernatural, or synthetic.

**Earth**

Earth (or, "the earth") is the only planet known to support life, and its natural features are the subject of many fields of scientific research. Within the solar system, it is third closest to the sun; it is the largest terrestrial planet and the fifth largest overall. Its most prominent climatic features are its two large polar regions, two relatively narrow temperate zones, and a wide equatorial tropical to subtropical region. Precipitation varies widely with location, from several metres of water per year to less than a millimetre. 71 percent of the Earth's surface is covered by salt-water oceans. The remainder consists of continents and islands, with most of the inhabited land in the Northern Hemisphere.

Earth has evolved through geological and biological processes that have left traces of the original conditions. The outer surface is divided into several gradually migrating tectonic plates. The interior remains active, with a thick layer of plastic mantle and an iron-filled core that generates a magnetic field.
The atmospheric conditions have been significantly altered from the original conditions by the presence of life-forms\(^7\), which create an ecological balance that stabilizes the surface conditions. Despite the wide regional variations in climate by latitude and other geographic factors, the long-term average global climate is quite stable during interglacial periods, and variations of a degree or two of average global temperature have historically had major effects on the ecological balance, and on the actual geography of the Earth.

**Atmosphere, climate, and weather**

The atmosphere of the Earth serves as a key factor in sustaining the planetary ecosystem. The thin layer of gases that envelops the Earth is held in place by the planet's gravity. Dry air consists of 78% nitrogen, 21% oxygen, 1% argon and other inert gases, carbon dioxide, etc.; but air also contains a variable amount of water vapor. The atmospheric pressure declines steadily with altitude, and has a scale height of about 8 kilometres at the Earth's surface: the height at which the atmospheric pressure has declined by a factor of \(e\) (a mathematical constant equal to 2.71...). The ozone layer of the Earth's atmosphere plays an important role in depleting the amount of ultraviolet (UV) radiation that reaches the surface. As DNA is readily damaged by UV light, this serves to protect life at the surface. The atmosphere also retains heat during the night, thereby reducing the daily temperature extremes.

Terrestrial weather occurs almost exclusively in the lower part of the atmosphere, and serves as a convective system for redistributing heat. Ocean currents are another important factor in determining climate, particularly the major underwater thermohaline circulation which distributes heat energy from the equatorial oceans to the polar regions. These currents help to moderate the differences in temperature between winter and summer in the temperate zones. Also, without the redistributions of heat energy by the ocean currents and atmosphere, the tropics would be much hotter, and the polar regions much colder.

Weather can have both beneficial and harmful effects. Extremes in weather, such as tornadoes or hurricanes and cyclones, can expend large amounts of energy along their paths, and produce devastation. Surface vegetation has evolved a dependence on the seasonal variation of the weather, and sudden changes lasting only a few years can have a dramatic effect, both on the vegetation and on the animals which depend on its growth for their food.

The planetary climate is a measure of the long-term trends in the weather. Various factors are known to influence the climate, including ocean currents, surface albedo, greenhouse gases, variations in the solar luminosity, and changes to the planet's orbit. Based on historical records, the Earth is known to have undergone drastic climate changes in the past, including ice ages.
The climate of a region depends on a number of factors, especially latitude. A latitudinal band of the surface with similar climatic attributes forms a climate region. There are a number of such regions, ranging from the tropical climate at the equator to the polar climate in the northern and southern extremes. Weather is also influenced by the seasons, which result from the Earth's axis being tilted relative to its orbital plane. Thus, at any given time during the summer or winter, one part of the planet is more directly exposed to the rays of the sun. This exposure alternates as the Earth revolves in its orbit. At any given time, regardless of season, the northern and southern hemispheres experience opposite seasons.

Weather is a chaotic system that is readily modified by small changes to the environment, so accurate weather forecasting is limited to only a few days. Overall, two things are happening worldwide: (1) temperature is increasing on the average; and (2) regional climates have been undergoing noticeable changes.

3.3. Nature and ecology

In highly urbanized and often fragmented Flanders, attention to nature and ecology is growing, both from the social midfield and various policy fields as well as the business sector. In order to realize their developments, various parties are claiming the remaining open space. There are often creative solutions for this in arm's reach.

Antea Group provides you with suitable advice, incorporating dynamic, contemporary, and above all, effective ideas. Our nature experts have broad experience in ecological inventories and vision creation, monitoring, impact studies, nature development, layout and management. Antea Group can prepare nature management plans, appropriate assessment and nature tests, roadside and forest management plans as well as eco-hydrological studies. Conducting inventories is an important part of these activities on all levels; detailed inventories, plot surveys and transects, forest surveys, vegetation mapping according to various survey methods, Biological Valuation Map updates, vegetation forecasts, detailed fauna inventories, noise determinations, amphibian surveys, both in nature areas and agricultural areas.

Our working method is characterized by a step-by-step approach in which an investigation into problems, potential and values, always in very close consultation with the principal, is used to develop a vision that serves to meet the principal's wishes. Ensuring that this also makes a better living environment and vigorous nature policy are always a priority. On the basis of this coherent and 'supported' target vision, concrete measures are worked out, which may be thematic, awareness-raising or area-focused.

Antea Group's multidisciplinary approach is the ideal solution for complex nature situations. We have experienced experts for this; ecologists, field biologists, landscape
architects, archaeologists, urban planners, geographers, soil experts, hydrologists, surveyors, etc. Antea Group also has the necessary certifications.

3.4. Social English. Giving compliments a replying to compliments.
How to Give a Great Compliment

I want to encourage you to give a great compliment. It can revolutionize how people feel about you because when a compliment is given well, it touches the core of who that person is. It affirms the best aspects of who they are and what they are made of. A powerful compliment is a gift you give to others - a way of expressing gratitude and good will in the world.

Instead of simply, "Good job on that project," tell them how their contribution to the project made it better - something like, "Your hard work really shined through. It's obvious you've been at this a long time." Rather than, "That's a nice shirt," be specific about what it is about the shirt that makes it nice on that person. For example, "The color of that shirt really compliments your brown eyes."

A great compliment is about acknowledging the positives about another person. Acknowledgment is powerful because so often, good things go unacknowledged. We can become experts at pointing out what's wrong with something or someone while taking for granted what's right.

Here are four simple guidelines for giving a powerful compliment:

Be specific.
Memorable compliments are specific. Don't be vague when you give a compliment. Notice what it is that compelled you to want to give the compliment in the first place, and then articulate it to the person.

Acknowledge their character.
When complimenting an accomplishment, don't just acknowledge what the person did. Acknowledge who they had to be in order to accomplish it. In other words, what did it take for them to make it happen? Point to a person's character traits, such as perseverance, kindness, thoughtfulness, loyalty, humor, calmness, creativity or courage. For example, "It took a lot of courage for you to speak up like that" or "You are so creative. I love the way you put together your outfit."

Be authentic.
If you don't really mean the compliment, don't give it. Everyone has some character strength or gift worthy of acknowledgment. Make a habit of finding the good in others. Sometimes you may be the only person to point it out. And your authentic compliment will be an extraordinary gift for that person because they rarely hear something positive about themselves from others.

Express your appreciation.
When complimenting someone about something they did that benefitted you, be direct
in your praise. "It meant a lot to me that .." or "I appreciate you for ..", for example. You might assume that the people in your life know you appreciate them, but don't leave them wondering. Say so.

**Spoken English: Phrases for Giving Compliments**

Giving a sincere compliment can **make someone’s day** (= make the person feel very good, as a very positive point in their day). Here are some spoken English phrases for giving compliments in various situations. Listen to the phrases and repeat them to practice your English speaking:

**Phrases for complimenting a person’s clothes / appearance**

- You look nice.
- You look amazing!
  
  *This phrase is usually used for very special occasions, like when someone is dressed in especially elegant clothing for a formal banquet.*
- What a lovely necklace!
- I like your shirt – where did you get it?
- I love your shoes. Are they new?
- That color looks great on you. (or: You look great in blue)
- I like your new haircut.

**Phrases for complimenting someone’s cooking**

- The lasagna is delicious.
- This soup is very tasty.
  
  *tasty = delicious*
- You’re a fantastic cook.
- Did you make this from scratch?
  
  "From scratch" means from basic/original ingredients, not using pre-prepared foods
- You’ve got to give me the recipe for this chicken dish!
- The cherry pie is out of this world.
  
  "Out of this world" means VERY good, incredible, wonderful
- That was delicious. My compliments to the chef!
  
  *You can say this at the end of the meal. In this case, the “chef” is not referring to a professional, but instead to the person who cooked the food*

**Phrases for complimenting someone’s home**

- What a nice apartment!
- You have a beautiful home.
- Where did you get that lovely table?
- I love the decor. Did you do it yourself?
  
  *The word “decor” refers to the interior decoration of the house or apartment.*
Phrases for complimenting babies / children

- Oh, what an adorable face!
- He/she’s so cute!
  Make sure you know if the baby is a boy or a girl before saying “he” or “she”!
- Your children are very well-behaved.
- Your son/daughter is a smart cookie.
  The idiom “a smart cookie” means someone who is intelligent and clever
- Your kids are a lot of fun.

Formulas for Giving Compliments

Many compliments can be created by following one of these formulas:

1. Your + Noun Phrase + is/looks + (really) + Adjective
   - Your dress is really elegant.
   - Your hair looks great!

2. I + (really) + like/love + Noun Phrase
   - I really like your earrings.
   - I love this vegetable soup!

3. This/That + is + (really) + Adjective + Noun Phrase
   - This is a really nice painting.
   - That’s an awesome car.

4. What a/an + Adjective + Noun Phrase
   - What a lovely apartment!
   - What a cute puppy!

Choose the compliment you think the most suitable for meeting the person at the first time

Choose the compliment you think the most suitable for your close friend

What kind of compliment would you like to get?


Government Finance Review

Government Finance Review is the Government Finance Officers Associations bimonthly membership magazine. It publishes articles in the forefront of the public finance profession, touching on topics such as fiscal first aid, performance measurement and management, new accounting and auditing standards, strategic budgeting, groundbreaking technology for government finance, innovations in public investing and debt management, and the expanding role of the government finance officer in areas such as economic development and financial sustainability. With each issue, the magazine explores best practices in the realm of government finance,
suggests solutions to questions facing public finance officers, reports the latest news in governmental accounting, examines intergovernmental affairs, and provides the latest information in the field. A subscription to Government Finance Review is included with GFOA membership, or subscribe at $35 a year.

**Public finance** is the study of the role of the government in the economy.\(^1\) It is the branch of economics which assesses the government revenue and government expenditure of the public authorities and the adjustment of one or the other to achieve desirable effects and avoid undesirable ones.

The purview of public finance is considered to be threefold: governmental effects on (1) efficient allocation of resources, (2) distribution of income, and (3) macroeconomic stabilization.

The proper role of government provides a starting point for the analysis of public finance. In theory, under certain circumstances, private markets will allocate goods and services among individuals efficiently (in the sense that no waste occurs and that individual tastes are matching with the economy's productive abilities). If private markets were able to provide efficient outcomes and if the distribution of income were socially acceptable, then there would be little or no scope for government. In many cases, however, conditions for private market efficiency are violated. For example, if many people can enjoy the same good at the same time (non-rival, non-excludable consumption), then private markets may supply too little of that good. National defense is one example of non-rival consumption, or of a public good.

"Market failure" occurs when private markets do not allocate goods or services efficiently. The existence of market failure provides an efficiency-based rationale for collective or governmental provision of goods and services. Externalities, public goods, informational advantages, strong economies of scale, and network effects can cause market failures. Public provision via a government or a voluntary association, however, is subject to other inefficiencies, termed "government failure."

Under broad assumptions, government decisions about the efficient scope and level of activities can be efficiently separated from decisions about the design of taxation systems (Diamond-Mirlees separation). In this view, public sector programs should be designed to maximize social benefits minus costs (cost-benefit analysis), and then revenues needed to pay for those expenditures should be raised through a taxation system that creates the fewest efficiency losses caused by distortion of economic activity as possible. In practice, government budgeting or public budgeting is substantially more complicated and often results in inefficient practices.

Government can pay for spending by borrowing (for example, with government bonds), although borrowing is a method of distributing tax burdens through time rather than a replacement for taxes. A deficit is the difference between government spending and revenues. The accumulation of deficits over time is the total public debt. Deficit
finance allows governments to smooth tax burdens over time, and gives governments an important fiscal policy tool. Deficits can also narrow the options of successor governments.

Public finance is closely connected to issues of income distribution and social equity. Governments can reallocate income through transfer payments or by designing tax systems that treat high-income and low-income households differently.

The public choice approach to public finance seeks to explain how self-interested voters, politicians, and bureaucrats actually operate, rather than how they should operate.

Public finance management

Collection of sufficient resources from the economy in an appropriate manner along with allocating and use of these resources efficiently and effectively constitute good financial management. Resource generation, resource allocation and expenditure management (resource utilization) are the essential components of a public financial management system.

Public Finance Management (PFM) basically deals with all aspects of resource mobilization and expenditure management in government. Just as managing finances is a critical function of management in any organization, similarly public finance management is an essential part of the governance process. Public finance management includes resource mobilization, prioritization of programmes, the budgetary process, efficient management of resources and exercising controls. Rising aspirations of people are placing more demands on financial resources. At the same time, the emphasis of the citizenry is on value for money, thus making public finance management increasingly vital. The following subdivisions form the subject matter of public finance.

1. Public expenditure
2. Public revenue
3. Public debt
4. Financial administration
5. Federal finance


4.1. Global politics

Global politics names both the discipline that studies the political and economical patterns of the world and the field that is being studied. At the centre of that field are the different processes of political globalization in relation to questions of social power.

The discipline studies the relationships between cities, nation-states, shell-states, multinational corporations, non-governmental organizations and international organizations. Current areas of discussion include national and ethnic conflict
regulation, democracy and the politics of national self-determination, globalization and its relationship to democracy, conflict and peace studies, comparative politics, political economy, and the international political economy of the environment. One important area of global politics is contestation in the global political sphere over legitimacy. It has been argued that global politics should be distinguished from the field of international politics, which seeks to understand political relations between nation-states, and thus has a narrower scope. Similarly, international relations, which seeks to understand general economic and political relations between nation-states, is a narrower field than global politics.

Beginning in the late nineteenth century, several groups extended the definition of the political community beyond nation-states to include much, if not all, of humanity. These "internationalists" include Marxists, human rights advocates, environmentalists, peace activists, feminists, and dalits. This was the general direction of thinking on global politics, though the term was not used as such.

Today, the practices of Global politics are defined by values: norms of human rights, ideas of human development, and beliefs such as internationalism or cosmopolitanism about how we should relate to each. Over the last couple of decades cosmopolitanism has become one of the key contested ideologies of global politics:

Cosmopolitanism can be defined as a global politics that, firstly, projects a sociality of common political engagement among all human beings across the globe, and, secondly, suggests that this sociality should be either ethically or organizationally privileged over other forms of sociality. The intensification of globalization led some writers to suggest that states were no longer relevant to global politics. This view has been subject to debate: On the other hand, other commentators have been arguing that states have remained essential to global politics. They have facilitated globalizing processes and projects; not been eclipsed by them. They have been rejuvenated because, among other reasons, they are still the primary providers of (military) security in the global arena; they are still the paramount loci for articulating the voices of (procedurally democratic) national communities, and for ordering their interactions with similar polities; and finally, they are indispensable to relations of (unequal) economic exchange insofar as they legitimize and enforce the global legal frameworks that enable globalization in the first place.

4.2. Globalization

Globalization (or globalisation) is the process of international integration arising from the interchange of world views, products, ideas and other aspects of culture. Advances in transportation and telecommunications infrastructure, including the rise of the telegraph and its posterity the Internet, are major factors in globalization, generating further interdependence of economic and cultural activities.
Though scholars place the origins of globalization in modern times, others trace its history long before the European age of discovery and voyages to the New World. Some even trace the origins to the third millennium BCE. In the late 19th century and early 20th century, the connectedness of the world's economies and cultures grew very quickly.

The term globalization has been increasingly used since the mid-1980s and especially since the mid-1990s. In 2000, the International Monetary Fund (IMF) identified four basic aspects of globalization: trade and transactions, capital and investment movements, migration and movement of people, and the dissemination of knowledge. Further, environmental challenges such as climate change, cross-boundary water and air pollution, and over-fishing of the ocean are linked with globalization. Globalizing processes affect and are affected by business and work organization, economics, socio-cultural resources, and the natural environment.

4.3. Global financial system

By the early 21st century, a worldwide framework of legal agreements, institutions, and both formal and informal economic actors came together to facilitate international flows of financial capital for purposes of investment and trade financing. This global financial system emerged during the first modern wave of economic globalization, marked by the establishment of central banks, multilateral treaties, and intergovernmental organizations aimed at improving the transparency, regulation, and effectiveness of international markets. The world economy became increasingly financially integrated throughout the 20th century as nations liberalized capital accounts and deregulated financial sectors. With greater exposure to volatile capital flows, a series of financial crises in Europe, Asia, and Latin America had contagious effects on other countries. By the early 21st century, financial institutions had become increasingly large with a more sophisticated and interconnected range of investment activities. Thus, when the United States experienced a financial crisis early in that century, it quickly propagated among other nations. It became known as the global financial crisis and is recognized as the catalyst for the worldwide Great Recession.

Inequality

Increasing international commerce with high barriers to entry, corporate consolidation, tax havens and other methods of tax avoidance, and political corruption have all caused increases in income inequality and wealth concentration: the increasingly unequal distribution of economic assets (wealth) and income within or between global populations, countries, and individuals. Economic inequality varies between societies, historical periods, economic structures or systems (for example, capitalism or socialism), ongoing or past wars, between genders, and between differences in individuals' abilities to create wealth. There are various numerical indices
for measuring economic inequality. A prominent one is the Gini coefficient, but there are also many other methods.

While within-country income inequality has increased throughout the globalization period, globally inequality has lessened as developing countries have experienced much more rapid growth. Economic inequality varies between societies, historical periods, economic structures or economic systems, ongoing or past wars, between genders, and between differences in individuals' abilities to create wealth. Among the various numerical indices for measuring economic inequality, the Gini coefficient is most often-cited.

Economic inequality affects equity, equality of outcome and subsequent equality of opportunity. Although earlier studies considered economic inequality as necessary and beneficial, some economists see it as an important social problem. Early studies suggesting that greater equality inhibits economic growth did not account for lags between inequality changes and growth changes. Later studies claimed that one of the most robust determinants of sustained economic growth is the level of income inequality.

International inequality is inequality between countries. Income differences between rich and poor countries are very large, although they are changing rapidly. Per capita incomes in China and India doubled in the prior twenty years, a feat that required 150 years in the US. According to the United Nations Human Development Report for 2013, for countries at varying levels of the UN Human Development Index the GNP per capita grew between 2004 and 2013 from 24,806 to 33,391 or 35% (very high human development), 4,269 to 5,428 or 27% (medium) and 1,184 to 1,633 or 38% (low) PPP$, respectively (PPP$ = purchasing power parity measured in United States dollars).

Certain demographic changes in the developing world after active economic liberalization and international integration resulted in rising welfare and hence, reduced inequality. According to Martin Wolf, in the developing world as a whole, life expectancy rose by four months each year after 1970 and infant mortality rate declined from 107 per thousand in 1970 to 58 in 2000 due to improvements in standards of living and health conditions. Also, adult literacy in developing countries rose from 53% in 1970 to 74% in 1998 and much lower illiteracy rate among the young guarantees that rates will continue to fall as time passes. Furthermore, the reduction in fertility rates in the developing world as a whole from 4.1 births per woman in 1980 to 2.8 in 2000 indicates improved education level of women on fertility, and control of fewer children with more parental attention and investment. Consequentially, more prosperous and educated parents with fewer children have chosen to withdraw their children from the labor force to give them opportunities to be educated at school improving the issue of child labor. Thus, despite seemingly unequal distribution of income within these
developing countries, their economic growth and development have brought about improved standards of living and welfare for the population as a whole.

**Economic liberalism and free trade**

Economic liberals and neoliberals generally argue that higher degrees of political and economic freedom in the form of free trade in the developed world are ends in themselves, producing higher levels of overall material wealth. Globalization is seen as the beneficial spread of liberty and capitalism. Jagdish Bhagwati, a former adviser to the U.N. on globalization, holds that, although there are obvious problems with overly rapid development, globalization is a very positive force that lifts countries out of poverty by causing a virtuous economic cycle associated with faster economic growth. Economist Paul Krugman is another staunch supporter of globalization and free trade with a record of disagreeing with many critics of globalization. He argues that many of them lack a basic understanding of comparative advantage and its importance in today's world.

The flow of migrants to advanced economic countries has been claimed to provide a means through which global wages converge. An IMF study noted a potential for skills to be transferred back to developing countries as wages in those a countries rise. Lastly, the dissemination of knowledge has been an integral aspect of globalization. Technological innovations (or technological transfer) is conjectured to benefit most the developing and least developing countries (LDCs), as for example in the adoption of mobile phones.

There has been a rapid economic growth in Asia after embracing market orientation-based economic policies that encourage private property rights, free enterprise and competition. In particular, in East Asian developing countries, GDP per head rose at 5.9% a year from 1975 to 2001 (according to 2003 Human Development Report[272] of UNDP). Like this, the British economic journalist Martin Wolf says that incomes of poor developing countries, with more than half the world’s population, grew substantially faster than those of the world’s richest countries that remained relatively stable in its growth, leading to reduced international inequality and the incidence of poverty.

Certain demographic changes in the developing world after active economic liberalization and international integration resulted in rising general welfare and, hence, reduced inequality. According to Wolf, in the developing world as a whole, life expectancy rose by four months each year after 1970 and infant mortality rate declined from 107 per thousand in 1970 to 58 in 2000 due to improvements in standards of living and health conditions. Also, adult literacy in developing countries rose from 53% in 1970 to 74% in 1998 and much lower illiteracy rate among the young guarantees that rates will continue to fall as time passes. Furthermore, the reduction in fertility rate in the developing world as a whole from 4.1 births per woman in 1980 to 2.8 in 2000
indicates improved education level of women on fertility, and control of fewer children with more parental attention and investment. Consequently, more prosperous and educated parents with fewer children have chosen to withdraw their children from the labor force to give them opportunities to be educated at school improving the issue of child labor. Thus, despite seemingly unequal distribution of income within these developing countries, their economic growth and development have brought about improved standards of living and welfare for the population as a whole.

Of the factors influencing the duration of economic growth in both developed and developing countries, income equality has a more beneficial impact than trade openness, sound political institutions, and foreign investment.

In general, corporate businesses, particularly in the area of finance, see globalization as a positive force in the world. Many economists cite statistics that seem to support such positive impact. For example, per capita Gross Domestic Product (GDP) growth among post-1980 globalizing countries accelerated from 1.4 percent a year in the 1960s and 2.9 percent a year in the 1970s to 3.5 percent in the 1980s and 5.0 percent in the 1990s. This acceleration in growth seems even more remarkable given that the rich countries saw steady declines in growth from a high of 4.7 percent in the 1960s to 2.2 percent in the 1990s. Also, the non-globalizing developing countries seem to fare worse than the globalizers, with the former's annual growth rates falling from highs of 3.3 percent during the 1970s to only 1.4 percent during the 1990s. This rapid growth among the globalizers is not simply due to the strong performances of China and India in the 1980s and 1990s – 18 out of the 24 globalizers experienced increases in growth, many of them quite substantial.

The globalization of the late 20th and early 21st centuries has led to the resurfacing of the idea that the growth of economic interdependence promotes peace. This idea had been very powerful during the globalization of the late 19th and early 20th centuries, and was a central doctrine of classical liberals of that era, such as the young John Maynard Keynes (1883-1946).

Some opponents of globalization see the phenomenon as a promotion of corporatist interests. They also claim that the increasing autonomy and strength of corporate entities shapes the political policy of countries. They advocate global institutions and policies that they believe better address the moral claims of poor and working classes as well as environmental concerns. Economic arguments by fair trade theorists claim that unrestricted free trade benefits those with more financial leverage (i.e. the rich) at the expense of the poor.

Globalization allows corporations to outsource manufacturing and service jobs from high cost locations, creating economic opportunities with the most competitive wages and worker benefits. Critics of globalization say that it disadvantages poorer countries. While it is true that free trade encourages globalization among countries,
some countries try to protect their domestic suppliers. The main export of poorer countries is usually agricultural productions. Larger countries often subsidize their farmers (e.g., the EU’s Common Agricultural Policy), which lowers the market price for foreign crops.


How to Control a Conversation in English

The key to controlling a conversation is using questions well. Good students know how to ask the right question at the right time. After reading this article, you will be able to start conversations easily and keep the conversation going smoothly even when you don't understand everything.

The best way to begin a conversation is by using "yes / no" questions. The goal is to find some common topics of interest, so that your conversation is enjoyable for both partners. Think about a topic that interests you, and which you think might interest your conversation partner. Use "yes / no" questions to find out if your new friend is interested in the same thing. For example, if you like a particular kind of music, you could ask questions such as these:

Do you like blues music?
Have you ever listened to B.B. King?
Do you know where I can listen to live music?
Are you interested in jazz?

Any question starting with "Do", "Did", "Are", "Is", "Can", "Will", or "Have" can be a good start to a conversation. However, such questions are just the beginning. You must listen for your partner's answer, then "follow-up" with a more specific question, usually using "what", "when", "where", "who" or "why". So, if your partner says that he or she does like the blues, you can then ask, "Whose music do you like?". If your partner does NOT like blues, then you might ask something like, "What kind of music do you like?". You must always have a "follow-up" question ready. If not, the conversation could come to a quick end.

Now, as the conversation moves along, you might have some communication problems. What should you do then? Again, asking the right question is very important. Here are some key questions that you MUST use whenever you have trouble:

Could you repeat that please?

More informally, we can ask, "What did you say?". Often with friends we might only say "What?". Even if you use informal language, you can make it polite by starting with "Excuse me" or "Pardon me".

Could you speak more slowly please?

This is obviously a good question, but don't use it too often. If you really have trouble understanding somebody, you might think about buying some good cassettes
and working to improve your listening comprehension skills. DVDs and VCDs are also good practice for advanced students.

_How do you spell blah blah blah?_

Maybe you know the word, but you’ve only seen it in writing. If you hear the spelling, you might understand.

_How to say blah blah blah?_

If you can’t catch the word exactly, you can say "that" instead of the word. (Don’t really say "blah blah blah"! That’s just a "filler"!)

_Do you mean to say blah blah blah?_

If you think you understand, but you’re not sure, you can repeat your partner’s idea in different words. Then you will know from his or her response whether you were right or not. If instead you just say, "I don’t think I understand", then the conversation will come to a stop.

**How You Can Dominate the Conversation and Extend Your Influence**

How much do you dominate the conversation? That’s one way of thinking about influence – how much you’re in control of the conversation in your work and in your life. Influence in this sense is governed by four things: positional power, emotion, expertise, and control of the interaction. Do you have all the influence you want – and no doubt deserve? Start with positional power. If you have it, influence becomes a relatively simple proposition. People with power over others tend to talk more, to interrupt more, and to guide the conversation more, by picking the topics, for example.

If you don’t have the positional power in a particular situation, then, expect to talk less, interrupt less, and choose the topics of conversation less. After all, exercising their right to talk more about the subjects they care about is one of the ways that people with positional power demonstrate it.

What do you do if you want to challenge positional authority? Perhaps you have a product, or an idea, or a company you want to sell, and you have the ear of someone who can buy it. How do you get control in that kind of situation?

The second aspect of influence is passion, and using it is one way to counteract positional power, and generally to dominate a conversation.

**Passion and Expertise Are Unbeatable Together – Usually**

Passion can sweep away authority, when it’s well supported with expertise and the speaker is well prepared. We’ve all witnessed that happen when a young unknown performer disarms and woos the judges, devastating the competition, in one of those talent competitions. The purity and power of the emotion and the expertise of the performance is enough to silence – and enlist – the judges, despite their positional authority. Indeed, the impassioned speech, the plea for clemency, the summation to the jury that brings them to tears and wins the case for the defendant – this is the stuff of Hollywood drama since Hollywood began.
Passion often links with expertise, the third aspect of influence. And indeed, you can dominate the conversation, beating out positional power, if you have both passion and expertise. The diffident expert’s voice is sometimes lost in the clamor of people wanting to be heard. So expertise without passion is not always effective, but if it’s patient, it can be the last person standing in a debate and thereby get its turn.

The danger is that it will get ignored in today’s fast and brash culture of 24/7 communication and information overload. Confidence all too often covers up a lack of expertise, and expertise without confidence can get ignored. It’s the fate of the engineer with average or below average communication skills!

The final aspect of influence is the subtlest of the four, and as such rarely can trump either positional authority, passion, or expertise. But in rare instances, artfully manipulated, I have seen it prevail. What is it? It is the mastery of the dance of human interaction: control of the conversation through body language cues.

**Can You Control the Conversation – Effortlessly?**

We have very little conscious awareness of this aspect of influence, but we are all participants in it with more or less expertise and effort. We learn at a very early age that conversation is a *pas de deux*, a game that two (or more) people play that involves breathing, winking, nodding, eye contact, head tilts, hand gestures, and a whole series of subtle non-verbal signals that help both parties communicate with one another.

Indeed, conversation is much less functional without these non-verbal signals. That’s why phone conversations are nowhere near as satisfying as in-person encounters and why conference calls inevitably involve lots more interruptions, miscues, and cross-talking. We’re not getting the signals we’re used to getting to help us know when the other person is ready to hand the conversational baton on to us, and vice-versa.

Can you manage influence only using this fourth aspect? I have seen it done in certain situations, but the other three aspects will usually trump this one. Nonetheless, I once watched an executive effortlessly dominate a roomful of people who were ostensibly equal – a group of researchers gathered from around the world to discuss the future of IT. Within a few minutes, everyone in the room was unconsciously deferring to this executive, even though he had no positional power, and was not particularly passionate – and certainly not expert – about the subject. His mastery of the subtle signals of conversational cuing was profound, and soon he had everyone dancing to his verbal beat. It was beautiful to watch; he showed complete conversational mastery in action.

Influence, then, is a measure of how much skin the participants have in the game, and control over it, and most of us are unconscious experts at measuring it. To wield it, you need to have the edge in at least one of its four aspects, and preferably more than one.

**Give the ideas about conversation controlling.**
Have you ever tried to control the conversation?
Who controls the conversation if you have it with your:
Boss
Parents
Teachers
Friends
Close friends
Relatives
Strangers


Government expenditures

Economists classify government expenditures into three main types. Government purchases of goods and services for current use are classed as government consumption. Government purchases of goods and services intended to create future benefits – such as infrastructure investment or research spending – are classed as government investment. Government expenditures that are not purchases of goods and services, and instead just represent transfers of money – such as social security payments – are called transfer payments. Government operations

Government operations are those activities involved in the running of a state or a functional equivalent of a state (for example, tribes, secessionist movements or revolutionary movements) for the purpose of producing value for the citizens. Government operations have the power to make, and the authority to enforce rules and laws within a civil, corporate, religious, academic, or other organization or group.

Income distribution
Main article: Income distribution
See also: Redistribution (economics)

- Income distribution – Some forms of government expenditure are specifically intended to transfer income from some groups to others. For example, governments sometimes transfer income to people that have suffered a loss due to natural disaster. Likewise, public pension programs transfer wealth from the young to the old. Other forms of government expenditure which represent purchases of goods and services also have the effect of changing the income distribution. For example, engaging in a war may transfer wealth to certain sectors of society. Public education transfers wealth to families with children in these schools. Public road construction transfers wealth from people that do not use the roads to those people that do (and to those that build the roads).

- Income Security
- Employment insurance
- Health Care
- Public financing of campaigns
Government Finance Statistics and Methodology

Macroeconomic data to support public finance economics are generally referred to as fiscal or government finance statistics (GFS). The Government Finance Statistics Manual 2001 (GFSM 2001) is the internationally accepted methodology for compiling fiscal data. It is consistent with regionally accepted methodologies such as the European System of Accounts 1995 and consistent with the methodology of the System of National Accounts (SNA1993) and broadly in line with its most recent update, the SNA2008.

Measuring the public sector

The size of governments, their institutional composition and complexity, their ability to carry out large and sophisticated operations, and their impact on the other sectors of the economy warrant a well-articulated system to measure government economic operations.

The GFSM 2001 addresses the institutional complexity of government by defining various levels of government. The main focus of the GFSM 2001 is the general government sector defined as the group of entities capable of implementing public policy through the provision of primarily nonmarket goods and services and the redistribution of income and wealth, with both activities supported mainly by compulsory levies on other sectors. The GFSM 2001 disaggregates the general government into subsectors: central government, state government, and local government. The concept of general government does not include public corporations. The general government plus the public corporations comprise the public sector.

The general government sector of a nation includes all non-private sector institutions, organisations and activities. The general government sector, by convention, includes all the public corporations that are not able to cover at least 50% of their costs by sales, and, therefore, are considered non-market producers.

In the European System of Accounts, the sector “general government” has been defined as containing:

- “All institutional units which are other non-market producers whose output is intended for individual and collective consumption, and mainly financed by compulsory payments made by units belonging to other sectors, and/or all institutional units principally engaged in the redistribution of national income and wealth”.

Therefore, the main functions of general government units are:

- to organise or redirect the flows of money, goods and services or other assets among corporations, among households, and between corporations and households; in the purpose of social justice, increased efficiency or other aims legitimised by the citizens; examples are the redistribution of national income and wealth, the corporate income tax paid by companies to finance unemployment benefits, the social contributions paid by employees to finance the pension systems,
• to produce goods and services to satisfy households' needs (e.g. state health care) or to collectively meet the needs of the whole community (e.g. defence, public order and safety).

The general government sector, in the European System of Accounts, has four sub-sectors:
1. central government
2. state government
3. local government
4. social security funds

"Central government" consists of all administrative departments of the state and other central agencies whose responsibilities cover the whole economic territory of a country, except for the administration of social security funds.

"State government" is defined as the separate institutional units that exercise some government functions below those units at central government level and above those units at local government level, excluding the administration of social security funds.

"Local government" consists of all types of public administration whose responsibility covers only a local part of the economic territory, apart from local agencies of social security funds.

"Social security fund" is a central, state or local institutional unit whose main activity is to provide social benefits. It fulfils the two following criteria:
• by law or regulation (except those about government employees), certain population groups must take part in the scheme and have to pay contributions;
• general government is responsible for the management of the institutional unit, for the payment or approval of the level of the contributions and of the benefits, independent of its role as a supervisory body or employer.

The GFSM 2001 framework is similar to the financial accounting of businesses. For example, it recommends that governments produce a full set of financial statements including the statement of government operations (akin to the income statement), the balance sheet, and a cash flow statement. Two other similarities between the GFSM 2001 and business financial accounting are the recommended use of accrual accounting as the basis of recording and the presentations of stocks of assets and liabilities at market value. It is an improvement on the prior methodology – Government Finance Statistics Manual 1986 – based on cash flows and without a balance sheet statement.

**List of countries by GDP (nominal)**

Gross domestic product (GDP) is the market value of all final goods and services from a nation in a given year, which is calculated as the population times market value of the goods and services produced per person in the country.

Countries are sorted by nominal GDP estimates from financial and statistical institutions, which are calculated at market or government official exchange rates.
Nominal GDP does not take into account differences in the cost of living in different countries, and the results can vary greatly from one year to another based on fluctuations in the exchange rates of the country's currency. Such fluctuations may change a country's ranking from one year to the next, even though they often make little or no difference to the standard of living of its population. Therefore these figures should be used with caution.

Comparisons of national wealth are also frequently made on the basis of purchasing power parity (PPP), to adjust for differences in the cost of living in different countries. PPP largely removes the exchange rate problem, but has its own drawbacks; it does not reflect the value of economic output in international trade, and it also requires more estimation than nominal GDP. On the whole, PPP per capita figures are more narrowly spread than nominal GDP per capita figures.

The United States is the world's largest national economy with a GDP of approximately $16.8 trillion, due to high average incomes, a large population, capital investment, moderate unemployment, high consumer spending, a relatively young population, and technological innovation. Tuvalu is the world's smallest national economy with a GDP of about $40 million because of its very small population, a lack of natural resources, reliance on foreign aid, negligible capital investment, demographic problems, and low average incomes. The first list includes data compiled by the United Nations Statistics Division for 2012, the second list largely includes data (estimate) compiled by the International Monetary Fund's World Economic Outlook for 2013, the third list shows the World Bank's 2013 estimates, and the fourth list includes mostly 2013 estimates from the The World Factbook by the Central Intelligence Agency. Several economies which are not considered to be countries (world, international unions, and some dependent territories) are included in the lists because they appear in the sources. These economies are italicized and not ranked in the charts, but are listed where applicable.

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