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ВІДОКРЕМЛЕНИЙ СТРУКТУРНИЙ ПІДРОЗДІЛ «БЕРДЯНСЬКИЙ
МАШИНОБУДІВНИЙ ФАХОВИЙ КОЛЕДЖ
Національного університету «Запорізька політехніка»

Циклова комісія гуманітарної, соціально-економічної та природничо-
наукової підготовки

**МЕТОДИЧНИЙ ПОСІБНИК ДО СЕМІНАРСЬКИХ ЗАНЯТЬ
(ЛЕКСИКО-ГРАМАТИЧНІ ВПРАВИ)**

**З НАВЧАЛЬНОЇ ДИСЦИПЛІНИ
ІНОЗЕМНА МОВА
ЗА ПРОФЕСІЙНИМ СПРЯМУВАННЯМ (ПС)**

галузь знань: 07 Управління та адміністрування

спеціальність: 072 Фінанси, банківська справа, страхування та фондовий
ринок (спеціалізація: «Фінанси кредит»)

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Методичний посібник до СЗ (лексико-граматичні вправи) з навчальної дисципліни «Іноземна мова за професійним спрямуванням (ПС)» для здобувачів освіти спеціальності 072 «Фінанси, банківська справа, страхування та фондовий ринок».

«30» серпня 2023 року

Розробники:
викладач ВСП «БМФК НУ «Запорізька політехніка» Вікторія
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Затверджено на засіданні циклової комісії гуманітарної, соціально-економічної та природничо-наукової підготовки.

Протокол № 1 від 30 серпня 2023 року

Голова циклової комісії спеціальності гуманітарної, соціально-економічної та природничо-наукової підготовки.

Олена КОЖУШКО

(підпис)

МОДУЛЬ 1.

Семінарське заняття №1, 2, 3

Тема: «Комп'ютер»

1. Фонетична розминка

T: Guess the missing letters.

1. Mo _em
2. CD / DVD di _ _ s
3. M _ _ se
4. M _nitor
5. Tow _ _ Case
6. Ke _board
7. USB P _ _ts
8. USB Flash Dr _ve
9. Flash Memory C _ _ds
10. USB Flash Memory Sti _ _

T: Write the phonetic symbols for the missing letters.

T: Listen and repeat these words.

Keys:

1. Modem
2. CD / DVD discs
3. Mouse
4. Monitor
5. Tower Case
6. Keyboard
7. USB Ports
8. USB Flash Drive
9. Flash Memory Cards
10. USB Flash Memory Stick

2. Мовленнєва розминка

T: Work in pairs. Take turns asking and answering the questions.

The questions (H01)

Do you have a computer?

Are you a computer wizard?

How much time do you spend at your computer?

Do you have access to the Internet?

How often do you surf? When do you usually surf?

II Основна частина уроку

1. Checking on homework

T: Your homework was to do the exercise 1 on page 112. Work in pairs. Compare your list of ten inventions with a partner's one and discuss the results. Present the result of your work to the classmates.

2. Ex. 3 p.112

1) Pre-reading Activities

1. T: Read the new words and their definitions. Make some sentences with these words.

The new words and their definitions (HO2)

1. an access	the opportunity or right to use something or to see somebody / something;
2. an attachment	a document that you send to somebody using email;
3. a data	information that is stored by a computer;
4. a device	a piece of computer equipment, especially a small one such as a smartphone;
5. hardware	the machines and electronic parts in a computer or other electronic system;
6. input	the act of putting information into a computer, the information that you put in;
7. output	the information, results, etc. produced by a computer;
8. software	the programs used by a computer for doing particular jobs;
9. a website	a set of pages on the Internet, where a company or an organization, or an individual person, puts information;
10. to access	to open a computer file or use a computer system;
11. to surf	to use the Internet;
12. to update	to give somebody the most recent information about something; to add the most recent information to something.

2. Mathematics – History – Case Activity

T: Let's do some sums and we'll get to know some interesting facts about computers.

Interesting facts (HO3)

Interesting facts

The five interesting facts below (A-E) include numbers. Write these numbers in figures, and then add them all together. The total will give you the number, which is missing from the other interesting fact (F).

A) The first electronic computer ENIAC weighed more than 27 tons and took up 1800 square feet.

B) Only about 10% of the world's currency is physical money, the rest only exists on computers.

C) An average person normally blinks 20 times a minute, but when using a computer he / she blinks only 7 times a minute.

D) More than 80% of the emails sent daily are spams.

E) 9 out of 10 of the world's supercomputers run on Linux.

F) Doug Engelbart invented the computer mouse in around ____?____ which was made of wood.

Keys:

A) 1; 27; 1800; B) 10; C) 20; 7; D) 80; E) 9; 10; **F) 1964.**

While-reading Activities

1. Ex.3 p.112

T: Read the article quickly. Refer each paragraph (1-8) to its heading (A-H) on page 113.

Keys:

1. D; 2. C; 3. F; 4. B; 5. G; 6. H; 7. E; 8. A.

2. Ex.4 p.115

T: Complete the sentences.

1. A computer is an electronic machine which ...
2. There are different types of computers: a desktop, a laptop ...
3. A computer system consists of ...
4. The central idea of a computing system is ...
5. The most common current uses of computers are ...
6. People use the Internet to access ...
7. Computer users make contacts and ...
8. HTML is ...
9. A blog is ...
10. Students use word processing programmes to ...
11. VLE is ...
12. Through its website, a company ...
13. Computers enable users to ...
14. Many career choices are ...

Possible answers:

1. A computer is an electronic machine which can be used to store, process and display data.
2. There are different types of computers: a desktop, a laptop, a notebook, a subnotebook and a palmtop.
3. A computer system consists of two main elements: hardware and software.
4. The central idea of a computing system is that input is processed into output.
5. The most common current uses of computers are personal, educational and commercial.
6. People use the Internet to access goods and services.
7. Computer users make contacts and keep in touch with people all over the world using email or Internet telephony, send photos to family and friends through email attachments.
8. HTML is the language which allows to create web pages.
9. A blog is a website where a user creates and regularly updates a journal that reflects the views of the writer.

10. Students use word processing programmes to write essays and projects, presentations and databases.
 11. VLE is a software system designed to help teachers in the managements of educational courses for their students by creating a virtual classroom.
 12. Through its website, a company can offer computer users the opportunity to order and pay for goods and services using their credit cards on the Internet.
 13. Computers enable users to make notes, arrange appointments and index details of business contacts.
 14. Many career choices are not available without computer skills.
- 3. T:** Read the article. Match the paragraphs (1-8) with the statements below (A-H).
- A. If you are a computer literate person the career opportunities are limitless for you.
 - B. In the world of leisure, computer games and multimedia (audio and video) are very popular.
 - C. Computers have become a vital part of everyday life.
 - D. Different computer systems can be called computer platforms.
 - E. A computer system consists of two main elements.
 - F. The potential uses of computers are infinite.
 - G. Computers reduce the amount of paper used in an office.
 - H. Online learning is popular.

Keys:

1. C; 2. E; 3. D; 4. F; 5. B; 6. H; 7. G; 8. A.

Post-reading Activities

Ex.2 p.112

T: The potential uses of computers are infinite. We can mention some of the most common current uses of computers in everyday life: personal, educational and commercial. Look at the different uses of computers. Choose what you like to use computers for. Add two more ideas. Discuss the reasons for your choice(s) in pairs.

Семінарське заняття №4

Тема: «Введення теми «How to apply for a job».

I. Read the text and translate it into Ukrainian. Pay attention to underlined words.

In most parts of the world, it is common to submit a typed CV (curriculum vitae – British English) or resume (American English). This contains all the unchanging information about you: your education, background experience. This usually accompanies a letter of application. Interviews may take many forms in business today: from the traditional one-to-one interview to panel interview where several candidates are interviewed by a panel of interviewers, to “deep-end” interviews where applicants have to demonstrate how they can cope in actual business situations. Moreover, the

atmosphere of an interview may vary from the informal to the formal and from the kindly to sadistic.

Fashions seem to change quite rapidly in interview techniques and the only rules that applicants should be aware of may be «Expect the unexpected» and «Be yourself»! In different countries, different trades and different grades, the salary that goes with a job may be only part of the package: perks* like a company car or cheap housing loans, bonuses paid in a «thirteen month», company pension schemes, generous holidays or flexible working hours may all contribute to the attractiveness of a job.

The following may serve as the body of a model application letter: «Dear Mr. Brown, I noted with interest your advertisement in today's All About Accounting. You will see from the enclosed curriculum vitae that I have five years' experience as a Personal Assistant, three of which have been .

1. How do you think, what is more important in a job: money or job?
2. What is your ideal job?
3. What is more important qualification or experience? Explain why?

II. Give answers for the following questions.

1. What is a resume?
2. What is an application letter?
3. What is an interview? What forms can it have?
4. What perks would you like to have from your job?
5. What responsibilities does a Personal Assistant have as it is described in the text?

III. Translate the following words and word-combinations into Ukrainian.

CV, resume, to submit, education, background experience, a letter of application, interview, salary, loans, bonuses, attractiveness of a job, arranging and attending presentations, working with clients, solving problems, qualifications and experience.

IV. Translate the following words into English.

Звертатися за роботою; надавати резюме; роботодавець; перспектива; реклама; засоби масової інформації; досвід роботи; вирішення проблем; обов'язки; очікувати неочікуваного; бути самим собою; схема нарахування пенсії; позика; привабливість роботи.

V. Choose and insert appropriate missing verbs below where it is necessary.

«Golden rules» for writing CV

1. ____ your resume to the information you have gathered about the employer and the job you want.
2. ____ action verbs, they will bring your resume to life (analyzed, managed; completed; created; evaluated, підраховував; implemented; improved; investigated;

organized ; participated; performed; planned; proposed; provided; researched; solved; streamlined; supervised; supported. 3. ____pronoun «I». Describe your skills and capabilities by using as many specific words as possible.

4. ____ your accomplishments and achievements.

5. ____ it simple and clear: 2 pages at most.

6. ____ truthful. Don't exaggerate or misrepresent yourself. Remember that the employers check the information.

7. ____ mention salary.

8. ____ long sentences. Use the minimum number of words and phrases but avoid abbreviations.

9. Looks are important, the resume should be typed with plenty of white space and wide margins. Place headings at the left side of the page, and the details relating to them on the right side.

10. ____ sure of date

11. Don't sign or date the resume.

12. Always ____ an original of your resume. Don't send a photocopy.

13. ____ copies of resumes on file for future reference. Once you have a job, update your resume on a regular basis.

Семінарське заняття №5,6, 7.

Тема: «Резюме»

Законспектуйте головне.

Curriculum Vitae з латинської буквально перекладається, як «життєвий шлях», але в загальному розумінні сприймається, як «резюме англійською мовою». Часто можна зустріти таку форму, як «CV». Це міжнародне резюме, яке слід заповнювати по всім нормам. Його можна використовувати для влаштування на роботу. Зазвичай це можливість вперше представити себе роботодавцю, а як говориться у відомому прислів'ї «по одежі стрічають». Важливо пам'ятати, що хоча й не існує прописаних правил щодо того, яким має бути хороше резюме, важливо чітко розуміти, яку інформацію має містити резюме англійською, а що можна й вилучити. Не пишіть забагато. Багато хто поділяє думку, що резюме повинне вміщатися на одній сторінці аркуша А4. І хоча такого обсягу може бути замало, щоб описати всі ваші досягнення й досвід роботи, золоте правило резюме: чим менше, тим краще. Нікому не цікаво читати про ваші похвальні грамоти за 3 клас, тому намагайтеся відобразити тільки ті якості та досвід, які знадобляться на цій конкретній посаді. Дві сторінки аркуша А4 має бути більш ніж достатньо.

Що має містити резюме?

В резюме слід зазначити всі перераховані нижче пункти:

- **Personal details (Особиста інформація):** ім'я, адреса, дата народження та контактні дані
- **Academic qualifications (Інформація про освіту):** починайте з дипломів, які здобули останніми, тобто інформація про вищу освіту має йти спочатку, також додайте дати початку та закінчення навчання і назву вишу
- **Work experience (Досвід роботи):** знову, останнє місце роботи має зазначатися першим.

Подумайте, як коротко розповісти про кожну із зазначених робіт англійською, коротко описавши, що входило в ваші посадові обов'язки. Переконайтеся, що те, що ви пишете, хоч якимось чином стосується вакансії, на яку ви подаєтеся: наприклад, якщо ви працюєте в готелі, підкресліть, що працювали з клієнтами або що ваше знання мови допомагало вам у роботі, якщо ці навички важливі для вакансії, на яку ви подаєтеся. Тут вам у пригоді можуть стати корисні фрази для опису робочих умінь та навичок.

Якщо досвіду роботи у вас поки що небагато, ви можете додати інформацію про волонтерську роботу, практику або академічні програми, у яких ви брали участь. Адже там вам, напевно, потрібно було проявляти такі самі навички, які цінуються на ринку праці.

- **Other skills (Інші навички):** тут ви можете надати інформацію про додаткові вміння, такі як ІТ, знання мов, вміння водити машину тощо. Щодо рівня володіння мовами, пам'ятайте, що вам потрібно адекватно оцінити свій, найкраще скористатися для цього рівнями CEFR.

- Якщо в описі вакансії вказано, що ви маєте володіти мовою на розмовному рівні, будьте готові продемонструвати це на інтерв'ю.

- **Interests (Інтереси):** це мають бути інтереси, які були б співзвучні роботі, ку ви хочете отримати та розповідали щось про вас – наприклад, якщо ви шукаєте роботу у відділі HR, ваші хобі мають підкреслювати, що вас цікавить спілкування з людьми та робота в команді.

- **References (Рекомендації):** подумайте про щонайменше 2 людей, які могли б надати вам рекомендації.

Якщо в самому резюме місця для рекомендацій немає, можете просто написати «рекомендації – на вимогу роботодавця», оскільки більшість роботодавців зв'язуватимуться зі вказаними вами особами тільки після проходження вами інтерв'ю.

Мотиваційний лист: деякі кандидати додають мотиваційний лист на початку резюме. Це невеликий абзац (4-6 рядків), який презентує кандидата, даючи уявлення про його особистість, навички, досвід роботи тощо. Ідея полягає

в тому, що це дозволяє роботодавцю швидко зрозуміти, хто ви та що можете йому запропонувати.

Це може бути щось на зразок «Я випускник за спеціальністю «Комунікації» з високим рівнем мотивації, який шукає роботу в якості помічника у сфері медіа. Я працював у міжнародних проектах під час проходження стажування у різних виданнях-лідерах ринку Києва, де відповідав за контакти з постійними клієнтами. З метою отримання досвіду міжнародної роботи хочу продовжувати працювати над подібними проектами у Великобританії». Зосередьтеся на тих навичках і досвіді, які важливі для посади, на яку ви подаєтеся. Мотиваційний лист не необхідність, проте його все частіше включають до резюме, особливо якщо йдеться про вакансії, пов'язані з творчими професіями.

Чи варто додавати фото? Ні у Великобританії, ні в США не прийнято додавати до резюме фото. Навпаки, в багатьох випадках це може видатися дивним, якщо, звісно, у самій вакансії не написано про необхідність додати фотографію. Існують чітко прописані закони, які регулюють, що саме роботодавцю дозволено та заборонено просити вас включити до резюме, щоб уникнути дискримінації, тому не треба думати, що ви маєте надати всю особисту інформацію. Коли роботодавець запросить вас на інтерв'ю, він зможе сам побачити, як ви виглядаєте. Б

удьте оригінальним (але вміру) – пам'ятайте, що ви наперед не дізнаєтеся, хто читатиме ваше резюме. Це може бути, звичайно, молодий хіпстер-HRівець, який полюбляє читати сенсаційні факти про кандидатів, написані на жовтому папері дивакуватим шрифтом. Проте навряд чи. Тому переконайтеся, що ваше резюме не занадто провокативне, і що воно звертає на себе увагу, проте не через свою скандальність. Це офіційний документ, і таким він і має бути. Ви можете попросити свого друга-носія мови чи, що було б навіть краще, свого вчителя, вичитати ваше резюме, щоб перевірити його на наявність граматичних та лексичних помилок. Також користуйтеся надійною програмою для перевірки правопису. Багато хто з рекрутерів зазначає, що погана граматика або неправильно написані слова можуть викликати у них упереджене ставлення до кандидатів.

Також варто пересвідчитися, що ваша адреса актуальна та звучить професійно, а не як "Partyboy2000@".

Мова: На яку б вакансію ви не подавалися, існує декілька корисних фраз, про які варто пам'ятати при написанні резюме.

Радимо скористатися ними, коли писатимете про свої навички та досвід:

- I was responsible for - e.g. I was responsible for dealing with customer complaints (У мої обов'язки входило – наприклад, «У мої обов'язки входила робота зі скаргами клієнтів»)

- Develop skills - e.g. I was able to develop my communication skills (Розвинути навички – наприклад, «Я мав/ мала нагоду розвинути свої комунікативні навички»)

- Role (as an alternative to job) - e.g This role allowed me to use my language skills (Позиція (як альтернатива слову «посада») – «Ця позиція дозволила мен використувати моє знання іноземної мови»)

- Gain experience - e.g. I gained experience in keeping records up to date (Навчитися – наприклад, «Я навчився(-лася) вести документацію належним чином»)

- Professional training - e.g My professional training includes.... (Професійний розвиток – «Я мав/ мала можливість розвиватися в таких напрямках...»)

- Use positive adjectives to describe yourself - e.g. creative, pro-active, innovative, reliable, positive (Використовуйте позитивні прикметники, щоб описати себе – наприклад, творчій, активний, прибічник інновацій, надійний, позитивний)

- Use action verbs to describe your experience - avoid using 'did' or 'worked' - e.g. coordinated, implemented, managed, achieved, identified (Використовуйте дієслова на позначення дії, щоб описати свій досвід – уникайте використання дієслів «зробив» чи «працював» - наприклад, координував/ -ла, імплементував, керував, досяг, ідентифікував). Ваше резюме має легко читатися, воно має бути чітким, точним, чесним, проте, найважливіше, воно має якнайкраще описувати вас та ваш досвід.

Oksana pavlova
babysitter CV

Ukraine, Ternopil

EDUCATION

2013-2014 Master degree of Chernivtsy National University of Yuriy Fedkovych.

Completed the full course of university and obtained complete higher education in the speciality “Language and Literature (English)” and obtained qualification of master of philology, teacher of English and German.

2009-2013 Bachelor’s Degree at Kamyanets-Podilsky National University.

Obtained higher education in the speciality “Language and Literature (English)” and obtained qualification of teacher of English.

2005-2009 English teacher at Chortkiv pedagogical college.

Obtained education in speciality “Primary School Teacher”.

1997-2005 graduated senior school.

WORK EXPERIENCE

2014-2017 English and German teacher at high school.

Teaching students how to read, write and speak English and German in a large and successful comprehensive. Providing a classroom presence and contributing to the positive ethos of the school. Putting students first by demonstrating energy, vision and creativity.

Spring 2017-winter 2018

Looked after girl 4 aged 4 and boy 6 years

Duties:

- Assist toddlers in eating while teaching them table manners
- Bathe, dress and groom infants and children
- Change diapers and give toilet training to toddlers
- Monitor clothing and toiletries needs
- Teach basic language and math lessons
- Organize and take part in leisure activities such as games, crafts, comics, outings, and exercise
- Discipline children in keeping with the methods requested by the parents
- Help children in extra-curricular activities and keep them busy and active
- Accompany children to parks, social gatherings, and outings
- Maintain a clean and healthy environment inside and outside the home
- Keep an eye on children's activities during meals and rest periods, as requested by parents
- Teach children regarding personal cleanliness and social interaction
- Keep records of everyday activities and health information about each child
- Take care of the emotional comfort and well-being of children
- Observe children's behavior and make reports for parents and babysitting agency
- Perform light housekeeping and dry cleaning tasks
- Perform basic ground-keeping and pet care duties
- Manage doctor appointments and follow-ups on the same

PROFESSIONAL SKILLS

- Microsoft Office
- Internet literacy
- Languages (English – advanced, German – intermediate, Russian – advanced, Ukrainian - native, Italian - beginner)

TEACHING SKILLS

- Discussing course objectives, expectations and homework policies with pupils.
- Able to communicate effectively both verbally and in writing.
- Flexible and adaptable.
- Enjoy working with children and young people.
- Can involve and inspire students from all levels.
- Can form quick and productive relationships with pupils and staff.
- Able to stay calm in all situations.
- Can assimilate within a department and school quickly and effectively.

PERSONAL SKILLS

- An eye for detail.
- Excellent communicator.
- Tactful and articulate.
- Problem solving.
- Excellent organisational skills.

СЕМІНАРСЬКЕ ЗАНЯТТЯ № 10,11,12, Тема: «Бізнес комунікація»

1. Read and learn the following words and phrases.

division of labour – розподіл праці;
common purpose – спільна мета;
it is common – загальноприйнято;
component – складова частина, компонент;
hierarchy – ієрархія, підпорядкування;
authority – влада, повноваження;
formal authority – офіційне/формальне повноваження;
to authorize – надавати повноваження, дозволяти;
to assign – давати, доручати (завдання, роботу);
to fit (together) – пристосовувати, припасовувати (одне до одного);
coordination – узгодження, координація;
to coordinate – узгоджувати, координувати;
command – наказ; влада;
to command – віддавати накази;
chain of command – субординація, підпорядкування;
span of control – обсяг повноважень;
to arrange – розташовувати (в певній послідовності);
top manager – керівник найвищої ланки;
syn. senior manager;
middle manager – керівник середньої ланки;
first-line manager – керівник нижчої ланки;
syn. junior manager;
job title – назва професії; officer – службовець, посадова особа;
syn. official;
chief executive officer (CEO) – головний виконавчий директор;
chief operating officer (COO) – головний операційний директор;
policy – курс, політика, лінія поведінки;
operating ~ поточний курс;
external – зовнішній;

labour leader – керівник професійної спілки;
executive – керівник, адміністратор;
plant manager – керівник підприємства;
division manager – керівник відділу/підпорядкованого підприємства;
operating manager – директор-розпорядник;
to implement – втілювати (політику), здійснювати, виконувати;
to report (to) – звітувати (перед);
to supervise – контролювати, наглядати, керувати;
supervisor – інспектор, контролер;
operating employee – працівник, робітник;
unit head – керівник підрозділу;
foreman – майстер, бригадир, прораб;
direction – розпорядження, директива;
on a day-to-day basis – на повсякденній основі, щоденно Assignment

2. Read and translate the following text.

Levels of management Managers work in organizations. But what is an organization? Formally defined, an organization is a collection of people working together with a division of labour to achieve a common purpose. Organizations involve three components: a common purpose, a division of labour, and a hierarchy of authority. The purpose of an organization is to produce a good or service. Any organization is an open system: it transforms resource inputs taken from its environment into product or service outputs that are returned to the environment for consumption. The final good or service produced through the resource transformation process represents the organization's purpose.

The organization's purpose is achieved by breaking the resource-transformation process, or work, into smaller components and assigning them as individual or group tasks designed to fit together. This is called the division of labour. The division of labour must be coordinated if organizations are to achieve success. Managers are responsible for coordinating the division of labour through formal authority, that is the right to 'command' other persons. When many managerial positions exist in one organization, they also require coordination. This is accomplished by giving some managers formal authority over other managers.

The result is a hierarchy of authority in which work positions are arranged in order of increasing formal authority. It is common to classify managers according to level in an organization's hierarchy of authority into top managers, middle managers, and first-line managers. Top managers are those at the upper level of the organization. Job titles common to the highest level of management include chief executive officer (CEO), chief operating officer (COO), president, and vice-president. Top managers set the organizational goals and determine strategy and operating policies.

They also represent the organization to the external environment, working with the government officials, labour leaders, and executives in other organizations. Middle managers make up the second level in the organization's hierarchy of authority. They include such titles and positions as plant manager, division manager, and operating manager. These people implement the strategies and policies set by top management, report to the managers at the top level, and coordinate the work of first-line managers. First-line managers are those who supervise operating employees.

They are called supervisors, department managers, unit heads, team leaders, and foremen. These are the people to whom operating employees report. First-line managers implement the plans and directions of middle and top management on a day-to-day basis. Most people enter management at the supervisory level and, if successful, move to higher levels in the hierarchy.

Answer the following questions.

1. What is a formal definition of an organization?
2. What ingredients do organizations involve?
3. What is an organization's purpose and how is it represented?
4. In what way is an organization's purpose achieved?
5. Why must managers coordinate the division of labour?
6. In what way do managers coordinate the division of labour?
7. Can you explain a hierarchy of authority?
8. What are the three levels of management in an organization's hierarchy of authority?
9. What job titles are common among top managers/ middle managers/ firstline managers?
10. What are the duties and responsibilities of top managers/ middle managers/first-line managers?

4. Read aloud and group these words according to their stress pattern:

- (first syllable stressed),
- (second syllable stressed).

Supervisor, executive, environment, purpose, official, labour, authority, officer, assign, hierarchy.

5. Translate into Ukrainian. Formally defined;

a collection of people working together;
by breaking the process into smaller components;
managerial positions;
work positions are arranged in order;
level in a hierarchy of authority;
to determine strategy and operating policies; to enter management at the supervisory level;

it is common (to do something).

6. Translate into English.

Досягти спільної мети; кінцевий товар або послуга; процес перетворення ресурсів; спланований таким чином, щоб точно припасовуватись один до одного; завдання для однієї особи або групи; зростаючі офіційні повноваження; визначати мету організації; представляти організацію перед урядовими службовцями; звітувати перед вищим керівництвом.

7. Match and learn the synonyms.

A: authority, purpose, executive, to achieve, to implement, to determine, to fit together, to supervise;

B: senior officer, goal, to fulfill, to define, to control, to match, responsibility, to accomplish.

8. Match and learn the opposites.

A: to report, to enter, to increase, to break, external, senior, success;

B: failure, junior, to make up, to decrease, to leave, to command, internal.

9. Complete the sentences with the words from the text. The first letter is given.

30

1. He e___ management at the age of 23 and was given complete a___ from the very start. 2. Middle managers r___ to top managers and c___ first-line managers. 3. What f___ authority goes with this job t___? 4. Top management determine s___ and operating p___, while lower l___ of management i___ them on the day-to-day b___. 5. In a h___ of authority the span of c___ increases from the bottom to the top of the o___

СЕМІНАРСЬКЕ ЗАНЯТТЯ №13,14,15

«Комерційна документація»

1. Write a short memo. Write a recommendation.

A memo is an internal communication. Look quickly at the memo below. What do you notice about the layout?

2. Now read the memo and answer the questions.

- 1 Who sent it?
- 2 Who will read it?
- 3 What is the problem?
- 4 What is the background?
- 5 When will it be solved?

3. What do you think about the style of the memo? Is it more formal or informal?

Memo
To: All staff
From: The pay office
Subject: Delay in payment of salaries
We are sorry to inform you that there will be some delay in paying salaries this month. This is because of difficulties with the new computer system. We will make every effort to solve the problem within the next two or three days and expect to be able to pay all salaries by the end of the month. Thank you for your patience and understanding.

4. Objective: Write a short memo.

You work in the general administration office of a company. Write a memo to all staff to explain a future problem. Use these notes and follow the model above for your memo.

Problem: Canteen closed during August
Background: Renovation work
Promise: Work to finish by end of August
Thanks

5. Following his presentation on mobile phone costs (see Unit 6), Lee Jones sent a memo making a recommendation. The sections of the memo a-g have been mixed up. Look at the framework below. Then order the sections of the memo appropriately by writing the letter for each section in the correct box.

<p>a I have compared the cost of mobile phone calls from these countries using three different service providers: Orange, O2 and Vodafone.</p> <p>My findings are as follows:</p> <ol style="list-style-type: none"> 1) Vodafone compares well with the other providers on overall cost. 2) Vodafone is the cheapest for calls and text messages from Australia. 3) If we subscribe to Vodafone's international traveller service, we can obtain further discounts on calls from Spain and the USA. The cost of this service is £2.50 per phone per month.
<p>b These findings show that Vodafone offers the best deal overall.</p>

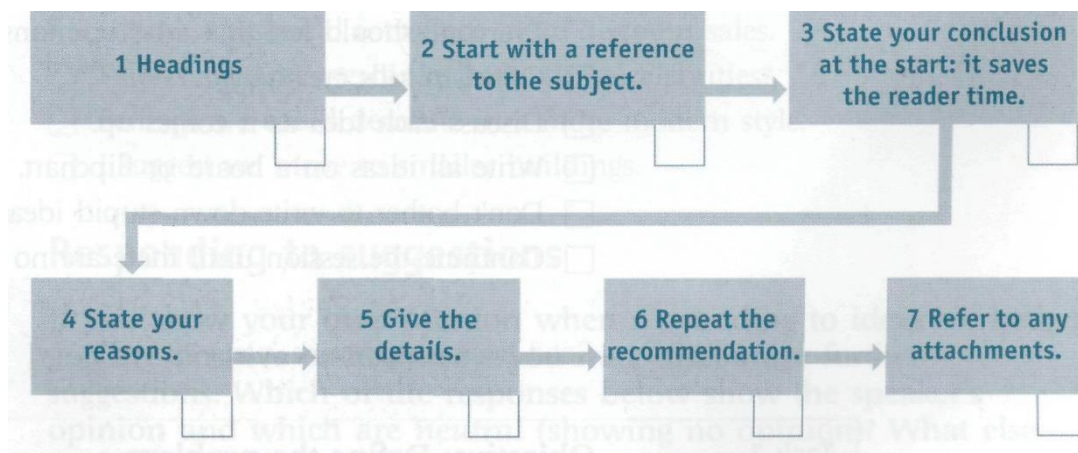
c You asked me to look at international mobile phone costs and make a recommendation.

d I recommend that we choose Vodafone as our service provider.

e The reason is that we need to reduce cost international mobile phone calls from Australia, Spain and the USA.

g I am attaching the figures for you to study.

f To: Tom Barnes
From: Lee Jones
Subject: Recommendation for mobile phone provider



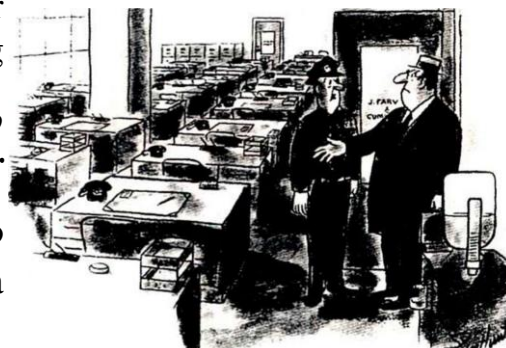
6. Objective: Write a recommendation

Using the chart that compares digital cameras in Unit 6, write a short memo recommending your choice of camera to a colleague who designs webpages.

Choose a similar situation of your own and write a memo making

7. There seem to be bad as Mr

«Nobody came to work today because today is a



a recommendation.

be real-life managers just as Farvis in the cartoon.

work today, Mr Farvis, national holiday. Today is

Christmas» These are (apparently) genuine memos circulated by managers in American companies: **Now imagine that you are a stupid manager (no - of course it will never really happen to you!) and write the most ridiculous memo that you can think of to all company staff.**

1. Simulation. Read and dramatize the dialogue.

Broke: Would you like a drink before lunch?
Mr. Money: Yes please, but only water, of course!
Broke: Fizzy water, or still water?
Mr. Money: Fizzy water, and a light meal.
Broke: Yes, of course. What would you like to eat? I think I'll start with snails.
Mr. Money: I'll have a salad.
Broke: So will I, then. Waiter, what do you recommend for a main course?
Waiter: Why don't you try the chicken casserole?
Mr. Money: How is it cooked?
Waiter: It's a local speciality, made with wild mushrooms and cheese. Mr.
Money: What comes with the chicken casserole?
Waiter: Fresh vegetables and boiled potatoes.
Mr. Money: That sounds perfect.
Broke: I agree. For the dessert, what exactly is "Summer Pudding"?
Waiter: It's a pudding made with summer fruit and bread. Would you like anything to drink with your meal?
Mr. Money: No, thank you, just water.
Broke: I'll have a little red wine, could you send the wine waiter over ...
Broke: Would you like a little wine?
Mr. Money: No, thank you. Could you pass the water, please?
Broke: Of course, here it is. Oh, no! The wine is corked!
Mr. Money: I'm afraid that the wine is corked.
Waiter: I'm sorry, sir, I'll get you another bottle right away...

Make sure you know these expressions.

Before the meal. / Would you like a drink before lunch? / Fizzy / sparkling water, or still water? / We'll have one of each. / What would you like to eat? / I'll have a salad. / So will I, then. / A few pieces of advice / Waiter, what do you recommend for a main course? / Why don't you try the chicken casserole? / How is it cooked? / It's a local speciality made with... / what comes with the chicken casserole? / What exactly is "Summer Pudding"? / It's a kind of stew/ soup/ tart. / How would you like your meat cooked? / Rare/ medium rare / well – cooked? / I don't know if you'll like it. / I don't think you'll like it. / The meal has started. / Could you pass the salt / pepper, please? / Yes, of course. Here you are. / How is your curry? / This is delicious. / I'm glad you like it. / I'm afraid that the wine is corked. / I'm sorry, sir,

I'll get you another bottle right away ... / this one is on the house. / This isn't what I ordered.

2. Find for every expression its colloquial equivalent.

- | | |
|---------------------------------------|---|
| 1. It's underdone. | 2. The wine's chilled. |
| 3. The plates are cold. | 4. It's too salty. |
| 5. The wine is corked. | 6. It's overcooked. |
| 7. This is not my order. | 8. It's burnt. |
| 9. Could you clear the table? | 10. I think we've been overcharged. |
| 11. The sparkling water is flat. | 12. I'm afraid we're fully booked. |
| 13. I'm afraid, I've spilt some wine. | 14. I don't like my meat rare. |
| 15. The bread is stale. | 16. I ordered my meal half an hour ago! |
| 17. There's not enough sauce. | |

- a) This bill looks very expensive.
- b) This isn't cooked enough.
- c) Rather heavy – handed with the salt!
- d) Looks like there's no room for us.
- e) Bit short on the sauce, don't you think?
- f) Here we are, sir, one steak medium, one well cooked!
- g) Good, a nice cool white wine.
- h) There's rather a mess on the table.
- i) I don't remember ordering snails!
- j) This has been in the cooking pot for a very long time!
- k) The temperature of this plate would be better for ice cream!
- l) This looks like it's been sitting too long on a barbecue.
- m) This drink tastes like vinegar.
- n) It's rather a long wait.
- o) There are no bubbles in this water.
- p) Oh dear – tipsy again! (You have drunk too much!)
- q) The bread is rather hard.

7. Phrases from the dialogue are mixed up.

Restore the dialogue.

Joe: Good idea, with rice and green beans...

Waiter: Here you are, sir. I'm afraid we don't take credit cards. You can pay cash or by cheque.

Joe: Yes, of course. Could you pass the bread?...

Charles: Well, shall we go to the "Fish and Frog", that new French restaurant?

Joe: Can you recommend anything?

Charles: By cheque, thank you. Joe, is service included?

Charles: How about an Indian meal?
 Waiter: It's a kind of pate – rather rich. It comes with chips and a side salad.
 Joe: No, it isn't. You'll have to leave a tip.
 Joe: I'm afraid I don't really like Indian food.
 Joe: Oh dear. This is too salty!
 Charles: Waiter, could you bring us the menu, please.
 Charles: That would be lovely.
 Charles: Right, let's go. We can square up later.
 Charles: Joe, could I have some water?
 Charles: I'm told the meat is very good. Waiter, what is in the "Steak Solution"?
 Charles: Here you are. Let's eat up or we'll miss the film...
 Joe: What a good idea! I do love fish...
 Charles: My steak is overcooked! Waiter, could you come here, please? I'm afraid...
 Waiter: It's made with rump steak and foie gras.
 Joe: That was delicious.
 Charles: I don't know if you'll like that, Joe. Why don't you try the fish.
 Charles: I'm glad you liked it. Waiter, could we have the bill, please?
 Waiter: I'm sorry, sir. I'll go and have a word with the chef...
 Joe: What exactly is "foie gras"?
 Waiter: Can I take your order now?
 Joe: Let's have a drink while we look. How about some beer?
 Joe: Next time it'll be on me.

8. Sorting.

Whose expressions are these: waiter's, host's and guest's?

- Would you like to have dinner?
- A table for three please.
- What kind of food do you like?
- Let me get this.
- How is the beef cooked?
- Can you tell me how to get there?
- Enjoy your meal.
- Do you have a reservation?
- Could we have the wine list, please.
- Please come this way, Madam.
- What do you recommend?
- It's a rather rich kind of savory tart.
- Let's have a look at the menu.
- I'm afraid this is not my order!
- Would you like some wine?

- What is the dish of the day?
- This is delicious.
- Can I take your order now?
- It's made with local produce.
- Is everything all right?
- Could you pass the bread, please?
- Excuse me, can we order, please?
- I'm glad you like it.
- I'm sorry, sir.
- Would you like a dessert?
- How would you like to play?

Waiter	Host	Guest

9. Role play.

1. You are having dinner with a business contact who tries to persuade you to try a type of food you hate.

Refuse politely.

2. You meet a business contact in a foreign country. Find out the information below. Also tell them about yourself using a - d phrases:

- how they spend their weekends;
- where they go for their holidays ;
- what they do in the evenings ;
- what kinds of hobbies and sports they like.

<u>Functions</u> <u>Making excuses</u>	It's very kind of you, but... I'd like to take it easy/ relax if you don't mind. It's very kind of you, but another time perhaps.
<u>Making</u> <u>Conversation</u>	What do you like to do in your, spare time? Where are you, going for your holiday this year? Can you tell me about any interesting places to visit? What/ How about you?
<u>Showing</u> <u>interest</u>	Interesting! Really?
<u>Saying good –</u> <u>bye</u>	Thanks very much for your hospitality. I really enjoyed the meal.

<u>Thanking your host</u>	Thanks for showing me round the city. I'll be in touch soon. Goodbye. All the best.
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Role play the situations (20 points)

1. You are having dinner with a business contact who tries to persuade you to try a type of food you hate. Refuse politely.
2. You meet a business contact in a foreign country. Find out the information below. Also tell them about yourself using a) to d) as a guide.
 - a) how they spend their weekends;
 - b) where they go for their holidays;
 - c) what they do in the evenings;
 - d) what kinds of hobbies and sports they like.

<u>Functions</u>	<u>Functional Examples</u>
<u>Making excuses</u>	It's very kind of you, but... I'd like to take it easy/ relax if you don't mind. It's very kind of you, but another time perhaps
<u>Making conversation</u>	What do you like to do in your spare time? Where are you, going for your holiday this year? Can you tell me about any interesting place to visit? What/ How about you?
<u>Showing interest</u>	Interesting! Really?
<u>Saying good-bye/ Thanking your host</u>	Thanks very much for your hospitality. I really enjoyed the meal. Thanks for showing me round the city I'll be in touch soon. Good bye. All the best

Role-play

Giving and asking for advice

- Student A

You are a cross-cultural consultant hired by a foreign executive who is going to do business for the first time in your country or a country you know well. Prepare some advice to give your client about business practices. Use these topics to help you.

Use of language: addressing / greeting (formal? informal?)

Non-verbal communication: handshaking, gestures and silence?

Business negotiations: punctuality / respecting the agenda?

negotiating styles; direct? indirect? When is the right moment to mention money?

Socialising attitudes: gift giving, eating, humour?

conversation topics (religion? politics? salaries?)

The following structures will help you to answer the questions that your client (Student B) will ask.

You should always / never...

I would advise you to ...

Don't forget...

Never...

Do...

Always...

It is important / essential to...

It would be a good idea to...

- Student B

You are a business person going to negotiate in a foreign country. As part of the preparation for your trip, you have arranged to meet a consultant (Student A) who is an expert on the culture of the country. Using the headings below, make a list of questions to ask him / her.

Use of language

Non-verbal communication

Business negotiations

Socialising

Examples:

first name?

greetings?

business cards?

topic to avoid?

Listening: listen to the Japanese consultant discussing the content of her seminars and make notes under the following headings. These notes will help you to organize the memo which you will be writing.

Emphasis on the group	Human relationship	Japanese managers

Writing: Write the memo from Vincent Mills to the Managing Director

Unit 7

Entertaining program during the business trip

<u>Functions</u>	<u>Expressions</u>
Inviting	I'd like to invite you to visit our city.
Thanking and accepting	Thank you for the invitation to... I'm very pleased to accept your invitation. The date you suggest is fine.
Refusing an invitation	I'm sorry to say that I can't accept... Unfortunately I have to be in... at the time.
Closing	I look forward to seeing you on... I'm sure it will be a very enjoyable day.

Writing:

Write a letter of thanks to the business.

Contact who entertained you during the trip.

Refer to the following situations:

- having a meal together at a good restaurant;
- taking you to the theatre.

Read Don McGill's reply and choose the more formal expression in each pair of words or phrases.

FAX

Segaco

40 Brookhollow Ave

Baulkham Hills

NSW 2153

To: Ms Ingrid Driessen

From: Don McGill

Date: 5 June

Subject: Training session

Number of pages

including this one: 1

Dear ¹ (~~Ingrid~~ / Ms Driessen)

² (Thanks very much / Thank you very much) for your invitation. I can give the talk ³ (on the date you suggest / when you would like). ⁴ (I would prefer to speak / Could I give it) in the morning as I have another appointment later in the day.

I think I'll be able to give -{ a great talk / an excellent presentation) as I've spoken on the subject many times recently. You ⁶ (mentioned / talked about) a fee of \$250 for running the session. ⁷ (This seems rather low / This doesn't seem much) for a three-hour session. Could you reconsider this?

Could you ⁸ (let me have / provide me with) Powerpoint equipment for the talk? ⁹ (One more thing / Finally), ¹⁰ (could you possibly send me / can I have) a few details about the participants?

¹¹ (I'm looking forward to seeing / It will be great to see) you all on 6 July.

¹² (All the best / Yours sincerely)



Don McGill

Marketing Director

A. Write invitations for these situations. Use expressions from the Useful language box.

1. You want to invite someone to give a talk or presentation to members of staff in your company.

2. You have been invited to give the talk / presentation above. Accept or refuse the invitation.

Useful language

Inviting

I would like to invite you to give a talk at our annual dinner.
attend our conference.

visit our factory.

Thanking and accepting

Thank you for the invitation to attend your conference.

I am very pleased to accept your invitation.

The date you suggest is fine.

Refusing an invitation

I am sorry to say that I can't accept your invitation.

Unfortunately I have to be in Boston at that time.

Closing

I look forward to seeing you on 9 December.

I'm sure it will be a very enjoyable day.

Could you please confirm the arrangements by fax / phone / e-mail.

Заповнення бланків документів фінансової звітності; рецептивна, некомунікативна.

Мета: розвиток умінь використання вивчених лексичних одиниць у процесі заповнення документів фінансової звітності.

Інструкція: ознайомтеся з інформацією, представленою в тексті контракту на експорт товарів, заповніть графи у поданому нижче документі необхідними за змістом лексичними одиницями: order, cash on delivery, referred, discount payment, Alva, Ltd company, Roshen Corp., 15th , August.

CONTRACT No ____

CONTRACT FOR EXPORTING OF GOODS

Odessa “____” ____2015 _____, Odessa, Ukraine, ... to “XXX”, on the one part, and _____, Nigeria, hereinafter referred to “YYY”, on the other part, have signed the present contract as follows: Cash with ... Payment:

СЕМІНАРСЬКЕ ЗАНЯТТЯ №18, 19,20

Тема: « My Future Profession»

Grammar: Expressing the Present Action

Assignment 1. Read and learn the following words and phrases.

to manage – 1) керувати, управляти; 2) справлятися, впоратись;
manager – керівник, менеджер;
management – 1) керівництво, управління; 2) дирекція, адміністрація; 3) менеджмент;
to major (in) – спеціалізуватись;
opportunity – можливість;
set of activities – комплекс видів діяльності;
efficient – дієвий, раціональний;
effective – ефективний, доцільний;
to constitute – складати, утворювати;
core – 1) суть; 2) серцевина, стрижень;
job – робота, вид діяльності;
responsible – відповідальний;
decision making – прийняття рішення;
profound economic education – ґрунтовна економічна освіта;
personal human traits – особисті риси характеру;
current – поточний, сучасний;
trend – напрямок, тенденція;
goal – мета; to set a goal – визначати мету; to meet/to attain a goal – досягати мети;
attainable – досяжний;
to predict – передбачати;
to interpret – пояснювати, тлумачити;
well-founded – добре обґрунтований;
moreover – більш того;
to communicate – повідомляти, сповіщати, переказувати;
to work for, with and through people – працювати для людей, з людьми та за допомогою/через людей;
challenging – вимогливий; такий, що кидає виклик;
to face the problem – стикатися з проблемою;
occupation – професія, заняття;
prudent – розважливий, обачний;
persuasive – переконливий

2. Read and translate the following text.

My Future Profession

Chernivtsi Institute of Trade and Economics provides a wide range of courses in many subjects such as accounting and auditing, finance and credit, management, marketing, commerce, international trade, etc. Students have chosen managerial profession because it offers many opportunities in a professional career.

Management can be defined as a set of activities directed at the efficient and

effective use of resources in attaining the goals of the organization. Management is complex because of the large number of different activities that managers perform and because managers must change activities very often.

Managers are in great demand in all spheres of modern life. One cannot imagine a medical, educational, commercial, industrial, or any other organization, the activities of which are not managed in a certain way. The meaning of the verb 'to manage' is 'to control', 'to succeed'. Thus managers are professionals who both control and lead their organizations to success. They constitute the core of every organization at any level. Managers plan, organize, direct and control the activities of the organization they work for. This job is very responsible because the success of an enterprise, be it a little firm or a big industrial complex, depends completely on the management's effective decision making.

The job of a manager demands a profound economic education as well as certain personal human traits. Managers must understand the current situation in the market they deal with and current trends in their business sphere, be able to set attainable goals for their enterprise and predict its further development. With this aim managers collect, analyze and interpret all sorts of business information to make well-founded decisions. Moreover, they must be able to communicate these decisions to the people with whom they work. It is a true saying that managers work for, with and through people.

The profession of a manager is very challenging because the world around us is very dynamic and every day managers face the problems that need to be solved.

Management is an occupation for people who are thoughtful and decisive, prudent and risky, strict and friendly, energetic and persuasive and always open to changes.

3. Answer the following questions.

1. What courses are provided at Chernivtsi Institute of Trade and Economics?
2. Why students they chosen this managerial profession?
3. How can management be defined?
4. Why is management complex?
5. What functions do managers perform in the organization?
6. Why is the job of a manager a very responsible one?
7. How do managers apply their economic knowledge in their work?
8. Why are personal traits as important as professional qualities?
9. What personal traits must a person possess to become a successful manager?

4. Read the following words aloud. Pronounce correctly the letters in bold type.

[i]- effective, efficient, executive, example, exhibit, except;
[əu] –goal, loan, coal, coat, know, slow, grow;

[au] – ground, found, mouse, how, town, crowd;
[f] – sphere, philosophy, physics, photograph, telephone.

Assignment 5. Translate into English.

Спеціалізуватись з менеджменту організацій; в подальшій професійній кар'єрі; певним чином; тобто/таким чином; вести до успіху; утворювати стрижень організації; планувати, організувати, спрямовувати та контролювати; бути спроможним визначити досяжну мету; всі види ділової інформації; вірно кажуть, що; вдумливий та рішучий; вимогливий та приязний.

6. Translate into Ukrainian.

To offer a lot of opportunities; efficient and effective use of resources; to be in great demand; both...and; at any level of an organization; the management's effective decision making; to deal with the market; further development; prudent and risky.

7. Learn the meaning of the words and translate them into Ukrainian.

Work – activity which uses effort, especially for a specific purpose, not for amusement; the nature or place of job or business.

Job – a regular paid employment; a piece of work. What you do to earn a living is your job or (more formal) your occupation.

Post/Position – words for a particular job, more formal and official.

Trade – a skilled job in which you use your hands.

Profession – a job for which you need special training and a high level of education (such as being a manager or doctor).

Vocation – some professions, such as teaching or nursing, which suggest that people choose them in order to help others.

Career – a job or profession that you follow your whole life.

Hobby – an activity which one enjoys doing in one's free time; a form of recreation.

8. Insert the proper word from Assignment 7.

1. Her... demands a lot of traveling.
2. Operating a PC is necessary for this ...
3. He took a vocational course as he wanted to become the best in his ...
4. She is always late for... because of the heavy traffic in the morning.
5. Management of organizations is my future ...
6. She started her... at the age of 22.
7. His ... is drawing; he devotes all his free time to it.
8. Helping people was Mother Theresa's

9. Match the prefixes to give the words the opposite meaning and translate the pairs. Consult your dictionary if necessary. ir- (1), in-(2), un-(5)

responsible, usual, attainable, complete, human, friendly, able, effective.

10. Translate the words in brackets to complete the following sentences.

1. You cannot depend on him. He is very (безвідповідальний). You must find a more (відповідальний) person for this work.
2. These data are (неповні). Continue your research to (завершити) it.
3. This solution seems a bit (неефективне). Ask Mike to help you – he always proposes (дієві) decisions.
4. Always set up an (досяжна) goal. If your goal is (недосяжна), you lose your interest very soon.
5. She is (нездатна) to solve this problem by herself. Better find somebody else who is (здатний) to manage it.
6. This person looks (недружній). Let's ask somebody who is more (привітний).

11. Insert the proper preposition: in (2), on (1), of (1), with (1), for (1)

1. They often deal ... foreign customers.
2. She is responsible ... the sales department.
3. We offer high-quality goods that are always ... great demand.
4. I'm majoring ... management ... organizations.
5. Our success depends ... the management's effective decision making.

12. Insert the proper word from the list below.

challenging problem, opportunity, to make...decision, majoring, interpret, skills, managers, profession

1. In what subject are you ... in?
2. Students are given every... to specialize in the chosen ...
3. ...constitute the core of every organization.
4. In order... a wellfounded ... you must analyze and ... all available information.
5. The head of our department admits that we have contributed our best ... to the solution of this very...

Grammar: Expressing the Present Action (see p.) *Time Expressions

13. Define the form of predicates and state the kind of action in each of the following sentences.

1. He works as a sales manager in the department store.
2. They are planning the reorganization project.
3. She has never worked for such a well-known company before and is aware of the responsibility she now has.
4. Recently we have been given a very important assignment and are now working hard to accomplish it.
5. This production line works automatically; all operations are controlled by the computer.
6. My cousin has been working for this firm for 10 years already.
7. They are very reliable partners – they are always paying on time for the goods they have bought from us.
8. She is looking for her keys. Do you know where she has put 9 them?
9. Their new office is being built next to ours.
10. This project is very risky. It completely depends on factors that we do not control.

14. Make the following sentences passive.

1. Our management always sets attainable goals.
2. She is collecting some information for her project.
3. We have just started a new production line.
4. Managers plan, organize, direct and control the activities of the organization.
5. They are discussing the development plan at the moment.
6. I have not solved this very challenging problem yet.
7. He often makes his well-founded decisions after a profound analysis of the situation.
8. They are constantly paying attention to the current trends in information technologies.
9. This institute offers a variety of courses in economic subjects.
10. They have already signed the agreement on cooperation in education sphere.

15. Write questions for the following sentences beginning with the words in brackets.

1. Managers are in great demand in all spheres of the economy (Where?).
2. Our company is managed very successfully (How?).
3. He has just explained our new responsibilities (What?).
4. She tries to create a friendly atmosphere in the work place (Who?).
5. We are given two weeks to install this equipment (How many?), (What for?).
6. They meet twice a month to discuss our current problems (How often?).
7. The director is holding a meeting at the moment (When?).
8. He always makes a very colourful display of our products (What kind of?).
9. The report of the commission has already been published in the newspapers (Where?).
10. The results of the experiment are being analyzed very accurately (How?)

СЕМІНАРСЬКЕ ЗАНЯТТЯ №25

Тема: «Гроші»

1. Ознайомтесь з практичним матеріалом заняття.

2. Прочитайте та перекладіть тексти «Glimpses of history of money», «MONEY» за допомогою словника.

3. Виконайте вправи після тексту.

I. Glimpses of history¹ of money

At different periods of time and in different parts of the world many different commodities have served as money. These commodities² were: cattle, sheep, furs, leather, fish, tobacco, tea, salt, shells etc. The experts underline that to serve effectively as money, a commodity should be fairly durable, easily divisible, and portable. None of the above-mentioned³ commodities possessed all these qualities, and in time they were superseded by precious metals.

First they were superseded⁴ by silver and later by gold.

When a payment was made the metal was first weighed out. The next stage was the cutting of the metal into pieces of definite weight and so coins came into use. Paper money first came into use in the form of receipts given by goldsmiths in exchange for deposits of silver and gold coins. After goldsmiths became bankers their receipts became banknotes. That's how the first banknotes came into existence⁵. At first coins were worth⁶ their face value⁷ as metal. But later token coins⁸ of limited value as legal tender were issued. Now smaller denomination coins are made from bronze and are often referred to as coppers. Bigger denomination coins are made from cupronickel and are usually called silver.

Vocabulary

1 glimpses of history – дещо про походження;

2 commodity – предмети вжитку;

3 above-mentioned – вищезгаданий;

4 to supersede – замінювати;

5 to come into existence – виникнути, з'явитися;

6 worth – ціна;

7 face value – номінальна вартість;

8 token coin – розмінна монета.

II. 1. *Read, translate (into Ukrainian) and retell (in English) the text.*

MONEY

Money is any token or other object that functions as a medium of exchange that is socially and legally accepted in payment for goods and services and in settlement of debts. Money also serves as a standard of value for measuring the relative worth of different goods and services and as a store of value. Some authors explicitly require money to be a standard of deferred payment.

Money includes both currency, particularly the many circulating currencies with legal tender status, and various forms of financial deposit accounts, such as demand deposits, savings accounts, and certificates of deposit. In modern economies, currency is the smallest component of the money supply.

Money is not the same as real value, the latter being the basic element in economics. Money is central to the study of economics and forms its most cogent link to finance. The absence of money causes an economy to be inefficient because it requires a coincidence of wants between traders, and an agreement that these needs are of equal value, before a barter exchange can occur. The efficiency gains through the use of money are thought to encourage trade and the division of labour, in turn increasing productivity and wealth.

Money is generally considered to have the following characteristics, which are summed up in a rhyme found in older economics textbooks and a primer: “Money is a matter of functions four, a medium, a measure, a standard, a store”.

There have been many historical arguments regarding the combination of money’s functions, some arguing that they need more separation and that a single unit is insufficient to deal with them all. ‘Financial capital’ is a more general and inclusive term for all liquid instruments, whether or not they are a uniformly recognized tender.

In economics and business, the **price** is the assigned numerical monetary value of a good, service or asset. The concept of price is central to microeconomics where it is one of the most important variables in resource allocation theory (also called price theory).

Price is also central to marketing where it is one of the four variables in the marketing mix that business people use to develop a marketing plan. In ordinary usage, price is the quantity of payment or compensation for something. People may say about a criminal that he has ‘paid the price to society’ to imply that he has paid a penalty or compensation. They may say that somebody paid for his folly to imply that he suffered the consequence.

Economists view price as an exchange ratio between goods that pay for each other. In case of barter between two goods whose quantities are x and y , the price of x is the ratio y/x , while the price of y is the ratio x/y . This however has not been used consistently, so that old confusion regarding value frequently reappears. The value of something is a quantity counted in common units of value called numeraire, which may even be an imaginary good. This is done to compare different goods. The unit of value is frequently confused with price, because market value is calculated as the quantity of some good multiplied by its nominal price. Theory of price asserts that the market price reflects interaction between two opposing considerations. On the one side are demand considerations based on marginal utility, while on the other side are supply considerations based on marginal cost. An equilibrium price is supposed to be at once equal to marginal utility (counted in units of income) from the buyer’s side and marginal cost from the seller’s side. Though this view is accepted by almost every economist, and it constitutes the core of mainstream economics, it has recently been challenged seriously.

2. Make 5 questions to the text and answer them.

3. Translate into English.

1. Функції грошей, що виокремлюються в сучасній економічній літературі, відображають динамічні процеси, що відбуваються, і збагачують ці відносини якісними змінами. 2. Першою функцією грошей є функція міри вартості, тобто їх спроможність вимірювати вартість усіх товарів, слугувати посередником при визначенні ціни. 3. Товари порівнюють за допомогою грошей тому, що вони, як і гроші, є продуктами людської праці, мають однорідну з ними базу порівняння — абстрактну працю. 4. Виражена у грошах вартість товару є ціною. 5. Ціна, або грошова форма товару, — це форма лише ідеальна. 6. Вартість взуття, одягу, автомобілів, гаджетів тощо існує хоча і невидимо в самих речах, вона виражається в їх відношенні до золота. 7. Ціну може мати тільки той товар, що знаходиться у відносній формі вартості. 8. Самі гроші ціни не мають, їх вартість не може бути виражена в них же самих. 9. Замість ціни гроші володіють купівельною спроможністю, яка виражається в абсолютній кількості товару, що можна за них купити. 10. Масштаб цін має юридичний характер, залежить від волі держави і слугує для вираження не вартості, а ціни товару. 11. Через масштаб цін ідеальна, уявна ціна, що надається товару як показник величини вартості, перетворюється у преїскурантну або ринкову ціну, виражену в національній грошовій одиниці.

2. Складіть з даними словосполученнями речення.

Викладання та вивчення нового матеріалу

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СЕМІНАРСЬКЕ ЗАНЯТТЯ №28,29,30

Тема: «Фінанси, банкінг»

Proper Names and Abbreviations:

Sri Lanka, Ecuador, El Salvador, Panama, Zimbabwe, Asia, Colombo, China
Moody's Analytics, Mark Zandi, House Speaker Kevin McCarthy,
President Joe Biden, Treasury Secretary Janet Yellen

Pay attention to the following organizations. What do you know about them?

- ☐ the International Monetary Fund
- ☐ the U.S. treasury
- ☐ the Federal Reserve.

1. Read the following words and their definitions and translate them into Ukrainian.

1. to spare (v.) — to prevent something from harm
2. to currency (n.) — the type of money used in a particular country
3. to demand (v.) — to ask for something forcefully, in a way that shows that you do not expect to be refused
4. to default (v.) — to fail to pay interest or other money that is owed
5. to solve (v.) — to find an answer to a problem
6. to estimate (v.) — to say what you believe the cost, size, value, etc. of something is, although you do not know for certain
7. stock market (n.) — the activity of buying and selling shares in particular companies, and the people and organizations involved in this
8. household (n.) — a group of people, often a family, who live together in a house or flat
9. securities (n.) — investment in a company or in government debt that can be traded on the financial markets and produces an income for the investor
10. borrowing (n.) — the act of borrowing money or amount of the

money that a person, company, government,

Listening and comprehension tasks

II. Listen to the story and fill in the gaps.

Failure of US to Pay Debt Raises Fears of Financial Crisis

The United States government has a history of paying its 1. on time. Many people, however, are worried about what would happen if the U.S. defaults on 2. that it owes lenders.

Default means to fail to do what rule or law requires. In 3. , it means being unable or unwilling to pay back loans.

“No corner of the global 4. will be spared” if the U.S. government defaulted and the problem were not solved quickly, said Mark Zandi. He is chief economist at Moody’s Analytics, a risk 5. business.

The Associated Press reports that Zandi and two of his co-workers suggested that, even if the U.S. did not pay its 6. for only a week, 1.5 million jobs in the U.S. could be lost.

If the default were to last longer into the summer, Zandi’s team’s research suggests 7.8 million jobs could be lost. And they estimate a huge 7. in the stock market would cause a \$10 trillion loss in household wealth.

The reason people are talking about default is because U.S. law limits the amount of debt securities the government can hold at one time. It is called the 8. debt limit.

House Speaker Kevin McCarthy, who is a member of the Republican Party, has been meeting with President Joe Biden, a Democrat, to discuss the problem. The two met on Monday. Republicans want to pull back government 9. increases and place limits on future spending. In return, they have said they would increase the debt 10. which is what the president wants.

Congress has raised, changed, or extended the borrowing limit 78 times since 1960, most recently in 2021.

The U.S. government borrows money from the public and from other countries by offering bonds and other 11. that investors buy from the U.S. treasury.

The public buys the securities because they pay interest or increase in value over time. But, if the U.S. defaults, that might mean some investors might not get money the U.S. government owes them.

Treasury Secretary Janet Yellen has warned that the government could default as soon as June 1 if 12. do not raise or suspend the borrowing limit. She called June 1 a “hard deadline,” meaning an important time limit.

Governments and international businesses use U.S. securities to secure credit and protect against bank losses. They also use and keep U.S. dollar securities for trade.

Because of the trust in U.S. securities, international bank officials give U.S.

government debt a risk rating of zero. Foreign governments and private 13. hold nearly \$7.6 trillion of the debt. That is about 31 percent of the U.S. securities in financial markets.

The high demand for the U.S. dollar makes it more secure than other currencies. Because of demand around the world, the U.S. can borrow money.

U.S. dollars make up 58 percent of all foreign money held by the world's central banks. The International Monetary Fund says the euro is second, at 20 percent, and China's yuan is less than three percent.

Researchers at the Federal Reserve have said that from 1999 to 2019, 96 percent of trade in the Americas used U.S. dollars. And 74 percent of trade in Asia used dollars.

Buyers in some weak 14. demand payment in dollars instead of their own country's currency. For example, in Sri Lanka earlier this year, shippers refused to release 1,000 containers of urgently needed food unless they were paid in dollars. The shipments stayed in Colombo, the capital, because the importers were not able to get dollars to pay for the food.

Some countries also use the U.S. dollar as their 15. currency. In 2000, Ecuador responded to an economic crisis by replacing its own currency with the U.S. dollar. El Salvador, Panama, and Zimbabwe are among the countries using the U.S. dollar as currency.

Zandi and his coworkers think that if the U.S. defaults, people might still hold onto dollars near the beginning of the financial crisis. That's because the U.S. will likely continue to pay some of the money it owes. They think the dollar may still be considered safer than other currencies.

But people might start 16. money into private money market funds or the bonds of top U.S. corporations. Zandi said growing doubts would decrease the dollar's value and keep that value down.

A high 17. of the dollar can have negative effects in some countries. It can make their currencies less valuable. It can also make it more likely for people and businesses to invest outside of their country.

However, there is not yet any other clear choice besides the dollar. The euro is far behind the dollar. China does not permit its yuan to trade freely in foreign 18. markets.

The debt limit issue is likely to increase questions about the 19. power of the United States and the dollar.

III. Listen to the text again and decide whether the statement is true or false; correct those that are wrong.

1. Mark Zandi is the chief economist at Moody's Analytics. T/F

2. House Speaker Kevin McCarthy and President Joe Biden belong to the same political party.

T/F

3. The U.S. has raised the public debt limit 78 times since 1960. T/F

4. The U.S. government borrows money exclusively from foreign countries.

T/F

5. Treasury Secretary Janet Yellen warned that the government could default as soon as July 1.

T/F.

6. International bank officials give U.S. government debt a risk rating of ten.

T/F.

7. El Salvador currently uses its own currency, separate from the U.S. dollar.

T/F

17

8. The U.S. dollar makes up the majority of all foreign money held by the world's central banks.

T/F

9. If the U.S. can't pay its bills, it could make the US dollar worth less and people might want to invest more in the USA.

T/F

10. The debt limit issue is not expected to raise questions about the financial power of the United States and the dollar.

T/F

IV. Find synonyms and antonyms of the following words.

synonyms antonyms

1. to fail

2. huge

3. to borrow

4. to suspend

5. weak

6. to refuse

7. to permit

V. Explain the following notions.

1. hard deadline

2. to raise the borrowing limit

3. financial power

4. risk advising business

5. to decrease the value

6. the public debt limit

VI. Comprehension Questions.

1. What does the term "default" mean in the context of finance, and how does it relate to the United States government's situation?

2. According to Mark Zandi, what potential consequences could arise if the U.S.

government defaults on its debt?

3. What are the key points of disagreement between House Speaker Kevin McCarthy and President Joe Biden regarding the debt limit issue?

4. How does the US government borrow money and why do investors buy US Treasury securities?

5. What are the potential long-term effects of a U.S. default on the dollar's status as a global currency?

СЕМІНАРСЬКЕ ЗАНЯТТЯ №30,31,32,33,34,35,36

Тема: «Finance and the economy». Фінанси та економіка»

THE DAILY MONEY

Financial tips of the day If your finances are disorganized, you might be losing money. These simple tips will change that!

- Monitor what you spend! Keep a notebook in which you can track your outgoings. Then, you can see which purchases were really necessary.
- Be careful with your credit card! It is best to keep your credit card at home and to use it for emergencies only. Use your debit card for everyday spending.
- Be responsible with your banking. Avoid charges by keeping within your credit limit and not overdrawing.
- Save money. Set up a direct deposit from your monthly paycheck. Then, you can be sure that your savings grow every month. When you have extra money, think wisely about how to invest it.

1. What is the purpose of the article? A to give investment advice B to help readers choose a credit card C to suggest ways to organize finances D to warn readers about false bank charges

2. According to the author, how can people increase their savings? A increase their credit limit B establish a direct deposit C track deposits in a notebook D invest money regularly

3. Which is NOT a suggestion made in the article? A monitor purchases B reduce everyday spending C avoid going over a credit limit D use credit cards only when necessary

Reading 3. Complete this introduction to finance from a consumer website with words from 2.

The economy and the world of finance Two key principles of the economy are supply and demand. Some people have goods or services to sell and other people want to buy those goods or services. The relationship between supply and (1) _____ is very important. The world of finance is a necessary part of the economy. People need money to do business. Banks first collect money from customers. Then they lend money to people or institutions. Customers who borrow money pay (2) _____ to the bank until they pay the money back. There are different types of 16 (3) _____. For example, people who want to buy a house or flat usually choose a(n) (4) _____. (5) _____ in shares of stock is another part of the financial world. People buy shares and then own a part of a company. They hope to make a(n) (6) _____ when the company does well. When the company does not do well, the investor makes a(n) (7) _____. These are some of the ways that financial institutions help the economy.

Speaking .

Work in pairs. Discuss these questions. Give details.

- Do you pay rent or do you own a flat?
- Do you have a mortgage? Do you pay interest on it?
- Do you get interest on your current account?
- Do you make investments

Jobs in banking

Banks offer many different jobs, from trainee cashier right up to senior account manager or investment analyst. Many jobs are in specialist areas such as IT or corporate banking - accounts for business customers. Some banks have call centres where customer service advisers answer telephone enquiries. In the UK today, building societies, insurance companies and even supermarkets can offer the same services as banks.

There is a lot of competition, so banks always need top-quality staff with good communication skills. Training and opportunities Trainees with basic school qualifications usually process cheques and do administrative tasks. They then take a training course to become cashiers. Good cashiers often become supervisors, responsible for their own teams of employees.

Graduate trainees have a fast-track training course. They usually spend about two years learning how the bank works. Then they can get management positions. Branch managers spend a lot of time with customers and sometimes visit business customers in their office or factory. Working conditions Working hours are usually 9 am to 5 pm. Most banks have an annual appraisal system and give salary increases according to performance. Some also have good pension schemes. Larger banks have sports facilities for activities such as golf and tennis.

2. Read the article. Are the sentences true (T) or false (F)?

1. Only university graduates get jobs in UK banks. _____ 22
2. Customers visit call centres to talk to customer service advisers. _____
3. Some other companies offer the same services as banks. _____
4. University graduates become managers as soon as they join a bank. _____
5. Managers never leave the bank during working hours. _____
6. Working hours are usually 9 am to 5 pm. _____

3. Find words and expressions in the article to match these definitions.

1. the ability to talk to people clearly and explain things well:
c _____ s _____
2. banking for business customers rather than individual customers:
c _____ b _____
3. people who watch over other employees and check their work:
s _____
4. a way of deciding how well and how hard an employee works:
a _____ s _____
5. a way of saving for the time when you are old and don't work any more:
p _____ s _____

4. Complete these sentences with the jobs in the box in 1.

1. A _____ has a team of employees and watches and checks their work.
2. A _____ works at a bank counter and handles everyday banking.
3. A _____ handles customers' problems and questions, often on the phone.
4. A _____ knows a lot about the economy and investments.
5. A _____ is in charge of the employees and customers at one branch of the bank.
6. A _____ is responsible for customers' accounts. It is a management position.