

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ

Національний технічний університет
„Харківський політехнічний інститут”

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**Англійська мова для спеціальностей «Економіка»
та «Інформаційні технології»**

Навчально-методичний посібник
для студентів спеціальності 6.020303 «Переклад»

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У посібнику подано аутентичні матеріали та вправи з письмового та усного перекладу в галузі інформаційних систем, штучного інтелекту, моделей баз даних, торгівлі за Інтернетом та Інтернет-технологій. Посібник також містить вправи на розуміння та переклад текстів на слух, тексти для самостійної роботи, англо-український словник комп'ютерної термінології та e-mail скорочень.

Розраховано на студентів спеціальності «Переклад (англійська мова)» і аспірантів технічних спеціальностей.

А. А. Бадан

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The book presents authentic materials and exercises in written and oral translation in the field of information systems, artificial intelligence, database models, E-commerce and the Internet technologies. The book also includes texts for listening comprehension, texts for independent home translation, English–Ukrainian vocabulary of computer terms and e-mail abbreviations.

For the students of "Translation and Interpreting" departments and post-graduate students of technical specialities.

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Unit 1	6
Part I.....	7
Part II.....	8
Grammar: Tense and Voice Review.....	11
Grammar Revision: Use of Articles with Geographical Names.....	12
Audition: The Seven Wonders of the World.....	12
Unit 2	14
Part I.....	14
Part II.....	15
Grammar: The Participle.....	17
Oral practice: About Ukraine.....	19
Audition: The Day I Saw Five Loch Ness Monsters.....	21
Unit 3	22
Part I.....	22
Part II.....	23
Grammar: Participial Constructions.....	25
Oral practice: Ukraine: Economic Activity.....	28
Audition: Giving Excuses.....	29
Unit 4	30
Part I.....	30
Part II.....	32
Grammar: The Infinitive.....	34
Oral practice: Some Glimpses on the Ukrainian History.....	37
Audition: A Friend in Need Is a Friend Indeed.....	38
Unit 5	39
Part I.....	39
Part II.....	40
Grammar: Constructions with the Infinitive.....	42
Oral practice: The United Kingdom Government.....	44
Audition: Lost in the Post.....	46
Unit 6	47
Part I.....	47
Part II.....	49
Grammar: Gerunds.....	50
Oral practice: British Universities.....	53
Audition: Smart House.....	55
Unit 7	56
Part I.....	56
Part II.....	58
Grammar: Gerunds Versus Infinitives. Verbals Review.....	60
Oral practice: Britain in Brief.....	63
Unit 8	66
Part I.....	66
Part II.....	68
Grammar: “Be used to + ing” and “used to + infinitive”.....	70
Oral practice: This is New York.....	71
Audition: Internet Technologies.....	72
Unit 9	73
Part I.....	73
Part II.....	75
Grammar: Subjunctive Mood.....	75
Oral practice: The United States Capitol.....	76
Audition: Business Organization.....	77
Unit 10	78
Part I.....	78
Part II.....	79
Grammar: Subjunctive mood with had better, it’s time, would rather.....	81
Oral Practice: The US Immigrants.....	82

Audition: America On-line.....	83
Unit 11	84
Part I.....	84
Part II.....	85
Grammar: I <i>wish</i> and <i>if only</i>	85
Oral practice: Farming in the United States	87
Audition: Online Trading Information System	87
Unit 12	88
Part I.....	88
Part II.....	89
Grammar: Conditionals.....	90
Oral practice: The Roles of Managers	91
Audition: Staying Legal in Cyberspace.....	92
Unit 13	93
Part I.....	93
Part II.....	95
Grammar: Conditionals without if.....	96
Oral practice: Technical Careers	97
Audition: Fiber Optic Cable	98
Unit 14	99
Part I.....	99
Part II.....	101
Grammar: “Past Modals”	101
Oral practice: Careers in Data Processing	103
Audition: Overdraft.....	104
Tapescripts	105
Unit 1: The Seven Wonders of the World	105
Unit 2: The Day I Saw Five Loch Ness Monsters	105
Unit 3: Giving Excuses.....	105
Unit 4: A Friend in Need Is a Friend Indeed	106
Unit 5: Lost in the Post.....	106
Unit 6: Smart House	107
Unit 8: Internet Technologies for Authentic Language Learning Experiences	107
Unit 9: Business Organization.....	108
Unit 10: America Online	108
Unit 11: New Online Trading Information System Sees Early Successes	108
Unit 12: Staying Legal in Cyberspace.....	108
Unit 13: Fiber Optic Cable	109
Unit 14: Offer for a Personal Loan	109
English-Ukrainian Glossary	111
Appendix 1: The most widely used computer terminology dictionary	120
Appendix 2: E-mail abbreviations	121
Література.....	123

Unit 1

Ex. I. Answer the questions:

- Which language has the most words?
- Which language in the world is spoken by most people?
- How long has English been an international language?

Ex. II. Read the following text:

The world is in various stages of social, economic, and demographic transition. Economically and politically, the world has changed more rapidly in the past few years than at any time since 1945. The emerging global economy is both competitive and interdependent. It reflects the availability of modern communications and production technologies in most parts of the world. English continues to be the world standard language, it is the most widespread, with 400 million speakers. (Mandarin Chinese is spoken by 700 million speakers, 70% of the population of China).

The global spread of English over the last 40 years is remarkable. It is unprecedented in several ways: by the increasing number of users of the language; by its depth of penetration into societies; by its range of functions. It has the largest vocabulary with approximately 500.000 words and 300.000 technical terms.

Worldwide over 1.4 billion people live in countries where English has official status. One out of five of the world's population speaks English with some degree of competence. And one in five — over one billion people is learning English. Over 70% of the world's scientists read English. About 85% of the world's mail is written in English. And 90% of all information in the world's electronic retrieval systems is stored in English. By 2010, the number of people who speak English as a second or foreign language will exceed the number of native speakers.

Today, the information age has replaced the industrial age and has compressed time and distance. This is transforming world economics from industrial production to information-based goods and services. Ignoring geography and borders, the information revolution is redefining our world. In less than 20 years, information processing, once limited to the printed word, has given way to computers and the Internet. Computer-mediated communication is closing the gap between spoken and written English. It encourages more informal conversational language, and has resulted in Internet English.

English has been an international language for 50 years. If the pattern follows the previous language trends, we still have about 100 years before a new language dominates the world. However, this does not mean that English is replacing or will replace other languages as many fear. Instead, it may supplement or co-exist with languages by allowing strangers to communicate across linguistic boundaries. It may become one tool that opens windows to the world, unlocks doors to opportunities, and expands our minds to new ideas.

Active Words and Phrases:

transition	перехід, перехідний період	retrieval	пошук
competitive	конкуруючий	store	зберігати
availability	придатність, корисність	exceed	перевищувати
penetration	проникання	supplement	доповнювати
billion	більйон, мільярд	boundary	кордон, межа
competence	уміння, компетентність	tool	знаряддя
mail	поштова кореспонденція	expand	розкривати

Ex. III. What do the following numbers in the text refer to?

20, 2010, 40, 70%, 1.4 billion, 85%, 1500, 50.

Ex. IV. Work in pairs. Do you think the following statements are true or false?

1. Modern communications and production technologies are available in every part of the world.
2. One out of five of the world's population speaks English fluently.
3. English is used for more purposes than ever before.
4. There is no difference between spoken and written English any more.
5. Because English is the means for international communication, it is replacing other languages.

Ex. V. Speak about the role English plays in the world as a means of communication.

Ex. VI. Discuss in groups. Why is it important to know foreign languages? Describe the problem in as many aspects (practical, cultural, educational, etc.) as you can.

Ex. VII. Here is a set of guidelines for learning a foreign language:

The secret of success is to work towards your goal slowly, steadily and regularly.

- Take the opportunity to listen to English whenever and wherever you can. Watch TV programs and films, listen to radio programs and English language tapes – even songs in English on tape. Have as many conversations with native English speakers as you can, and practice in English as often as possible with your non-native English-speaking friends.
- Try to read texts in English at least once every day. You should always be in the process of reading a book in English – a page or two each night before bedtime is an excellent plan. Read newspapers, magazines, and novels written for your English

level (available from good language bookshops). Always carry English texts with you, so you can read when you have spare time that would otherwise be wasted.

- Do not worry about understanding every word. Read some articles in detail and some for speed.

Ex. VIII. Work in pairs. Make a list of similar guidelines for your English class. Compare your list to those of other groups. Choose ten which are the most important.

Part I

Ex. I. Try to explain how you understand the difference between data and information.

Ex. II. Read the following text:

Data and Information

Data is a collection of unorganised facts that have not yet been processed into information. Data represent the “raw” facts from which conclusions can be drawn. These facts may describe people, places, things, ideas, processes, or events.

Sources of business facts are various and diverse. Facts may be compiled as a result of a salesperson’s call on an account; received in the mail in the form of orders, invoices, and receipts; or collected at point-of-sale terminals in check-out lines. Business facts can come from unusual sources, such as from scanners or a production packing line that read the Universal Product Code (UPC) on cartons as they move down the line or from temperature sensors inside a nuclear reactor.

Information is knowledge acquired from the processing of data. Information often leads to action. One person’s or one department’s information may be another’s data. Obtaining data from different sources, processing it to produce relevant information, and using this information to make decisions are common procedures in business as well as in daily life.

The Quality of Data and Information

Data can be thought of as having five basic characteristics that measure its quality. These five characteristics are accuracy, completeness, relevance, timeliness, and auditability.

Accuracy means freedom from errors. Hopefully, the data edit processes of an information system will detect and reject inaccurate data. It is possible, however that, inaccurate data may go undetected, as if, for example, \$10.00 rather than \$100.00 is entered.

Completeness of data is needed to ensure that valid information is derived from the data. Each piece of data received may be completely accurate, but if only half of the data are received then any information derived from the data may be invalid.

Relevance means that the data must pertain to the decisions at hand to be useful. A common complaint of managers today is that they receive too much data instead of just the information they need to make decisions.

Timeliness of data is important for decisions that involve rapidly changing conditions. Operational decisions about what must be done today to keep the business running require timely data.

Auditability of data refers to the ability to verify the accuracy and completeness of the data. For example, in accounting systems that help people manage the assets of the company, auditability is an important characteristic.

Because information is derived from data, these same five characteristics apply to it. Useful information can vary widely in the value of each of its quality attributes. For example, with market-intelligence information, some inaccuracy and incompleteness is acceptable, but timeliness is essential. For example, market intelligence may warn us that our competitors are about to make a major price cut. The exact details and timing of the price cut may not be as important as being warned far enough in advance to plan how to react. On the other hand, accuracy and completeness are critical for data used in accounting for the use of company assets such as cash, inventory, and fixed assets.

Active Words and Phrases:

diverse	різноманітний	valid	дійсний
to compile	складати, упорядковувати	to pertain	належати, мати відношення до
account	рахунок	to involve	включати (в себе), утягувати
order	замовлення	to verify	перевіряти, підтверджувати
invoice	рахунок-фактура	assets	активи, капітал, фонди
check out	каса в магазині самообслуговування	to derive	виводити
to acquire	придбати	fixed assets	нерухоме майно; основний капітал
relevant	доречний	inventory	інвентаризація; опис; управління запасами
auditability	можливість бути перевіреною	intelligence	розвідка
to reject	відкидати, відхиляти	point-of-sale terminal	термінал у пункті продажу

Ex. III. Answer the following questions:

1. What is the difference between data and information?
2. Where do business facts come from?
3. What kind of procedures are common to business and daily life?
4. What are basic characteristics of data?

5. What does “accuracy” mean?
6. Why is completeness of data necessary?
7. What do managers often complain of?
8. What kind of decisions require timely data?
9. What does the term “auditability” refer to?
10. What are the basic characteristics of information?

Ex. IV. Arrange the words in the correct order to make sentences:

1. various, Sources, business, and, facts, are, of, diverse.
2. from, freedom, error, Accuracy, means.
3. decisions, data, require, Operational, timely.
4. systems, help, of, accounting, people, to manage, the assets, the company, In.
5. is, raw, Data, a collection, facts, of, which, are, from, made, conclusions.

Ex. V. Fill in the gaps with the words from the box:

inputting, order, processing, to verify, involves, valid, relevant

1. Data processing to convert data into information the following activities: input, process, store, and output.
2. Before data may need to be converted into machine-readable form.
3. The data may involve performing some mathematical operations on the data.
4. Data must be edited its validity and completeness.
5. A data entry clerk may enter a customer’s using some type of computer terminal.
6. Quantity and cost data must be numeric, names must be alphabetic, otherwise data is not
7. A lot of managers complain that the data they receive is not always to the situation.

Ex. IV. Find the examples of different tense and voice forms of the verbs in the above text. Translate the sentences into Ukrainian.

Ex. V. Translate into English.

Слово “data” (данні), як правило, визначається як “необроблені факти”, або “спостереження”, зазвичай коли йдеться про фізичні явища, або ділові угоди. Наприклад, запуск космічного корабля, або продаж автомобіля можуть генерувати багато даних, що описують ці події.

Більш конкретно, дані – це об’єктні вимірювання властивостей (характеристик) об’єктів (таких, як людей, місця, речі та події). Ці виміри, звичайно, представляються у вигляді символів, таких як числа або слова, або у вигляді кодів, складених зі змішання числових, алфавітних та інших знаків. Дані, як правило, мають різні форми, включаючи цифрову, текстову, голосову та у вигляді образів.

Терміни “дані” та “інформація”, є, як правило, взаємозамінними. Однак, корисно розглядати дані як необроблені матеріальні ресурси, що обробляються в кінцевий інформаційний продукт. Тоді інформація може визначатися як дані, що трансформувалися у смисловий та корисний контекст для певного кінцевого користувача. Звичайно, дані можуть не вимагати обробки перед тим, як вони спрямовані до конкретного кінцевого користувача. Однак, дані не є корисними, доки вони не будуть розташовані у необхідному для користувача контексті.

Ex. VI. Discuss whether the following sentences are true or false:

1. Information is processed data collected from various unusual sources.
2. Business decisions are made on the basis of “raw” facts.
3. Inaccurate data will always be rejected by an information system.
4. Managers complain that half the information they receive is irrelevant.
5. Accuracy and completeness are very important for market-intelligence information.

Part II

Ex. I. Think and answer the following questions:

1. How would you define marketing?
2. What does marketing deal with?

Ex. II. Read the text:

Defining Marketing

The following text will introduce you to the topic of marketing. Defining marketing presents a problem: which definition you get depends on who you ask. The text below discusses the definitions of marketing offered by economists and marketers. If you ask an economist to define marketing, he or she will undoubtedly give you an answer that speaks of the process of exchange and of the utilities that buyers receive from sellers in this exchange process. Marketing deals with the motivations and actions of people who make exchanges, that is, buyers and sellers. An exchange is a transaction between two or more people, groups, or organizations in which each party gives up something of value and receives something of value. The

presumption in any exchange is that all parties receive something whose value equals or is greater than the value of what they give up. The buyer usually receives a product or service; the seller usually receives money (see Fig.1).

A product is anything an organization offers for exchange that satisfies a consumer need. In marketing terms, a product may be a tangible good (a car or a coat), an intangible benefit in the form of a service (dry cleaning or fire insurance), or even an idea that offers some benefit (to stop smoking). In many cases, a product may be perceived by both parties in the exchange as a combination of a good, a service, and an idea. For example, if you have the money to exchange for a Mercedes-Benz, the product you buy is a physical good (car), a service (the warranty), and an idea (an image of luxury and success). For an exchange to succeed, it must lead to utility for the consumer.

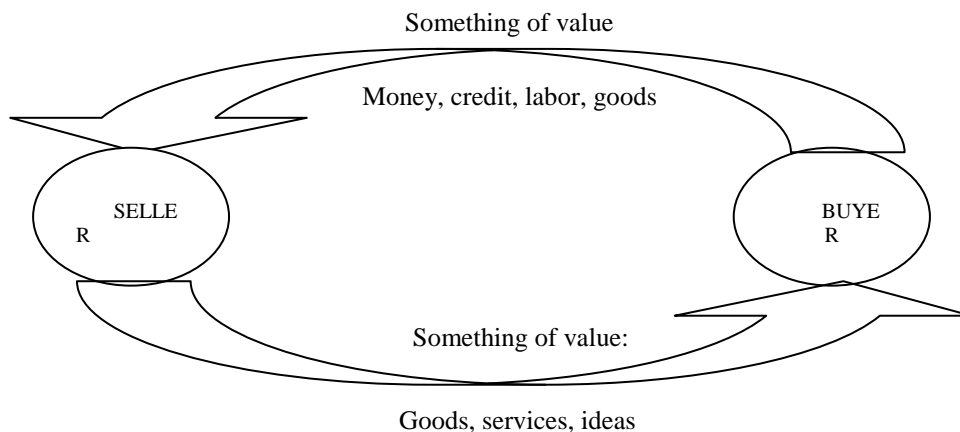


Fig. 1. The exchange process.

Three scholars have had a particularly strong influence on cotemporary marketing: Peter Drucker, Theodore Levitt, and Thomas Peters.

Drucker believes that successful organizations devote themselves to identifying and offering products that satisfy the wants and needs of consumers. He concludes that a business has only two fundamental activities: innovation and marketing. Through innovation, companies continuously replace products with new products that better satisfy customers' needs. The function of marketing is to identify these changing needs so that innovative products can be developed to meet them. In Drucker's view marketing is the "central dimension" of the entire business: "It is the whole business seen from the point of view of its final results, that is, from the customer's point of view."

Theodore Levitt of Harvard University wrote an article, "Marketing Myopia", that became a classic statement of modern marketing philosophy. Businesses, Levitt said, suffer from myopia when they fail to ask themselves the question, "What business are we in?" Levitt sounded a warning of the dangers of managers keeping their attention on the products they make rather than on the needs of the customers who are satisfied by those products.

Defining a business in terms of the product made and sold is an easy answer. But, in his view, the more appropriate answer to the question lies in whatever needs of the customer are satisfied — or in the service provided to the customer.

Thomas J. Peters was the co-author of what many think are the two most important management books of the 1980s, "In Search of Excellence" and "A Passion for Excellence". These books show that close attention to the needs of customers makes excellent organizations excellent. Both books report on extensive research into what distinguishes excellent companies from ordinary ones; a key factor identified in the research is how different companies treat their customers: "In the private or public sector, in big business or small, we observe that there are only two ways to create and sustain superior performance over the long period. First, take exceptional care of your customers via superior service and superior quality. Secondly, constantly innovate. That's it. There are no alternatives in achieving long-term superior performance, or sustaining strategic competitive advantage, as the business strategists call it."

Peters insists that firms that take care of customers and innovate constantly win competitive battles, hold leading shares of the markets in which they compete, and produce top financial returns for their stockholders.

Active Words and Phrases:

utility	вигідність; економічна вигідність; корисність	consumer	споживач
warranty	гарантія, запорука	satisfy customers' needs	задовольняти потреби споживачів
value	вартість	insurance	страхування
benefit	вигода; прибуток	myopia	міопія, короткозорість
tangible	матеріальний	identify	ототожнювати
transaction	операція (грошова)	warning	застереження
commitment	відданість (справі); зобов'язання	performance	виконання; робота (машини); інтенсивність праці
intangible	нематеріальний	give up	відмовитись
perceive	розуміти, сприймати	in marketing terms	з точки зору маркетингу
be satisfied with (by)	будити задоволеним	in many cases	в багатьох випадках

exchange of goods	товарообмін	have influence on	впливати на
succeed	досягати успіхів	keep attention	приділяти увагу
luxury	предмет розкоші	sustain	підтримувати

Ex. III. Answer the following questions:

1. How does an economist define marketing?
2. What is an exchange?
3. What does any exchange presume?
4. How can you define “a product”?
5. What is the necessary condition for a successful exchange?
6. What has Peter Drucker emphasized in his writings on marketing?
7. What are Theodore Levitt's views on marketing?
8. What makes excellent organizations excellent according to Thomas Peters?

Ex. IV. Look through the text again and find words that correspond to the following definitions:

- the act of changing one thing for another (paragraph 1);
- a business deal (paragraph 2);
- the importance or usefulness of something (paragraph 2);
- an act of thinking that something must be true (paragraph 2);
- a written promise that a company will fix or replace something if it breaks after you have bought it (paragraph 3);
- someone who buys or uses goods or services (paragraph 3);
- to feel happy or pleased because you have achieved something or got what you wanted (paragraph 6).

Ex. V. Complete the gaps using the necessary words from the box:

profit, staff, attention, customer, managers, satisfaction, served, commitment, successful, marketing, headquarters

1. Thomas J. Watson, Sr., founded IBM, one of the most companies in the world and as its president during the early decades of the 20th century.
2. He built IBM's success on the principle of customer
3. He insisted that everyone in the company pay to customer's needs.
4. The philosophy of business assumes that an organization can best survive, prosper and by identifying and satisfying the needs of its customers.
5. Sears is a well-known company which has dramatized its to this philosophy in an unusual way.
6. During the meetings at Sears in Chicago an empty chair sits in a conference room.
7. Painted on the Chair are the words, “The”.
8. This symbolic presence reminds all Sears who their real boss is.

Ex. VI. Find the examples of different tense and voice forms of the verbs in the above text. Translate the sentences into Ukrainian.

Ex. VII. Discuss whether the following sentences are true or false:

1. Marketing deals with transactions between people, groups and organizations.
2. Exchange involves at least two parties, most commonly a buyer and a seller.
3. The buyer usually gives up goods, services or ideas (what we define as products) in order to receive something of the same value.
4. The seller usually gives up money or promises to pay money in the future.
5. In bartering buyers may give up their labour or goods to be traded.

Ex. VIII. Work in groups. Work out answers to the following questions:

1. What makes a customer happy?
2. What are some of the things happy customers can do for a business? For example,
Happy customers come back.
Happy customers inform others.

Continue the list.

Ex. IX. Translate into English.

Пітер Друкер довгий час був одним із найбільш поважаних авторів книг з ділового менеджменту. Провідна ідея його праць складається в повідомленні, що єдиний головний намір бізнесу – це вдовольнити споживачів.

В своїх працях Пітер Друкер підкреслював важливість утримання споживача в центрі уваги менеджменту. З одного боку, він відмічав: ”Є тільки одне обґрунтоване визначення наміру бізнесу: створити споживача.” Споживач визначає, чи бізнес виживе та чи процвітатиме він.

Два головні уроки, підкреслені Друкером, сформулювали думку сучасних вчених з маркетингу:

1. Початковий обов'язок будь-якого бізнесу встановити та задовольнити потреби споживачів. Кращі технології це тільки ті технології, які найкраще вдовольняють ці потреби.

2. Маркетинг – це особлива робота з її власними специфічними напрямками діяльності; отже від спеціалістів з маркетингу вимагається керувати цією роботою.

В той самий час, маркетинг повинен бути справою кожного в організації.

Grammar: Tense and Voice Review

Test your grammar

Ex. I. Choose the correct answer:

- Yesterday on my way to school I met my friend, whom I _____ for more than three years.
A haven't seen; B haven't been seen; C hadn't seen
- I _____ of that for a long time.
A am thinking; B thought; C have been thinking
- I _____ four years at the University.
A spent; B was spent; C am spending
- We _____ never _____ to Canada.
A have been; B were gone; C are being
- He said his mother _____ critically ill.
A has been; B was; C will be
- I told him that our family _____ in a new flat soon.
A lives; B will live; C would live
- These two countries have started another round of negotiations. They _____ them last Monday.
A have begun; B began; C were beginning
- She _____ dinner when I came back home.
A cooks; B cooked; C was cooking
- My sister said they _____ the dictations twice a week.
A write; B wrote; C are writing
- If the weather _____, he will go to the country.
A fine; B will be fine; C is fine

Ex. II. Supply the missing forms in the charts below. Use the word “learn” for the active and “write” for the passive:

Active Voice	Simple	Continuous	Perfect	Perfect Continuous
Past	<i>he learned</i>			
Present		<i>He is learning</i>		<i>he has been learning</i>
Future			<i>he will have learned</i>	
Passive Voice	Simple	Continuous	Perfect	
Past	<i>it was written</i>			
Present		<i>it is being written</i>		
Future		–	<i>it will have been written</i>	

Ex. III. Find in the previous text examples of different tense and voice forms of the verb:

Present Simple Active: *reflects*,

Present Continuous: *is learning*,

Present Perfect Active: *has changed*,

Future Simple: *will exceed*,

Present Simple Passive: *is written*,

Ex. IV. Find and correct the mistakes in the following sentences:

- He get up early every morning but Sunday.
- He don't know how to get there.
- Have you ever be to the United States of America?
- I have just did it myself, believe me.
- The weather was nice, the sun was shine.
- He is doing his morning exercises every day.
- He has seen the film two days ago.
- She said she will help me with the exercise.
- If I'll have money, I'll buy these shoes.
- They played in the garden when it began to rain.
- Be quiet, children, Mother sleeps.

Ex. V. Complete the sentences with the correct form of the verb in brackets:

- We _____ (present) the new company structure at next month's meeting.
- A wide range of plastics _____ (manufacture) by our company.
- While we _____ (trial) the product, two members of the team _____ (resign).

4. A new quality control system _____ (introduce) last year.
5. I _____ already _____ (work) in marketing before I joined my present company.
6. Three new applications _____ (test) since the beginning of the year.
7. I think I _____ (read) the proposal of the external consultant first.
8. We _____ (develop) quality toys here since 1983.
9. The company's range of services _____ (expand) now.
10. In the mid-1970s a lot of research _____ (do) to develop better computer languages.
11. If companies _____ (grow) too quickly, they risk overheating.
12. If we _____ (pay) our workers well, it will be difficult to attract good workers.

Ex. VI Translate into English:

1. Я вивчаю англійську мову вже два роки. 2. Пітер студент, але під час канікул він працює барменом. 3. "Гамлет", одна з найвеличніших трагедій, була написана Шекспіром. 4. Коли я був дитиною, ми жили в маленькому будинку біля моря. 5. Ми грали в теніс, коли почався дощ. 6. Коли я прийшов до дому, я виявив, що хтось проник в мою квартиру та вкрав мій персональний комп'ютер. 7. Лист, на який я чекав, не надійшов, тому, що він був надісланий на мою стару адресу. 8. Коли ви приходите до магазину, вам не обов'язково щось купувати. Ви можете просто подивитися. 9. Завтра вранці я зустрінюсь із лікарем. 10. Ми прожили в одному й тому ж будинку 25 років.

Grammar Revision: Use of Articles with Geographical Names

Definite article is used:

- a) before oceans, seas, rivers: *the Pacific Ocean, the Black Sea, the Thames*;
- b) with names of lakes if the word "lake" is not mentioned: *Lake Ontario*;
- c) with names of mountain chains: *the Alps*; but not with mountain peaks: *Ben Nevis, Everest*;
- d) with names of groups of islands: *the British Isles*;
- e) with names of cardinal points: *the North, the South, the West, the East*; except for the expressions "from east to west", "from north to south".

No article is used:

- a) before countries and towns: *England, Great Britain, Ukraine, Kharkiv, London*; but: *the USA, the United Kingdom, the Netherlands, the Crimea, the Caucasus, the West Indies*;
- b) before streets and squares: *Oxford Street, Trafalgar Square*; exceptions: *the High Street, the Strand*.

Audition: The Seven Wonders of the World

Ex. I. Pre-listening task:

1. What are the seven wonders of the ancient world?

Choose among the following:

- | | |
|-------------------------------------|-------------------------------|
| – Mayan Pyramids, | – Parphenon, |
| – Pharos, lighthouse of Alexandria, | – Hanging Gardens of Babylon, |
| – Machu Picchu, | – Statue of Zeus at Olympia, |
| – Temple of Diana, | – Colossus of Rhodes, |
| – Tomb of Mausolus, | – Pyramids of Egypt |
| – Sistine Chapel, | – Great Buddha |

2. How many of them can you see today?

Ex. II. Look up the following words in your dictionary and write down the translation:

a wonder (n)	beyond (prep)	ivory (n)
to vanish (v)	rumours (n)	carvings (n)
to stretch (v)	sampling (n)	mind (n)

Ex. III. Insert the necessary articles (see Grammar Revision Notes):

1. In ... second century B.C., ... Greek poet Antipater listed ... seven wonders of ... world.
2. Greeks sailed in their small ships along ... coast of ... Mediterranean.
3. ... Antipater was selecting from ... small sampling of ... buildings and creations of ... rest of ... world.
4. Today ... tourists are eager to visit not only ... Egyptian pyramids, they also visit such wonders as ... Mayan pyramids in ... Mexico and ... Guatemala, ... Machu Picchu in ... Peru, ... Great Buddha in ... Nara, ... Parthenon in ... Athens, ... Sistine Chapel in the ... Vatican and others.

Ex. IV. Listen and check.

Ex. V. Listen to the tape recording again and answer the following questions:

1. Who made a list of these wonders?
2. When did he live?
3. How much of the world do you suppose Antipater knew about?
4. What other wonders have become famous since Antipater's time?
5. Which of them have you visited? Which would you like to visit?

Ex. VI. Questions for discussion:

1. What other wonders would you add to the list? Describe them, telling their location and why they are wonders.
2. Do you agree that the human mind is the greatest wonder of the world? Why or why not?

Unit 2

Part I

Ex. I. Before reading the text answer the following questions:

1. Where is the Universal Product Code printed?
2. How can a data entry clerk read it?
3. What do the 5-digit codes identify?

Ex. II. Read the text and check your answers.

Source Data Automation

Data capture and entry has traditionally been the bottleneck of data-processing operations. Although data can be processed electronically at extremely high speeds, significantly more time is required to originate, capture, collect, verify, and code data for entry into the computer.

Originate The occurrence of a business transaction (taking a customer's order, receiving a supplier's invoice, removing a case of product from inventory) results in the origination of data that are input to the information system.

Capture It is necessary to obtain basic transaction data in some manner so that it may be input to the information system. It is also desirable to capture data at its source, where it is recorded accurately, in a timely fashion, and with minimal manual effect. An example of such source data is the Universal Product Code (UPC).

Collect It may be necessary to combine data from several different sources to have all the facts needed.

Verify Data must be edited for validity and completeness upon input to the system to detect any problems with the data. Quantity and cost data must be numeric, names must be alphabetic, otherwise the data is not valid.

Code Before inputting, data may need to be converted into machine-readable form. The customer order taken over the phone must be converted into a series of codes that can be understood by the order-entry system – customer account number, part account number, part number, method of payment code, and so on.

Often, different people and equipment are used for each step in this process. This increases the chances of making an error, introduces processing delays as data passes from one step to the next, and makes it difficult to correct errors.

With source data automation, data are collected about an event, in computer-readable form, when and where the event takes place. In many cases, the source data automation method involves immediate edit of input by a computer and thus immediate detection and correction of errors before they go any further. By eliminating many of the manual steps normally used to capture and enter data, source data automation improves the speed, accuracy, and efficiency of the entire data-processing operation.

Source data automation is often done through the capture of data as a by-product of some other operation usually not thought of as being part of the data-entry operation. A good example of this is the capture of data by an electronic cash register upon the sale of merchandise.

Frequently the electronic cash register is connected to a computer that has access to files of data containing product description, price, and other information. The Universal Product Code (UPC) is imprinted on each item sold, which identifies type of product, the manufacturer, and the product item or part number. A light-wand reader or a reader embedded in the checkout counter is used to pick up the UPC and relay information to the computer. The computer retrieves the item description and price, which are relayed back to the cash register. Simultaneously, sales data are collected and stored on the files of the computer. These data are used to update cash receipts and inventory data files. In this manner sales data are collected in a timely and accurate manner in a form directly usable by the computer. No additional manual effort is required.

Active Words and Phrases:

data capture	збір даних	transaction	операція
bottleneck	вузьке місце	manual	ручний; керівництво
to eliminate	усувати	identify	ототожнювати
entire	увесь, цілий	to relay	передавати
by-product	побічний продукт	item	вид товару; виріб
merchandise	товар	Universal Product Code	Універсальний товарний код
light-wand	світло-цифровий зонд	accuracy	точність
a reader	пристрій зчитування	at high speeds	з великою швидкістю
to embed	вставляти	to make an error	зробити помилку
to update	оновлювати	verify	перевіряти
to retrieve	відшукувати	in a timely fashion	своєчасно

Ex. III. Answer the following questions:

1. Give examples of source data.
2. Which activities require more time: data processing or data capture, collection, verification, and coding?
3. What does the source data automation method involve?
4. How does it improve the efficiency of data processing?
5. How can sales data be collected in a timely and accurate manner?

Ex. IV. Open the brackets and put the verb into the necessary tense form (Active or Passive).

1. Often the form in which data (to store) is not the form that is most useful.
2. Information (to present) more and more frequently to management in the form of a display on a computer terminal.
3. Data capture (to be) always the bottleneck of data-processing operation.
4. The update operation (to involve) adding new data, deleting data no longer needed, or changing old data.
5. Over time, the system users and the environment (to change) information systems must be flexible and capable of change.
6. After the company (to install) a large new computer, the computing capacity (to increase) by more than 30%.

Ex. V. Find words and phrases in the text which mean the following:

- 1) the act of reading information on paper or in a computer (paragraph 1);
- 2) to put something in a form that a computer can use (paragraph 2);
- 3) the quality of being exactly correct (paragraph 2);
- 4) a machine used in stores to keep money in and to show how much customers have to pay (paragraph 3);
- 5) the ability, chance or right to use something (paragraph 4);
- 6) to pass a message from one person or place to another (paragraph 4).

Ex. VI. Find the examples of participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII. Discuss in groups:

What are other bottlenecks of data processing operations?
Present your ideas to the rest of the class.

Part II

Ex. I. Think and answer the following question:

What makes a product useful?

Ex. II. Read the text:

Types of Utility

Utility is a measure of the satisfaction obtained through the receipt of something of value in an exchange. It is, in fact, the goal — if not always the result — of the exchanges that we make every day. As consumers, we gain satisfaction when we see a movie, drive a smoothly running car out of the repair shop, or bite into a Big Mac. Utility is whatever makes such things valuable to us — presumably more valuable than the money we exchange for them. But what makes a product useful? Marketing scholars have identified four types of utility associated with a product's form, place, time, and possession.

Form Utility. A product first provides *form utility*, which is the usefulness attributable to the form or design of something received. Iron ore is processed and made into steel axles, steam irons, cookware, and building beams; silicon is worked into semiconductor chips, which are assembled into microcomputers; lambs' wool and polyester are fabricated into cloth. Lawyers draft wills, plastic surgeons perform face lifts, and college professors deliver lectures. In all these cases, raw materials or skills which have no value to us as they exist are transformed into products (goods, services, and ideas) that have use and are therefore valuable. Providing form utility is shared among a firm's marketing, research and development and manufacturing arms. Marketing's essential role in this process is to provide critical information about what people want, so that research and development and manufacturing can create the form that is wanted.

Place Utility. If the product is not where the consumer wants or needs it, it has no *place utility*, the usefulness gained when something of value is received where it is wanted. A car built in Japan, Sweden, or even Detroit has no value for a person who lives in Colorado until that car is transported there.

Time Utility. Products must be available not only where the consumer wants them but also when they are wanted. In other words, products must have *time utility*, the usefulness gained when something of value is received when it is wanted. Successful marketers plan carefully to ensure the availability of their products at the proper time. Swimsuits are typically manufactured in the winter and later stored in retail outlets in time for display in June. Textbooks must be in college bookstores by the day that school opens. A product without time utility cannot be used; if the product is perishable, it may become useless.

Possession Utility. None of the products or services has value unless it can be bought and owned, consumed, or used at the owner's discretion. Consumers must be able to own or use the products that they need. Consequently, a marketing exchange must give a product *possession utility*, the usefulness gained with the transfer or ownership of a good, or the actual provision of a service. Although you may squeeze a melon in the grocery store, you may not eat it unless you buy it first!

Marketing provides possession utility by providing the system through which the title to products and services is transferred — primarily the retailing system for consumer products. The satisfaction that a consumer receives from an exchange is the sum of the four utilities of form, time, place and possession.

Active Words and Phrases

research and development

науково-дослідницька та дослідно конструкторська робота

transfer

передача

(R&D)			
form utility	корисність, що виникає в результаті переробки продукту (наприклад, сировини в готову продукцію)	ownership	володіння; право володіння
place utility	корисність, що виникає в результаті постачання продукту до місця попиту	a will	заповіт
possession utility	корисність, що виникає в результаті купівлі продукту чи послуги	to be associated with	бути зв'язаним з
possession availability	володіння; майно наявність	to have no value to be available at the owner's discretion	не мати цінності бути у наявності по розпорядженню власника
retailing system	система торгівлі в роздріб	consequently primarily	як наслідок головним чином
retail outlets	центри роздрібною торгівлі		
perishable goods	продукція, що швидко псується		

Ex. III. Answer the following questions:

1. How many types of utility have marketing scholars identified?
2. What does *form utility* mean?
3. What do you understand by *place utility*?
4. What is the essential role of marketing in providing *time utility*?
5. How does marketing provide *possession utility*?

Ex. IV. Look through the text again and find words that correspond to the following definitions:

- to give or supply something to someone (paragraph 2);
- serious study of a subject that is intended to discover new facts about it (paragraph 3);
- able to be used or obtained (paragraph 5);
- books which teach you something (paragraph 5);
- the state of having or owning something (paragraph 6).

Ex. V. Are the following statements true or false:

1. The usefulness gained when something of value is received when it is wanted is called place utility.
2. Products and services have value only when they are bought, consumed or used at owner's discretion.
3. The satisfaction received by a customer from an exchange is measured by possession utility.
4. Cars produced in Japan have no value for those who live in Colorado.

Ex. VI. Find the examples of participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII. Questions for discussion:

1. What are different types of customers?
2. What types of utility are more important for each group of customers?

Ex. VIII. Translate into English:

Філософія маркетингу

Томас Дж. Ватсон заснував IBM, одну з найбільш успішних компаній в світі. Він був її першим президентом протягом перших десятиріч минулого століття. До заснування IBM Ватсон був керуючим загальнонаціональною службою збуту корпорації NCR. Успіх і процвітання компанії IBM ґрунтувались на засадах задоволення покупців. Т.Д. Ватсон налягав на тому, що кожен службовець компанії приділяв головну увагу тому, щоб задовольняти потреби споживачів.

На його думку, маркетингова філософія бізнесу передбачає, що організація може найкраще вижити, досягти процвітання, отримати прибуток визначаючи і задовольняючи потреби своїх споживачів.

Оскільки маркетинг – це діяльність, яка прямо контактує зі споживачем, її роль у задоволенні споживачів є головною.

Багато некомерційних організацій також визнають, що у сьогодинньому конкуруючому світі умілий маркетинг є суттєво важливим для виживання будь якої крупної організації, а також багатьох малих.

Grammar: The Participle

Presentation

Ex. I. Read the text about Walter Raleigh (1552-1618), a famous English admiral, explorer, statesman, and writer.

Walter Raleigh sailed across the seas in search of new lands for his queen, Elisabeth I. *Coming* back from one of his expeditions to America, he brought with him some pipes and tobacco plants as he wanted to grow them in England. Some Indians taught him to smoke a pipe during one of his expeditions and he became quite fond of it.

One evening, soon after his return home, Raleigh was *sitting* in his study, *writing* and *smoking* a pipe, when his servant came in with a letter. He had never seen anybody *smoking* before, and when he saw smoke *coming* out of his master's nose and mouth, he was sure the poor man was on fire. He ran out of the study, found a pail of water, and was back again in on time. He lifted the pail and threw the water all over his master, before Raleigh could stop him.

The italicised words in the text are the examples of Participle I.

The participle is a non-finite form of the verb which has a verbal and an adjectival or an adverbial character.

There are two participles in English — **Participle I** (The Present Participle) and **Participle II** (The Past Participle).

Look through the text above and answer:

How is Participle I formed?

The Forms and Uses of Participle I

	Active	Passive
Simple	writing	being written
Perfect	having written	having been written

1. Simple forms (Active and Passive) express an action happening at the same time as the action expressed by the main verb.

He sat by the fire smoking his pipe.

Being locked in the room, the child began to cry.

2. Perfect forms (Active and Passive) express an action completed before the second action begins.

Having finished breakfast, she got dressed and left her flat.

Having been written in pencil, the letter was difficult to make out.

Grammatical Functions

1. Predicative

The effect of his words was terrifying.

Present participles here are active in meaning.

2. Attribute.

We all looked at the dancing girl.

Sleeping dogs seldom bite.

I met a boy riding a bicycle.

An attribute expressed by Participle I can only denote simultaneousness, that is why perfect forms are not used in this function.

The student answering at the blackboard knows the lesson very well.

The students who filled in the application forms yesterday are now writing a test.

Priority in this case is expressed by a clause and not by Participle I.

3. Adverbial Modifier.

Being very tired, we decided to have an early night. (adv. mod. of cause)

While waiting for the bus to come I looked through the newspaper. (adv. mod. of time)

She was silent, looking at her reflection in the mirror. (adv. mod. of manner)

Participle I of the verb "to be" is always used as an adverbial modifier of cause (but not time).

When he was a child, he used to live in a small village.

Being unemployed, he hasn't got much money.

4. To form a negative participle, add "not" before the participle.

Not knowing what to do he waited patiently in the reception.

Participle II

Participle II has only one form (regular verbs: *translated, discussed, achieved, asked*; irregular verbs: *held, built, spoken*, etc.)

Participle II is also used in the function of a predicative, an attribute and an adverbial modifier.

This is an improved model. (attribute)

The inner door was locked. (predicative)

When left to himself he spent his time at his desk. (adverbial. modifier)

When Participle II is used like an adjective or an adverb, it is passive in meaning.

There are pieces of broken glass on the floor.

I turned off the television because I was bored with the program.

Things done by halves are never done right.

Ex. II. Form Participle I and Participle II from the following verbs and translate them into Ukrainian:

admit	play	enjoy	reply
close	run	find	send
deny	study	keep	set
die	surprise	learn	show
expel	tie	occur	stop
forget	travel	plan	submit
give	appear	prefer	lie
have	carry	quarrel	refer

Ex. III. Combine two sentences into one using a present participle. State its form and function.

Example: *Ann was lying on the bed. She was crying bitterly.*

Ann was lying on the bed crying bitterly.

1. We were very tired. We took a short cut to the station.
2. They dined outside on the terrace. It was facing the mountains.
3. The chairman presented the results. Then he invited comments and questions from the audience.
4. The audience was listening to the presentation. They asked the chairman some difficult questions.
5. They invested more in research and development. They could develop a better product.
6. We need to look at the alternatives. We must choose those that will be the most effective.
7. The Minister was asked about the changes in the government policy. He answered that the government was trying to increase the quality of services.
8. He spent 5 years in personnel management. Now he feels well qualified for the job.
9. The new software was installed. It gave more computing power to the company.
10. She doesn't have a car. She finds it difficult to get around.

Ex. IV. Use past participles instead of attribute clauses:

Example: *The article, which was translated by a friend of mine, was very interesting.*

The article translated by a friend of mine was very interesting.

1. We are satisfied with the transaction which was concluded between our firms.
2. The software which is offered by this company is of very high quality.
3. Did you take part in the talks which were held last week?
4. I believe the computers, which are advertised by this company, will be in great demand on the market.
5. The company, which is based in the UK, has already moved into Europe.
6. The product, which is designed by a top class international team, must be a winner.

Ex. V. Choose Participle I or Participle II :

1. The window *breaking/ broken* during the storm has now been repaired.
2. Most of the goods *making/ made* in the factory are exported.
3. The path *joining/ joined* the two villages is very narrow.
4. The paintings *stealing/ stolen* from the art gallery haven't been found yet.
5. The police *investigating/ investigated* the robbery are looking for three men.
6. Shortly after the interview I received a letter *offering/ offered* me the job.
7. *Supporting/ supported* by the latest software, this machine is what every manager needs.
8. Goods deteriorate when they are *storing/ stored* in the warehouse.
9. The facts *containing/ contained* in the letter were discussed by the board of directors.

Ex. VI. Some participles have lost their verbal character and have become adjectives. Choose *-ing* or *-ed* adjectives in the following sentences:

1. The problem confuses the students. It is a *confusing/ confused* problem. The students are *confusing/ confused* by the problem. They are *confusing/ confused* students.
2. The story amuses the children. It is an *amusing/ amused* story. The children are *amusing/ amused* by the story. They are *amusing/ amused* children.
3. I heard some *surprising/ surprised* news. I was greatly *surprising/ surprised* by it.
4. Ann is really *exciting/ excited* about going to Great Britain next September. She has never been there before. It will be an *exciting/ excited* experience for her.
5. She replied that the offer wasn't really attractive and they were not *interesting/ interested* in it.

Ex. VII. Complete the sentences with passive and perfect forms of the participle.

Example: *Mr. King was interviewing an applicant. He was very friendly and the applicant wasn't nervous at all.*

Being interviewed by a friendly Mr. King the applicant wasn't nervous at all.

1. All applicants that Mr. King interviews are fortunate because he is very friendly. All applicants by Mr. King are really fortunate.
2. Having interviewed ten applicants already, Mr. King is understandably tired. The applicants, before, know what to

expect.

3. Never having seen Mrs. Green in church before, the pastor was surprised to receive her large donation. Never in church before, Mrs. Green surprised everyone with her large donation.
4. Clothes that Elite Dress Salon imports are usually quite expensive, but clothes by the Campus Sport Shop are usually quite cheap.
5. Having operated on this patient before, the doctor knew what to expect. The patient before by this doctor, also knew what to expect.
6. The committee members discussed the problem after they had been served lunch. Having
7. Mrs. Sylvester taught chemistry for twenty years. She will retire next month. Having

Ex. VIII. Translate into English using participles:

1. Дослідник залишив лабораторію, коли закінчив експеримент. 2. Після того, як нове обладнання було випробувано в дії, його рекомендували до виробництва. 3. Комп'ютери, що встановлені в нашому офісі, значно допомагають нам у роботі. 4. Маючи здібність зберігати значну кількість інформації, великий комп'ютер може виконувати переклади з однієї мови на іншу. 5. Вчені, що прибули для участі в конференції, сьогодні відвідають виставку нових інформаційних технологій. 6. Ввійшовши в кімнату, я віддав лист жінці, що сиділа біля вікна. 7. Коли я дивився цей фільм, я згадав своє дитинство. 8. Деякі марки, зібрані ним, дуже цікаві. 9. Проробивши цілий день на сонці, я вирішив подзвонити їй. 10. У дитячому віці, він не міг зрозуміти серйозності ситуації. 11. Коли він був дитиною, він довго жив з батьками за кордоном. 12. Людина, що написала цю книгу, багато подорожувала. 13. Залишившись один, він почав розпаковувати речі. 14. Люди, що очікували на вас, тільки що пішли.

Oral practice: About Ukraine

Ex. I. Discuss the following questions:

1. Do you get many foreign visitors in your country? Which are the most popular places? Which countries do the tourists come from? What do they like about it? What do they find different?
2. What holiday do we celebrate on the 24 August?
3. When do we celebrate the Constitution Day?

Ex. II. Which country does each extract refer to? (the USA, Great Britain, or Ukraine)

- a) Its climate is moderate. Winter is rather mild with no severe frosts but with snowfalls everywhere except its southern part. The rivers and lakes freeze in winter. Summer is hot and dry with occasional rains and thunderstorms.
- b) The climate of this country is mild. The summers are cool and rainy. July is the warmest month. The average July temperature in the south-east is 17°C, and in the north-west 14°C. There is much rain and fog in autumn and in winter. The average January temperature is about 5°C above zero. But of course, the climate is different in different parts of the country.
- c) Virtually every type of climate can be found somewhere in this country — from arctic to subtropical. Most of the country has a humid continental climate with hot summers and cold winters.

Ex. III. Read the following text and do the exercises below:

About Ukraine

Hundreds of thousands of visitors come to Ukraine each year. They come for business, on academic and cultural exchanges, to provide expertise, to visit relatives.

Those who discover Ukraine for the first time are impressed by the richness of culture, the beauty of the cities and countryside, and especially by the warmth and hospitality of the Ukrainian people.

The name "Ukraine" was first mentioned in the chronicles of the early 12th century. Kyivan Rus' was situated there, whose land became the cradle of three nations: Russians, Ukrainians and Belarusians.

Now the territory of Ukraine stretches for more than 1,316 kilometres from east to west and almost 893 kilometres from north to south. With the territory of 603.7 thousand square kilometres, Ukraine surpasses France to become the largest country in Europe. The population is approximately 48 million people. Over 55 per cent of the population are urban dwellers.

To the north is Belarus, Russia is to the north-east and east; Moldova and Romania and Hungary are to the south and south-west; Slovakia and Poland border on the west and north-west. The southern border is on the Black Sea and the Sea of Azov.

The country consists primarily of fertile steppeland with a forest-steppe area across the north and low-lying mountains along the western border. The Dnipro River, which flows down through the centre and separates the country into east and west regions, has played an active role in the country's development from prehistoric through modern times. Ukraine's rich soil and moderate climate is ideally suited to agriculture. In the north-west there stretches the land of green meadows and lakes. To the south from Kyiv lie warm fertile lands of Podolia. To the west, Podolia gradually turns into the Carpathians which are beautiful in all seasons of the year. In the eastern part of Ukraine there are forest-steppes and steppes mainly. The Crimea in the south is a favourite place of rest. Mild subtropical climate of the Crimea makes it possible to rest here all the year round.

Ukraine is a relatively modern country with a highly educated population. In Kyiv, the capital of Ukraine, the first in Eastern Europe library was opened, the first in Ukraine and Eastern Europe school — the famous Kyiv-Mohyla Academy — was organized there. The city has also 150,000 students of universities, colleges, academies and numerous institutes. Today every third person in Ukraine studies at this or that educational establishment. But the system of education is undergoing a reform to become more democratic, progressive and dynamic.

Ukrainian scholars and researchers make a great contribution to the world science. They study and investigate the mysteries of the Earth's surface, space, world ocean, the air atmosphere. They have discovered the way of manufacturing artificial diamonds and have developed methods of electric welding. They are known for their achievements in nuclear physics, cryogenics, chemistry, cybernetics and mathematics.

Government

The first free and partially contested elections in Ukraine were held in March 1990 and a new 450-member Supreme Council (parliament) was elected. A declaration of sovereignty was adopted in July 1990; independence was proclaimed on August 24, 1991. This was confirmed by 90% of the voters in a referendum held on December 1, 1991.

In the summer of 1991 the parliament voted to create the post of president and the first presidential election was held in December. Executive power is exercised by a council (cabinet) of ministers headed by the premier, who is appointed by the president subject to parliamentary approval. The Crimea was recognized as an autonomous republic within Ukraine in 1991.

On June 28 1996 a new constitution that guaranteed the right of private property was approved by the parliament.

Ukraine pursues the policy of independence and friendly relations with other countries. Ukraine is one of the founding members of the United Nations Organization and takes part in the work of various international bodies and organizations.

Active Words and Phrases:

expertise	спеціальні знання, компетентність	executive	виконавчий
cradle	колыска	appoint	призначати на посаду
fertile soil	плодоносні землі	approval	схвалення
welding	зварювання	subject (to)	підпорядкувати
contest	змагання	private property	приватна власність
election	вибори	pursue	дотримуватися курсу

Ex. IV. Insert articles where necessary:

- ___ Ukraine is one of ___ largest countries of ___ Eastern Europe.
- Its territory stretches for 893 kilometres from ___ north to ___ south and for 1,316 kilometres from ___ east to ___ west.
- It occupies ___ area from ___ picturesque Polissia to ___ Black Sea and to ___ Sea of Azov; from ___ high Carpathian Mountains to ___ Donets steppes.
- It borders on ___ Russian Federation, ___ Belarus, ___ Moldova, ___ Poland, ___ Slovakia, ___ Hungary, ___ Romania.
- ___ major rivers are ___ Dnipro, ___ Bug, ___ Donets and others.
- Three-fourths of ___ population of ___ Ukraine are ___ Ukrainians, ___ rest is made up of ___ Russians, ___ Jews, ___ Poles, ___ Belarusians, ___ Moldavians, ___ Hungarians and dozens of other nationalities.
- ___ Kyiv equals ___ Paris in area and almost ___ two-thirds of it are ___ parks, gardens and boulevards.
- ___ highest peak in ___ Ukrainian Carpathians, named ___ Hoverlah, is 2 thousand meters high.

Ex. V. What do these numbers in the text refer to?

12 603,7 150,000 1,316 893 48 55 450 1990 1991 24 1996 90

Ex. VI. Here are the answers. Work out questions.

- In the 12th century.
- Approximately 48 million people.
- Fertile steppeland with a forest-steppe area.
- Yes, climatic conditions are favourable for agriculture.
- In the north-west.
- The Crimea in the south.
- The Kyiv-Mohyla Academy.
- The way of manufacturing artificial diamonds.
- Methods of electric welding.
- In December.

Ex. VII. Tense and voice review.

Open the brackets and put the verb in the correct tense and voice form.

- The first Constituent Assembly of the Academy of Sciences (to hold) on November 27, 1918 in Kyiv.
- Today the Ukrainian National Academy of Sciences (to rank) among the leading scientific centres of Eastern Europe.
- The Day of Independence (to celebrate) on 24 of August.
- The first of September (to call) the Day of Knowledge and it's a great holiday for those who (to teach) and who (to learn).
- For hundreds of years Easter Eggs (to use) to stand for the awakening of life in spring.
- Easter always (to come) in spring on Sunday, but without a calendar we cannot tell what Sunday Easter (to be).
- The Dnipro (to flow) very fast today, much faster than usual.

8. The name “Ukraine” (to mention) first in the chronicles of the 12th century.

Ex. VIII. Suppose you are a tour guide and describe the most interesting regions in Ukraine. Which places in Ukraine will you recommend the tourists to visit and why?

Ex. IX. You work for a travel agency. Write a short prospect giving the main information about Ukraine.

Audition: The Day I Saw Five Loch Ness Monsters

Ex. I. Pre-listening task:

1. What do you know about Loch Ness Monsters?
2. Do you believe in their existence?

Ex. II. Look up the following words in your dictionary and find the translation:

evidence (n)	hump (n)	occur (v)
inhabit (v)	harbour (v)	allegedly (adv.)
surface (v)	witness (n)	faith (n)

Ex. III. Listen to the tape recording and answer the following questions:

1. What does Michael Thompson-Noel examine?
2. What was he doing when one of the Nessies surfaced in front of him?
3. What does it look like?
4. Why doesn't he have any evidence that he saw them?
5. How many lakes and rivers are reputed to harbour Loch Ness-type monsters?
6. When did the first recorded surfacing of a Loch Ness monster occur?
7. What can you see at the audio-visual presentation at the visitors' centre?
8. How long does the presentation last?

Ex. IV. Listen again and check your answers.

Unit 3

Part I

Ex. I. Think and answer:

1. How is computer technology changing your world?
2. Where are information systems used?

Ex. II. Read the following text:

What Is an Information System?

Two tools that are used to convert data into information and communicate it to the people who need it are computers and information systems. A system is any set of components that work together to perform a task. An information system is a set of components that work together to manage the acquisition, storage, manipulation and distribution of information.

Information systems designed to be used by many users are called multiuser information systems. These are found in most businesses and organizations, and are vital to their successful operation. Information systems that are designed for use by an individual user are called personal information systems. You might set up a personal information system on your home computer to manage your financial portfolio.

An information system has three basic functions: (1) to accept data (*input*), (2) to convert data to information (*process*), and (3) to produce and communicate information in a timely fashion to users for decision making (*output*). For example, many banks and other financial institutions use information systems to help determine whether a customer applying for a loan is a good risk. Data about the customer, lending policies, and interest rates are input into the information system. The data is then processed using previously defined procedures for determining credit worthiness. Finally, information is communicated to the loan officer (the user in this case) in the form of a recommendation to grant or deny the loan. It is important to note, however, that no matter what the output indicates, the user of an information system makes the actual decision.

Many of today's products could not be produced without the effective use of information systems on the factory floor. Aerospace, automotive, and industrial manufacturers use information systems to automate production and streamline engineering, speed developing time, reduce costs, and keep up with the competition. These industries need strong commitment to and investment in information systems to compete successfully in cost, quality, and delivery.

We are in the midst of a revolution where the possession and dissemination of information has replaced industrialization as the driving force. Computers and information systems are the tools that allow you to transform data efficiently and effectively into information and distribute it to where it is needed. If used properly they can also improve your productivity. Productivity refers to the amount of time and resources required to gain a desired result. Ideally, you'd like to use less time and fewer resources to get the same or better results. In recent years, the growing use of microcomputers has brought the benefits of these tools to almost anyone who wants to take advantage of them.

As you examine potential career choices, you will find that many require — or will soon require — knowledge and understanding of computers and information systems as well as the ability to use them. Possessing knowledge and understanding of computers and information systems in combination with the ability to use them effectively is called computer literacy. Judging the value of information and using the information generated wisely is called information literacy. You will need both to compete for many jobs. This doesn't mean, however, that you'll have to be a technical wizard, because there are many levels of ability. These range from users who only need to know how to turn the computer on and off and use the software required by their job to generate or gain access to needed information; to those who must decide what data should be gathered and how that data should be processed; to those who repair, install, or design computers and information systems.

Active Words and Phrases:

acquisition	набуття; оволодіння	possession	володіння
vital	життєво важливий	dissemination	розповсюдження
convert	перетворювати	distribution	розподіл
determine	визначати	productivity	ефективність роботи; продуктивність
interest rate	процентна ставка	literacy	грамотність
credit		wizard	чародій; майстер
worthiness	кредитоздатність		
streamline	удосконалити	access	доступ; приступ; прохід
reduce costs	зменшити витрати	apply for a loan	подавати заяву на позику
competition	конкуренція	keep up with the competition	не відставати, йти в ногу з конкурентами
delivery	поставка, постачання	to take advantage	скористатися перевагою

Ex. III. Answer the following questions:

1. Where are multiuser information systems usually found?
2. What are personal information systems designed for?
3. What are the three basic functions of an information system?
4. In what way can information systems be useful on the factory floor?

5. Why is it important to possess a basic level of knowledge, understanding and skill in using computers and information systems?
6. What do you understand by “information and computer literacy”?

Ex. IV. Are the following statements true or false?

1. Information systems are used to convert data into information.
2. Personal information systems can be found in most businesses and organizations.
3. Basic tasks performed by information systems are (1) arithmetic functions on numeric data, (2) logical comparison of values, and (3) storage and retrieval of data.
4. Many financial institutions use an information system to determine credit worthiness of a customer.
5. It is the information system that makes a decision whether to give a loan to a customer or deny it.
6. Computer literacy involves judging the value of information and ability to use the information generated wisely.
7. You have to be a computer wizard to know how to turn the computer on and off.

Ex. V. Complete the following sentences from the words in the box:

productivity, ability, delivery, communicate, requirements, accurately, decisions, information, goals

1. Effective information systems can enable organizations to make better and reach their
2. Because of the move to an economy based on information, your to perform on a job depends on how well you receive and use it.
3. If you have ever used a computer, then you have realized its impact on your efficiency and
4. A major consumer goods company decided to speed up its customer by opening many new warehouses.
5. One of the three basic functions of systems is to produce and information to users.
6. Information systems can work faster, more, and more reliable than people.
7. The new type of this equipment meets our ...

Ex. VI. Insert the necessary prepositions:

1. Information systems help banks determine credit worthiness a client applying a loan.
2. You will need both computer and information literacy to compete many jobs.
3. Information systems are vital the successful operation most businesses and organizations.
4. Almost anyone who takes advantage microcomputers, improves his/her productivity.
5. To gain access needed information you must know how to use software required your job.

Ex. VII. Find the examples of participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VIII. Discuss the following:

How do computers and information systems affect the creation and management of information?

Part II

Ex. I. Think and answer the following questions:

1. What activities do managers perform?
2. What is the key management responsibility?

Ex. II. Read the following text:

Types of Decisions a Manager Faces

Decision making is a constant and continuous management activity. Although managers perform many other activities such as planning, organizing, communicating, and influencing others, it is the ability to make good business decisions that distinguishes a strong manager from a weak one.

There are many different ways of looking at the decision making process. Frequently, decisions are classified as operational, tactical, or strategic. Each type of decision has different characteristics and requires different types and sources of data.

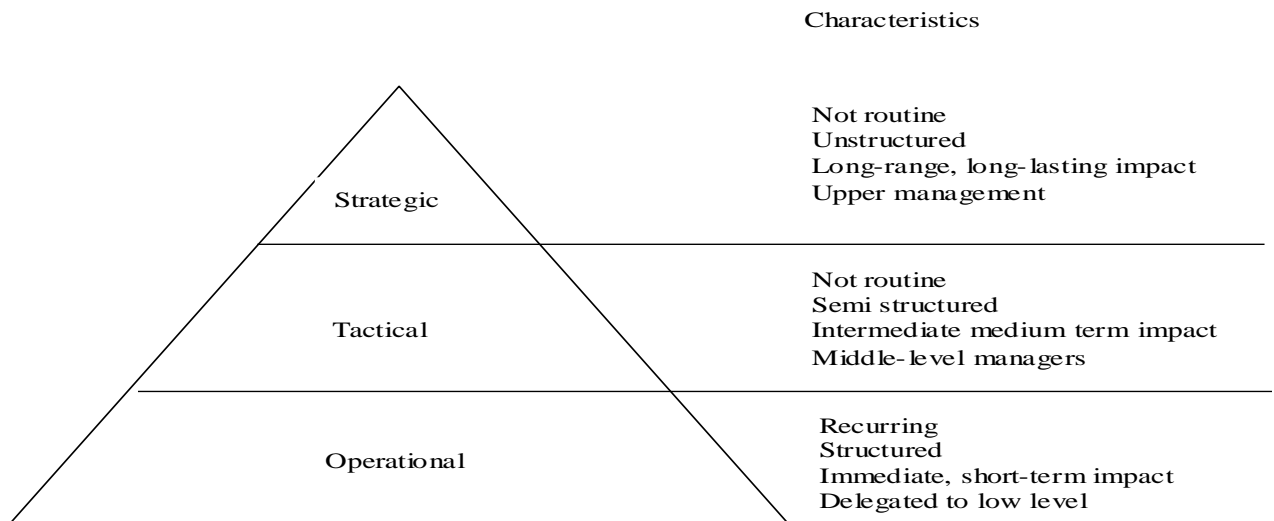


Fig. 2. A Hierarchy of Decisions

Operational decisions. Operational decisions deal with the routine day-to-day operation of the organization. These “bread and butter” activities that every organization must perform well in order to remain in business — order processing, inventory control, customer billing, production scheduling, and so on. The decisions associated with these activities are delegated to the lowest possible level of the organization, where they can be made quickly and most effectively.

Operational decisions tend to be recurring — the same question comes up again and again. As a result, the decision-making process becomes relatively routine and quite structured. The variables that should be considered in making the decision are identified, their values are known with a high degree of accuracy, and the relationship between variables and the decision is understood.

Operational decisions have an immediate but short-term impact on the firm. For example, should an inventory control clerk fail to reorder a high-turnover item, the item will soon be depleted. However, the firm can recover from the mistake and replenish the item within a short time with no long-lasting effect on profitability.

Tactical decisions Tactical decisions involve allocation and control of the firm’s resources to meet the objectives that support the strategic goals of the business. These decisions are typically made by middle-level managers responsible for implementing the means for meeting the goals and objectives that upper management has established.

Tactical decisions have an immediate impact on the firm. The impact may not be felt for a few weeks, but can affect operations for several weeks or longer. Although it may be very difficult to live with the impact of a poor tactical decision, one such bad decision will not destroy the firm.

Strategic decisions Strategic decisions include setting the goals of the company, defining the basic assumptions on which long-range planning should be based, and identifying the critical success factors of the firm. These decisions form the basis on which the firm will run and provide the basic guidelines for others to follow in making tactical and operational decisions.

Strategic decisions tend to be highly complex, unstructured, and non-recurring. All the variables that need to be considered cannot be identified. Much of the information needed to reach the decision is about things external to the firm — information about competitors, suppliers, customers, and the overall industry in which the firm competes. Due to the lack of precise data and clear cause-and-effect relationships, there is a high degree of uncertainty associated with the outcome of a strategic decision. These are decisions with a high degree of risk that senior management must be prepared to make.

Strategic decisions have a long-range impact on the firm. It may take several months or even years to know the true effect of a strategic decision, and it is very difficult to reverse its impact. One or two incorrect strategic decisions in a single year can ruin a firm.

Active Words and Phrases:

inventory control	управління запасами	objective	мета; ціль
customer	замовник; клієнт; споживач	assumption	допущення
schedule	графік; розклад	guidelines	керуючі принципи
recurring	той, що повторюється	competitor	конкурент
variable	змінна	goal	мета, ціль
impact	вплив	discount	знижка
turnover	оборот	supplier	постачальник
deplete	вичерпувати	high degree of uncertainty	високий ступінь невизначеності
replenish	поповнювати	to meet the objectives	досягати мети
profitability	прибутковість; рентабельність	to set the goals	ставити цілі
allocation	розміщення	cause-and-effect relationships	причинно-наслідкові зв'язки

Ex. III. Say whether the statements are true or false. If they are false, correct them.

1. Decisions such as “Should we extend credit to a customer?” are best handled by top managers.
2. Before taking an operational decision a manager must gather a lot of information.
3. When a manager is selecting a “low cost” supplier of raw materials, he is making a strategic decision.
4. Managers don’t always know all the variables and values with a high degree of accuracy before making an important decision.
5. Tactical decisions are delegated to middle-level managers.
6. Strategic decisions have a long-range, long-lasting impact on the company.

Ex. IV. Find words and phrases in the text which mean the same at the following:

- 1) to do something such as job or piece of work (paragraph 1);
- 2) the cause of a problem, or the place where it starts (paragraph 2);
- 3) regular and usual (paragraph 3);
- 4) something that may be different in different situations (paragraph 4);
- 5) the effect that an event or situation has on someone or something (paragraph 5);
- 6) in charge of or taking care of something (paragraph 6);
- 7) done or happening between two other levels (paragraph 8);
- 8) the final result of a process (paragraph 10).

Ex. V. Say whether the following decisions are operational, tactical or strategic?

1. How many tons of raw materials should we order?
2. Can we give this customer our 2 percent discount?
3. What credit limits should we set for each class of customers?
4. Which supplier should be our primary source of raw materials?
5. What strategy should we follow in competing against other firms?
6. Do we wish to compete in an entire market or in a niche of the market?
7. What is the proper balance between long-term sales growth and short-term profitability?

Ex. VI. Find the examples of participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII. Present the text as a diagram and speak about different types of management decisions and their characteristics.

Ex. VIII. Translate into English.

Використання моделей для підготовки майбутніх менеджерів

Студенти та менеджери в багатьох університетах та корпораціях використовують моделювання, щоб отримати та об’єднати досвід у прийнятті рішень у бізнесі. Комп’ютери, уважно запрограмовані корпоративними моделями, застосовуються для моделювання ефективних рішень у таких сферах як: маркетингова стратегія, дослідження та розвиток продукції, управління готівкою.

Студенти та менеджери розподіляються на маленькі групи від двох до п’яти чоловік для управління конкуруючими корпораціями. Групи отримують інформацію про промисловість, в якій вони конкурують, про продукти, постачальників, конкурентів, а також вони отримують дані про компанії, які вони повинні очолювати. Потім їх просять прийняти серії рішень: Які продукти та в якому об’єму продавати? За якою ціною та на яких ринках? Скільки керівники витратять на рекламу, дослідження та поліпшення якості продукції? Скільки грошей слід витратити на розширення об’єму виробництва, дивіденди, та премії виконавцям? Групи також повинні встановлювати графіки випуску продукції та прогнозувати прибуток.

Кожен раунд триває дві або три години, рішення приводять до результатів, які репрезентують річну роботу модельованих компаній. Ці рішення вводяться у комп’ютер, який порівнює плани різних груп та визначає результати. Наприклад, комп’ютер може вирішити, що група, яка витратила більшість грошей на рекламу, привернула увагу значної долі на ринку, і таким чином об’єм продажу цієї групи може збільшитись.

Комп’ютерне моделювання є таким, що жодна стратегія не є автоматично переможною. Результати залежать від того, що роблять інші групи. Таким чином, моделювання реально показує, що успіх або невдача компанії залежить від того, що відбувається на ринку.

Grammar: Participial Constructions

Presentation

Ex. I. Read the following text paying attention to the phrases in bold. Translate the sentences into Ukrainian.

The First Thanksgiving

On September 20, 1620 a small boat **carrying** 102 people – 50 men, 20 women, and 32 children, sailed away from Plymouth, England. The boat was named The Mayflower and the people **who were seen standing** on board were called the Pilgrims. The Pilgrims were **leaving** England because they didn’t like the King’s religion and wanted to live in a place where they could have religious freedom.

On November 20 the Pilgrims saw land for the first time. **Seeing** lots of codfish in the sea they named it Cape Cod. **Going** ashore they signed a paper to form a new government and the men were given the right to choose their own leaders. This was the first example of democracy in the New World.

The Pilgrims spent the first year **building** houses, **planting** crops and **creating** a new community. The Indians **living** nearby helped the Pilgrims learn about hunting and raising corn. **The first winter being very cold and damp**, most of the people became sick and some died. During the spring and summer the crops started to grow, and the sick people got well. At the end of the harvest season the Pilgrims decided to have a celebration, **giving** thanks for their good crops and for the freedom they had found in their new home. They invited the Indians and they all had a huge feast, **eating, playing** games and **having** contests. The celebration lasted for three days. This was the first Thanksgiving in America. The tradition of feasting and relaxing with family and friends still happens today all over America.

The Participle as Part of a Complex Object or a Complex Subject

Participle I may form part of a Complex Object or Subject when combined with a noun (pronoun) to which it stands in predicate relation.

Complex Object	Complex Subject
– <i>I heard the rain falling on the roof.</i>	– <i>The rain was heard falling on the roof.</i>
– <i>I could hear him singing in the shower.</i>	– <i>He was heard singing in the shower.</i>
– <i>I saw my friend running down the street.</i>	– <i>My friend was seen running down the street.</i>
– <i>I found them playing on the beach.</i>	– <i>They were found playing on the beach.</i>

Such complexes chiefly occur after words denoting physical perception, such as “to see”, “to hear”, “to feel”, “to find”, etc. In the **Complex Object** construction Participle I Simple Active or Participle II is used.

She felt her hands trembling slightly.

He heard his name pronounced through the open door.

Participle II is also used as part of a Complex Object after the verbs “to get”, “to have”, “to want”.

I had a new suit made.

He wants it done quickly.

I must get my TV-set repaired.

This construction means that you arrange for someone else to do the job; you do not do it yourself.

Complex Subject is the combination of a noun in the common case (or a pronoun in the nominative case) and a present participle. The main verb is usually in the Passive Voice and placed between the noun (or a pronoun) and the participle.

They were heard singing together.

The Nominative Absolute Participial Construction

In this construction Participle I (in all its forms) or Participle II is used. The participle stands in predicate relation to a noun in the common case or a pronoun in the nominative case; the noun or pronoun is not the subject of the sentence.

The room being overcrowded, they had to wait a little.

The new equipment having been tested, they decided to install it at their production plant.

Ex. I. Change the sentences according to the model:

The goods were packed yesterday.

We had the goods packed yesterday.

1. His car is to be repaired next week. He ...
2. One of my teeth has been pulled out today. I ...
3. A new engine was fitted in Tom’s car yesterday. Tom ...
4. A new telephone system was installed in their office three months ago. They ...
5. My car is being serviced at the garage now. I ...
6. The tires of the car will be checked straightaway. We ...
7. In New York a telephone can be fixed within an hour. They ...
8. Your luggage is registered at the check-in-desk. You ...

Ex. II. Say which of the following jobs you do yourself and which you have done by other people.

Do you...?

- a) do your own decorating?
- b) alter or mend your own clothes?
- c) cut your hair?
- d) repair a leaking tap?
- e) fix your computer?
- f) change batteries in your cassette-recorder?
- g) develop the film and print snapshots?
- h) clean your own room?

Ex. III. Write a sentence for each of the following verbs using “get something done/ have something done”:

Example: I'm going to have my coat dry cleaned.

check	repair	alter
install	service	mend
cut	decorate	fix

Ex. III. Complete the sentences using Complex Object.

Last Sunday night, I was alone in my room upstairs reading a mystery novel. My dog Lad was asleep by my chair. It was very peaceful.

1. I could hear the rain (fall) on the roof.
2. About nine o'clock I heard a car (come) up the road.
3. As the car stopped, I heard someone (talk).
4. I went to the window and saw a man and a small child (get out of) the car.
5. I watched them (come) up my front stairs.
6. Then I heard the doorbell (ring) and I got up to go to the door.
7. Lad was already downstairs. I could hear him (bark) and (scratch) at the door ...

Write an ending to the story.

Ex. IV. Paraphrase the sentences using Complex Subject.

Example: *We heard these figures mentioned in the report.*
These figures were heard mentioned in the report.

1. He saw the taxi coming around the corner.
2. They watched the men unloading the luggage.
3. I see a bus standing in front of the house.
4. I heard a branch of the tree hitting the roof of the house.
5. They saw the clouds coming down over the mountains.
6. They found her lying on the floor of the library.
7. He saw his classmates talking to the Dean.

Ex. V. Point out the Nominative Absolute Participial Construction. Translate the sentences into Ukrainian.

1. It being dark, we couldn't see anything outside.
2. The doctor found his patient sleeping in bed, his head fallen to one side.
3. John drank his tea, his eyes never leaving Nate.
4. "So nice to have you with us this morning," Phil said, his big eyes shining behind his glasses.
5. He walked slowly along the country road, his dog following him.
6. He walked across the hot pavement to the plane, his entire wardrobe carried in a small gym bag.
7. The wind blowing hard, we couldn't go on walking.
8. This job completed, he returned to his apartment to have a rest.

Ex. VI. Rearrange the sentences using the Nominative Absolute Participial Construction.

Example: *As these chemicals are extremely toxic, we have to lock them away when not in use.*
These chemicals being extremely toxic, we have to lock them away when not in use.

1. Since our environment is very important to us, we intend to take more care of it.
2. Because the damage is severe, we will have to pay compensation.
3. Having set up the necessary production facilities, the company entered production.
4. Having designed a product, they developed a prototype.
5. As the mountain surface was completely flat, they couldn't climb it.
6. It was rather late, so we said good-bye to our hosts and left.
7. Having installed a new conveyor belt, they could double the production.

Ex. VII. Translate into English.

1. Я не помітила, чи пила вона каву. 2. Він бачив поліцейського, який робив обхід. 3. Я чув, як вони розмовляли на сходах. 4. Але сьогодні я тільки хочу, щоб цей стілець віднесли на горище. 5. Йому потрібно сфотографуватись наступного тижня. 6. Вона почула, що назвали її ім'я, й повернулася. 7. Одне з вікон було відкрите й крізь нього я бачив жінку, яка стояла за столом. 8. Я чув, як менеджер казав, що завод тільки що почав виробництво нової моделі обладнання. 9. Він бачив, як інженери обговорювали характеристики роботи цього пристрою. 10. Ми б хотіли, щоб це питання було розглянуто негайно. 11. Чули, як він просив поставити йому товари зі складу (to supply from stock), тому що в нього було обмаль часу. 12. Генеральний директор бажає, щоб наша лабораторія була оснащена найкращим обладнанням на ринку.

Oral practice: Ukraine: Economic Activity

Ex. I. Pre-reading task: Discuss the following: what changes would you make if you became president of this country one day?

Ex. II. Read the following text and do the exercises below:

Ukraine's common designation as the "breadbasket of Europe" reflects the traditional importance of agriculture in the country economy.

Climatic conditions of Ukraine are favourable for agriculture and make it possible to cultivate many valuable agricultural crops: grain and sugar beet, sunflower and flax, vegetables and fruits. Tea plantations are grown today on the slopes of the Carpathians. Cattle, pig and sheep-breeding, poultry farming, bee-keeping are being successfully developed in Ukraine. The Black Sea and the Sea of Azov, the Dnipro, the Dniester, the South Bug, the Prut, the Tisa River and lakes are fish-breeding plantations of Ukraine.

Ukraine's reputation as the breadbasket of Europe is well deserved. The French writer Honore de Balzac, who lived in Ukraine from 1847 through 1850, counted 77 ways of preparing bread. Bread is so important a part of life that Ukrainians have a custom of greeting honoured guests with a loaf of bread topped with a mound of salt. Ukrainian groups still use this custom today in welcoming ceremonies for dignitaries and important persons.

Industrialization began in the late 19th century and continued mostly in the Donbas and the central Dnipro region. The industry of Ukraine includes mighty metallurgy, multibranch machine building, power engineering and chemical production. Ukraine delivers to other countries automobiles and buses, excavators and powerful locomotives, TV-sets, sea-going liners and river ships, aircraft and turbines. It produces modern supersonic airliners, grain harvesters, computers, robots and agricultural products.

Central planning led to sectional imbalances and reliance on suppliers from other Soviet republics, which resulted in serious economic difficulties when independence came. The transition to a market economy has been declared by Ukraine's government. Legislation on privatisation was enacted in 1992 and some progress toward that end was made in the service sector.

Over 40% of the labour force is employed in industry. The east remains the most industrialized area, followed by the south; the western, and especially the central regions still lag in industrial development. Extractive industries (the mining of coal, iron ore, and other minerals) have long been important. Former economic policies in Ukraine favoured heavy machine industry to the detriment of light industry and consumer goods. Much of Ukraine's preindependence industry was devoted to the production of military equipment, and the retooling of plants for civilian production is a high priority.

Ukraine's leading industrial centres include Kyiv, Kharkiv, and Donetsk in the east; Dnipropetrovsk, Zaporizhzhia, and Kryvyi Rih in the central Dnipro basin; and the Black Sea ports of Odessa, Kherson, and Mykolaiv, which are important for the shipbuilding industry.

Ukraine possesses resources in rare metals, coal, peat, petroleum, gas, lead, marble, sulphur, graphite, titanium, magnesium, kaolin, nickel, mercury, timber and different salts but insufficient oil reserves to meet its energy needs. Iron ore and other mineral resources are most abundant in the Donetsk Basin and the Dnipro Basin, which are the nation's industrial heartlands.

It exports such commodities as coal, electric power, ferrous and nonferrous metals, chemicals, machinery and transport equipment, grain, meat and imports such commodities as energy, machinery and parts, transportation equipment, chemicals, textiles.

Active Words and Phrases:

designation	позначення	transition	перехід
imbalance	відсутність рівноваги; невідповідність	retool	переоснащення
reliance	опора	peat	торф
appoint	призначати	lead	свинець
lag	відставати	marble	мармур
detriment	шкода	sulphur	сірка
legislation	законодавство	timber	лісоматеріал

Ex. III. Find in the text the English equivalents for the following:

- 1) головний зерновий район;
- 2) кінець 19-ого сторіччя;
- 3) серйозні економічні труднощі;
- 4) законодавство з приватизації;
- 5) споживчі товари;
- 6) сфера обслуговування;
- 7) робоча сила;
- 8) багатогалузеве машинобудування;
- 9) перехід до ринкової економіки
- 10) першочергова задача

Ex. IV. Here are the answers. Work out the questions:

1. Agriculture.

2. Sectional imbalances and reliance on suppliers from other Soviet republics.
3. In 1992.
4. Over 40%.
5. The production of military equipment.
6. Rare metals, coal, peat, petroleum, gas, lead, marble, sulphur, graphite, titanium, magnesium, kaolin, nickel, mercury, timber and different salts.
7. Coal, electric power, ferrous and nonferrous metals, chemicals, machinery and transport equipment, grain, meat.
8. Energy, machinery and parts, transportation equipment, chemicals, textiles.

Ex. V. Speak about economic problems this country faces and how these problems might be solved.

Ex. VI. Write a letter to President of Ukraine explaining why you agree or disagree with the government's policy.

Audition: Giving Excuses

Ex. I. Pre-listening task:

1. When did you last make an excuse?
2. Do you think it is difficult to get through the day without making excuses? Why or why not?

Ex. II. Match the two halves:

- | | | |
|---------------|--|---|
| 1) to respond | | a) to tell someone your ideas about what should be done; |
| 2) to chew up | | b) speaking in an honest way even if it upsets people; |
| 3) supervisor | | c) to react to something that has been said or done; |
| 4) plausible | | d) easy to believe and likely to be truth; |
| 5) gracious | | e) to crush food with your teeth; |
| 6) blunt | | f) someone who is responsible for a group of workers or students and make sure that they do their work correctly; |
| 7) solid | | g) to love and admire something very much; |
| 8) to suggest | | h) behaving in a polite, kind, and generous way; |
| 9) to adore | | i) loyal and able to be trusted. |

Ex. III. Listen to the tape recording and answer the following questions:

1. What reason did Sheila give Henry for being unable to go to the dance?
2. Do you think Sheila wanted to go to the dance with Henry?
3. According to Albert, what happened to his composition? Does Albert's excuse sound plausible to you? Why or why not?
4. Have you ever used an excuse like the one Jane gave her grandmother?
5. What is a white lie?
6. What is the difference between a good excuse and a bad excuse, according to the tape recording?

Ex. IV. Listen again and check.

Unit 4

Part I

Ex. I. Before reading the text, write down ten key words related to the topic “Information Systems”, the teacher will collect them on the blackboard. Elicit their meanings and pronunciation with the teacher.

Ex. II. Read the following text:

Basic Types of Information Systems

Over the last several decades the management of information and, thus, of computers and information systems has become increasingly more important to the attainment of an organization's goals. Information is the life-blood of an organization. Most activities performed by managers in an organization – such as problem identification and solution, control, and decision-making – are based on information. Managers need to receive accurate and timely information to accomplish these activities effectively. Computers and information system permit information to be acquired, processed, and distributed efficiently. They enable businesses to gain a competitive edge because accurate, timely, and more complete information allows better decisions to be made.

Most organizations change as a result of both internal and external influences. Computers and information systems provide the means to gather and manage the appropriate information to keep pace with change. Changes in the marketplace, availability of resources, economic factors, and a host of other considerations force managers to reevaluate their goals and objectives. Computers and information systems help them gather and manage the information required to do this quickly and easily.

The integrated circuit, a combination of miniature transistors and circuits on a tiny silicon chips, has been important in developing the rapid growth of information systems technology. This industry can be divided into three major segments: communications, data processing and office automation (See Fig. 4).

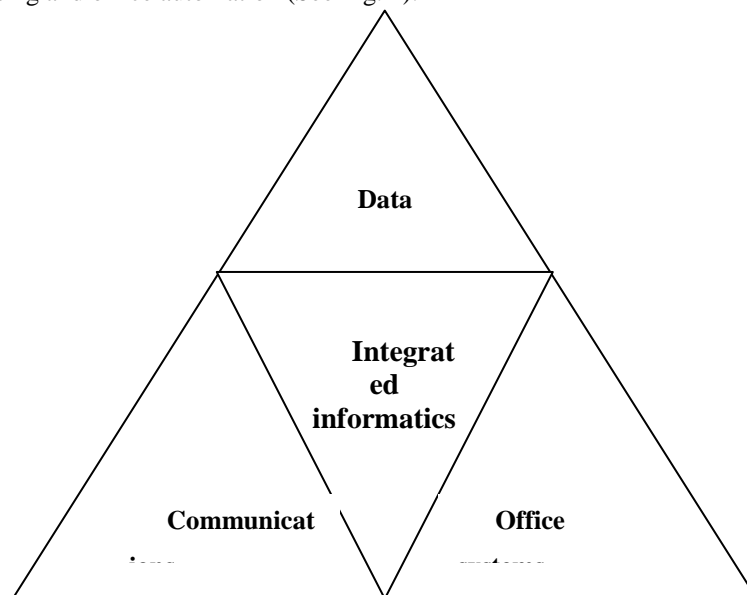


Fig. 4 The Broad Scope of Information Systems Technology.

One useful way to represent how an organization can employ information systems technology is to think in terms of three basic kinds of information systems: transaction processing, management information, and decision support systems. The data for these systems are organized into well-defined collections of data called files or databases.

Transaction Processing System

A transaction processing system captures the data necessary to update existing records whenever stored data about the fundamental business operations of the organization must be changed. A transaction is a unit of work that is elemental from the organization's point of view. For example, in an order-entry system, a common transaction is entering a new order. For an accounts-receivable system, a common transaction is entering a customer payment.

The transaction processing system edits all input to ensure that it is accurate and complete. For example, a customer-order transaction is rejected if it contains an invalid account number or if the product code of the item ordered is missing. Valid transactions are accepted for further processing and invalid transactions are identified so that they can be corrected.

Management Information System

A management information system accepts valid transactions from the transaction processing system to update the contents of the database. The management information system can draw the data from the database and process it to provide management with information. It can be used to identify opportunities for improvement or to help determine alternative courses of action.

The database may contain a massive amount of details (e.g. three years of customers' orders for a big company may require millions of records). The database is protected against loss of its original contents by creating copies of the database and/or the original transactions used to update it. Thus the database represents a vast storehouse of facts of significant value to the entire organization and is often referred to as a corporate database (e.g., the corporate-order database). A corporate database is used by many different organizations for many different purposes. Special subjects of the corporate database may be combined with other data to meet specific user needs. This collection of special-purpose data is often called an application database (i.e., a database created for a small set of users for a specific use).

Decision Support System

People use decision support systems (DSS) to access the application databases to get the key facts needed to help make decisions. The decision support system may be fairly simple and straightforward, merely producing some type of printed report containing information useful to managers. On the other hand, the decision support system may be a complex system that models some business situation and allows managers to simulate what will happen under different conditions.

DSSs contain a set of related programs and data to help with analysis and decision-making in an organization. At a minimum, DSS includes a database relating to the types of decisions being made, the capability to state problems and questions, and modelling software that can test alternative solutions. More powerful modelling software such as Integrated Financial Planning System (IFPS) and graphics software are often included. Although different levels of management benefit from decision support systems, they are used by tactical management for creating models to assist in analysis and decision-making.

A DSS can present several solutions for one problem. It permits the user to enter, retrieve, and analyse data in an ad hoc manner. The user does not have to rely on the systems department to change the program, create new relationships among existing data, enter new data, or analyse the data in a new way. As a result, information is available almost immediately. A DSS does not make decisions for users, but it does support them in their decisions. A manager then uses his/her judgment, intuition, and experience to reach a decision.

There are numerous DSS applications in business organizations. Some of the most important and widely used applications are in financial planning, manufacturing, mergers and acquisitions, new product development, plant expansions, and sales forecasting. In financial planning, banks use DSSs for budgeting and analysing the impact of changes in money market rates, financial regulations, and interest rates. Manufacturing firms use DSSs to study the impact that different combinations of production processes, and machine capacities have on production costs.

Active Words and Phrases:

attainment	досягнення, надбання	update	удосконалити
accomplish	виконувати, завершувати	opportunity	можливість
means	засіб, спосіб	improvement	покращення
merger	злиття, поглинання	storehouse	склад
requirement	вимога	significant	суттєвий
to keep pace with	йти в ногу з ..., не відставати.	entire	увесь, цілий
to meet the requirements	задовольняти потреби	application database	прикладна база даних
competitive edge	конкурентна перевага	simulate	моделювати
decision support	підтримка рішення	corporate database	корпоративна база даних
ensure	забезпечити, гарантувати	acquisition	придбання, придбання акцій

Ex. III. Match the term with its definition.

- | | | |
|-----------------|---|--|
| 1) order | a | money held at a bank for a client's use whenever he wishes to take it; |
| 2) account | b | the use of a machine, idea, etc. for a practical purpose; |
| 3) customer | c | a request (as to a tradesman) to supply goods; |
| 4) database | d | one who buys goods from another; |
| 5) a storehouse | e | a pool of raw data stored in such a way that parts of it can be selected, changed, used in calculations and transformed into useful information for end users; |
| 6) contents | f | the words or ideas that are written in a book, letter etc. |
| 7) simulation | g | something that can give you a lot of information, methods etc. |
| 8) application | h | the technique of using artificial data to reproduce conditions that can occur in the work of a system. |

Ex. IV. Comprehension check. Say whether the sentences are true or false:

1. A transaction processing system accepts valid transactions from the management information systems.
2. A corporate database is like a vast storehouse of facts required by several organizations.
3. The decision support system can produce only a printed report useful for managers.
4. Invalid transactions are accepted for further processing.
5. A database created for a small set of users is called an application database.
6. DSS makes decisions for tactical management.

Ex. V. Here are the answers. Make out the questions.

1. Transaction processing management information and decision support systems.
2. To ensure that it is accurate and complete.
3. They are rejected.
4. To identify opportunities for improvement or determine alternative courses of actions.
5. By creating copies of the database.
6. To help make decisions.
7. To simulate what will happen under different conditions.

Ex. VI. Find the examples of infinitives and participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII. Present the text as a diagrammatic display and speak about different types of information systems looking at your diagram.

Ex. VIII. Translate into English.

Існує декілька типів інформаційних систем, щоб задовольнити різні інформаційні потреби людини в організації. Операційні інформаційні системи, які ще зветься іноді системами обробки торгівельних угод (СОТУ), записують та керують торговими угодами, щоб надати інформацію менеджерам, які виконують повсякденні функції в організації. Керуюча інформаційна система (КІС) надає інформацію менеджерам для використання її у вирішенні проблем, контролюванні, прийнятті рішень в ситуаціях, що добре структуровані та формалізовані. Система підтримки рішень (СПР) — інтерактивна інформаційна система, побудована на наборі взаємозв'язаних даних, яка допомагає користувачу вирішити проблеми.

Інформаційна система маркетингу включає в себе збирання подробиць про щоденні угоди купівлі-продажу, керування та контроль ринкових операцій, і планування купівлі і продажу та стратегій на майбутнє. Ринкова інформаційна система має справу з існуючими продуктами і ринками, та планами щодо них на майбутнє. Щоб дістатися цих цілей, вона в однаковій мірі спирається на системи купівлі-продажу та маркетингу. Система купівлі-продажу записує інформацію про щоденні угоди купівлі-продажу – наприклад: ім'я покупця, коди виробів, розміри замовлень, адреса, куди треба відіслати рахунки та де розвантажити продукцію. Інформація записується з використанням системи обробки угод. Система купівлі і продажу має бути здібна до обробки великого об'єму інформації і таким чином є ідеальною для комп'ютеризації.

Part II

Ex. I. Choose the correct word:

Macroeconomics/microeconomics is concerned with how working, spending, and investing decisions affect all our lives. It tends to be more flexible, being chiefly interested in describing the economy we live in.

Ex. II. Read the following text:

Economic Environment

The following text takes a broad but simple look at the large effects of the economy — the macroeconomics environment — on marketing organizations.

From industry to industry and from firm to firm, the meaning and actual effect of different factors and indicators in the economic environment will vary. To complicate matters, economists and statisticians follow hundreds of variables in the microenvironment and often project trends with sophisticated mathematical models. We have chosen three of the most fundamental economic variables to investigate, variables that affect the ability of almost all firms to market their products: the gross national product, consumers' disposable and discretionary incomes, and interest and inflation rates.

Gross National Product

The most fundamental measure of the economy's overall performance is the gross national product (GNP) — the total market value of all goods and services produced in an economy in a given year.

In the USA the GNP is typically expressed in two ways. Measured in current dollars, the GNP reflects actual prices, as they exist each year; measured in constant dollars, GNP reflects the actual data adjusted to the prices of the arbitrarily chosen previous year.

Although GNP is a very broad indicator of the state of the national economy, it has significant drawbacks. It does not take into account the growth of leisure time, the quality and variety of goods and services, or the distribution of total output among society members — all factors of concern to marketing planners.

Personal Income

Personal income is a total income received by people from all sources. It is usually reported either per capita or per household and is important to marketers because it is a crucial measure of consumers' buying power.

Since people must pay taxes out of their incomes, income is also reported as disposable income, the amount left after taxes. In addition, government statisticians report on discretionary income, money left after people pay not only for taxes but also for such necessities as food, shelter, and clothing. To marketers of bread and milk, the amount of disposable income remaining to

an individual or household is an important economic indicator; producers of stereos and microwave ovens find data on discretionary income more useful.

Americans, for example, spend about 95% of their disposable income for personal consumption and save the rest. Of the money spent on personal consumption during the last several decades, an increasing amount has been devoted to services rather than goods. Although every household has slightly different spending priorities, on average about \$70 out of every \$100 goes on necessities — food, housing, transportation, household operations, and medical care.

Inflation and Interest Rates

The general health of the economy can also be measured by the rate of inflation and the rates of interest consumers and businesses are charged by lenders. Inflation is the rise of the general price level of all goods and services. Looked at another way, it is a decline in the purchasing power of a unit of money. Consequently, when the inflation rate is high, consumers and businesses cannot purchase as much as when inflation is low. Marketers are thus strongly affected by the ups and downs of inflation.

Interest is the price paid for loaned funds over a period of time, usually expressed as a percentage per year. Rising interest rates reduce the willingness and ability of consumers to make purchases and businesses to make investments. High rates of inflation and interest contribute to a recession — a downward phase of a business cycle resulting in a falling of business and consumer optimism.

Anticipating changes in inflation and interest rates is quite difficult because such changes are produced by a complex set of causes. Nevertheless, economists continually attempt to project the courses of inflation and interest rates; marketers must pay attention to such predictions, since consumer demand is so directly affected by the overall health of the economy.

Active Words and Phrases:

environment	навколишнє середовище	personal income	особистий дохід; персональний дохід
variables	змінні	per capita	в розрахунку на душу населення
trend	тенденція; тренд	buying power	купівельна спроможність
gross national product	валовий національний продукт (ВВП)	necessities	предмети першої необхідності
disposable income	дохід після сплати податків; дохід, яким можна вільно розпоряджатися	household	домашнє господарство; родина (статист.)
discretionary income	дохід після сплати податків та придбання предметів першої необхідності	on average	в середньому
overall performance	робота, функціонування	lender	кредитор
value	цінність, вартість	decline	зниження
interest rate	процентна ставка	recession	рецесія; спад
distribution	розподіл	purchase	закупівля; покупка
total output	загальний випуск	durable goods	товари довготривалого вжитку

Ex. III. Find in the text the words that mean the following:

- the situations, people etc. that influence the way in which people live and work (paragraph 2);
- something that may be different in different situations (paragraph 2);
- the act of supplying goods to stores, companies, etc. or giving something to each person in a large group (paragraph 5);
- all the people who live together in one house (paragraph 7);
- something that you need to have or that must happen (paragraph 7);
- a continuous increase in prices or the rate at which prices increase (paragraph 9);
- the good things and bad things that happen in a particular situation (paragraph 9);
- a particular amount out of every hundred (paragraph 10);
- good reasons for feeling or behaving in a particular way (paragraph 11).

Ex. IV. Fill in the gaps with the words from the box:

inflation, average, interest rates, purchases, declined, trend, lends, per capita, performance, value, goods

1. The banks have raised their ... twice this year.
2. Strict government control of the money supply has brought about the fall in ...
3. The two women have just made several large ...
4. On ... women live longer than men.
5. As his health has ..., so has his influence.
6. The average ... in the area is \$40.000 a year.
7. There's a ... toward more part-time employment.
8. The country's economic ... has been poor recently.
9. Our bank ... money at low interest rates.
10. The supplier said that the ... were damaged in transit.
11. His research was of great ... to doctors working with this disease.

Ex. V. Say whether the sentences are true or false. If they are false, correct them.

1. Economists and statisticians complicate matters using sophisticated mathematical models.
2. GNP reflects the total market value of all goods and services produced in an economy in a given year.
3. Disposable income is money left after people pay for taxes and necessities.
4. Americans save 5% of their disposable income.
5. Americans spend more money on goods than on services.
6. When the inflation rate is high, the phase of a business cycle goes downward.
7. It is possible to predict the courses of inflation and interest rates.

Ex. VI. Answer the following questions.

1. What are the most fundamental economic variables that affect marketing organizations?
2. What is the economy's overall performance measured with?
3. How is the GNP usually expressed?
4. What drawbacks does the GNP have?
5. Why is personal income important to marketers?
6. How is personal income described?
7. What is the money spent for personal consumption devoted to?

Ex. VII. Translate into English.

Економічний зріст зазвичай відбувається повільно. Навіть найбільш процвітаючі економіки зростають тільки на 2-3 відсотки за рік. Проте, рівні економічного росту працюють як складний відсоток (compound interest) – стабільний рівень росту на 2 відсотки щороку приведе в результаті до значно більшої та здоровішої економіки тільки за 10 років.

Економісти зазвичай досліджують економічний ріст за довгі періоди часу. Наприклад, економісти виявили, що за останнє століття, середній щорічний приріст японської економіки на 2 пункти більше ніж у Великобританії. Ця невелика різниця привела до того, що Японія стала міжнародною могутньою державою з високорозвиненою економікою. Тим часом, Великобританія втратила свій статус економічно найсильнішою держави в світі.

Фонд капітального обладнання зростає, коли компанії інвестують свої кошти у знаряддя праці, механізми, споруди і обладнання. В Америці інвестиції в засоби виробництва (capital goods) були на рівні 10% від ВВП на протязі трьох років. Але за той же період, японці інвестували більш ніж 16-19% від ВВП у засоби виробництва. Ця різниця у бізнесовому інвестуванні дає пояснення більш швидкому зростанню японської економіки у порівнянні з американською.

Інвестування може бути націлене на збільшення об'єму продукції чи на розробку. ВВП може бути використано для розробки нових продуктів (нововведення продукту) чи розвиток нових процесів для зниження цін на продукцію та поліпшення продуктивності. Як відновлення продукції, так і відновлення процесів мають однаково важливе значення.

Ex. VIII. Make sentences about the recent economic performance of either a company you know well, an industry you know about, or the economy of your country.

Grammar: The Infinitive

Presentation

Ex. I. Read one more text about Walter Raleigh paying attention to the underlined words. What part of speech are they?

Walter Raleigh brought from America not only tobacco plants but also a sack of potatoes, which were then quite unknown in England. He had them planted in a field and when he got the first crop he was glad to send some potatoes to a friend of his.

The friend did not know how to cook them so he asked his wife to fry them in butter. The wife decided to serve the new dish with sugar and cinnamon. However, the fried balls were hard and it was unpleasant to eat them. They thought it was too cold in England for the American potatoes to become ripe enough. So the man ordered the servant to throw the potatoes away and burn them. When the fire had died down and there were only ashes left, the man happened to step on a potato lying in the ashes. The potato split and it seemed to be white and soft inside. Then the man picked up the split potato, which now had a pleasant smell and tasted it. The taste was very pleasant, too.

Thus the right way of cooking potatoes was found and soon a lot of people were enjoying them.

Ex. II. All the underlined words are examples of the Infinitive. It can be used after certain verbs. Here are some common verbs followed by infinitives:

agree	happen	offer	seem
ask	hope	plan	want
choose	learn	pretend	would like
decide	manage	promise	order
expect	need	refuse	prove

Read and translate the following examples:

1. They have agreed to speed up the whole project.
2. I'd like to look over the figures before the meeting.

3. Finally we have managed to interest them in the new model.
 4. I hope to hear from you after you have looked at our proposal.
- Find three examples of this pattern in the text.

Ex. III. There are some words that are followed by a (pro)noun + the infinitive:

He advised me to listen carefully.

Find two examples of this pattern in the text.

Here are some other verbs like this:

tell	invite	would like someone to do
encourage	teach	would hate
order	force	persuade
remind	ask	permit

Read and translate the following examples:

1. He asked us not to pass on this information to any third parties.
2. I told him to give us another report in six months.
3. I would like you to tell us a little about this new project.

Ex. IV. Infinitives are often used after certain adjectives:

She is nice to talk to.

Here are some common adjectives followed by infinitives:

glad to	lucky to	ready to	eager to
happy to	sorry to	prepared to	careful to
pleased to	proud to	anxious to	afraid to

Read and translate the following examples:

1. They were angry to hear about the breakdown.
2. We are eager to implement the solution as quickly as possible.
3. I am pleased to inform you that your application has been successful.

There are two examples of this pattern in the text. Find them.

Note the pattern with “too” and “for”:

The tea is too hot for me to drink.

Find an example in the text.

Ex. V. Infinitives are often used after certain question words:

1. *I don't know what to do.*
2. *He showed me how to change the film in the camera.*

Find an example in the text.

Ex. VI. Retell the text using the infinitives.

The Infinitive has tense and voice distinctions.

Forms and Functions

	Active	Passive
Simple	to write	to be written
Continuous	to be writing	_____
Perfect	to have written	to have been written
Perfect Continuous	to have been writing	_____

1. **Simple Infinitives (Active and Passive)** express an action happening at exactly the same time as the action expressed by the main verb.

I want to have a bath .

I asked to be informed as soon as there was any news.

2. **Continuous Infinitives** express an action in progress happening at the same time as the action expressed by the main verb.

It's nice to be sitting here with you.

3. **Perfect Infinitives (Active and Passive)** express an action that happened before the time of the main verb.

I'm glad to have seen you.

4. **Perfect Continuous Infinitives** express an action that lasted a certain time before the time of the main verb.

She proved to have been teaching English for ten years.

5. The **Active Infinitive** denotes that the subject is the doer of the action expressed by the infinitive. The **Passive Infinitive** denotes that the subject is acted upon.

She was delighted to be invited to the party.

Jane is fortunate now to have been given a scholarship last month.

6. To form a **Negative Infinitive** add “not” before the infinitive.

She wrote things down not to forget them.

7. **Functions.** The Infinitive is used in the function of the subject, predicative, object, attribute, and adverbial modifier.

To sleep a few minutes longer wouldn't do her any harm. (**subject**)

His intention is to get into parliament. (**predicative**)

Caroline expected to go to the office. (**object**)

Her job was to help the other employees. (**attribute**)

He has a wife and a small boy to look after. (**attribute**)

He came here to study English. (adv. mod. of purpose)

I was too busy to see anyone. (adv. mod. of result)

8. When **verb+infinitive** refer to a verb mentioned earlier, it is not necessary to repeat the base form of the preceding verb. The "to" alone is sufficient and is understood to stand for the earlier verb.

A: *Have you written your essay yet?*

B: *No, but I'm planning to this evening. (=planning to write it)*

The Infinitive without the Particle "to"

There are cases when the infinitive without the particle "to" is used. They are as follows:

1. After auxiliary and modal auxiliary verbs (except the verb "ought (to)").

They didn't invite her to the party.

He doesn't understand the meaning of this word.

She can swim like a fish.

2. After verbs of sense perception such as "to hear", "to see", "to feel", "to notice", "to watch".

I often see the children play in the yard.

3. After "let" and "help".

I let my friend borrow my bicycle.

My brother helped me (to) wash my car.

4. After "make" and "have" in the meaning of "примушувати", "наказувати", but in the Passive "make" has the infinitive with "to".

Sad movies make me cry.

They were made to pay for everything.

I had my brother carry my suitcase.

5. After the expressions "had better", "would rather", "would sooner", "cannot but", "nothing but".

It's going to rain. You'd better take an umbrella.

I'd rather wait for a few minutes if you don't mind.

He would sooner die than allow her to leave.

I cannot but think so.

There is nothing left for us but wait.

6. In sentences beginning with "why not".

Why not go and do it yourself?

Ex. I. Complete each sentence with an infinitive with or without "to":

1. They said good-bye like old friends and promised (see) each other again.
2. The company decided (develop) the new product two years ago.
3. We intend (send) you the documents next week.
4. We need (increase) research to develop a completely new product.
5. The students are made (practice) verbs every day.
6. She made the students (decorate) the room with maps and posters of the USA.
7. Let a sleeping dog (lie).
8. We would like (upgrade) this model next year.
9. You can (use) your credit card (pay) for phone calls.
10. If the quality is not good, we might (change) our suppliers.
11. A consultant can help you (draw up) a marketing plan.
12. I would rather (go) to the museum next Saturday.
13. The new personnel policy lets us (take) initiatives.
14. We have asked the bank (notify) us of all transactions.

Ex. II. Your good friend Nick is asking for advice. What would you say in each situation? Start with "You'd better..." , "Why not...?" , "You should..."

1. Nick is having trouble in his computer programming class.
2. Nick tells you that his parents don't have the money to pay for his education.
3. Nick hasn't called his girlfriend for a week because he thinks she is angry with him. He wants to see her, but he doesn't know how to handle the situation.

Ex. III. Complete the sentences with the passive form of the infinitive.

Example: *Photographers like to photograph famous people, but many famous people don't like to be photographed.*

1. John likes to criticize people, but he doesn't like _____.
2. Mr. Perkins likes to talk about people, but he doesn't like _____ about.

3. Mr. King would prefer to interview the job applicants after lunch, but the applicants would prefer _____ now.
4. I like to entertain guests and also _____.
5. She wants to help others and _____ by others in turn.
6. We have to finish our term paper. It absolutely has _____ by Tuesday.
7. Are we to meet her at the airport, or is she _____ by someone else?
8. He doesn't like to cheat anyone and he doesn't like _____.
9. He isn't likely to invite her to his birthday party, and he isn't likely _____ to her birthday party, either.
10. The boss expects me to complete the report by Friday. In fact, he expects it _____ in time for a ten o'clock meeting.

Ex. IV. Complete each sentence with a perfect infinitive.

Example: I am really fortunate to have been invited to so many international conferences.

1. The candidate for mayor said, "I am pleased to be your guest speaker. I am also pleased _____ so many letters from you throughout a year (receive)."
2. The rock star seems to be popular now, but he seems _____ even more popular two years ago (be).
3. As we get older, the past seems to be clearer than the present; similarly, as the writer Somerset Maugham once said, the past is never what it was but what it seems _____ (be).
4. Look at this suit I bought. I am always surprised to find anything at a reasonable price, but in this case I am surprised _____ something I really like (find).
5. It may be possible to do this homework in an hour, but it was impossible for that homework _____ so quickly (do).
6. He is glad _____ to take part in the conference (invite).

Ex. V. Translate into English using infinitives:

1. Щоб зняти номер у цьому готелі, треба замовити його заздалегідь. 2. Щоб достатися до аеропорту вчасно, вони змушені були вийти з дому дуже рано. 3. З ним неможливо говорити. 4. Вона прийшла, щоб підбадьорити його. 5. Щоб отримати всі необхідні дані, вони працювали дуже багато. 6. Це так люб'язно з Вашого боку, що Ви ставилися до нього так уважно. 7. Вона не любить запрошувати гостей до себе і не хоче, щоб запрошували її. 8. Ми аплодуємо в театрі, щоб виразити своє захоплення. 9. Недостатня кількість тестів зробила неможливим отримання надійних результатів. 10. Ми вирішили не відновлювати контракт з цим постачальником. 11. Його доповідь змусила нас переглянути наші прогнози. 12. Вона тільки й робить, що сидить за комп'ютером з ранку до ночі. 13. "Я радий, що побачився з Вами", – сказав він. 14. Я щасливий, що у мене було стільки можливостей подорожувати по всьому світу. 15. Було приємно знову сидіти за кермом машини.

Oral practice: Some Glimpses on the Ukrainian History

Ex. I. You are telling your foreign friend about some major events in the history of Ukraine. What will you choose to speak about?

Ex. II. Read the following text:

In the 1st millennium B.C., Ukraine's Black Sea coast and the Crimean Peninsula became an outpost of Greek, and later Roman and Byzantine, civilization. The steppe, by contrast, was for centuries the domain of tribes arriving from Central Asia. In the 6th century A.D., East Slavic tribes settled the interior.

In the 9th century the first historic state in Ukraine territory rose around the city of Kyiv. The name *Rus'*, by which the Kyivan state came to be known, was at first applied to the environs of Kyiv and later to the territory ruled by members of the Kyivan dynasty. In 988, Vladimir I introduced Christianity as the official religion, and under his successors a new Christian culture developed.

In the 12th and 13th centuries Kyivan Rus' was in decline as a result of shifting trade routes and separatist tendencies among its various principalities. The final blow to Kyiv was the Mongol invasion of the mid-13th century. But already the focus of power had shifted to the Galician-Volynian principality (in present western Ukraine), which became the main heir to the Kyivan legacy.

In the 14th century Galicia fell under the rule of Poland, and most of the rest of Ukraine came under Lithuania. In 1569, when Lithuania formed a political union with Poland, almost all Ukrainian lands were transferred to the direct jurisdiction of the Polish crown. In 1596 a majority of the Orthodox bishops in the Polish-Lithuanian Commonwealth accepted union with Rome. The strongest opponents of the new Uniate church were the Cossacks, who had developed into a powerful military force on Ukraine's steppe frontier and resisted Polish attempts to bring them under control.

The rising tensions resulted in a vast Cossack insurrection under the leadership of Bohdan Khmelnytskyi in 1648, which was joined by the peasantry in revolt against serfdom. Initial success encouraged Khmelnytskyi to begin the formation of a Ukrainian Cossack state independent of Poland. However, according to the agreement with Moscow in 1667 Ukraine was partitioned between Muscovy and Poland. For a time Russian Ukraine enjoyed self-rule under its hetman (prince). Ukrainian autonomy was abolished by Catherine II in the 1760s. In the late 18th century the Russian Empire absorbed the remainder of Ukraine in the partitions of Poland, except for Galicia, which was annexed by Austria. At the same time Russia's conquest of the Crimea opened the southern steppes and the Black Sea coast to Ukrainian settlement.

After the collapse of both the Russian Empire and Austria-Hungary at the end of World War I, the two Ukrainian regions were briefly reunited in an independent state. In 1921, however, Galicia and Volyn' were occupied by Poland, while smaller areas in the west were annexed by Romania and Czechoslovakia, respectively. Eastern Ukraine became the Ukrainian SSR.

World War II brought massive destruction and further loss of life as Ukraine became the main battlefield between the USSR and Nazi Germany. The transfer of the Crimea from Russia to Ukraine in 1954 completed the present configuration.

Active Words and Phrases:

domain	територія	insurrection	повстання
tribes	племена	peasantry	селянство
environs	околиця	serfdom	кріпацтво; рабство
successor	спадкоємець	abolish	скасовувати
decline	занепад	conquest	завоювання
principality	князівство	denial	відмова
heir	нащадок	destruction	руйнування
legacy	спадщина	loss	втрата

Ex. II. What do the following numbers in the text refer to

1569, 1596, 1667, 1760s, 1863, 1921, 1954.

Ex. III. Say whether the following statements are false or true:

1. The first historic state on the Ukrainian territory rose in the 6th century A.D.
2. Vladimir I introduced Christianity as the official religion in the 9th century A.D.
3. The Cossacks were the strongest opponents of the Uniate church who resisted Polish attempts to bring them under control.
4. Bogdan Khmelnytskyi wasn't popular among the peasantry who fought against serfdom.
5. At the end of the 18th century the Russian Empire absorbed the remainder of Ukraine both in Poland and Galicia.
6. The Crimea was transferred from Russia to Ukraine in 1954.

Ex. IV. Imagine that you are interviewing one of the outstanding figures in the history of Ukraine. What would you like to ask him/her about? What would he/she answer?

Ex. V. Close the book and write a brief summary of the most important changes in the history of your country.

Audition: A Friend in Need Is a Friend Indeed

Ex. I. How do you understand the proverb "A friend in need is a friend indeed"?

Ex. II. Fill in the gaps with the words from the box:

including; nothing of the kind; made an appointment; at least; will do; gloomy; out of work; at a loss; in advance

1. Everything seemed ...to me as I was
2. I got in touch with him and we for that evening.
3. Here is the novel and some money
4. I was what to do.
5. We all believed that he knew five or six foreign languages ... Spanish.
6. I expected him to get angry. He said laughing, "I am glad I asked you to translate the book."
7. Any translation

Ex. III. Listen and check.

Ex. IV. Listen again and answer the following questions:

1. Why did the author decide to turn for help to a friend of his who was an editor?
2. Why did the editor give the author a novel for translation?
3. Did he understand that the author did not know Spanish?
4. What do you think of Hans, the translator of the novel?

Unit 5

Part I

Ex. I. Name 10 key words related to the topic of the text below.

Ex. II. Read the following text:

Expert Systems

An expert system, also called a knowledge-based system, is a type of application program used to make decisions or solve problems in a particular field. It uses knowledge and analytical rules defined by human experts in a field. It is called an expert system because it depends primarily on the knowledge of human experts. It functions like an expert in a discipline, solving problems that require knowledge, intelligence, and experience. Expert systems are a key part of many decision support and executive support systems.

The two major components of an expert system are a knowledge base and an inference engine. A knowledge base contains the accumulated body of knowledge of human experts in a particular field. The knowledge is a combination of data and rules to be applied to the data. The knowledge base is the most important component of an expert system. The performance of an expert system is a function of a size and quality of that knowledge base. The inference engine is the software that applies the rules from the knowledge base to the data provided by the user to draw a conclusion.

A number of commercial tools are available to build expert systems, making it unnecessary to create such systems from scratch. These tools are known in the industry as shells, or expert system shells. Most shells contain all of the components of an expert system except the knowledge base. Thus, buyers need to add only a knowledge base to create their own expert systems.

Many businesses have been using knowledge-based systems to provide quicker and easier problem detection as well as assistance in problem solving and decision making, thereby improving productivity and reducing the costs of operation. They are used in offices, hospitals, research laboratories of various types, industrial plants, manufacturing shops, repair shops, oil wells, and the like.

Office Information Systems

In the past 20 years computers have exerted a powerful effect on the office environment and the way in which offices operate. Computers and communication technology made possible the concept of office information systems (OISs).

An office information system (OIS) helps knowledge workers manage the preparation, storage, retrieval, reproduction, and communication of information within and among business offices. A knowledge worker is a person who creates, processes, and distributes information. In the Information Age these activities are the predominant tasks of most business workers, making an office information system extremely important to the efficient management of information in today's business world. An OIS makes the production and flow of information more efficient, cheaper, and faster.

OISs incorporate a variety of technologies. Word processing is the most widely adopted of all the office technologies. Computer technology has also changed the way data are processed, stored, and retrieved in a business office. Computerized equipment automates and in many cases separates data-processing activities from general office activities. Most of a company's records are now stored electronically in separate data-processing departments. Some records need to be stored for many years; electronic media, such as tapes and disks, take up much less space than traditional file cabinets. OISs link data-processing departments electronically to other department offices, permitting secretaries, managers, executives, and others to access relevant data and information while remaining at their desk.

Executive Support System

Executive is usually synonymous with strategic or top-level management. An executive has the responsibility of setting long-range planning goals and a strategic course for an organization for the years ahead. An information system that caters specifically to the special information needs of executives, such as managerial planning, monitoring and analysis, is called an executive support system (ESS).

An ESS incorporates large volumes of data and information gathered from the external environment of an organization, i.e., from sources outside itself. That information is used in conjunction with the information generated by management information systems (MISs) within functional areas (e.g., marketing, accounting, production, etc.) of the organization to accommodate the specialized information needs of executives. An ESS plays a vital role in summarizing and controlling the volume of information that an executive must read. An executive assigns values to the various sources of information from which data for an ESS are drawn in order to place emphasis on most important sources. Thus, ESSs can be tailored to meet the specific needs of each executive in an organization.

Active Words and Phrases:

knowledge-based system	система, що ґрунтується на знаннях	exert	виготовити
inference engine	механізм виводу	predominant	преважний
knowledge base	база знань	flow of information	інформаційний потік
body of knowledge	тіло знань	word processing	обробка текстів
performance	(робоча) характеристика	adopt	приймати

from scratch	на голому (пустому) місці	link	зв'язувати, з'єднувати
shells	оболонка	permit	дозволяти
tools	інструментальні засоби	relevant	релевантний
detection	визначення	file cabinets	картотечні ящики
oil wells	нафтові свердловини	executive	виконавець

Ex. III. Match the words with their definitions:

- | | |
|-----------------|--|
| 1) environment | a. the information and understanding that you have gained through learning or experience; |
| 2) conclusion | b. someone with special skills or knowledge, gained as a result of training or experience; |
| 3) knowledge | c. the ability to learn, understand, and think about things; |
| 4) separate | d. knowledge or skills that you gain from doing the job or activity; |
| 5) experience | e. something that you decide after considering all the information you have; |
| 6) concept | f. help or support; |
| 7) expert | g. the situations, people, equipment etc. that influence the way people live; |
| 8) assistance | h. an idea of how something is, or how something should be done; |
| 9) intelligence | i. to divide or split something into two or more parts. |

Ex. IV. Insert the necessary prepositions:

1. An expert system depends the knowledge of human experts.
2. The inference engine applies the rules the knowledge base the data provided the user.
3. the acceptance computers and communication technology, the whole concept office work and the business workplace changed the 1980s.
4. A business often needs to create duplicates documents distribution users who require that information.
5. Office information systems are extremely important the efficient management information today's business world.

Ex. V. Open the brackets using the present or past participles:

1. MYCIN is an expert system (using/used) to diagnose infectious diseases and suggest possible treatments.
2. The system was (developing/developed) by the scientists of Stanford University.
3. It was a knowledge base (containing/contained) expert knowledge about diagnoses.
4. Each rule has a probability figure (associating/associated) with it to indicate its level of certainty.
5. MYCIN's performance is almost as good as that of physicians which is (indicating/indicated) that this technology has practical business application.
6. EMYCIN is an expert system shell and is (marketing/marketed) as a shell to be used with other knowledge bases.

Ex. VI. Answer the following questions:

1. What is an expert system?
2. What are the two major components of an expert system?
3. What does a knowledge base contain?
4. What is the inference engine used for?
5. What is an expert system shell?
6. What is the purpose of office information systems?
7. What kind of technologies do they incorporate?

Ex. VII. Find the examples of infinitives and participles in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VIII. Translate into English.

Експертна система — це тип програми, що використовується для прийняття рішень або вирішення проблем у певній галузі. Людина-експерт в цій галузі вкладає в цю програму свої знання та аналітичні здібності настільки, наскільки їх можна формалізувати. Два головні компоненти інформаційної системи — база знань та інтерфейс. Оболонка інформаційної системи складається з тих самих компонентів, що й експертна система, окрім бази знань. Офісна інформаційна система використовується для того, щоб допомогти робітникам інтелектуальної галузі керувати підготовкою, сортуванням, відновленням, копіюванням та обліком інформації в офісі та між офісами. Людина, яка створює, обробляє та розповсюджує інформацію, зветься "робітником знань" ("knowledge worker").

Part II

Ex. I. Answer the following questions:

- Where do you usually buy things?
Have you ever bought anything on-line?

Ex. II. Read the following text:

E-commerce

During the last few years the phenomenal growth of the Internet has been the dominant theme in computers and information systems. New World Wide Web-based companies became familiar names; ordinary people bid in on-line auctions; and traditional companies, such as banks, pursue e-commerce strategies.

E-commerce is growing with meteoric speed, powered by Internet retailers that expanded beyond selling books on-line to offering toys, consumer electronics, videos, music, auctions, gifts, and electronic greeting cards and prepared to get into the on-line grocery business. E-commerce sites continue to pop up as investors seem to believe that e-commerce will provide big paybacks in the future.

Meanwhile, technology is being adopted that will make shopping on-line more attractive. Among the new techniques are three-dimensional on-line catalogs that allow products being viewed on the screen to be rotated so they can be viewed from any angle. In addition, models with the same physical measurements as the viewer can "try on" clothes and be viewed from all angles on a computer screen. Booksellers use software to track the buying preferences of customers; the software recommends a book to a customer on the basis of buying habits of other consumers with similar tastes.

Other forms of commerce are also blooming on the Net, particularly on-line Wall Street brokerages that allow investors to buy stock at lower commission prices and to trade stocks at times when the stock exchanges are not open. These stock-trading sites have proved to be so popular, recording hundreds of thousands of stock trades daily, that the number of would-be participants often overwhelms them.

Non-Web businesses are also getting into the e-commerce act. The Bank of America disclosed a pilot project for viewing and paying bills on-line, in effect acting as a billing intermediary for other companies. Banks are said to have an interest in allowing consumers to pay bills on-line because it allows the banks to maintain control over transactions. Other nonbanking firms are pursuing a similar strategy by consolidating bills from such varied companies as utilities, credit card firms, mortgage companies, and cable TV firms.

Not everyone is happy about the growth of e-commerce. State governments fear losing substantial sales tax revenues to on-line purchases that are not currently taxed. The states complain that a lack of taxes will hamper the ability of state and local governments to deliver essential services, such as fire protection. The Internet Tax Freedom Act, a law passed in 1998, prohibited states from taxing on-line sales and on-line access for three years. Late in the year, however, a congressional panel began studying potential Internet taxes in light of projections by firms such as Forrester Research, which predicted that e-commerce would total \$64.8 billion in 2003.

The arrival of e-commerce also created problems with unorthodox selling efforts. On-line sales of prescription drugs raised concerns about medical ethics when it became clear that some on-line pharmacies were shipping drugs across state lines without the proper authority and that some doctors were writing prescriptions for people on the Net whom they had never examined or even met.

Other types of on-line fraud are also troublesome. While on-line auction sites are public, the resulting transactions are between buyer and seller, and some sellers proved to be swindlers who took money without providing the purchased goods. In addition, some auctioned merchandise was shown to be stolen property. Authorities recommend that consumers minimize fraud by using credit cards for Internet transactions rather than check, money order, or cash. Credit-card purchases in particular can be disputed if fraud is suspected.

E-commerce also raises privacy issues. European and U.S. trade negotiators become enmeshed in a dispute over data-privacy issues, with the European Union advocating stronger privacy protections than its U.S. counterpart. In addition to protecting consumer privacy, Europeans are concerned about whether consumers will have access to data companies collected on them as a result of Net transactions.

Active Words and Phrases:

to bid	пропонувати ціну на торгах	mortgage	застава (що стосується нерухомого майна)
counterpart	колега	unorthodox	неправомірний, не загальноприйнятий
payback	віддача, повернення	prescription drugs	прописані ліки
on-line	неавтономний, управляючий ЕВМ	shipping	Відвантаження
utilities	комунальні послуги	sales tax	податок з обороту
brokerage	брокерські операції	revenue	дохід, надходження
stock	акція (на біржі)	panel	група фахівців – учасників публічної дискусії
stock exchange	фондова біржа	fraud	обман, шахрайство
overwhelm	заливати, оволодівати	swindler	шахрай
intermediary	посередник	privacy	таємність

Ex. III Are the sentences true or false? If they are false, correct them.

1. Internet retailers stopped selling books on-line.
2. E-commerce is very profitable because investors receive big paybacks.
3. New on-line catalogs allow users to rotate products on the screen.
4. On-line brokerages are popular because investors can buy stock at lower prices.
5. Nonbanking firms often act as billing intermediaries to maintain control over transactions.
6. Governments aren't allowed to collect taxes from on-line sales.

7. To minimize fraud customers should use check, money order, or cash for Internet transactions.

Ex. IV. Find the examples of participles, infinitives and infinitive constructions in the above text. Translate the sentences into Ukrainian.

Ex. V. Fill in the gaps with the words from the box:

competition, fraud, on-line, negotiations, catalog, prohibit, prices, auction, stock exchange, transactions, shipping

1. Experts project that advertising will increase sharply in the next few years.
2. Traditional companies seek to meet the from on-line marketers.
3. E-commerce companies raised in several ways: they reduced discounts and raised charges.
4. Most are conducted with a view to reaching a compromise agreement.
5. The commission said on-line stock was one of the greatest challenges facing www-based companies.
6. Amazon.com shut down an on its site in which stock in a software company was being sold.
7. Share prices fell rapidly on the London today.
8. The prices are as shown in our
9. Once a week we receive a printout of all
10. On-line auctions sales of firearms, alcohol, and tobacco.

Ex. VI Complete as much of the table as possible. Find the words in the text. Make your own sentences with some of the words.

Verb	Noun person	Adjective	Abstract noun
retail			
negotiate			
complete			
attract			
invest			
trade			
ship			

Ex. VII. Translate into English.

Аукціони у режимі on-line продовжують зростати, включаючи регіональні аукціони та аукціони в великих містах, які пропонують більш привабливі угоди з продажу таких товарів, як машини та меблі. Ці товари можуть бути замінені після того, як аукціон закінчився. Домінуючим Web-аукціоном є eBay, який пропонує більш ніж три мільйони товарів на продаж у будь – який час. Інші електронні аукціони намагаються не відставати, в результаті чого сотні різних Web-сайтів кажуть, що вони могли б об'єднати списки товарів на продаж. Це означає, що учасник аукціону з одного сайту може пропонувати ціну на аукціоні, що знаходиться на іншому Web-сайті. Однак завантаженість аукціонів іноді стає причиною того, що Web-сайти виходять з ладу на декілька годин.

Оператори онлайн-аукціонів намагаються визначити, які товари можна виставити на продаж. Аукціон eBay, наприклад, забороняє продаж вогнепальної зброї, алкогольних напоїв та тютюнових виробів.

Одна з нових компаній, що займається електронною комерцією, Amazon.com, зачинила аукціон на своєму сайті, на якому продавалось програмне забезпечення. Закриття цього сайту співпало із зростанням скарг з приводу шахрайства на сайтах. Федеральна комісія з цінних паперів та операції з обміну (Securities and Exchange) проголосила, що електронне шахрайство є однією із значних проблем.

Більшість компаній, що займаються комерцією на електронних фондових ринках, поки що отримують невеликі прибутки, або не отримують жодних.

Ex. VIII. Work in pairs. Speak about advantages and disadvantages of e-commerce.

Ex. IX Describe the business and economic environment in your country using active words and phrases from the text.

Grammar: Constructions with the Infinitive

Presentation

Ex. I. Read the following text paying attention to the infinitives and constructions with the infinitive. Translate the text into Ukrainian.

Bonfire Night

On the 5th November every year, British people set fireworks off in parks and gardens and build big fires. Some people make a model of a man from old clothes and paper and put him on top of the fire. Do you know why?

Well, it started with the guy named Guy actually! Guy Fawkes was a Catholic. Being a Catholic was very dangerous because King James I and the English Church were Protestant. **They wanted everyone in England to be Protestant. It was very hard for Catholics to worship** and they had **to do** it in secret.

Guy fought for the army of the Catholic Spanish king, Philip for seven years. He became an expert at using gunpowder. Back in England, some of Guy's old school friends and neighbors were planning **to kill** the king. **They wanted him to join them** because he knew a lot about gunpowder.

They found an empty room under the Houses of Parliament. They hid lots of gunpowder in the room. They planned **to blow** James up while he was in Parliament. On the 4 November, 1605, everything was ready. Guy was waiting with the gunpowder **for the King's Guard to walk in**.

James I was known to be unpopular with the British people, even the Catholics. **To frighten** people who might want **to kill** the king, Guy Fawkes's execution was totally horrible. After hanging him for a few moments, they cut him into quarters.

On the night of the 5th November, the king's supporters celebrated the failure of the Gunpowder Plot. They lit bonfires and made a model of Guy Fawkes. Then they threw the model onto the fire. That's why the British behave so strangely on 5th November. All the other days of the year, there's no excuse!

Complex Object

The combination of a noun in the common case or a pronoun in the objective case and an infinitive after the main verb forms a **Complex Object**.

I expect Mary to pass the test.

It can be chiefly used after the following verbs:

1. "to see", "to hear", "to feel", "to notice", "to watch", "to let", "to make" (without "to").

My father let me drive his car.

I saw my friend run down the street.

It's also possible to say:

I saw my friend running down the street.

There is usually little difference between the two forms except that the ing-form usually gives the idea of "while":

I saw my friend while she was running down the street.

2. "to want", "to expect", "to know", "to suppose", "to consider", "to believe" "would like":

I want you to paint the walls green.

I expect you to be on time.

Sometimes there is a clear difference between using the infinitive or the present participle:

I heard a famous opera star sing at the concert last night. (I heard the singing from the beginning to the end)

When I walked into the room, I heard my friend singing. (The singing was in progress when I heard it)

Complex Subject

The combination of a noun in the common case (or a pronoun in the nominative case) and an infinitive forms a **Complex Subject**.

The main verb is usually placed between the noun and the infinitive.

Complex Subject can be used:

1. With the same verbs that can be followed by a Complex Object. The verbs are used in the Passive voice.

She is known to have passed her exam well.

2. The verbs "to say", "to report" in the Passive voice.

The conference is reported to open tomorrow.

All representatives are said to have arrived already.

3. The verbs "to seem", "to appear", "to prove", "to happen", "to turn out" in the Active voice:

The glass turned out to be broken.

He seems to be waiting for someone.

They appear to have gone out.

The "for-to-Infinitive" Construction

This is a combination of a noun in the common case (or a pronoun in the nominative case) preceded by the preposition "for" and an infinitive.

There was nothing left for him to do but wait.

It is very expensive for our company to advertise in the national press.

Ex. I. Read the following paraphrases of sayings and proverbs. Then match them with the sayings. Use the infinitives with or without "to".

- | | |
|---|--|
| a. Love brings children into the world and so keeps human life from disappearing. | 1. It is never too late (mend). |
| b. Tolerate others, and try not (direct) the way they run their lives. | 2. It is love that makes the world (go) round. |
| c. People vary much in character and abilities and this is necessary and desirable. | 3. One is never too old (learn). |
| d. It is easier (pull down) than (build). | 4. It takes all sorts (make) a world. |
| e. However much you know, there is always more (learn), and whatever your age, you can still increase your knowledge. | 3. (Understand) all is (forgive) all. |
| f. It is never too late (turn) over a new leaf and (lead) a better life. | 6. Live and let (live). |
| g. When all the facts are known and understood it is possible | 7. It is easier (destroy) than (create). |

(forgive) a person for anything.

Ex. II. Paraphrase the sentences according to the example using the Complex Object:

Example: *We saw her. She smiled and began to tell the story.*
We saw her smile and begin to tell the story.

1. You should help your friend. He asked you about it.
2. We heard a car. It stopped in front of the house.
3. I saw a man. He walked up the steps to the house.
4. We didn't notice him. He came in and opened the window.
5. The soccer team elected Bob captain. Bob's classmates believe that he is a good leader.
6. We talked to the manager. He wants to work on the new plans immediately.
7. The Director said to them, "We have to improve productivity."
8. Our buyers ask, "Don't raise prices for your products."
9. We expect that an announcement will be made next week.
10. Ask the consultant how to draw up a marketing plan. She can help.

Ex. III. Change the "that"-clauses to infinitives using the Complex Subject:

Example: *It seems that the students like their special language program at school.*
The children seem to like their special language program at school.

1. It appears that they are doing well.
2. It happens that they have a good teacher.
3. It turns out that she is a native speaker.
4. It happens that the children like her very much.
5. It seems that they want to please her.
6. It appears that they have made good progress.
7. It has turned out that they are all good students.
8. It seems that their teacher is very proud of them.
9. It seems that we are going round in circles.
10. It is thought that he committed the crime last Friday evening.
11. It was thought that he had stolen the documents at that time.
12. It is reported that two people were killed in the explosion.
13. It is believed that the criminal is living in London.

Ex. IV. Paraphrase the sentences using "for"-phrases.

Example: *The box is heavy. Bob can't lift it.*
It is impossible for Bob to lift that box. or
That box is too heavy for him to lift it.

1. I left the luggage at the station. He promised to collect it.
2. He stepped aside so that I could pass.
3. You should help her. This is the best thing to do.
4. He spoke loudly so that we could hear.
5. It is very far, they can't go there.
6. He was seriously ill, he couldn't go to the doctor himself.
7. Jane is pleasant to do business with. We are pleased with that. It is... .
8. It is important that we choose suitable TV programs for children.
9. It would be good if you spent some time abroad.
10. We can change to an alternative energy source. It would be easy.

Ex. V. Translate into English using infinitive constructions.

1. Вона бажає, щоб її син став висококваліфікованим спеціалістом.
2. Мені дуже важко писати ділові листи.
3. Говорили, що студенти здали екзамени успішно.
4. Я не чув, щоб хто-небудь мене кликав.
5. Для нього було неможливим прийняти таке рішення.
6. Вона хоче, щоб ці книги були повернені до бібліотеки сьогодні.
7. Він відчув, що вона подивилася на нього з інтересом.
8. Вона бачила, що молодий чоловік зупинився і щось витягнув із кишені.
9. Я б хотіла, щоб Ви самі поговорили з деканом і завідуючим кафедрою.
10. Ми очікували, що він приїде до нас у вихідні дні.
11. Її батьки не дозволяють їй приходити пізно.
12. Повідомляють, що ця важлива конференція відкриється у травні.
13. Очікується, що уряд програє вибори.
14. Повідомляється, що після вибуху було заарештовано три особи.
15. Телефон виявився зламаним.
16. Тут нікого нема, з ким би він міг поговорити.
17. Він чекав, коли вона заговорить.

Oral practice: The United Kingdom Government

Ex. I. What do the following abbreviations mean?

MP, EC, EU, UK, GB.

Ex. II. Read the following text:

The United Kingdom is one of six constitutional monarchies within European Community with a parliamentary system of government. The Constitution of the United Kingdom developed over time and is not written down in a single legal document. It consists of various elements, including statutes (laws made by Parliament), important court cases, customs and conventions. It contains two main principles – the rule of law (everyone is subject to the laws of the land) and the sovereignty of Parliament (there is no body that can declare the activities of Parliament unconstitutional). Since the United Kingdom joined the European Union, it has become clear that domestic legislation can in certain circumstances be overridden by that of the European Union as a whole.

The process of transferring power from the monarch (the Queen or King) to the people began in the 13th century when King John was forced to restrict his power by signing the Magna Carta. Today, the Queen of Great Britain is the head of the executive, the head of the judiciary, the commander-in-chief of all the armed forces of the Crown, and temporal governor of the Church of England. In practice, the Queen acts only on the advice of her Ministers. She reigns but she does not rule.

Parliament is made up of two chambers, the House of Commons and the House of Lords. Each autumn the monarch goes to Westminster for the State Opening of Parliament and reads out a speech, which sets out the Government's plans for the year ahead.

The House of Lords has around 1200 members, made up of the two Archbishops and 24 bishops, hereditary peers, who have inherited their title and life peers who are appointed to serve for life, and 9 senior judges, known as the law lords. The appointed life peers include about 65 women, or peeresses.

The leader of the House of Lords is the Lord Chancellor who sits upon the Woolsack, a large bag of wool covered with red cloth. The Woolsack is a reminder of the times when England's commercial prosperity was founded on her wool exports. The House Of Commons has 651 members, elected by universal adult suffrage, who each represent a particular part of the country, a constituency. General elections are held every five years. The leader of the party, which obtains the majority of seats in the House, is called the Government, and the others – the Opposition. The Prime Minister chooses ministers to be responsible for individual departments. They form the Cabinet, which advises the Prime Minister. In the House of Commons they sit on the front bench and other Members of Parliament from their party sit behind them (back-benchers). The main Opposition party sits in a similar arrangement facing them with their leader and her/his Shadow Cabinet on the front benches. In the center is the Speaker, who keeps order during debates.

Active Words and Phrases:

community	суспільство	executive	виконавчий
statute	статут	judiciary	судове право
convention	договір	temporal	тимчасовий
rule	правило, норма	to reign	царювати, панувати
to be subject to	підпорядковувати	archbishop	архієпископ
supremacy	перевага, вищість	bishop	єпископ
to challenge	оспорювати, піддавати сумніву	hereditary	успадкований
domestic legislation	вітчизняне законодавство	peer	пер, лорд
to override	нехтувати, відхилити	peeress	дружина пера, леді
to transfer	передавати	to inherit	успадковувати
Magna Carta	Велика хартія вільностей (1215 року в Англії)	suffrage	голосування

Ex. III. Match the following terms with their definitions:

- | | |
|----------------------------|--|
| 1) constituency | a. laws are made, put into effect and interpreted by different bodies; |
| 2) back-bencher | c. there is no legal opposition to Parliament; |
| 3) by election | c. everyone is equal before the law; |
| 4) rule of law | d. MP who doesn't hold office in government or opposition; |
| 5) separation of powers | e. special election held to fill an unexpected vacancy; |
| 6) supremacy of Parliament | f. electoral district. |

Ex. IV. Read the text and complete the following table:

Constitution of the United Kingdom.

Main characteristic	
Based on	
Main principles	

Ex. V. Answer the following questions:

1. What does the monarch of the UK represent?
2. Which of the Queen's functions are formal and which are real?
3. Why do you think the Queen enjoys the support of the majority of Britons?
4. What are the main functions of the House of Commons and of the House of Lords?

Ex. VI. Compare the interior of the parliament in the UK and in your country.

Ex. VII. Work in groups. Discuss the following:

1. What are the advantages and disadvantages of monarchies and republics?
2. What aspects of the British political system appeal to you most?
3. Which of them do you think should or could be introduced in Ukraine?

Audition: Lost in the Post

Ex. I. Answer the following questions:

1. Do people often write and send letters nowadays? Why?
2. How do you keep in touch with your friends and relatives?

Ex. II. Look up the following words in your dictionary and find the translation:

sorter (n)
jealousy (n)
to dismiss (v)
will (n)
frank (adj.)

Ex. III. Listen to the cassette recording and say whether the following statements are false or true:

1. Ainsley was Dicky Soames' cousin.
2. Ainsley received a letter addressed to his wife from Austria.
3. To get into the post-office at night he had to unlock the door.
4. Uncle Tom had over fifty thousand and he wished Adela had the half.
5. Ainsley realized that his wife knew everything.

Ex. IV. Listen again and check.

Ex. V. Answer the following questions:

1. Why do you think Ainsley did not want his wife to receive letters from Dicky Soames?
2. Do you think he had reasons for jealousy?
3. Why did Ainsley think that his wife knew everything?
4. Would anything change in their life? Why?
5. Did Dicky guess what had happened?
6. What would you have done if you had been in Adela's place?

Unit 6

Part I.

Ex. I. Think and answer:

1. What media can data be stored on?
Give 15 words related to the topic of the text.

Ex. II. Read the following text:

Information Systems and Databases. File storage

Computers have been used since the 1950s for the storage and processing of data. An important point to note is that the main memory of a computer provides only temporary storage; any data stored in main memory is lost when the power is turned off. For the permanent storage of data, one must turn to auxiliary storage; primarily magnetic and optical media such as tapes, disks, and CDs. Data is stored on such media but must be read into main memory for processing.

A major goal of information-system designers has been to develop software to locate specific data on auxiliary storage and read it efficiently into main memory for processing. The underlying structure of an information system is a set of files stored permanently on some secondary storage device. The software that comprises a file management system supports the logical breakdown of a file into records. Each record describes some thing (or entity) and consists of a number of fields, where each field gives the value of some property (or attribute) of the entity. A simple file of records is adequate for uncomplicated business data, such as an inventory of a grocery store or a collection of customer accounts. (See Fig. 5).

File		
Employee Name	Employee Number	Hourly Wage
Tanya Ishmal	78543	12.50
Jon Wong	69810	10.75
Mary Fisher	63718	9.50
Mark Krueger	75314	12.00

Fig. 5 A file is composed of records and fields.

Early file systems were always sequential, meaning that the successive records had to be processed in the order in which they were stored, starting from the beginning and proceeding down to the end. This file structure was appropriate and was in fact the only one possible when files were stored solely on large reels of magnetic tape and skipping around to access random data was not feasible. Sequential files are generally stored in some sorted order (e.g., alphabetic) for printing of reports (e.g. a telephone directory) and for efficient processing of batches of transactions. Banking transactions (deposits and withdrawals), for instance, might be sorted in the same order as the accounts file, so that as each transaction is read the system needs only scan ahead (never backward) to find the accounts record to which it applies.

When so-called direct-access storage devices (DASDs; primarily magnetic disks) were developed, it became possible to access a random data block on the disk. (A data block is the unit of transfer between main memory and auxiliary storage and usually consists of several records.) Files can then be indexed so that an arbitrary record can be located and fetched (loaded into the main memory).

An index of a file is much like an index of a book; it consists of a listing of identifiers that distinguish the records (e.g. names might be used to identify personnel records), along with the records' locations. Since indexes might be long, they are usually structured in some hierarchical fashion and are navigated by using pointers, which are identifiers that contain the address (location in memory) of some item. The top level of an index, for example, might contain locations of (point to) indexes to items beginning with the letters *A*, *B*, etc. The *A* index itself may contain not locations of data items but pointers to indexes of items beginning with the letters *Ab*, *Ac*, and so on. Reaching the final pointer to the desired record by traversing such a treelike structure is quite rapid.

File systems making use of indexes can be either purely indexed, in which case the records need to be in no particular order and every individual record must have an index entry that points to the record's location, or they can be "indexed-sequential." In this case a sort order of the records as well as of the indexes is maintained, and index entries need only give the location of a block of sequentially ordered records.

Searching for a particular record in a file is aided by maintaining secondary indexes on arbitrary attributes as well as by maintaining a primary index on the same attribute on which the file is sorted. For example, a personnel file may be sorted on

(and maintain a primary index on) employee identification numbers, but it might also maintain indexes on names and departments. An indexed-sequential file system supports not only file search and manipulation commands of both a sequential and index-based nature but also the automatic creation of indexes.

Active Words and Phrases:

storage	зберігання; запам'ятовуючий пристрій; пам'ять	sequential	послідовний
temporary	тимчасовий	successive	наступний; який (що) йде один за одним; послідовний
permanent	постійний; безперервний	batch	пакет; пачка
auxiliary	допоміжний	deposit	вклад (банківський); депозит
secondary	допоміжний; вторинний; побічний	withdrawal	вилучення
file management system	системи керування файлами	direct access storage device (DASD)	запам'ятовуючий пристрій з прямим доступом
entity	логічний об'єкт	random	випадковий
field	поле	location	місцезнаходження
property	властивість; якість	identifier	ідентифікатор; ім'я
attribute	атрибут; ознака; властивість	index entry	стаття індексу; стаття алфавітного покажчика
maintain	підтримувати; зберігати; обслуговувати	primary	первісний; первинний
file maintenance	ведення (супроводження) файла		

Ex. III. Answer the questions.

1. Can the main memory be used for the permanent storage of data?
2. What is the major goal of information system designers?
3. What does a file consist of?
4. What does a record in a file describe?
5. What does each field describe?
6. How are records in sequential file systems processed?
7. How are sequential files stored and what are they used for?
8. What kind of devices made it possible to locate a random data block on the disks?
9. What does an index of a file consist of?
10. How are indexes navigated?

Ex. IV. Here are the answers. Work out questions.

1. Locations of indexes to items beginning with the letters *A, B*, etc.
2. Pointers to indexes of items beginning with the letters *Ab, Ac*, and so on.
3. Purely indexed or indexed-sequential.
4. The record's location.
5. The location of a block of sequentially ordered records.
6. The automatic creation of indexes.

Ex. V. Fill in the gaps with the words from the box.

Random, storage, sequential, fields, access, secondary, files, file maintenance, batches, retrieval

1. A file is simply an organized collection of and
2. The process of modifying the contents of a file by adding, deleting or correcting records is termed
3. There are two principal types of file maintenance; one is associated with access mass memory devices, the other is relevant to mass memory with random access.
4. access permits transactions to be processed in the order in which they are received.
5. A disk is particularly suitable for the of random access files.
6. Transactions are collected into over a period to form an unsorted transactions file.
7. The handling of makes up a huge part of the work of computers.
8. A file management system is software that manages the storage, to, from, and of flat files.
9. A set of files is stored permanently on some storage device.

Ex. VI. Translate into English.

Файл – це структура даних, яка складається з записів та полів. Звичайні файли не мають зв'язків або інтегрованих структур з будь-якими іншими файлами. Система керування файлами – це програмний продукт, який здійснює управління збереженням, доступом, пошуком та використанням звичайних файлів.

Система керування файлами має такі переваги, як мала вартість, легкість в управлінні та підтримці, високу стійкість під час виникнення помилок у даних, які викликані помилками у програмному та технічному забезпеченні. Але до недоліків можна включити те, що файли є незалежними, не інтегрованими, одна й та ж інформація багато разів

дублюється в різних файлах. Кожне місце, де розташовується інформація, повинно бути відзначене та поновлене кожного разу, коли файл змінюється. Програми залежать від розташування полів у записах. Програми, які керують даними в багатьох файлах, дуже важно створити і підтримувати. Системи керування файлами надають користувачеві можливість ввести програмні команди, які дозволяють перехресний (cross-referencing) доступ до файлів.

Ex. VIII. Find examples of verbals in the above text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. IX. Work in groups. Discuss the following:

What are the advantages and disadvantages of database processing?

Part II

Ex. I. Predict which principal economic activities of London the text covers.

Ex. II. Write down 15 words related to the topic.

Ex. III. Read the following text:

Economy of London

Finance, business, and commerce are London's principal economic activities. It is the leading international financial centre, with more than 565 foreign banks. Banking and insurance are concentrated in the City of London. The city is home to the Bank of England (1964), banker to the clearing banks and the UK government. The city of London is the European centre for gold distribution and holds the gold and dollar reserves of the sterling countries.

The Royal Exchange (1567), London's international stock exchange, is also based in the City. It is the world's largest centre for trading foreign equities, accounting for 60% of global turnover in 1960. In the 1960s London was the world's largest single borrowing source. In 1979 the abolition of foreign exchange controls enabled UK savings institutions to invest money overseas, meaning the London Stock Exchange's member firms were exposed for the first time to competition from overseas brokers, culminating in the 'Big Bang' of October 1986. At the same time the name was changed from the London Stock Exchange to the International Stock Exchange and face-to-face dealing on the trading floor was replaced by computerized electronic trading. Many firms were bought by banks, which invested capital. These were boom times, until October 1987, when the stock market crashed and the recession set in. Nevertheless, London's daily turnover remained higher than that of New York and Tokyo.

Other London based exchanges include the London Metal Exchanger, which, with the Commodity Exchange of New York, is the world's most important market for copper, nickel, and zinc; the Baltic Exchange, which deals with shipping and air freight and the London Futures and Options Exchange (until 1987 the London Commodity Exchange) which deals in non-metal commodities such as petroleum, coffee, and wool.

London is the location of the world's largest insurance market, with a net premium income of 114 billion in 1996. 28% of world marine insurance and 38% of aviation insurance are traded in London. Lloyd's of London, established in the 1680s by Edward Lloyd, accounts for half of all international insurance premiums underwritten in the London market.

Commercial, manufacturing, and professional bodies have concentrated in specific areas of inner London over the centuries, although increasing property prices and considerations of access have forced many to relocate to the suburbs and elsewhere.

London's wholesale and retail centres include Leadenhall Market, dealing with meat and poultry, and some grocery; Smithfield, the largest meat market in the world; and Hatton Garden, centre of the diamond trade. In 1973 London's fruit and vegetable market moved from its original site in Covent Garden, the square subsequently becoming a shopping and restaurant complex notable for its street entertainment. Bullingsgate, London's principal fish market, moved from its 900-year-old City site to new premises in the former West India Dock in 1982.

Printing and publishing form a major part of London's economy. Until the mid-1980s Fleet Street was the centre of Britain's newspaper industry, but most of its printing concerns have relocated to other premises in the London region. Other media-related businesses include television and radio broadcasting, film production, and music recording. The British Broadcasting Corporation (BBC) and the Independent Television (ITV) Network Centre are all based in London, as are 24 radio stations, nine of which have national coverage.

Although manufacturing has declined, various light industries remain in the London boroughs, including the production of electronic goods, computer software, pharmaceuticals, and beer.

Active Words and Phrases:

insurance	страхування	copper	мідь
banking	банківські справи	shipping	відвантаження
clearing bank	клірингів (розрахунковий) банк	air freight	повітряні вантажі
equities	активи (банку)	futures	товари (куплені завчасно)
stock exchange	фондова біржа	options exchange	біржові операції
turnover	обіг (капіталу)	insurance premium	страхова премія
borrowing	позика коштів (напр. від банку)	body	організація, орган, товариство
trading floor	торговий зал	wholesale	оптова торгівля
recession	рецесія; спад	retail	роздрібна торгівля
commodity	товарна біржа	premises	приміщення

exchange

Ex. IV. Match the words with their definitions:

- | | |
|---------------|--|
| 1) options- | a) a product that is bought or sold; |
| 2) commodity- | b) the right to buy or sell smth in the future; |
| 3) equity- | c) an amount of money that you pay for smth such as insurance; |
| 4) premium- | d) the value of smth you own, such as a house or shares; |
| 5) turnover- | e) the business of a bank; |
| 6) banking- | f) the amount of money a business earns in a particular period; |
| 7) retail- | g) the sale of goods in large quantities usually at low prices to people or stores that then sell to other people; |
| 8) recession- | h) the sale of goods in stores to people for their own use; |
| 9) wholesale- | i) a period of time when there is less business activities. |

Ex. V. What do the following numbers in the text refer to?

565, 1694, 1567, 60, 1996, 1986, 1987, 28, 38, 1680, 24, 1980, 1973

Ex. VI. Answer the following questions

1. What is the City of London famous for?
2. What is the world's largest center for trading foreign equities?
3. What did the abolition of foreign exchange controls in 1979 result in?
4. What do other London based exchanges deal in?
5. Why did many commercial, manufacturing and professional bodies relocate to the suburbs of London?
6. What do London's wholesale and retail centers include and what do they deal in?
7. Name some media-related businesses in London
8. What can you say about the development of manufacturing and light industries in London?

Ex. VII. Find examples of verbals in the above text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VIII. Compare the economy of London with the economy of your native town.

Grammar: Gerunds

Presentation

Ex. I. Read the following text paying attention to the underlined words. Translate them into Ukrainian.

An American anthropologist and family counselor speaks on the challenges of modern life:

I want to begin by asking all of you. How many of you live your life by the clock? Are you guilty of any of the following: Dividing up your day into small blocks, like half hours or even quarter hours? Getting angry in a traffic jam? Forgetting to eat your meals?

I, too, used to be guilty of overscheduling my life but fortunately, I saw light. My having changed my basic relationship with time is probably the best thing I ever did. I am an anthropologist and about six years ago I did some field work on group relationship among the Navajo people in Arizona and New Mexico. My work included spending time with Navajo elders, observing their activities and recording many of the things they said. One thing I learned very quickly was that hurrying is basically foreign to Navajo.

I spent my days with them watching what they did. I loved being allowed to take part in Navajo culture but at first I was a bit angry with their taking so long to do things, and I'm sure they smiled at my becoming so impatient with them and not wanting to wait. Then I started slowing down and entering into the Navajo lifestyle. I started looking at things in a new way, and today I'd say that my having been given this opportunity to see how another culture deals with time probably taught me more than any other single thing.

It wouldn't be a good idea if we adopted part of that lifestyle. Too many of us want things to happen immediately: fast food, microwave meals, instant money from automatic tellers, instant credit. When things don't go according to the schedule, we feel stress, and stress can kill us. And it keeps us from enjoying as we experience them.

(Adapted from "Focus on Grammar" Longman 1998)

Ex. II. These -ing forms are called "the Gerunds". Here are some other verbs followed by the gerund:

admit	avoid	consider	delay
deny	enjoy	finish	imagine
involve	mind	miss	postpone
practice	regret	risk	suggest

Ex. III. Read and translate the following examples paying attention to the gerunds:

1. They enjoyed watching an adventure movie last Saturday.
2. Try to avoid getting upset.
3. I suggest getting together next Friday.

4. He admitted challenging the results of the experiment.
5. Would you mind repeating that, please?
6. We delayed having a meeting.
7. By delaying we risk losing the contract.
8. That would involve redesigning many of the programs.

Gerunds: Forms and Functions

	Active	Passive
Simple	writing	being written
Perfect	having written	having been written

1. Simple forms (Active and Passive) express an action simultaneous with the action, expressed by the main verb and can refer to the present, past or future:

I like reading science fiction. (present)

I liked reading fairy tales when I was a child. (past)

I'll enjoy reading his poems. (future)

2. Perfect form (having + past participle) suggests the past in relations to some other time:

You might remember having seen or heard about that TV program.

I remember having met her before.

3. Gerunds can occur in Passive form with “being or getting + past participle” or “having been + past participle”:

I enjoyed being allowed to participate in the work over this project.

Having been selected to do research on Native American culture pleased me greatly.

He liked neither reading aloud nor being read aloud to.

4. It has verbal and nominal characteristics. Like a noun it can perform the function of subject, object and predicative.

Dancing is healthful. (subject)

Many people love skiing. (object)

Many Americans give dancing an important place in their culture. (object)

A key management responsibility is leading a team. (predicative)

5. Like a verb it can take a direct object:

You should consider upgrading the system to make the software run faster.

We are interested in buying these goods.

It can be modified by an adverb:

She burst out crying bitterly.

6. To form a negative gerund, add “not” before the gerund:

Not exercising is bad for you.

Not swimming for a week makes me feel lazy.

7. The doer of the action denoted by the Gerund may be expressed by a noun in the possessive case or a possessive pronoun:

These combinations are called **Gerundial Complexes**:

Everything will depend on the weather changing for the better.

Everybody enjoys his singing.

He objects to my going away on Sunday.

We were sure of Peter's passing this final exam.

Excuse my being late.

8. The Gerund is often preceded by a preposition, for example, after such verbs and expressions, as *to look forward to, to object to, to depend on, to be fond of, to be interested in, to go on, to be good at, to make progress in*:

I'm fond of travelling.

He's made a good progress in understanding and speaking their language.

Ex. I. Look through the text in “Presentation” section again. State forms and functions of the gerunds.

Ex. II. Read and translate these sentences into Ukrainian, identifying gerunds:

1. The doctor went on examining him.
2. Is this model worth producing?
3. The young girl was fond of dancing.
4. Why do you object to his joining us?
5. I prefer staying at home to going for a walk tonight.
6. Everything depends on Peter's getting in touch with them.
7. We are thinking of setting up a joint venture.
8. We are looking forward to meeting you.
9. We believe in spending money on research.
10. We have thought about applying for a grant.
11. John's telling them about the project was a big mistake.
12. I didn't remember him (his) telling them about it.

Ex. III. Work in groups. Decide together what is:

Exciting	relaxing	good exercise	dangerous
Easy	unhealthy	against the law	expensive
takes a lot of time	difficult	saves energy	a good idea
For example:	Jogging is good exercise.		
	Going to restaurants is expensive.		

Ex. IV. Look at the activities listed below. Work with a partner. Take turns asking and answering questions using gerunds.

- | | |
|-------------------|--|
| 1) more fun | swim/ ski |
| 2) more relaxing | take a hot bath/ sunbathe |
| 3) more fun | stay in a hotel/go camping |
| 4) more exciting | ride a bike/ ride a horse |
| 5) worse | miss a train/ lose your luggage |
| 6) more important | enjoy your work/ make a lot of money |
| 7) more useful | learn to cook/learn to drive |
| 8) easier | learn mathematics/ learn a second language |

For example: A: Which is more fun, swimming or skiing?
B: I think skiing is more fun than swimming.

Ex. V. Write nine sentences about something you like or don't like using gerunds after these verbs and phrases:

enjoy, avoid, dislike, miss, regret, often postpone, have trouble, have fun, don't mind

For example: I enjoy sleeping late on Sunday mornings.

Ex. VI. Work with a partner. Make up polite requests and responses that would be appropriate in each situation. Use *would you mind* and a gerund in your requests.

1. It's stuffy and you're sitting inside a cafe waiting for a cup of coffee. The person next to you lights up a cigarette. You can't stand the cigarette smoke:
A: Would you mind putting out your cigarette? The smoke is making me sick.
B: No, not at all. I didn't know it was bothering you.
2. You are going home from university with a friend of yours. You have a terrible headache. You would like your friend to stop at the drug store on the way home:
A: _____
B: _____
3. You are in the computer room at your university. You can't get your computer to work properly. You need some help from the classmate:
A: _____
B: _____
4. You are having trouble concentrating in class. The professor has just said something important but you missed most of it. You want to know what he said:
A: _____
B: _____
5. You were absent from class last week and you would like to borrow from a classmate the notes on the lecture you missed:
A: _____
B: _____

Ex. VII. Change the structure of these sentences. Use the words given in brackets.

Example: We would like to improve our trade contacts with a number of firms (to be interested in).
We are interested in improving our trade contacts with a number of firms.

1. She was sure he'd continue to work at the invention (to go on).
2. The producer doesn't want Helen to play a leading part (to object to).
3. They all recommend me to see the performance (to be worth).
4. I expect him to come to our place for his holiday (to look forward to).
5. She sings nicely, it will be a pleasure for us to listen to her (to enjoy).
6. Eric would like to set up a company of his own (to be interested in).
7. It is a wonderful novel. I am sure you will enjoy it (to enjoy).
8. An old friend of mine is coming to Kharkiv soon. I am looking forward to it (to look forward to).
9. I hope the weather will change for the better. Our trip depends on it (to depend).
10. They can join us. Nobody will object to it (to object to).
11. My son often plays chess with his father. He is fond of it (to be fond of).
12. It was difficult to translate the article. I could not finish it in the time given to us (to finish).

Ex. VIII. Complete the sentences using the gerund:

1. My brother is fond of classic music, he enjoys
2. When the weather is fine, I like
3. We will have our vacations in July, everybody looks forward to
4. My son's friends are leaving for the Crimea. I don't object to
5. Though the scientist was tired, he went on
6. My sister doesn't like skating, she prefers
7. The article is very long, it seems, she will never finish
8. You will enjoy this opera, it's worth

Ex. IX. Translate into English:

1. Мені не подобається, як він читає. 2. Танці ще не почалися. 3. Хто-небудь має щось проти того, щоб я побачився з ним? 4. Вона йшла по вулиці, не повертаючи голови. 5. Ми отримали задоволення від її співу. 6. Варто подивитися їх останні каталоги офісного устаткування. 7. Ми зацікавлені в купівлі цього товару. 8. Вона не любить швидко ходити. 9. Всі продовжували аплодувати. 10. Людина перестала читати об'яву. 11. Я думаю, що всі чекали з нетерпінням його повернення. 12. Мені не подобається, коли на мене дивляться. 13. Наша країна зацікавлена в тому, щоб мати дружні відносини з усіма країнами світу.

Oral practice: British Universities

Ex. I. Answer the following questions: what are the most famous British universities and which of them is the oldest?

Ex. II. Complete the following table:

Things I know about British universities	Thing I don't know	Questions I would like to ask
1.	1.	1.
2.	2.	2.
3.	3.	3.

Ex. III. Read the texts. Did they provide answers to your questions?

Oxford

Oxford is like London: it is international, it is very old and it has great charm. It is also a town that grew up near the River Thames.

Oxford is international because people from many parts of the world come to study at its University. The older of England's two major universities, Oxford probably owes its origin to the arrival in the late 12th or early 13th century of foreign scholars expelled from the Paris Sorbonne. But it is considered to be older still: its oldest college, University College, having allegedly been founded in the 9th century by King Alfred! Whether or no, it is accepted as the doyen among the 27 men's and 5 women's colleges nowadays.

One of these colleges, Christ Church College, was founded by Cardinal Wolsey in 1525 and is named after him; it is known throughout the world for being a place where Lewis Carroll (the pseudonym of Charles Dodgson), the author of classical novels for children "Alice's Adventures In Wonderland" and "Through the Looking Glass"-held the position of a mathematical lecturer from 1855 till 1881.

Christ Church overlooks the Thames, here called the Isis, and you can go up and down the Isis in a boat just as people did in 19th century and as Alice did in the famous book.

Today Oxford is a set of .the quadrangles, most of which are of medieval origin, separated by narrow cobbled streets. From the 144-foot tower of Magdalen College Chapel one can see the charm of the town; with its particular architecture and beautiful lawns and gardens which surround the colleges, the river with its bridges and beautiful meadows.

If you ever have a chance to visit Oxford, don't miss it. You will not regret a single minute spent there.

Cambridge University

Cambridge University, one of the earliest in Europe, was founded in the 12-th century. The university was center of Renaissance learning and more recently has excelled in scientific research. Among the departments held in high repute is the Cambridge Laboratory for experimental physics, established in 1873, the Royal Greenwich Observatory moved there in 1990.

The city lies about one hundred kilometers north-east of London in the part of England called East Anglia, a flat, rural area which is known for its wild bird life and fishing. Driving though the countryside, the most striking phenomenon you notice is the number of small villages with disproportionately large churches – a relic of the middle ages when East Anglia grew rich on the wool trade.

The city, which is situated on the River Cam, is dominated by the magnificent university buildings. The crowded streets are packed with students going about their business on bicycles. But Cambridge is also a thriving market town with a history that goes back to Roman times, and nowadays it is home to a number of modern hi-tech industries which, of course, benefit from their proximity to the scientific expertise for which the university is so well known.

London University

University originated in 1826 with the founding of University College, to provide higher education free from religious tests. In 1836 a charter set up an examining body with power to grant degrees. London University opened all its degrees to women in 1878, the first British university to do so.

In 1991 its complex substructure of smaller colleges consisted of 24 colleges, medical schools, and major institutes, plus 19 affiliated centers.

Active Words and Phrases:

to excel	виділятися, відзначитися	chapel	каплиця, невелика церква
relic	слід, залишок	capacity	місткість, обсяг, об'єм
thriving	процвітаючий	vocational	професійний
proximity	близькість	validation	затвердження, надання законної сили
expertise	спеціальні знання, компетентність	graduate	випускник вищого навчального закладу
Trinity	Трійця	post-graduate	аспірант

Ex. IV Complete the following sentences with the words from the box:

courses, expenses, funded, colleges, loans, candidates, graduates, part-time, fees, post-school education, admission, master's, philosophy, post-graduate

1. There is a considerable choice of in Britain.
2. In addition to universities and polytechnics there are also ... of different types.
3. Colleges provide more work-oriented ... than universities.
4. Some of these courses are ... where the students are released from work for a day or more.
5. All students on full-time courses receive grants or ... from the Government.
6. They cover their tuition ... and everyday ... (accommodation, food, books, etc).
7. Universities in Britain are mainly government – ...
8. There is no automatic ... to university because there are only a limited number of places.
9. ... are accepted on the basis of their advanced level (A-level) results, taken at school.
10. Students who obtain their Bachelor's degree are called ... and can apply to take a further degree course.
11. There are two different types of courses.
12. The ... degree (MA or MSc) course takes one or two years, and the higher degree of Doctor of ... (PhD) takes two or three years.

Ex. V. Render in English.

У Великій Британії є більш ніж 20 університетів. Два найстаріших університети – Оксфордський та Кембріджський – були засновані у XII і XIII ст. Чотири університети Шотландії виникли на протязі трьох наступних сторіч. Більшість інших університетів була заснована в XIX ст.

Як правило, юнаки та дівчата вступають до університету у віці 18 років.

Навчання в університетах проводиться за методом консультацій. Студенти групами по 5-6 членів зустрічаються регулярно зі своїми наставниками для бесід і навчаються за його вказівками.

Дуже схожі з університетами вищі технічні коледжі. Умови прийому у вищі технічні коледжі однакові з умовами прийому до університету.

За деякими спеціальностями вищу освіту можна здобути завдяки навчанню на вечірніх або заочних курсах.

Ex. VI. Work in groups. List and discuss the similarities and differences between higher education in Britain and in your country.

Ex. VII. Express your own views on education. Discuss in pairs:

People go to university for different reasons (for example, new experiences, career preparation, increased knowledge). Why do you think people attend university? The following expressions can be useful for you:

I'm a student of ... University	Я студент ... університету.
I'm in the physics department.	Я на фізичному факультеті.
In which division are you?	На якій ви кафедрі?
What will your major be?	Яка буде ваша спеціальність?
I'm majoring in ...	Я спеціалізуюсь в галузі...
What year are you?	На якому ви курсі?
I'm a [number] year student.	Я (студент, -ка) ... курсу.
I live in the dorm	Я живу у гуртожитку.
courses of study	предмети
humanities	гуманітарні науки

Ex. VIII. A topic for writing:

Your country is going to build a new national university. What academic area should be the main focus of this university? Use specific reasons and examples to support your answer.

Audition: Smart House

Ex. I. Answer the following questions:

1. Do you like reading science fiction?
2. Have you got a computer at home and what do you use it for?
3. What kind of electrical household goods do you have at home?

Ex. II. Look up the following words in your dictionary and find the translation:

appliances (n)	blinds (n)	expenditure (n)	hand-held remote (n)
utilities (n)	key-pad (n)	humidity (n)	airflow (n)
carbon dioxide (n)	consumption (n)	luxury (n)	environment (n)

Ex. III. Fill in the gaps with the following words:

comfort, tank, expenditure, sensors, controller, presence, solar, meters, consumption, rainwater, automation, temperature

1. Smart houses with home ... systems have progressed from home to reality.
2. The goal of a smart house is to coordinate all domestic systems to minimize the ... of energy and maximize the ... of its occupants.
3. It is filled with dozens of hidden ... monitoring ..., humidity, airflow, carbon dioxide, and even human ... in the house.
4. On the roof of a smart house, a tunnel-like structure collects ..., which is sent to a holding ...
5. A ... boiler heats washing and bath water in the smart house.
6. Gas, electricity, and water ... are integrated with the ... so that utilities and homeowners can monitor ...

Ex. IV. Listen and check.

Ex. V. Listen again and answer the following questions:

1. Do smart houses exist today?
2. What do computers and sensors enable the smart house to do?
3. How do we interact with the home automation system?
4. What can you do if you want your smart house warm and cozy when you return home?
5. What can the computer do if the homeowner selects the "going out" mode on the master panel?
6. What can the computer do when the master panel is set to the "party" mode?
7. Is smart house technology just a luxury for the wealthy?

Unit 7

Part I

Ex. I. List and define the four database models.

Ex. II. Read the following text:

Database Models

Hierarchical Model

There are four types of database models: hierarchical, network, relational, and object-oriented.

In a hierarchical database, data relationships follow hierarchies, or trees, which reflect either a one-to-one relationship or a one-to-many relationship among record types (See Fig. 6). The uppermost record in a tree structure is called the root record. From there, data are organized into groups containing parent records and child records. One parent record can have many child records (called siblings), but each child record can have only one parent record. Parent records are higher in the data structure than are child records; however, each child can become a parent and have its own child records.

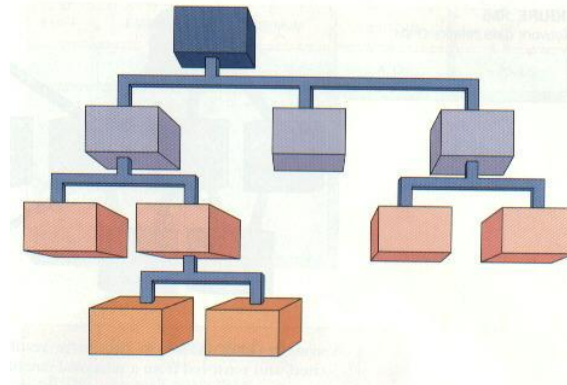


Fig. 6. Hierarchical data relationships.

Network Model

A network database is similar to a hierarchical database except that each record can have more than one parent, thus creating a many-to-many relationship among the records (See Fig. 7). For example, a customer may be called on by more than one salesperson in the same company, and a single salesperson may call on more than one customer. Within this structure, any record can be related to any other data element.

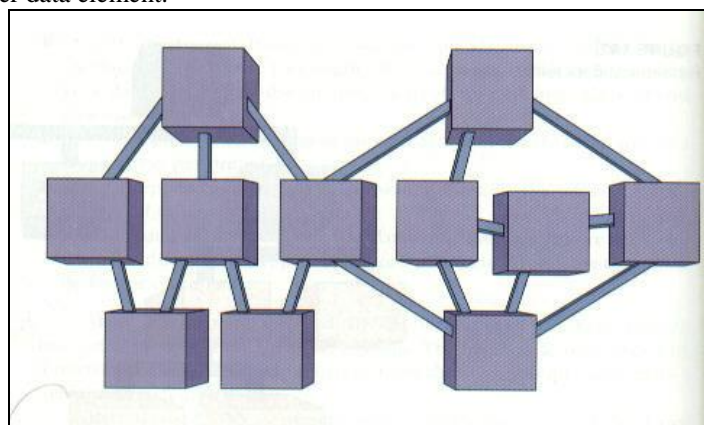


Fig. 7. Network data relationships.

The main advantage of a network database is its ability to handle relationships among various records. Therefore, more than one path can lead to a desired data level. The network database structure is more versatile and flexible than is the hierarchical structure because the route to data is not necessarily downward; it can be in any direction.

In both the network structure and the hierarchical structure, data access is fast because the data path is predefined. However, any relationship between data items must be defined when the database is being created. If a user wants to retrieve or manipulate data in a manner not defined when the database was originally created, it is costly and time-consuming to redesign the database structure. This limitation led to the development of the relational database model.

Relational Model

A relational database is composed of many tables in which data are stored, but a relational database involves more than just the use of tables. Tables in a relational database must have unique rows, and the cells (the intersection of a row and column —

equivalent to a field) must be single-valued (that is, each call must contain only one item of information, such as a name, address, or identification number). A relational database management system (RDBSM) allows data to be readily created, maintained, manipulated, and retrieved from a relational database.

In a relational database, data relationships do not have to be predefined. Users query a relational database and establish data relationships spontaneously by joining common fields. A database query language acts as an interface between users and a relational database management system. The language helps the users of a relational database to easily manipulate, analyse, and create reports from the data contained in the database.

Two basic query styles are used in a relational database: query by example, and structured query language. In query by example, the database management system displays field information and users enter inquiry conditions in the desired fields.

Object-Oriented Model

Although the relational model is well suited to the needs of storing and manipulating business data, it is not appropriate for the data needs of certain complex applications, such as computer-aided design (CAD) and computer-assisted software engineering (CASE). Business data follow a defined data structure that the relational models handle well. However, applications such as CAD and CASE deal with a variety of complex data types that cannot be easily expressed by relational models.

An object-oriented database uses objects and messages to accommodate new types of data and provides for advanced data handling. An object-oriented database management system (OODBMS) permits objects to be readily created, maintained, manipulated, and retrieved from an object-oriented database.

An OODBMS provides features that you would expect in any other database management system, but there is still no clear standard for the object-oriented model. OODBMSs are expected to evolve and be used for applications with complex data needs. They are not, however, expected to replace relational databases. Instead, they work in tandem, each suited for different tasks.

Active Words and Phrases:

hierarchical	ієрархічний	flexible	гнучкий
network	сітьовий (мережа)	cell	ділянка
relational	реляційний	intersection	перетин
object-oriented	об'єктно-зорієнтований	predefined	заздалегідь заданий
relationship	відношення	query language	мова запитів
root record	кореневий запис	query by example	запит за зразком
parent record	батьківський запис	inquiry	запит
sibling	вузол	computer-aided design (CAD)	автоматизоване проектування
versatile	гнучкий в експлуатації	computer-assistant software engineering (CASE)	програмування за допомогою EOM

Ex. III. Can you define the following terms?

database	OODBMS
database management system	query by example
database query language	relation database
hierarchical database	root record
object-oriented database	structured query language

Ex. IV. Multiple choice:

- The database model that allows each record to have more than one parent, creating a many-to-many relationship among the records is called a _____.
 - network database;
 - hierarchical database;
 - object-oriented database;
 - relational database.
- A _____ database allows users to query a database using a database query language.
 - object-oriented;
 - network;
 - hierarchical;
 - relational.
- A _____ allows part of a database located at a host computer to be duplicated and placed in a remote computer.
 - relational database;
 - object oriented database;
 - hierarchical database;
 - distributed database.
- A _____ is the software that manages the creation, storage, access, updating, deletion, and use of a database.
 - file management system;
 - database management system;
 - flat file;
 - application.

Ex. V. Fill in. Use the words given in the box.

hierarchical, relational, SQL, object-oriented data base, tables, objects, files, query.

- In the _____ model, data relationships follow hierarchies, or trees, which reflect either a one-to-one or a one-to-many relationship among record types.
- The _____ model is composed of many tables in which data are stored.

3. _____ is a database query language that displays field information and allows users to enter inquiry conditions in desired fields.
4. An _____ uses objects and messages to accommodate new types of data and provide for advanced data handling.
5. Relational database use _____ for storing data.
6. Object-oriented database store data together with procedures in _____.
7. The hierarchical and network models use _____ for storing data.
8. Query by example and structured query language are two database _____ languages.

Ex. VI. Find the examples of gerunds and infinitives in the previous text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII. Identify and describe the four database models presented.

Ex. VIII. Translate into English.

Система керування базами даних.

Система керування базами даних (DBMS) – це програмне забезпечення, що керує створенням, доступом, додаванням, стиранням та використанням бази даних. Типова DBMS створює бази даних та їх структури; забезпечує засобами для контролю та організації проходження даних (data administration) у базі даних. Вона надає користувачам та прикладним програмам можливість виконувати доступ, вводити, змінювати та маніпулювати даними у базі даних. DBMS виступає у якості генератора звітів; забезпечує можливість наглядати за тим, хто мав доступ до бази даних та які дії він виконував; надає звіти операторам про використання апаратного забезпечення, статус користувачів та інші дані поточного контролю. Ця система надає автоматичну підтримку та виконує дії по відновленню даних в базах даних.

Part II

Ex. I. What is the present economics state of this country? Write 5 sentences in English about your country's economy.

Ex. II. Read the following text:

Financial Institutions Fuel Economy

While Ukraine lags well behind other Central and Eastern European countries in economic reforms and attracting foreign direct investment, financial analysts say that picture is beginning to change.

Complaints from potential investors over the lack of a transparent business climate in Ukraine have persisted since the nation gained independence in 1991, but analysts say Ukraine has made some strides over the last 10 years to become more investor-friendly. They say that despite numerous problems and a need to continue with reforms to achieve economic growth and prosperity, Ukraine's private business sector has begun to see more rapid development with an increase in foreign and local investment activity.

According to experts international financial institutions, which include donor organizations, foreign banks and investment funds, have played a major role in fueling the change. Following independence, donor institutions such as the World Bank, International Monetary Fund and the European Bank for Reconstruction and Development (EBRD) provided technical assistance to start up the country's undeveloped private sector.

As Ukraine's investment climate began to take shape, these organizations, along with foreign banks and investment funds, were among the first institutions to invest in the nation's economy and provide much-needed financing for its economic development. Analysts say that these institutions continue to provide a large part of Ukraine's investment capital.

In the ten years that the World Bank has been in Ukraine, the country has experienced significant economic development, and the World Bank has played a major part in this development. Institutions such as the IFC have assisted in the development of the private sector in Ukraine. Their projects have succeeded in introducing corporate culture to Ukraine's privatized enterprises. Although a lot of work is still ahead, they have laid the foundation for creating a healthy business environment in the country and attracting more foreign direct investment.

Analysts say the technical assistance that donor institutions provide has a number of elements. One is to advise the government on implementing policies and enacting laws that would make investing in Ukraine more attractive to investors.

The goal of the corporate development project for Ukraine at the International Finance Corporation (IFC) is to create an Internet information resource through which Ukrainian small businesses would be able to obtain financing. He said the IFC plans to connect all Ukrainian banks that make loans to small- and medium-sized businesses to a Web site through which entrepreneurs can submit business loan applications.

Another element in financial institutions' technical assistance is linking advice to investment.

Analysts say that more important than the technical assistance that financial institutions offer is their actual investments into the country's economic development. They say the goal of the investments is not to provide aid, but to take advantage of profitable opportunities that the Ukrainian economy offers.

Bankers say they are placing their bets on the growing number of Ukrainian blue-chip companies that export products.

"Blue-chip Ukrainian corporations with the ability to generate hard-currency cash flows are one very attractive market for foreign banks," said Hans Broucke, deputy board chairman and head of corporate banking at ING Bank Ukraine.

Bankers say that the securities market and insurance sector are two other industries with high potential.

Financial institutions are also beginning to look at Ukraine's retail banking sector as an attractive industry. "Ukraine has tremendous potential for the retail banking business," said Witold Zielinski, chairman of Citibank Ukraine. "Since there is still limited demand and the market is not developed, we are not yet ready to enter this segment. However, it will certainly develop in the future, and when it does, we will consider building retail operations in Ukraine."

Active Words and Phrases:

financial institution	фінансова установа	entrepreneur	підприємець
investment fund	інвестиційний фонд	to place bets on...	робити ставки на
World Bank	Всесвітній банк	blue-chip	високоприбутковий
International Monetary Fund (IMF)	Міжнародний валютний фонд (МВФ)	hard currency cash flow	потік готівки у твердій валюті
European Bank for Reconstruction and Development (EBRD)	Європейський банк реконструкції та розвитку (ЄБРР)	corporate culture	корпоративна культура
technical assistance	технічна допомога	business environment	ділове оточення
analyst	аналітик	deputy board chairman	заступник голови ради директорів фірми
investment capital	інвестиційний капітал	securities market	ринок цінних паперів
small business	малий бізнес	retail banking sector	сектор банківських послуг роздрібно́ї торгівлі
medium-sized business	середній бізнес	succeed (in)	досягати (мети, успіху)
		to lay foundation for...	закласти основу

Ex. III. Are the sentences true or false? If they are false, correct them

9. Business climate in Ukraine is favorable for foreign direct investment.
10. Ukraine's private business sector has become more investor-friendly.
11. Donor institutions started up the country's undeveloped private sector.
12. Technical assistance of these organizations consists only in providing financing for the nation's economic development.
13. International Finance Corporation is planning to finance small- and medium-sized businesses in Ukraine.
14. Ukrainian blue-chip companies are a very attractive market for foreign banks because they generate hard-currency cash flows.
15. Financial institutions are also beginning to build retail operations in Ukraine.
16. They have created a healthy business environment in the country.

Ex. IV. Fill in the gaps with the words from the box:

businesses, policy, investments, corporate, market, environment, submitted, board

1. Our improved profits enable us to consider new
2. Due to the cut in interest rates, many small ... have collapsed.
3. Poor economic ... has led to a crisis in manufacturing.
4. Every company has its own... culture.
5. Each offer must be ... together with all the supporting documentation.
6. There are only a few organizations operating in our ... segment.
7. Your ... are expected to make a decision at the next meeting.
8. The new working ... is very stressful.

Ex. V. Insert the necessary prepositions. Translate the sentences into Ukrainian.

1. Have you had a chance to look ... our proposal yet?
2. Congratulations! You have succeeded ... getting the contract.
3. The growing use ... microcomputers has brought benefits ... almost anyone who wants to take advantage ... them.
4. National offices ... the same organization usually vary ... terms ... corporate culture.
5. Financial institutions use information systems to help determine whether a business applying ... a loan is a good risk.
6. Computers and information systems provide the means to gather and manage the necessary information to keep pace ... change.
7. The Managing Director has chosen two candidates ... the post ... the project manager.
8. We are thinking ... setting up a joint venture, but we would like some more information ... the trading possibilities.

Ex. VI. Find examples of verbals in the above text. State their forms and functions. Translate the sentences into Ukrainian.

Ex. VII Translate into English.

Міжнародний Валютний Фонд, заснований після другої світової війни, розширює кредитування країни з фінансовими труднощами. Однак, люди цих країн інколи звинувачують МВФ в тому, що він являє собою "знаряддя імперіалізму", або "охоронця великих банків Нью-Йорку".

Причина цієї ворожості полягає в тому, що в обмін на ці позики МВФ часто вимагає від країн накладання певних обмежень (restrictions) на їх економіку. Призначенням цих обмежень, в першу чергу, є попередити повторення подій,

що призвели до фінансових проблем. Для робітника фабрики, наприклад, це може означати зменшення реальної заробітної плати, а для пенсіонера меншу державну пенсію.

Багато позик приватних банків країнам з економікою, що розвивається, є досі під загрозою несплати (default). Кількість грошей настільки велика, що неспроможність повернути позики може залишити найбільші американські банки поза бізнесом.

Як результат, МВФ спробував кілька стратегій, щоб допомогти країнам у скрутному матеріальному становищі (countries in difficulty) оплатити їхні позики.

- Позичити країні-боржнику гроші, які вона потребує, щоб здійснити сплату.
- Прохати країни-боржники вжити суворих заходів, які дадуть їм достатньо грошей, щоб повернути їхні борги.
- Вимагати від банків кредиторів зменшувати процентну ставку на їхні позики та подовжити боржникам строк для виплати.

Ex. VIII. Speak on the problems this country faces and how these problems might be solved.

Grammar: Gerunds Versus Infinitives. Verbals Review

Test your grammar

Ex. I. Read a short story about G.B.Shaw (1856-1950), a famous dramatist and critic of Irish origin, who lived and worked in England all his life. Choose the correct form of the verb in brackets.

When George Bernard Shaw was still a young music critic, he was once invited to a party. When he came into the sitting-room, the daughter of the house was playing the piano. As soon as she saw who the guest was, she stopped (*playing/to play*) and said to him, "I've heard that you are very fond of (*listening/to listen*) to good music!"

"I am," Shaw replied, "but never mind go on (*playing/to play*)."

Ex. II. Are the verbs "stop", "go on", "be fond of" followed by an infinitive or -ing form?

Grammar Notes

The following guidelines may be helpful in deciding whether to choose a gerund or an infinitive.

1. Use **an Infinitive** after verbs that express possibility of activity or activities that haven't happened. Verbs followed by infinitives often express stages in reaching a goal or carrying out a plan.

I want to see that film.

He hopes to go with me.

We need to borrow a car to get there.

She promised to take us.

2. Use **a Gerund** after verbs that are factual or suggest that an action has been completed.

I enjoy going to movies. (factual)

He admits talking to her. (He has already talked to her.)

He denies saying that she was foolish. (He denies that he said it.)

3. Use a Gerund after a *verb+preposition*.

I am looking forward to hearing her read her poetry next week.

She objects to appearing before large audience.

There are, of course, exceptions to the general rules.

To do that was stupid. (completed)

He just happened to be at home when I called. (completed)

The exam turned out to be quite difficult. (completed)

I plan on seeing her tomorrow. (potential activity)

An infinitive or a gerund can follow these verbs. The meanings are more or less the same:

– feelings: *like, live, prefer, can't bear, can't stand, hate;*

– actions: *begin, start, continue;*

– permission and intention: *allow, permit, intend.*

I like going to plays.

I prefer sitting in the balcony.

I like to go to plays.

I prefer to sit in the balcony.

The verbs "remember", "try" and "stop" can be followed by either the gerund or infinitive, but the meanings are different.

I remembered ordering tickets for the play. (I recall that I ordered them. I ordered them; then I remembered.)

I remembered to order tickets for the play. (I didn't forget to order them. I remembered; then I ordered them.)

I stopped ordering tickets by mail. (I no longer order tickets that way.)

I stopped to order my tickets for Friday night. (I stopped what I was doing to order my tickets.)

I tried talking to the manager about better seats, but he wasn't there. (I talked to the manager about giving me better seats.)

I tried to talk to the manager about better seats, but he wasn't there. (I attempted to talk to the manager, but I didn't see him.)

Ex. III. Read the following passage and indicate the correct form of the complement — the gerund or the infinitive.

Mr. Carey has both good and bad points as an employee. First, let's take the bad points. If he is asked (*working, to work*) on a project with other people, he often refuses (*cooperating, to cooperate*). He will never admit (*making, to make*) a mistake. If

he is asked (*explaining, to explain*) why a letter hasn't been answered, he may deny (*receiving, to receive*) it. By the time that Carey has finished (*explaining, to explain*), the listener wants (*avoiding, to avoid*) (*talking, to talk*) further.

Now, let's consider his good points. If he agrees (*doing, to do*) something, he will do it. He is used to (*doing, do*) hard work, and he never objects to (*working, work*) overtime. He enjoys (*doing, to do*) office work, and he plans (*improving, to improve*) the company computer network. He is opposed to (*going, go*) to large social gatherings, but he doesn't mind (*attending, to attend*) office parties and picnics. He won't consider (*taking, to take*) offers from other companies because he likes this company and hopes (*being, to be*) promoted soon. Can you imagine (*working, to work*) an employee like Mr. Carey? Would you want (*hiring, to hire*) him?

Ex. IV. Gerunds or infinitives after "remember" and "stop". Restate the following sentences, using the verb in parentheses. The meaning will determine whether you use a gerund or an infinitive. *Situation: Mr. Carey and his wife are at an office party.*

Example: *Mr. Carey didn't forget to introduce his wife to his boss, Mr. Moore. (remember)*
Mr. Carey remembered to introduce his wife to his boss, Mr. Moore.

1. Mrs. Carey **recalled** that she had met Mr. Moore before. (remember)
2. Mr. Moore **didn't recall** that he had met Mrs. Carey. (remember)
3. He **didn't forget** to smile, however. (remember)
4. Mr. Moore **interrupted** his chat with Mrs. Carey in order to get them both a drink. (stop)
5. On his way to the bar, he **paused** so that he could talk with Ms. Light, the office manager. (stop)
6. Mr. Moore **didn't forget** to get the drinks. (remember)
7. When Mr. Moore handed Mrs. Carey a drink, she **didn't recall** that she had asked for a beer. (remember)
8. Mr. Carey **didn't remember** that he hadn't introduced his wife to Ms. Light. (forgot).

Ex. V. Gerunds after prepositional verbs. Read the questions and rank the items in each group from most (1) to least (6). Then talk in small groups about your ranking.

1. Which of these things do you **object to doing**?
taking multiple choice tests;
writing English compositions;
writing computer programs;
doing homework assignments;
telling people how old you are;
telling people how much money you make.
2. Which of these **are you looking forward to doing**?
taking a vacation;
seeing a movie;
having a good time over the weekend;
seeing your parents;
going out to dinner with a friend;
watching a sports event on TV.
3. Which of these things can't you **get used to**?
getting up early;
using a computer;
standing in line;
cooking for yourself;
shopping for food;
paying so much rent.
4. Which of these things do you **look forward to**?
going bowling;
going swimming;
going skiing;
going fishing;
going dancing;
going camping.

Ex. VI. Match the following English-language proverbs with their definitions. Identify gerunds and infinitives. How many of the proverbs do you agree with? Find their Ukrainian equivalents. Learn them by heart.

- | | |
|---|---|
| 1. Seeing is believing. | a. No two people have the same likes and dislikes, so it's a waste of time to argue about it. |
| 2. If a thing is worth doing at all it is worth doing well. | b. Many people are reluctant to believe a thing unless they can see. |
| 3. Clean hands want no washing. | c. Once you have said a thing it is too late to regret having said it. |
| 4. There is no accounting for tastes. | d. Good people are not corrupted by their surroundings. |
| 5. Finding is keeping. | e. If what you propose to do deserves your attention, do it to the best of your ability. |

6. It's no use crying over spilt milk.

7. It is ill jesting with edged tools.

f. It is dangerous to play with sharp tools. It is dangerous to meddle with anything that can get you into trouble.

g. If you find something, then it is rightfully your property.

Ex. VII. Work with a partner. Choose one of the topics below and make a list of five to ten problems people have in that situation. Use a gerund to express each problem.

Example: *problems with living in a big city*
1. overcrowded city transport
2. making friends

Topics:

problems with living in a big city
problems with living in a small town
problems with living in a hostel
problems with having a pet
problems with studying at university
problems with learning a foreign language
problems with going abroad
problems with using a computer

Ex. VIII. Look over the following list and name one or two items that you are especially bored by or most interested in. Tell why you think the activity is boring/ interesting.

Example: *I am bored by football because I don't understand the rules of the game*
I am really bored by art exhibits. They seem boring to me because I just don't care about art and I would rather be doing something active.

opera	TV commercials	football
ballet	detective stories	swimming
symphony	science fiction	politics
rock music	hockey	parties
jazz music	tennis	homework
art exhibits	wrestling	gardening
TV soap operas	jogging	knitting

Ex. IX. Choose infinitive or -ing:

1. James is going *to play/playing* football tomorrow.
2. When there's a public rocket service to the moon, her father has promised *to take/taking* her there.
3. In a shop it is important *to please/pleasing* customers.
4. I would like *to reply/replying* to your letter of the 15th.
5. Send him to the baker's *to buy/buying* the bread.
6. Will you be able *to come/coming* to the meeting?
7. I would like you *to read/reading* it again.
8. I woke up in the middle of the night and couldn't get back *to sleep/sleeping* again.
9. Our main concern is *to raise/raising* the voters' standard of living.
10. I'd like *to take/taking* advantage of this opportunity to thank you all for your cooperation.
11. I'm sorry *to bother/bothering* you while you're working but I must ask you a question.

Ex. X. Translate into English:

1. Я заперечую проти того, щоб ви перекладали цей нескладний текст зі словником. 2. Яка причина вашого запізнення? 3. Він отримав прекрасні знання з англійської, практикуючись кожен день. 4. Він переклав цю статтю, не звертаючись до словника. 5. Їх похвалили за те, що вони вчасно закінчили роботу. 6. Не очікуючи відповіді, вона повернулася й вийшла. 7. Вона заперечує, що говорила з ним. 8. Він не пам'ятає, що коли-небудь був у цій кімнаті. 9. Ви нічого не маєте проти того, щоб я палив тут? 10. Вона не могла не посміхнутися. 11. Строки постачання будуть залежати від того, чи закінчимо ми випробування цього тижня. 12. "Я з нетерпінням чекаю на зустріч з вашим керівником," — сказав містер Браун секретарю, розмовляючи з ним по телефону. 13. Все буде залежати від того, чи отримають вони телеграму до від'їзду до Лондону. 14. Ми не заперечуємо проти того, щоб почати переговори з середини червня. 15. Я не можу зрозуміти, чому постачальники припинили відвантажувати турбіни. 16. Моєму другові дуже подобається гра цього піаніста. 17. Я знаю, що він дуже розумна людина. До його порад варто прислухатися. 18. Хоча він був серйозно хворий, він продовжував писати.

Oral practice: Britain in Brief

Ex. I. Work in groups. Make a list of the most famous British sights. Compare your list with other groups.

Ex. II. Read the following text:

Land use and agriculture

Although Britain is an industrialized nation, much of the country is under cultivation. Agriculture, which meets over 50 per cent of Britain's food needs, accounts for 74 per cent of land use.

Woodland and forest account for 11 per cent, and urban land and other areas for 15 per cent. About 67 per cent of agricultural land is under crops and grass, the rest being used for grazing farm animals. There are about 234,000 farm holdings, with an average size of 73 hectares (179 acres).

Households, health and welfare

The average size of British households has fallen to 2.4 people. A greater number of people are living on their own (12 per cent of adults) or in one-parent families. About 67 per cent of householders in Britain own their homes. Four-fifth of British householders live in houses rather than flats.

The average weekly household expenditure in Britain in the last few years was nearly £ 309. Food and housing costs constituted 34 per cent of this. Transport and leisure accounted for about 16 per cent each. Over 90 per cent of households have a colour television, telephone, washing machine and deep freezer.

On average British men live for over 74 years and women for nearly 80 years. People are living longer because of a better diet, improved medical treatment and care, and better living conditions.

Britain's National Health Service provides a full range of medical services, which are available to all residents. Local authority personal social services and voluntary organizations provide help and advice to the most vulnerable members of the community, such as the elderly and disabled.

The social security system provides financial help for people who are unable to work or cannot find work. A state pension is payable to women at the age of 60 and to men at 65. A major overhaul of social security is planned, based on the objectives of promoting incentives to work, reducing poverty and welfare dependency, and strengthening community and family life.

Media

There are five terrestrial television channels in Britain (of which two— BBC I and BBC 2 — are publicly funded) and also satellite and cable channels. BBC World Service broadcasts by radio in English and 45 other languages worldwide. BBC World-wide Television is a major international broadcaster. British television productions have won many international awards.

More daily newspapers, national and regional, are sold for every person in Britain than in most other developed countries. On an average day, nearly 60 per cent of people over the age of 15 read a national morning paper; over 65 percent read a Sunday newspaper. There are 10 national morning daily newspapers, 9 Sunday, about 1,400 regional and local newspaper titles, and over 6,500 periodical publications on sale. There is no state control or censorship.

Access to the Internet, a global computer network linked by the international telephone system, has grown rapidly — there are an estimated 5 million Internet or on-line users in Britain.

Architecture and the arts

Britain's architecture reflects its rich history. It includes prehistoric monuments, castles, and town walls, cathedrals and churches, stately houses, royal palaces and industrial sites, as well as modern urban architecture.

Britain is fully represented in the World Heritage List, which was established under the Heritage Convention to identify and safeguard the most important sites and buildings. Among the 14 sites are Canterbury Cathedral, Ironbridge Gorge (an early industrial site) in Shropshire, the prehistoric stone circles at Stonehenge and Avebury, the Tower of London, and Edinburgh Old and New Towns.

Contemporary architectural trends are evident in the varied range of housing and office developments. Innovative designs are found in many new buildings, for example, in the City of London and Docklands.

Britain's artistic and cultural heritage is one of the richest in the world. Around 650 professional arts festivals take place in Britain each year. London is one of the leading centres for drama, music, opera and dance. Britain's symphony orchestras are internationally famous, and British pop and rock music maintains its worldwide appeal. Jazz also has a strong following. British films, actors and producers, as well as the creative and technical staff supporting them, are acclaimed. There are about 2,200 cinema screens in Britain. Cinema admissions are running at 124 million a year, having more than doubled since 1984.

Museums and libraries

There are over 2,500 museums and galleries open to the public in Britain, receiving about 110 million visitors a year. The national museums and galleries, many of them located in London, have some of the worlds most important and exciting collections. The most famous ones include the British Museum, National Gallery, Natural History Museum, Science Museum, Imperial War Museum, and Victoria and Albert Museum. The British Library has over 150 million individual items, including books, manuscripts, maps, newspapers, stamps and recorded sound. Its new London headquarters has been built at a cost £511 million. Other prominent libraries include the National Libraries of Scotland and Wales and the university libraries of Oxford and Cambridge. There are 5,000 free local public libraries throughout Britain.

Active Words and Phrases:

account for	складати (певну частину)	maintain appeal	приваблювати
household	сім'я; домашнє господарство	the disabled	інваліди
censorship	цензура	security	забезпечення
grazing	випасання	overhaul	перегляд
farm holding	фермерське господарство	promote	заохочувати
costs	затрати	incentive	стимул
treatment	лікування	poverty	бідність, нестаток
available	доступний	welfare	добробут
voluntary	добровольчий	terrestrial	наземний
vulnerable	вразливий	vulnerable	вразливий

Ex. III. Complete the table:

11%	wood and forest
234,000	
12	
4/5	
309	
73	
67	

Ex. IV. Answer the following questions:

1. What is the average life expectancy for men and women in Britain?
2. How do national and local authorities project the elderly and disabled?
3. What is the social security system based on?
4. What is the retirement age for men and women in Britain?
5. What do the letters BBC stand for?
6. What are the most popular newspaper titles in Britain?
7. How many on-line users are there in Britain?

Ex. V. Match the two halves:

1. Piccadilly Circus	a) England's most elegant city. The ancient bath built by the Romans 2,000 years ago receive half a million gallons of hot water every day.
2. The Post Office Tower (BT Tower)	b) One of England's most famous prehistoric monuments, which is over 4,000 years old.
3. Trafalgar Square	c) A huge business complex on the north bank of the River Thames. It is served by its own railway.
4. Canary Wharf	d) It has one of the largest collections of wax models of famous people in the world.
5. Madam Tussaud's	e) One of London's tallest buildings standing 620 feet high.
6. Stonehenge	f) A historical reminder of the great naval admiral Lord Nelson.
7. The Guard	g) In the middle of it is the famous statue of Eros.
8. Bath	h) Protect the Queen of England. Stand in sentry boxes outside Buckingham Palace.

Ex. VI. Find additional information and describe the major places of interest in London.

Ex. VII. Work in groups and discuss the following:

What is normal? Something which you think is normal, someone from another country may think is quite extraordinary. Here are some customs from different countries including Britain. Mark what is normal in your country and compare it with Britain.

	Usual in Britain	Usual in your country		Usual in Britain	Usual in your country
Take your shoes off as soon as you enter someone's home	No		Take a present if you are invited to visit someone for dinner	Yes	
Shake hands the first time you meet someone	Yes		Remove the paper from a bunch of flowers before you give them to someone	No	
Shake hands, when you meet a friend you last saw yesterday	No		Give flowers to a man	No	
Kiss when you meet a friend you last met six months ago	No		Take a present of a bottle of wine for someone you do not know well	Yes	

Kiss people on one cheek	Yes		Say thank you when you leave the table after a friend has given you meal	Yes	
Kiss people on both cheeks	No		Write to say thank you when you get home after you have stayed with someone	Yes	
Queue in a line if you are waiting for a bus or ticket	Yes		Arrive early for a party	No	
Hold the door open for a woman if you are a man	Yes		Arrive at exactly the time you were invited	Yes	
Touch someone several times during a conversation	No		Arrive at a party one hour later than the time you were invited	No	

Ex. VIII. Describe the most characteristic features of people, quality of life, customs and traditions of Great Britain.

Ex. IX. Make dialogues.

One of you is an exchange student from Great Britain. The other wants to know about Great Britain as much as possible and asks questions about the geographical position, the state system, the climate and the major sights.

Ex. X. Translate into English:

1. Велика Британія оточена водою, тому її місце положення є сприятливим для розвитку морських комунікацій. 2. Острівне географічне розташування Великої Британії сприяє розвитку суднобудування, різноманітних торгівельних зв'язків з іншими країнами. 3. Воно також обумовило незалежне положення країни на протязі довгого часу. 4. Географічне положення сприяє розвитку землеробства та скотарства. 5. Погода в Британії змінюється дуже часто. Марк Твен казав про Америку: „Якщо вам не подобається погода Нової Англії, просто зачекайте кілька хвилин”. Але це можна казати і про Англію. 6. До того ж, Британія відома своїми туманами. Іноді вони такі густі, що неможливо побачити що-небудь з відстані у 2 чи 3 метри. 7. Кожний, хто приїздить до Англії, каже, що вона виглядає як один чудовий парк.

Unit 8

Part I

Ex. I. Have you ever been in a bank? Do you have a bank account? What do you know about the types of bank accounts?

Ex. II. Read and answer the questions.

Money and Banking

There are several ways to define money and therefore several ways to measure the supply of money. Money Supply 1 has two major components: currency (coins and paper money) and demand deposits (checking accounts). Currency in commercial banks is excluded because it is used as partial banking for demand and time deposits. The quantity of demand deposits is over three times as large as the quantity of currency. These deposits are held in commercial banks and are owned by persons, business firms, and state and local government units.

Money Supply 2 includes the components of Money Supply 1 and the total amount of time and saving deposits in commercial banks. The major characteristics of these time and saving deposits are that they pay interest and that legally the owner may be required to notify the bank in advance before withdrawing cash. Economists call these deposits liquid assets or near money.

The broadest measure of Money Supply 3 includes deposits of mutual saving banks and savings and loan shares.

The real value of money is its purchasing power or command over goods and services, and varies inversely with changes in prices.

Money is used as a unit of account, medium of exchange, and store of value.

Each country has its own unit of account. The money unit of account in the United States is the dollar. In Mexico it is the peso. In recent years, most countries that had nondecimal units of account have changed to a decimal system.

The money medium of exchange consists primarily of currency and demand deposits. The usefulness of a medium of exchange in a country increases with the development of trade and specialization. It provides the owner with generalized purchasing power.

Active Words and Phrases:

money supply	грошові ресурси	savings & loan shares	частка заощаджень та позики
currency	валюта	purchasing power	купівельна спроможність
demand deposits (checking accounts)	вклад у банку	unit of account	розрахункова грошова одиниця
interest	банківський процент	medium of exchange	засіб обміну
withdraw cash	забирати гроші готівкою	nondecimal unit of account	недесяtkова грошова одиниця
notify a bank	сповіщати	decimal system	десяtkова система
deposits of mutual savings banks	вклади в ощадному банку		

Ex. III. Comprehension questions:

1. What are the major components of Money Supply 1, 2?
2. What is a major characteristic of time and savings deposits?
3. What is the real value of money?
4. What are the functions of money?
5. What is the local unit of account?
6. Read the list of foreign units of account and complete it with other world currencies:
US dollar, Euro, Russian rouble, Poland zloty, British pound sterling, Turkish lira...

Ex. IV. Count the exchange rate between the above units of account and Ukrainian currency.

Example: *There are about five hryvnias to the US dollar.*

Ex. V. Read about the types of Bank Accounts and compare them with the Ukrainian Banking System. Use the underlined words as starting points for a discussion.

A current account is convenient for anyone who thinks they are likely to overdraw their account (overdraft is the term in this case). At most banks, the setting-up of an account is free of charge, only a small fee is charged if you actually keep to the credit zone agreed upon.

A deposit account makes saving simple, convenient and safe whether you are saving for some things in particular or for a rainy day. Every half of a year interest is added to your account. You can have all or part of your savings back in cash.

A savings account matches your individual needs. You may have a lump sum of interest or you may want to save on a regular basis. High interest rates are ideal, but do you need instant access to your money? Long term growth is attractive, but

so is a regular income. In Western countries there are cash dispensers through which most banks can offer cash at the touch of a button, 24 hrs a day, from which you can withdraw money as long as you have enough money in your account.

A check book as well as a paying-in book are available on request. To help you track the money, most banks send a quarterly statement.

If you are looking for a fixed rate and a fixed term, the investment account is most suitable. The minimum investment with some banks is rather high, up to \$3,000. You can choose to invest for one, three or six months. At the end of the term you have three options:

- you can invest both the original sum and the interest for another fixed term;
- the bank automatically re-invests the original sum and transfers the interest to another account;
- you simply withdraw your deposit along with your interest.

All banks issue cheque books and pay-in books as well as cheque cards free of charge.

Active Words and Phrases:

current account	поточний рахунок	savings account	рахунок в ощадному банку
overdraft	перевищення кредиту в банку	cash dispenser	банкомат
charge a fee	брати плату	check book	чекова книжка
keep to the credit zone	не виходити з рамок кредитної суми	quarterly statement	квартальний звіт
deposit account	рахунок вкладу	an investment account	рахунок капіталовкладень
save for a rainy day	заощаджувати на чорний день	cheque (check) card	чекова картка

Ex. VI. Complete the word combinations from the text above. Choose from the list in the box.

Example: *current ...* → *current account*

the interest, a deposit, an account, rate, cash, for several months, a button, on request, to the credit zone, a rainy day, statement, fixed, the original sum

1. overdraw ...
2. keep ...
3. save for ...
4. open ...
5. interest ...
6. offer ...
7. at the touch of ...
8. to be available on ...
9. a quarterly ...
10. to invest ...
11. ... term
12. re-invest ...
13. transfer ... to another account
14. withdraw ...

Ex. VII. Speak on the advantages and disadvantages of each type of account.

Ex. VIII. Read the dialogue and role-play it.

A: Good morning, sir. Could I help you?

B: Good morning. I would like to open an account with your bank. I am working at a local firm and will be living here for some years.

A: I see. What kind of account would you like to open with us?

B: I am not quite familiar with your banking system. Can you give me some information about the services provided by your bank?

A: Certainly. A very important sector of our line is the current account. The vast majority of the working population use it as the address for the transfers of their wages and salaries.

B: How much does it cost to open a current account?

A: Opening an account is free. The monthly charge is \$5 at present.

B: In what way can I dispose of the money?

A: If you need cash — no problem at all. One of our branches is near the place you live or near your working place. And there are also some cash dispensers in the city and the suburbs.

B: My wife is coming soon and she will live here for some time I am here. Will she have access to the account?

A: Certainly. Just tick the box and bill in the relevant part of the form here. Your account will then be a joint account for your wife and yourself. We'll need your wife's signature when she is here.

B: Will I be able to overdraw my account if necessary?

A: Of course. As soon as we see that you receive a regular income, this will be possible.

B: I have got a paper here from my employer with details of this part of the matter.

A: Very well, I see. As a rule, we will allow you an overdraft up to the amount of two months salary. Should you need more, don't hesitate to ask. We are always willing to help our customers whenever it is necessary. Would you like any other information about our services?

B: Will it take long to get the eurocheques and the cheque card?

A: Let me see. Today is Monday, so the card should be here by Friday. And together with the cheque card we will provide you with a set of 10 eurocheques.

B: That sounds fine. How about a saving account? I would like to save some money for the future.

A: Your current account can save automatically: either the same amount every month, or the remaining amount on your account at the end of the month. Which would you prefer?

B: As I am not sure about my monthly expenses, I would prefer the latter. What is the interest rate paid by your bank?

A: At present the normal interest rate is 3%. However, for fixed forms we're able to offer 3,75% for 12 months, 4% for 24 and 36 months, and even 4,75% for 48 months and more.

B: That sounds fair enough. I think the last offer is the right one. How much will I have to pay in to have it opened?

A: Just \$2. I'll have the forms typed for you. Please, excuse me for a while.

(the bank clerk types the different forms for the two accounts. After a while he returns)

A: Here you are. Would you please sign the forms? Thank you.

B: Thank you very much for the trouble you are taking on my behalf.

A: You're welcome. Your cheque card, eurocheques and your saving-book will be ready by Friday.

B: That will be fine. Thanks. Goodbuy.

A: Goodbuy, sir, and thanks for calling.

Ex. IX. Read the instructions of how to use a Cash Dispenser and role-play it explaining the rules to a customer.

1. Put in your EC-card with the magnetic stripe at the top following the direction of the arrow printed on it.
2. The protective dispenser cover will not open.
3. The illuminated screen will now explain all the other steps.
4. The following command now appears on the screen:
PLEASE ENTER SECRET CODE
 - type in your personal secret code;
 - an acoustic signal tone is to be heard after typing in each number;
 - if you have entered your code correctly, the following instruction will appear:
 - select either WITHDRAWAL or SPECIAL CASE ENTER AMOUNT (button);
 - type in the amount;
 - check to see that the amount you have entered is correct;
 - having checked the amount, press the button INFORMATION CONFIRMED;
 - check that the composition of your notes making up the amount complies with your wishes, if not, press the button CHANGE until your wishes have been complied with;
 - all being in order, press the button CONFIRM INFORMATION once again;YOUR BUSINESS IS BEING DEALT WITH. PLEASE WAIT
 - your withdrawal will now be carried out;PLEASE REMOVE YOUR CARD
 - you should now take out your EC/computer service card from the dispenser;PLEASE TAKE YOUR MONEY
 - you should now take out your money from the cashpoint slot;PLEASE INSERT YOUR CARD FOR NEXT BUSINESS
 - your business has been dealt with, the dispenser is now ready for the next case;
 - it is very important that you first take out your card and then your cash!

Ex. X. Translate the sentences into English:

1. Я хочу відкрити рахунок у вашому банку.
2. Найважливіший – поточний рахунок, бо багато людей перераховують свою платню саме на цей рахунок.
3. Зараз кожний банк має свої банкомати.
4. У разі потреби Ви можете перевищити банківський кредит.
5. Гроші – це розрахункова одиниця.
6. В останні роки ті країни, у яких була десятиктова грошова одиниця, перейшли на десятикову систему.
7. Ці вклади зберігаються в комерційних банках.

Part II

Ex. I. Read the word-combinations in the box below and put them in the gaps.

Web site, banner ad, e-market, e-commerce, roam the Net, access a site, banner slot, browse the Web, target the audience, allocate an ad
--

1. With few Ukrainians online, and even fewer possessing credit cards or other electronic payment systems to make

- purchases over the Web, ... here is struggling to take off.
2. Ukrainian Banner Network places ... on Web pages.
 3. Internet non-professionals just think there's a bunch of people ...-ing ... who'll see their site and enter it.
 4. UBN ... to banner slots for its clients for free, but charges for banners shows or clicks on a banner ad.
 5. UBN's complex software can track the electronic signature (IP address) of Internet users as they ...
 6. UBN's main line of activity is to provide software to Web site owners that automatically places ads in ... on Web pages.
 7. Local businesses are already spending thousands of dollars developing flashy ...
 8. UBN is focused on the small but growing ... in Ukraine.
 9. A Web address is needed to ...
 10. The power of the Internet allows advertiser to ... with more precision than in more traditional media.

Ex. II. Answer the following questions:

- Do you think the Ukrainian community is computer-literate? Are you an Internet-user yourself?
- What is your opinion of banner ads? Are they efficient?
- What are the advantages of banner ads compared with other mass media ads?
- What are the topics of the sites you enter most often?

Ex. III. Read the text and make the list of "banner display" advantages.

Foreign-based and even local businesses are already spending thousands of dollars developing flashy company Web sites, but few businesses are using the Internet to generate income.

Ukrainian Banner Network is one of the most experienced companies doing just that. The company, which places banner ads on Web pages, is working hard to convince businessmen that if they know how to use the Internet, the high-tech tool can be extremely profitable.

UBN itself is still waiting for those profits. Right now the company is just breaking even, but judging by the growth of e-commerce in the West and UBN's management expects fast growth soon.

The company has become the country's largest banner advertiser in terms of "banner displays" — loosely, the number of times a banner ad is displayed to Internet users.

UBN is focused on the small but growing e-market in Ukraine and works only with Ukrainian-based or Ukrainian-related sites.

With few Ukrainians online, and even fewer possessing credit cards or other electronic payment systems to make purchase over the Web, e-commerce here is struggling to take off.

But there is another problem stunting the growth of the e-market here — a lack of information about the power of the Internet.

Many users have learned to search the Net for information, but they don't realize they could use the Internet to place their own information.

To spread the word, UBN's Web site has a page of tips for budding e-businessmen. First of all, UBN disputes the popular notion that all you need to succeed is a Web site.

Internet non-professionals just think there's a bunch of people roaming the Net who'll see their site and enter it.

In reality, nobody is likely to just stumble across your site in the vastness of the Web. A Web address is needed to access a site.

No one will come to your Web site unless you advertise it.

That's where banner ads come in. The rectangular and square ads, with text and/or pictures, and shortcuts to specific sites. When you click on the ad, you're taken to the site — and you don't need to know its address beforehand.

Banners are usually placed on popular sites, and lead Web surfers to less well known related sites.

UBN's main line of activity is to provide software to Web site owners that automatically places ads in banner slots on Web pages — the actual banner shown depends largely on who is viewing the Web page. UBN's complex software can track the electronic signature (IP address) of Internet users as they browse the Web. If the user belongs to the advertiser's target audience, the advertiser's ad appears in the banner slot — whatever page is being shown.

Although the advertiser has no direct way to access the target's personal details or e-mail, the advertiser can build up a profile of the target's interests, based on the topics of the sites the target visits.

With relevant ads appearing on the Web site slots, the target is effectively chased around the Net by ads. The payoff comes if the target actually clicks on the banner.

The power of the Internet allows advertiser to target their audience with more precision than in more traditional media.

One book (on advertising) compares advertising in the mass media to throwing a bomb, while Internet advertising is like shooting with a sniper's rifle.

You hit the target in both cases, but the expenses are not comparable.

UBN allocates ads to banner slots for its clients for free, but charges for banner shows or clicks on a banner ad.

Active Words and Phrases:

develop a web-site	розробка web-сайту	access a site	отримати доступ до сайту
generate income	накопичувати дохід	shortcut to specific sites	посилення на конкретні сайти
banner	баннер	click on the ad	відкрити рекламну об'яву
place a banner ad	розміщувати рекламний баннер	be taken to the site	попасти на сайт

break even	досягти точки економічної рівноваги	web surfer	працюючий в мережі
e-commerce	електронна комерція	view a web page	перегляд web-сторінки
be online	знаходитися в мережі	track the electronic signature (ip address)	знайти електронну адресу комп'ютера в мережі
electronic payment system	електронна система оплати	banner slot	гніздо для баннера
make purchases over the web	робити покупки через інтернет	payoff	сплата
search the net for information	шукати інформацію в мережі	target the audience	бути спрямованим на потенційних клієнтів
roam the net	блукати в мережі інтернет	allocate ads to banner slots	розмістити рекламну об'яву в гнізді баннера

Ex. IV. Correct the statements using the above text information:

1. Developing a Web site is relatively cheap.
2. Purchasing over the Web is by far the most popular means in Ukraine.
3. Internet users place as much information as they look for it.
4. To be taken to the site following the banner ad one needs the Web site address.
5. There is no payoff clicking on a banner.
6. Internet advertising is costly.
7. UBN charges both the advertiser for placing a banner ad and the target for clicking on a banner ad.

Ex. V. Complete the word combinations. Choose from the box.

e-, banner, cards, ad, page, slot, target, businessmen, purchases, site

1. banner ...
2. ...-market
3. place ...
4. possess credit ...
5. convince ...
6. Web ...
7. make ...
8. to be taken to ...
9. banner ...
10. hit the ...

Grammar: “Be used to + ing” and “used to + infinitive”.

We use “be used to + ing” to mean “be accustomed to”:

I'm used to driving my new car now, but I found it very strange at first.

We can use “get used to + ing” e.g: *I've got used to driving my new car:*

After “be/get used to” we can also use a noun phrase e.g: *He isn't used to English food.*

We use “used to + infinitive” to talk about past habits which are now finished e.g.:

I used to take night shifts at work, but now I work in the daytime.

Ex. I. Put the verbs in brackets into the correct form “to + ing” or “to + inf”.

1. It won't take you long to get used _____ (work) with your word processor.
2. My parents used _____ (live) in London, but now they live in Bristol.
3. Bruno is Italian, but he has lived in London for over 5 years. He has got used _____ (eat) English food now, but when he first arrived in England he didn't like it very much.
4. Mike found Africa strange at first. He wasn't used _____ (live) in such a hot climate.
5. I normally go to bed at about 10 o'clock. I'm not used _____ (stay) up late.
6. I used _____ (work) on a farm once and had to get up at 5 o'clock every morning. It was difficult at first because I wasn't used _____ (get up) so early.

“Used to be”

We also use “used to” for past situations and states which are no longer true:

Robert used to be very slim when he was younger.

The negative of “used to” is normally “didn't use to” (= did not use to):

I didn't use to live in London.

We also use “never used to”:

You never used to love classical music.

We normally form questions with “did ... use to ... ?”:

Where did you use to live?

“Would”

We use “would” to talk about someone’s typical behaviour in the past:

When I was a child my father would sometimes take me fishing.

Note: when we talk about past habits, we can use “used to” or “would”. When we talk about past states, we can use “used to”, but not “would”:

My grandfather used to be a policeman.

Ex. II. Turn the sentences into the negative form:

1. He used to be very patient with children.
2. At wartime people used to help each other a lot.
3. I never used to enjoy rap.
4. They used to book the seats in advance.
5. The students used to gather together after each school day to discuss their matters.

Ex. III. Which of these sentences can be completed with either “used to” or “would”? Which of them can only be completed with “used to”?

1. We _____ live in a village in the North of Ukraine.
2. When Robert was younger, he _____ go running every morning.
3. When Andrew was a small baby, he _____ cry a lot.
4. When I was little, I _____ be afraid of the dark.
5. When we were children, we _____ visit my grandmother every Sunday afternoon.
6. When Mrs. Woods was younger, she _____ play tennis every weekend.
7. Years ago I _____ have a motorbike.
8. There _____ quite a lot of parks in the city, but now there are very few.
9. They _____ sit together and chat for hours.

Ex. IV. Talk about your past habits. Start like ...

1. I used to when I was
2. My family used to
3. We would for
4. However, we never used to
5. And you, did you use to ?

Oral practice: This is New York

Ex. I. Pre reading questions:

How do you imagine New York? Describe it in 5-7 sentences. Use the prompts: skyscrapers, rush hour, overcrowded, lack of car parks, cosmopolitan, noisy, challenging.

Ex. II. Read the text and put down the names of the sights as you read.

This is New York

The Big Apple

People often call New York 'The Big Apple'. Why? In the 1920s and 1930s, jazz musicians all wanted to work in New York.

'There are a lot of apples on the tree', they said 'but when you take New York City, you take the Big Apple!'

More than twenty million people visit New York every year. Lots of them say it is the most exciting city in the world.

When visitors think about New York, they usually think about Manhattan – an island 21.5 kilometres long and 3.7 kilometres wide. But New York has five 'boroughs': Manhattan, Brooklyn, The Bronx, Queens and Staten Island. The city has 10,000 kilometres of streets, and seven million or more people live here.

But New York was not always a big city...

In the beginning

Four hundred years ago, Manhattan island was the home of the Algonquin Indians. In 1609, a man called Henry Hudson came up the river to Manhattan. He was British but he was on a Dutch ship, *The Half Moon*. Today the river is called the Hudson river.

In 1626, a Dutchman called Peter Minuit came to Manhattan, and he paid the Indians about twenty-four dollars for the island. Minuit put up some houses, and called the little town New Amsterdam.

By 1647, about 500 people lived in New Amsterdam, and the Governor was a Dutchman called Peter Stuyvesant. But in 1664, the British took the town from the Dutch and changed its name to New York.

Ellis Island was the first stop for the 'New Americans' when they came to New York. All the ships bringing people from Europe to America stopped here.

The Brooklyn Bridge opened on 24 May, 1883, and thousands of New Yorkers came to see it. There were too many of them. The big crowd pushed some people off the bridge into the water; more men and women died under the feet of the crowd.

Visiting the city

There are a lot of things to see in New York, and it is easy for the visitor to get to the different parts of the city.

In Manhattan, the avenues go north and south, and most streets go east and west.

When you take the subway – New York underground railway – first ask, 'Where am I going?' Are you going uptown (north) or downtown (south)? You can buy a subway token for your journey before you get on train. The subway is noisy and dirty, but it's cheap and quick.

There are buses on most avenues and on the bigger streets. They run for twenty-four hours each day.

New York taxis are yellow and there are 11,000 or more of them. You can stop one in the street, or you can usually find one near the big hotels.

You can also take a ferry journey. The Staten Island ferry leaves from Battery Park every twenty or thirty minutes, twenty-four hours a day.

Looking up

If you want to look at the buildings in New York – look up! The city is full of skyscrapers. Many of them are not very beautiful, but some are wonderful, and very modern. Some skyscrapers are interesting because you can see for many kilometres from the top. Some are interesting because of the work people do inside. Some are world-famous.

The Statue of Liberty... Liberty Island, New York Harbour. Take a ferry from Battery Park. The French people gave this statue to the American people in 1886. You can walk up 354 stairs to get to the top of the statue. There is a museum on Liberty Island, at the foot of the statue.

The Empire State Building... at Fifth Avenue and 34th Street. Between 1931 and 1970, it was the highest building in the world. It has 102 floors, is 448 metres high, and you can see 120 kilometres from the top. A plane hit the the 79th floor in 1945.

The World Trade Center... on Church street and Liberty street. The highest buildings in New York before the terrorist act on September 11th, 2001 (110 floors). Two skyscrapers with more than one hundred floors. There were shops and restaurants inside.

The United Nations Building... on the East river at First Avenue and 45th Street. You can see the flags of every country in the United Nations along the front of the building.

Museums

New York's museums have the works of some of the world's best and most famous artists. The Metropolitan Museum of Art is the biggest museum in New York, and is on Fifth Avenue.

Children will love the Brooklyn Children's Museum at 145 Brooklyn Avenue, but it's for everyone in the family.

For something different, visit the New York City Police Museum at 235 East 20th Street.

New York and New Yorkers

Some visitors find that New Yorkers are not very friendly. Some are, some aren't. Some taxi drivers talk all through the journey, some talk if you talk to them, but only to say 'Yeah!' or 'OK!'

Is New York dangerous? Perhaps it is, but so are many big cities.

Remember that New York can be very hot in the middle of summer and very cold in the middle of winter.

The city is always changing. You can hear the noise of buildings going up or coming down all the time. Cars and buses stop and start, and policemen blow whistles at the drivers. WALK or DON'T WALK signs go on and off, and people run between streets and avenues.

That's New York.

That's the most exciting city in the world.

Ex. III. Read the names of the places of interest you have put down in the previous exercise and try to remember their description. If you have difficulty, consult the text.

Audition: Internet Technologies.

Ex. I. Listen to the text after you've scanned the word list and answer the questions below.

Word list:

enhance	multimedia	curriculum	implement
access	listserve	netiquette	guidelines
dissemination	sophisticated	infancy	

Questions:

1. Why should the Internet play a major role in the foreign language classroom?
2. What does the Internet have to have?
3. What is the most commonly used Internet application?
4. What is the LISTSERV?
5. Why are electronic journals popular?

Unit 9

Part I

Ex. I. Pre-text activities. Answer the following questions:

1. How different are corporate policies from privately-owned business policies?
2. What issues do you think should corporate finance include?

Ex. II. Read the text and answer the questions following it.

Corporate Finance

Among the most important questions of corporate finance are:

1. What long-term investment strategy should a company take on?
2. How can cash be raised for the required investment?
3. How much short-term cash flow does a company need to pay its bills?

One way that companies raise cash to finance their investment activities is by selling or "issuing" securities. The securities, sometimes called financial instruments or claims, may be roughly classified as equity or debt, loosely called stocks and bonds. The difference between equity and debt is a basic distinction in the modern theory of finance.

A company raises cash by using securities to the financial markets. Roughly speaking, there are two basic types of financial markets: the money markets and the capital markets.

So, what is corporate finance? Suppose you decide to start a firm to make tennis balls. To do this, you hire managers to buy raw materials, and you assemble a work force that will produce and sell finished tennis balls. In the language of finance, you make an investment in assets such as inventory, machinery, land and labor. The amount of cash you invest in assets must be matched by an equal amount of cash raised by financing. When you begin to sell tennis balls, your firm will generate cash. This is cash that you will be able to take out of the firm. You hope that the amount of cash you take out of the firm is greater than the amount you put into it. This is the basis of value creation. The purpose of the firm is to create value for you, the owner. The value is reflected in the framework of the simple balance sheet model of the firm (See Fig. 8).

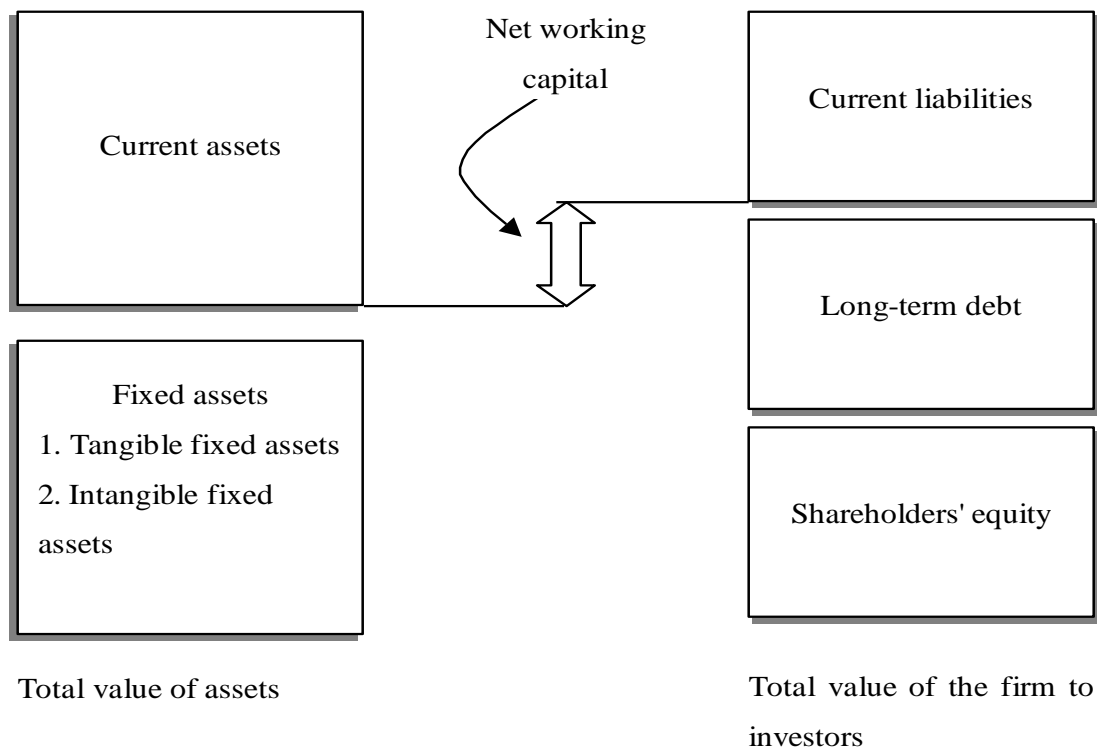


Fig. 8. The balance sheet model of a firm.

The assets of the firm are on the left-hand side of the balance sheet. These assets can be thought of as current and fixed. *Fixed assets* are those that will last a long time, such as a building. Some fixed assets are tangible, such as machinery and equipment. The other category of assets, *current assets*, comprise those that have short lives, such as inventory. The tennis balls that your firm has made but has not yet sold are part of its inventory.

Before a company can make an investment in assets it must obtain financing, which means that it must raise the money to pay for the investment. The forms of financing or liabilities are represented on the right-hand side of the balance sheet. A firm will issue (sell) pieces of paper called debt (loan agreement) or equity shares (stock certificates). Just as assets were classified as long lived or short lived, so too are the liabilities. A short-term debt is called current liability. Short-term debt represents

loan and other obligations that must be repaid within 1 year. Long-term debt is debt that does not have to be repaid within 1 year. Shareholders' equity represents the difference between the value of the assets and the debt of the firm.

We use the terms capital budgeting and capital expenditure to describe the process of making and managing expenditures of long-lived assets.

How can the firm raise cash for required capital expenditures? This question concerns a right-hand side of the balance sheet. The answer of this involves the firm capital structure. This reflects the extent to which a firm relies on current and long-term debt and equity.

Financing arrangements determine how the value of the firm is sliced up. The persons or institutions that buy debt from the firm are called creditors. The holders of equity shares are called shareholders.

Questions:

1. What are securities and how are they classified?
2. What does making an investment in assets involve?
3. Describe the left and right-side parts of a balance sheet.
4. What is the difference between fixed and current assets?
5. What is "debt" in the language of finance?
6. What does current liability represent?
7. What in your opinion do capital budgeting and capital expenditure involve?

Active words and phrases

corporate finance	корпоративні фінанси	patent	патент
assets	актив, майно	trademark	фабрична марка
current assets	поточний капітал	liabilities	пасив
fixed assets	нерухомий капітал	stock certificates	акціонерний сертифікат
securities	цінні папери	obligations	зобов'язання
stocks	1) основний капітал 2) акції 3) облігації	capital budgeting	розробка фінансового бюджету
bonds	облігації	raise cash	отримувати гроші готівкою
tangibles	матеріальні цінності	inventory	матеріально-виробничі запаси
intangibles	нематеріальні цінності	equity	звичайна акція

Ex. III. Complete the sentences using the text above:

1. One way that companies raise cash to finance their investment activities is by...
2. The securities are sometimes called...
3. A company raises cash by...
4. There are two basic types of finance markets...
5. You make an investment in assets such as...
6. The amount of cash you invest in assets must be matched by...
7. You hope that the amount of cash you take out of the firm is greater than the amount you...
8. The purpose of the firm is to...
9. Fixed assets are those that...
10. Other fixed assets are intangibles, such as...
11. A firm will issue pieces of paper called...
12. A short-term debt is called a ...
13. A long-term debt is a debt that...
14. We use the forms capital budgeting and capital expenditure to describe...
15. Financing arrangements determine how...

Ex. IV. Give the examples of the following:

- Tangible and intangible assets
- Securities
- Trademark
- Debt
- Capital expenditure

Ex. V. Translate the following sentences into English:

1. Компанія отримує гроші, випускаючи на фінансовий ринок цінні папери.
2. Сума грошей, вкладена в активи, повинна відповідати сумі, отриманих від фінансування.
3. Активи фірми знаходяться у лівій частині фінансового звіту.
4. Патенти, торгові марки та менеджмент – це нематеріальні цінності.
5. Перед тим, як зробити інвестицію, компанія повинна отримати гроші, щоб оплатити інвестицію.

Part II

Ex. I. Pre-text questions:

- How often do you use Internet?
- What are the most common ways to advertise a product?
- Have you ever heard of the Web marketing?

Ex. II. Read the text and answer the questions:

Web Marketing Poised for Boom in Ukraine

Advertising on the Ukrainian Internet increased more than fivefold in 2000 and is *poised* to grow even further as more people get hooked up to the information superhighway.

And while less than 1 percent of Ukraine's 49.7 million people have access to the Web, Internet ad companies say they are already making money.

The number of ads on the Ukrainian Internet has increased by almost six times in 2003. The Ukrainian Banner Network (www.banner.kiev.ua) is the largest advertising network on the Ukrainian Internet in terms of the volume of ads.

Internet ad firms say that companies are rushing to establish a presence on the Internet for two reasons. First, they want to be ready for the huge increase in Internet users that is expected in Ukraine in the next few years, and second, they want to *capitalize* on the few, but wealthy users who are already online.

As evidence of the Ukrainian Internet market potential, several new companies have joined the pack recently.

There is now a highly competitive situation where companies are competing for advertising space. And while Internet advertising budgets are still smaller than in the West, they are growing rapidly.

According to the Banner Network, around \$10,000 to \$15,000 is being spent on Internet ads monthly.

Local Internet ads specialists argue the industry is growing at a faster pace than in both the United States and Russia.

Questions:

1. What are the major problems of Internet advertising in Ukraine?
2. What is the largest ad network in Ukraine?
3. What are the two reasons that the companies are rushing to the Internet for advertising?
4. Is there any competition to advertise on Internet?

Ex. III. Complete the list of word-combinations from the text above:

Example: *marketing* → *Web marketing*

1. access ...
2. ... ad companies
3. ... network
4. volume ...
5. increase in ...
6. capitalize on ...
7. ... online
8. ... potential
9. ... situation
10. ... space

Ex. IV. Speak of the advantages and disadvantages of advertising on Internet.

Grammar: Subjunctive Mood.

Verb+should

We can use *that ... should* after verbs like:

- suggest
- insist
- recommend
- agree

I suggest he should come and see us on Sunday.

Note: In American English the infinitive is used instead of should+infinitive in similar structures.

I suggest he come and see us on Sunday.

Other structures are also possible after these verbs :

I suggest he comes and sees us.

They insisted we took a taxi.

Adjective +should

We can use (that) ... should after adjectives which express feelings: *surprised, sorry, shocked, interesting, important.*

I was surprised (that) she should call.

I am sorry he should be so rude.

It is interesting that he should insist on coming.
Ideas like these can also be expressed without *should*.
I was surprised she called.

Ex. I. Rephrase the sentences using *should*:

- Why don't we go out together? (suggest)
- Take beefsteak, it's out of the world in this restaurant (recommend)
- "We must call the police", our neighbour said to me. (insist)
- That was a wonderful show according to everybody visiting. (agreed)

Ex. II. Complete the sentences using the verbs:

Review, squeeze in, apologize, take, stay, appear.

- The professor suggested that I ... the exam again.
- I felt awkward that they ... to be seated.
- He was sorry they for nothing.
- The doctor suggested I in bed for at least three days.
- It's important that you all the material properly before taking the exam.
- The audience were shocked that the singer barefoot.

Ex. III. Use the pattern to complete the sentences:

Example. *I suggested that she give up smoking.*

1. My Mum suggested that I take
2. The board of directors suggested that the department move to
3. They insisted that we fill in.....
4. She local council has proposed that a new shopping center be
5. The workers at the factory are demanding that their wages be.....
6. I demand that you leave.....
7. They insisted I go
8. She suggested that we lay the table for.....
9. The nurse recommended I take.....

Ex. IV. Complete the following sentences using your own ideas:

1. It's advisable that a doctor should.....
2. I am sorry they should.....
3. The teacher was surprised that a first-year student should.....
4. It's important that testing should.....
5. It was shocking that the plane should
6. It was incredible that a young child should.....
7. We were all sorry that the girl should.....

Oral practice: The United States Capitol

Ex. I. Explain why some people confuse New York with the capital, Washington D.C.

Ex. II. Read the text and answer the comprehension questions below.

The United States Capitol

The most recognized symbol of democratic government in the world, the United States Capitol, has housed Congress since 1800.

The site of the Capitol was selected by President George Washington and Pierre Charles L'Enfant, the designer of the new Federal City. The president laid the cornerstone on September 18, 1793, and the north wing was first occupied by Congress in 1800. In 1807 the south wing was occupied. Both wings were burned by British Soldiers in 1814. Reconstruction of the wings was completed in 1819. The addition of the center section, topped by a low dome, signalled the completion of the original building in 1826.

For nearly two centuries, the Capitol was grown along with the nation. The 19th century brought the additions of larger wings and the cast-iron dome. Contemporary changes have included the extension of the East Front, completed in 1962, as well as restoration work which has recently included the West Front and the Statue of Freedom.

Old Supreme Court Chamber

Originally the Senate Chamber, this room was later reconstructed for use by the Supreme Court. The Court met here from 1810 to 1860. Here Chief Justice John Marshall established the foundations of American constitutional law.

Old Senate Chamber

The Senate met in this chamber from 1810 until 1859.

Later, when the Senate moved to its present location, the room was occupied by the Supreme Court from 1860 to 1935. The Chamber has been restored to its mid-19th century appearance, when the Senate last met here.

Crypt

A Crypt is commonly acknowledged as an underground vault or burial chamber, although there is no one buried in the Capitol. The original intent was to place the remains of George and Martha Washington under the center of this room, but they remained at their home in Mount Vernon, Virginia. Today, the Crypt houses sculpture, Capitol artifacts, and exhibits on the history of the building.

House Chamber

The House Chamber, first occupied in 1857, underwent a complete remodelling and structural renovation between 1949 and 1951. The ceiling contains seals of the 50 states, four territories, and the District of Columbia, as well as a carved glass eagle outlined in bronze. Twenty-three noted lawgivers are depicted in sculptural relief above the gallery doors. On the walls at the sides of the Speaker's rostrum are portraits of George Washington and Marquis de Lafayette.

When the House is in session, the mace – the symbol of authority of the House – may be seen on the Speaker's right.

Senate Chamber

The Senate Chamber was completed in 1859 and was renovated along with the House 90 years later. The Senator's desks include the 48 original mahogany desks made in 1819. With the addition of new states similarly styled desks have been added. In the niches of the gallery are the busts of 20 vice presidents. In the ceiling is an interpretation of the Great Seal of the United States.

Comprehension questions:

1. What is the Capitol?
2. When was the cornerstone of the Capitol laid by George Washington?
3. What additions were brought in the 19-th century?
4. What is the Crypt?
5. What does the ceiling of the House Chamber contain?
6. In which Chamber are the busts of 20 vice presidents?
7. How old is the building itself?

Audition: Business Organization

Ex. I. Listen to the text after you have scanned the word list and answer the questions below. (You may look up the new words in your dictionary or ask your teacher).

Word list:

a sole trader	temporary loan	partnership	restrict
large-scale enterprise	predominate	retaing	solicitor
to be liable for	irrespective of	stake	insolvent

Questions:

1. Who is a sole trader?
2. What is a partnership?
3. What is the major problem with partnerships?

Unit 10.

Part I

Ex. I. Pre-reading questions:

1. Have you ever heard of wire transfers?
2. Do you think the demand for money transfers will grow?

Ex. II. Read the text:

Money Transfers

Lucrative cash-by-wire trade attracts banks. More banks are *setting up money-transfer services* in response to an increase in the amount of *money* being *wired* into Ukraine.

Most of the wire transfers are money coming to Ukraine from abroad. Transfers inside and out of the country *account for about 3 percent of the total transactions.*

According to the industry sources, about 97 percent of all money transfers in Ukraine involve money being wired from abroad into Ukrainian banks.

One reason for that statistic is that Ukrainian laws make it difficult to wire money out of Ukraine.

But there has also been a clear increase in demand for wiring money into Ukraine, a trend that appears to be driven by the West's Ukrainian diaspora. Half of the money originates in the United States and Canada and ends up in Western Ukrainian cities. Lviv and Ternopil each receive about 20 percent while Chernivtsy residents claim 7.5 percent of the incoming cash.

Of the small amount of money that is wired out of Ukraine 25 percent goes to Russia. Another 19 percent is wired to Georgia, and Americans are recipients of another 10 percent.

Banking analysts predict that the demand for money transfers will continue to grow. As a result, more Ukrainian banks are entering the market hoping to get a piece of the action.

It is a *lucrative business*. Banks and transfer services *charge fees* of from 1 percent to 5 percent of the total amount being wired.

With more than 600 transfer centers Aval Bank is well ahead of the pack, but competition is growing almost daily.

Aval Bank claims to account for about 63 percent of all money transfers made through Western Union, the most popular *money wiring service* in Ukraine. Western Union has been *offering its services* in Ukraine since 1995.

Active Words and Phrases:

lucrative	вигідний, прибутковий	transaction	справа, угода, ведення ділових операцій
cash-by-wire	торгівля через	to wire money	переказувати гроші через комп'ютерний зв'язок
trade	комп'ютерну мережу	to charge a fee	брати внесок
money transfer	грошовий переказ		

Ex. III. Discussion.

1. Have you ever wired or received money through a money wiring service? If so how big was the charge fee?
2. The passage it taken from "Kyiv Post" paper of November, 2000. Has the situation changed since? Is the competition tougher now? Has it made the money wiring service more accessible to the public?
3. Aval Bank is named as the leading transfer center. Is it still true of today? What makes it a lucrative business? What are your predictions for future?

Ex. IV. Complete the sentences with words from the text above:

1. Cash-by-wire trade attracts...
2. Most of the wire transfers are money coming to Ukraine from...
3. Ukrainian laws make it difficult to wire money...
4. Of the small amount of money wired out of Ukraine 25 percent goes to...
5. Banking analysts predict that the demand for money transfers...
6. Banks and transfer services charge fees of ...
7. Western Union has been offering its services in Ukraine since...

Ex. V. Give the corresponding nouns or verbs to:

Noun	Verb
Attraction	-
-	Transfer
Wire	-
Involvement	-
-	Increase
-	Originate
-	Reside
Prediction	-

Charge	-
Competition	-
-	Offer
Service	-

Ex. VI. Role-play dialogues using the information in the text above. Start and continue as:

A. – When did you last wire or receive money in this country?

B. – The last time I received/sent money by wire was...

A. – What are the advantages and disadvantages of the wire transfers?

(Use: laws, demand, trend, fee, enter the market, a lucrative business, the most popular money wiring services, offer services)

Ex. VII. Translate the following phrases from Ukrainian into English:

1. Все більше банків розпочинають надавати таку послугу, як комп'ютерний грошовий переказ.
2. Українські закони затрудняють переказ грошей за межі України.
3. Останнім часом збільшується попит на переказ грошей з-за кордону в Україну.
4. Вигідний бізнес комп'ютерного переказу притягує банківську сферу послуг.
5. Близько 25% одержувачів грошей з України – це громадяни з Росії.

Part II

Ex. I. Pre-reading questions:

Do you have an E-mail box? Do you enjoy sending messages by E-mail? Would you like to communicate exclusively by E-mail? If not give your reasons.

Ex. II. Read the text and complete "the good things" and "the bad things" column with your own ideas.

The good things

It's so quick. You can just tape out a letter on your computer and press SEND.

You can send the same letter to your hundreds of friends all around the world in a few seconds.

You can spread the news on the latest gossip really quickly.

Your can communicate with your favorite film star and pop star.

You use your favorite writing paper and different coloured inks and you put stickers on the envelopes.

You think carefully about what you're writing because you can't easily correct mistakes.

You can send that Valentine's Day card which took you so long to make and which will really impress the recipient.

The bad things

Sometimes you wish you had re-read the letter before sending it.

Most of your friends aren't on e-mail. And those that are don't like getting exactly the same letter as everybody else.

You accidentally send a bit of hot gossip to someone who really shouldn't see it.

They never write back. Or you just get loads of junk mail in return.

You have to go out and buy your favourite writing paper, pens, stickers and envelopes.

It takes hours to write a letter. Then you've got to go to the post-office.

Your friends abroad don't write to you. They've all got e-mail and you haven't.

There's a postal strike so your rival's boring e-mail Valentine gets there before yours.

Active Words and Phrases:

net	мережа	accidentally	випадково
link	з'єднувати	loads of	безліч
snail	слимак; тут: тихохід	junk	непотрібний
tap out	відстукати	sticker	наліпка
spread	поширювати	recipient	одержувач
gossip	плітка, чутка	rival	суперник

Ex. III. Find Appendix "E-mail abbreviations" at the back of the book and write a 5-7 line E-mail message using the suggested abbreviations.

Ex. IV. Pre-text discussion.

Choose a partner to discuss the service a cellular phone can provide. What are the other names for a cellular-phone?

Ex. V. Read the text and make a list of the services "Mobile Internet" can provide both at present and in the near future.

Information is power

So with the ever-widening access to information — brought about by expanding communications networks — huge numbers of people are already experiencing the true power of information through the Internet. And with Internet access now available on mobile phones, power is quite literally being placed in people's own hands.

The Internet has already turned into an integral part and driving force of the contemporary civilization, enabling the mankind to establish effective communications. It provides immediate access to billions of pages of information and vast databases, allowing users to receive, send and process information in real time.

As information technologies continue to develop at an astounding pace, mobile operators, telecommunications equipment manufacturers and information suppliers are keeping pace with the ever-increasing demand for the latest digital information services. Analysts estimate that the number of cellular network customers will exceed 1 billion by 2004, and most mobile phones sold by that time will be multimedia-capable. Their owners will have practically unlimited opportunities to use and process information from the Internet.

Ukraine's most innovative cellular service provider, Kyivstar GSM, has already taken the first step towards realizing these opportunities by introducing WAP (Wireless Application Protocol) technology, which provides wireless access to the Internet.

Although WAP for the World Wide Web has only recently appeared in the Western cellular communications markets, its user-friendliness has already brought it immense popularity with cellular network customers and Internet users. On the one hand, mobile phone owners can access information on the Internet or the Intranet easily and safely no matter where they are: in a meeting, on a business or pleasure trip. On the other hand, numerous Internet fans have also appreciated this service because it saves them the money and trouble of buying rather expensive computers, choosing a provider and sorting out other complex problems.

In addition to traditional and popular services such as "Startext" (short mobile-to-mobile messages), "Starmail" (voice mail) and "Starpaper" (paging messages), Kyivstar GSM customers now have an unrivaled opportunity to receive a wide range of information for business and private use via the "Mobile Internet — WAP Access" service.

Imagine you're going on a business trip. You're traveling by air and are able to look up the flight schedule on your phone, and even book a flight from the comfort of your office. On the way to the airport, check in for the flight and order your in-flight meal. Next, you could check out the weather at your destination — so you know whether to leave your raincoat and umbrella in the car. Our example gives just some of the services soon to be available.

The current range of services includes the latest political, stock exchange and sports news, weather forecasts and exchange rates for any currency.

Apart from that, you can use your phone to find out what entertainment is on offer at your favorite nightclub, have a chuckle at the joke of the day or dial up a witty toast to give at dinner.

And "Mobile Internet — WAP Access" is growing fast: the range of information available will constantly expand, bringing additional benefits to users.

In the future, the "Mobile Internet" package will enable you to send and receive e-mail, search for hotels, restaurants etc., buy goods, use banking services, manage your business, gain access to the Intranet and a host of other things.

Active Words and Phrases:

vast database	величезна база даних	to be multimedia-capable	бути спроможним працювати у мультимедійному режимі
process information	обробляти інформацію	wireless access	бездротовий доступ
digital	цифровий	WAP access	доступ в Інтернет через сотовий телефон
cellular	щільниковий		

Ex. VI. Expand on the idea in your own words:

- ... huge numbers of people are already experiencing the true power of information through the Internet.
- ... the Internet has already turned into an integral part and driving force of the contemporary civilization.
- ... most mobile phones sold by that time will be multimedia-capable.
- ... the range of information available will constantly expand, bringing additional benefits to users.

Ex. VII. Look at the list of the service provided by "Mobile Internet" and write them down in a column in the order of importance to you. Explain your choice.

Ex. VIII. Make up a dialogue with a classmate and persuade him/her of the importance of having a mobile phone. Use the following words and phrases.

- establish effective communication;
- save time;
- become accessible anywhere;
- an opportunity to use and process information from the Internet;
- provide wireless access to the Internet;
- access information on the Internet easily;

- save money and trouble;
- receive a wide range of information for business and private use.

Ex. IX. Translate from Ukrainian into English:

1. Інтернет вже перетворився в невід’ємну частину сучасної цивілізації.
2. Оператори мобільного зв’язку ідуть нога в ногу з потребами в новітніх послугах цифрової інформації.
3. Ви можете знайти розклад руху літаків у вашому телефоні.
4. В майбутньому пакет “Mobile Internet” дасть вам змогу пересилати і отримувати повідомлення електронною поштою.
5. Аналітики вважають, що в 2004 році більшість мобільних телефонів будуть працювати в мультимедійному режимі.

Grammar: Subjunctive mood with had better, it’s time, would rather.

Had better do something is similar to should “*I’d better do something*” = *I should do something or it is advisable for me to do something*. If I don’t do this, something bad might happen.

“I’d better stop at this crossing and see where to go.”

The negative form is “had better not (‘d better not):

You look bad. You’d better not go to work today.

Ex. I. Read the situation and write a sentence with had better.

Example: *You’re going out. You think you should fetch a coat because it’s getting cold outside. You say:*

“I’d better fetch a coat”.

1. You are by a river. It’s a hot day and your friend suggests going for a swim. You don’t think you should because the river looks dirty. What do you say?
2. You are going to take your car on your vacation. You think you should have the oil changed before you go. What do you say (to yourself)?
3. It’s cold outside. You think your children should put on warm clothes. What do you say to them?
4. Joe has just cut himself. You think he should put a Band-Aid on the cut. What do you say to him?
5. You and Sue are going to a restaurant for a meal. You think you should make a reservation because the restaurant might be crowded. What do you say to Sue?
6. Ann wants to play the piano late at night. You know that she’ll wake up the people next door. What do you say to Ann?
7. You and Tom are going to the theatre. You’ve just missed the bus. You think you should take a taxi. What do you say to Tom? We....
8. Mary suddenly begins to feel sick. You think she should sit down. What do you say to her?

It’s time. You can say *it’s time to do something*: or *It’s time someone did something*:

It’s time we went home.

We use the structure It’s time someone did something especially when we are complaining or criticizing, or when we think someone should have already done something:

We also say: It’s high time/It’s about time someone did something.

Ex. II. Write sentences It’s time someone did something.

1. You haven’t been to the dentist in almost a year. You should go every six months.
2. You think you should start getting dinner ready. It’s nearly dinnertime already.
3. You feel very strongly that the government should stop spending money on weapons and should concentrate on raising the standard of living.
4. You’re sitting on a plane waiting for it to take off. It’s already five minutes late.
5. You’re waiting for Ann. She is late. She should be here by now.
6. This room should be decorated. It looks awful. It’s
7. You think Tom should write to his parents. He hasn’t written to them for ages.
8. You think you should take a vacation because you haven’t taken one in a very long time.

Ex. III. Complete the sentences using it’s time and a past tense.

Example: Andrew’s hair looks awful. He hasn’t washed it for a long time. He says: “It’s time I washed my hair”.

1. There is something wrong with your car. You’ve been thinking of taking it to the garage for weeks now. You say:
2. Sally promised to phone a friend, Mike, two weeks ago, but she still hasn’t phoned him. Her mother says: “Don’t you think ...”
3. You’re taking an important exam next month, but you haven’t started studying for it yet. You say _____
4. Simon received a bill two weeks ago, but he still hasn’t paid it. His friends ask him: “Don’t you think _____”?

Would rather means “would prefer to”. After “would rather” we use the infinitive without to:

– I’d rather meet him on Monday

– I’d rather not lend him any money.

We can also use *would rather* + *past tense* to say that one person would prefer someone else to do something:

Would rather + subject + past tense

E.g. I'd rather you didn't open that window.
I'd rather you stayed here.

Ex. IV. Complete the sentences using *I'd rather you* and the past form. Choose a verb from the list:

come, not open, phone, not turn on.

"Shall I come and see you tomorrow morning?" " _____ in the afternoon. I'll be quite busy in the morning. "
_____ the TV if you don't mind. I've got a terrible headache.
I could phone the restaurant if you like, but _____ them.
_____ the window. I'm rather cold.

Ex. V. Complete the sentences using *would rather* and the verbs from the list:

listen, do, go, stay.

1. We could wait for the next bus or walk home. What _____ (you)?
2. "Would you like to watch TV?" "I _____ to some music".
3. It's a beautiful day. Shall we go to the beach or _____ (you) to the country?
4. "Shall we go out this evening?" "I think – _____ at home".

Ex. VI. Choose the most suitable tense:

1. A cheque is all right, but I'd rather you pay/paid me cash.
2. If you want to catch the last train, it's time you leave/left.
3. I'd rather you don't tell/didn't tell anyone about our conversation.
4. If you don't mind, I'd rather you practised/had practised/would practise your violin somewhere else.
5. It's high time you learn/learned to look after yourself.
6. I'd rather we stay/stayed at home this Christmas for a change.
7. Actually I'd rather you not smoke/don't smoke/didn't smoke in here.
8. It's high time you start/started working more seriously.
9. I'd rather you don't put/didn't put your coffee on top of my book.
10. Your hair is rather long. Don't you think it's time you have/had a haircut.
11. Visiting museums is interesting, I suppose, but I'd rather we go/went swimming.

Oral Practice: The US Immigrants

Ex. I. How much do you know about immigration in the U.S.? Answer the following questions.

1. When did the first immigrants arrive after the first colonists settled down?
2. What are the biggest ethnic groups in the U.S.?
3. What is a green card?

Ex. II. Read the text and say what facts were new to you.

One Million Immigrants a Year Flock to the US

America is experiencing the second great tidal wave of immigration in its history, literally changing the country's face before its very eyes.

Today more than 28 million immigrants – legal and illegal – now live in the US, three times as many as only 30 years ago. Their number is growing by 1.2 million a year, and now accounts for more than 10 percent of the population.

Most Americans think of immigration as a problem that has come to the fore in the last half century or so. And when they think of immigrants they think of olive-skinned Italians or bearded Jews or Polish peasant women with bright shawls coming down the gangplank on to Ellis island. They do not think of the Pilgrim Fathers or the French Huguenots or the Scots Irish.

In those days the "native stock" descendants of the Pilgrim Fathers looked down on the olive-skinned Italians. Today the latter look with suspicious disdain on the Chinese, Mexicans, Vietnamese, Indians, Haitians and the rest as they flood into America.

The urban black underclass, meanwhile, look resentfully at everyone, as one new group after another threatens to vault over them in the scramble up the economic ladder.

Americans themselves are ambivalent about immigration. They know full well the contributions made by the Einsteins and the Enrico Fermis, they understand that the issues of green cards to tens of thousands of computer specialists from the Indian subcontinent is vital if America is to retain its lead in information technology.

The foreign restaurants all are universally appreciated addition to national life.

But Americans are as unwilling as Europeans to admit that without immigrants many public and private services could not function.

Many of today's immigrants will become US citizens.

Their motives are the same as those that brought their predecessors to Ellis Island a century ago: escape from war, famine, persecution and poverty, the desire to give their children a better life.

For the newcomers the goal is that stirring occasion, a US nationalization ceremony.

Britain confers citizenship in a Whitehall brown paper envelope and a pro-forma warning to "keep this document in a safe place because it cannot be replaced".

America summons its fortunate “petitioners” to a special federal courtroom to watch a uniformed military detachment present the colors. There follows much rousing speechifying, and then the Oath of Citizenship.

Typically 100 people will take the Oath, from 35 or 40 different nations.

Ex. III. Role-play the following game: one of the students is a US immigrant. The rest are interviewing him on:

- Life standard in his/her community
- Cultural shock
- The government assistance programmes
- Jobs available
- Learning English
- Homesickness

Audition: America On-line

Ex. I. Listen to the text and complete the sentences below:

1. America Online is...
2. It offers ... channels, covering topics such as...
3. Members can obtain up to ... per account.
4. Other features include...
5. Standard account cost ... for ... access.

Ex. II. Listen again and check.

Unit 11

Part I

Ex. I. Find the suitable word for "multinational" in your native language. Which multinationals are active in your area?

Ex. II. Read and translate the text in class. Write down the economic terms unknown to you.

A Voice for the Multinationals

It's become popular in recent years to bang on bigness as though it were inherently "bad".

But, in the words of the old Gershwin tune, "It ain't necessarily so". To prove it, we would like to explode a few myths about big American companies with foreign interests.

Let's look at some of the facts:

- America's multinational corporations are the biggest contributors to the plus-side of the U.S. economy,'
- From 1989 to 1991, exports accounted for approximately 90 percent of U.S. real economic growth, and American multinationals generated about two-thirds of those exports.
- As America continues to struggle with a deep trade deficit, America's multinationals have a hefty and growing trade surplus.
- American companies that invest overseas the most also export the most. It stands to reason: most of their foreign operations rely on American components, services and technology. Where investment leads, trade will follow.
- Over 90 percent of sales by American-owned manufacturers in foreign countries, excluding Canada, goes to markets outside the U.S. And those foreign operations are largely financed by their own earnings, not by windfalls from their U.S. parents.
- In fact, a great deal of what is not reinvested by those foreign affiliates finds its way back to this country.

What does all this mean for American jobs? Many American multinationals may have had to lay off workers because of declining revenues, or lagging productivity. But not because they're moving jobs overseas.

On the contrary, American multinationals and their growing trade surpluses create American jobs. Every billion dollars in manufactured exports creates more than 14,000 manufacturing jobs in the U.S.

Manufactured exports also stimulate job creation in trade, service, transportation and other sectors.

Globalization is the ticket to the future, particularly as overseas markets continue to grow at higher rates than our own.

Active Words and Phrases:

multinational	транснаціональна компанія	lay off	звільняти з роботи
trade deficit	торговий дефіцит	revenue	прибуток
hefty	величезний	decline	знижувати(ся)
surplus	активне сальдо	lag	відставати
windfall	непередбачений прибуток	overseas	за кордон
affiliate	філія		

Ex. III. Explain the following terms:

- trade deficit;
- trade surplus;
- reinvest;
- lay off;
- declining revenues.

Ex. IV. Discuss the problems of globalization with your partner. Use the following:

- It has pros and contras.
- Globalization is inevitable.
- Overseas markets continue to grow, so ...
- Most multinationals in Ukraine operate on franchising.
- Poor nations have new opportunities.
- Multinationals create new jobs.
- Globalization suppresses local culture.

Ex. V. Translate the following sentences into English:

1. Экспорт становить приблизно 90% реального економічного росту США.
2. Транснаціональні компанії мають реальне економічне зростання.
3. Велика частка того, що повторно не інвестується філіями за кордоном, повертається до США.
4. Багато компаній змушені звільняти робітників через зниження прибутків.
5. Зарубіжні ринки продовжують зростати більш швидкими темпами, ніж місцеві.

Part II

Ex. I. Have you ever heard of buying the product through the Web? Do you know anybody buying things through their computer? What are the people's impressions of this kind of purchasing?

Ex. II. Read the text and do the exercises below.

Marketing on the World Wide Web

The media are filled with headlines about the World Wide Web. It is proclaimed as the most important phenomenon since the personal computer that will transform business.

Marketing on the World Wide Web is currently a grand experiment. The Web's potential has drawn tens of thousands of companies on-line.

The Web presents a couple of major opportunities for marketers. First, a large and growing number of individuals and businesses access the Web. Web users also represent an attractive target market, and individuals are beginning to buy products.

The business-to-business market opportunity appears to be even greater than the consumer one.

In fact, the World Wide Web is a well-known offspring of the Internet. It is a multimedia (text, sound, and graphics) subset of the Internet as a whole. After the Internet was first established, it spread to universities where scientists used it to exchange data and messages.

In 1989 a scientist at the European Particle Physics Laboratory (CERN) in Geneva, Switzerland, put forward a proposal to establish a single standard across all computer platforms that would allow users to easily view and exchange data. Sites that adopted this standard became part of the World Wide Web.

A Web site is a set of multimedia materials that computer users can access electronically.

A Web page is a single document at a Web site.

A link is a selection of highlighted text or an image on a page that, when the visitor clicks on it with a mouse, it gives the visitor access to another page. Virtually all Web pages contain links that connect visitors to different pages on the site and to interesting pages on other Web sites.

Browsers are programs that automatically read and display information from a Web site. They also allow a visitor to move from one Web page to another by pointing and clicking on a link to access a new page.

A search engine is a computer program that searches for information on the Web. Although the term "browser" evokes images of a leisurely stroll through a familiar library, in reality the Web is much too large and disorganized to make browsing an attractive way to find information. To solve this problem, several sites have sprung up that feature search engines (e.g. Yahoo). An individual visits one of these engines and types in a keyword or phrase. The engine then displays titles and brief descriptions of all Web sites that contain this word or phrase in its text.

Active Words and Phrases:

have access to the Web

Internet ad firms

to establish a presence on the Internet

to capitalize

Internet market potential

to compete for advertising space

мати доступ до глобальної комп'ютерної мережі

фірми, що займаються рекламою в Інтернеті.

створити сайт з продажу в Інтернеті

збагачуватись

ринковий потенціал Інтернету

конкурувати за рекламне місце

Ex. III. Give a short outline of the WWW appearance.

Ex. IV. Give definitions of the following:

- the Internet;
- the World Wide Web;
- a Web site;
- a Web page;
- a link;
- a browser;
- a search engine.

Ex. V. Speak of the advantages and disadvantages of advertising on Internet.

Ex. VI. Translate from Ukrainian into English.

1. Велика кількість людей, так само як організацій, мають доступ в Internet.
2. Web-сторінка – це окремий документ на Web-сайті.
3. Браузери – це програми-оглядачі, які автоматично зчитують і подають на дисплей інформацію з Web-сайту.
4. Програма пошуку створена для пошуку інформації в мережі.
5. Web-сайт – це мультимедійний матеріал, доступ до якого користувачі мають через комп'ютер

Grammar: *I wish* and *if only*.

We can use *wish* and *if only* with a past tense to express regret about the present (to say that we would like something to be different).

I wish I had a printer.

I wish he wasn't so shy.

She wishes she could be able to change a wheel.

We often use *were* instead of *was* after *wish* and *if only* in a more formal style:

I wish he weren't so shy.

If only it weren't so embarrassing.

We use *would* after *wish* and *if only* when we want something to stop happening, or we want something different to happen.

I wish you wouldn't slam the door when you come in.

I wish you wouldn't leave your room messy.

To express *regret* that something happened or did not happen in the past we can use *wish* and *if only* with the past perfect:

I wish I had worked harder when I was a student.

If only they hadn't missed the train.

Ex. I. Rephrase the sentences using the model:

1. I wish my pupils had better manners.
2. The neighbours upstairs are too noisy.
3. I have a long nose.
4. Winters have become very warm.
5. My children are not very communicative.
6. The city is very dirty.
7. The TV news is often interrupted by commercials.
8. Our bathroom is too small.
9. My sister failed the driving test.

Ex. II. Each of these people did something yesterday which they now regret. Add a sentence of your own like in the example:

Our teacher has caught a bad cold.

She wishes she hadn't gone out in the rain without an umbrella.

- My brother has broken his leg in a football match.
- Mrs. Brown has lost her wallet while shopping.
- Mrs. Grey has developed a terrible headache.
- I have hurt my back moving the piano.
- He has cut his finger peeling an orange.

Ex. III. Complete the situations with sentences "I wish..."

1. You've just redecorated your bedroom. Now you decide the wallpaper is too dark. You say: I wish...
2. You've wasted a lot of time writing an article for a local paper, but it sounds too formal. You say: I wish...
3. You were on a business trip when a friend of yours visited your city. You are upset and you say: I wish...
4. You've just come back from your vacation. Everything was fine except for the hotel and you say I wish...
5. You overslept because you had stayed up late reviewing for an exam. You say: I wish...

Ex. IV. Write a sentence with *I wish ... would ...*

Example: *It's snowing. You don't want to go out in the snow, you want it to stop snowing, so you say: "I wish it would stop snowing" or "I wish it wouldn't snow".*

1. Your neighbours are making a noise. You want them to stop playing loud music. You say: "I wish..."
2. Many people pick flowers from the flowerbeds in a public garden. You don't like this and you say: "I wish..."
3. Jane always leaves the door open. You don't like this. You say to her "I wish ... wouldn't ..."
4. Tom has been wearing the same old clothes for years. You think he needs some new, and you want him to buy some. You say to him: "I wish ... wouldn't ..."
5. You're looking for a job – so far without success. You want somebody to give you a job. You say: "I wish somebody..."

Ex. V. Translate into English:

1. Який жаль, що я не бачив цієї програми вчора.
2. Як було б добре, якби він приїхав до нас у гості.
3. Якби він тільки відремонтував наш принтер.
4. Як жаль, що канікули такі короткі.
5. Я хотів би, щоб він не піднімав такого галасу вночі.
6. Як жаль, що у мене немає автомобіля.
7. Як жаль, що ти запізнився на зустріч.

Oral practice: Farming in the United States

Ex. I. Describe a typical farm in the US. Use the prompts: family tradition, automation, facilities, high productivity, hard work, rewarding, modern equipment, scenery and country life.

Ex. II. Read the text and put down the rewards of living on a farm as you read.

Farming in the United States has changed dramatically over the past decade but continues to be a very exciting and rewarding profession that generally involves a person's entire family. Farms generally are much larger than in the past and generally involve more specialization.

There are still many smaller farmers who farm less land, however, farms are growing ever larger. The children on a farm are very fortunate because they have many opportunities that children who live in cities do not have.

When farm children reach the 8th or 9th grade often they are able to run tractors by themselves.

Other chores include such things as building the fences that keep the animals in a field and going after cattle that are out grazing on pasture. Sometimes a farmer will have a special machine that goes over the hills very quickly and has small wheels and a motor like a motorcycle.

Often farm children must ride buses a long way to school and they must get up very early to do chores and get cleaned up for school. To reward a child for working so hard a farmer often will allow a young member of his family to own some animals or to plant some crops and to care for the crops or the animals and then sell them and make a profit to be spent or saved. In this way young farm children learn to care for money and to plan on spending it on the things they want. If they have money they have earned from an enterprise of their own effort they are able to feel much pride as they purchase something they want. Once again, it is an opportunity a city person does not have in the same way.

Farm children often have friends or a family from the city and they enjoy going to visit and learn about what it is like to live in city. Often also they have a family or friends who live in the city who want to come and spend time with them on the farm to learn about their lives. It is a special event, usually in summer, when a friend or relative will come to spend some time in the country with his friend and also it is special when the farm children get to go to their city friends' homes. Many farmers try to plan out such events because they want their families to have the opportunities that are also available in the cities and the young farm child needs to experience that first-hand. As the number of farmers in the United States get smaller and farms get bigger it is even more important for the cultural exchange to occur for young people to properly learn about their entire culture. It also makes an interesting event for the young farm children and they love to host their city friends and to go and visit. Often they return with stories and experiences that are treasured by the child.

Farming is changing as all things must change overtime, however, the one thing that remains the same is that young people who have the privilege of growing up on a farm in the United States are generally very happy and have a very special set of opportunities. If you are ever able to visit the United States, it would be a wonderful thing to ask a farmer to demonstrate his farm to you and to join his family for a day or two to experience the joys of farming first-hand.

Ex. III. Compare list of rewards living on the US farm for children. Discuss them in pairs. Compare the good things living on the US farm and in your homeland.

Audition: Online Trading Information System

Ex. I. Listen to the text after you've consulted your dictionary for the words below. Answer the questions.

Word list:

cyber-trading launch sky-rocket bid

Questions:

1. In what way is floor-trading replaced?
2. What is the difference between Western online trading sites and the Ukrainian ones?
3. What is the problem with an Internet connection in Ukraine?

Unit 12

Part I

Ex. I. Think and answer:

1. Would you like to be an owner of a multimillion business?
2. If so, where would you start having just a small capital to invest?

Ex. II. Read the text and copy down the unknown words, make a list of key economic terms.

Competitive Analysis

For your small business to succeed, you need to know almost as much about your competitors as you do about your own company and customers. Unfortunately, many small business owners make the mistake of waiting until a competitor has opened up shop across the street and is cutting into profits to find out who and what they're up against.

A competitive analysis allows you to identify your competitors and evaluate their respective strengths and weaknesses. By knowing the actions of your competitors, you will have a better understanding of what products or services you should offer; how you can market them effectively; and how you can position your business.

Competitive analysis is an ongoing process. You should always be gathering information about your competitors. Look at their Web sites. Read their product literature and brochures. Get your hands on their products. See how they present themselves at trade shows. Read about them in your industry's trade publications. Talk to your customers to see how they feel about competitive products or services.

Step 1: Identify your competition.

Step 2: Analyse strengths and weaknesses.

Step 3: Look at opportunities and threats.

Step 4: Determine your position.

Step 1: Identify your competition

Every business has competitors.

Begin by looking at your primary competitors. These are the market leaders, the companies who currently dominate your market. If you're a computer consultant, it would be other consultants with the same speciality.

Next, look for your secondary and indirect competitors.

Finally, look at potential competitors. These are companies who might be moving into your market and who you need to prepare to compete against.

Step 2: Analyse strengths and weaknesses

After you've figured out who your competitors are, determine their strengths and find out what their vulnerabilities are. Why do customers buy from them? Is it price? value? service? convenience? reputation?

It's a good idea to do this strengths/weaknesses analysis in table form. Write down the names of each of your competitors. Then set up columns listing every important category for your line of business (price, value, service, location, reputation, expertise, convenience, personnel, advertising/marketing, or whatever else is appropriate to your type of company). Once you have this table set, rate your competitors.

Step 3: Look at opportunities and threats

Strengths and weaknesses are often factors that are under a company's control.

Opportunities and threats fall into a wide range of categories. It might be technological developments, regulatory or legal action, economic factors, or even a possible new competitor. For example, a photo developing store needs to know how well its competitors are prepared to deal with the advent of digital photography.

Again, an effective way to do this is to create a table listing your competitors and the outside factors that will impact your industry.

Once you figure out what your competitors' strengths and weaknesses are, you need to determine where to position your company vis a vis the competition. Some of this may be obvious from the results of your analysis, but it also pays to take a hard look at how your business operates.

One of the most effective ways to do this is to create a strengths/weaknesses opportunities/threats analysis of your business. Rank your company in the same categories that you ranked your competitors. This will give you an even clearer picture of where your business fits in the competitive environment. It will also help you determine what areas you need to improve, and what characteristics of your business you should take advantage of to gain more customers.

Active Words and Phrases:

competitive analysis	аналіз	rate	визначати категорію,
	конкурентноспроможності		класифікувати
small business	мале підприємство	regulatory or legal	контролюючий або правовий
		action	механізм (справа)
strengths & weaknesses	сильні і слабкі сторони	advent	поява

identify	визначати, з'ясувати	digital photography	цифрова фотографія
dominate the market	панувати на ринку	gain	завоювати, здобувати
vulnerability	Уразливість		

Ex. III. Give your own examples of Steps 1-4 Analysis.

Ex. IV. Imagine you're working on your Competitive Analysis with a subordinate. Play out a dialogue using the terminology from the above text.

Ex. V. Translate from Ukrainian into English:

1. Ви повинні знати про свою компанію стільки ж, скільки ви знаєте про ваших конкурентів.
2. Аналіз конкурентноспроможності дозволяє вам визначити конкурентів і дати оцінку їх сильним та слабким сторонам.
3. Ви будете мати кращу уяву, як продавати свій продукт або послугу.
4. Аналіз конкурентноспроможності – це безперервний процес.
5. Виясніть, які у вашого конкурента вразливі сторони.

Part II

Ex. I. Pre-reading questions:

Do you have any idea how Internet appeared? What is the country of origin?

Ex. II. Read the text.

Internet Facts

The prototype for the Internet was created in the sixties by the US Defense Department. To ensure that communication could be kept open in the event of a nuclear attack, it created a computer network known as Arpanet — the Advanced Research Project Agency Network.

The first attempt to connect two computers and allow them to communicate with one another was made by researchers at the University of California in Los Angeles and the Stanford Research Institute on 20 October 1969.

The first people to coin the term "Internet" were two scientists, Vinton Cerf (known as "father of the Internet") and his collaborator, Bob Kahn, who in 1974 devised a means by which data could be transmitted across a global network of computers.

An Oxford graduate, Tim Berners-Lee, set up the first "www server" (a server receives and sends messages) to store the archive of the European Particle Physics Laboratory in Switzerland.

The first e-mail ever sent was in 1972 between computers in two American universities. It said "qwertyuiop" (the top line of the computer keyboard).

The most frequently used search word on the net is "sex", typed in 1,550,000 times every month.

The most mentioned male on the Internet was President Bill Clinton, whose name was linked to 1,842,790 sites.

The most mentioned female on the Internet is the actress Pamela Anderson, whose name is linked to 1,542,282 sites.

Active Words and Phrases:

coin	створювати (слово)	store an archive	створити архів
collaborator	співробітник	search word	слово-пошукач
devise a means	винайти засіб	link	сполучати, зв'язувати
server	сервер		

Ex. III. Complete the sentences using the text:

1. The prototype for the Internet was created by ...
2. The first attempt to connect two computers was made by ...
3. The first people to coin the term "Internet" were...
4. Vinton Cerf's collaborator was ... who ...
5. The first "www server" was set up to...
6. The first E-mail ever sent was between...
7. The most mentioned male on the Internet was...

Ex. IV. Use the text to restore the situation for each verb form:

1. ... was created...
2. ... was made...
3. ... devised ...
4. ... set up ...
5. ... created ...
6. ... said ...
7. ... is ...

Ex. V. Translate the sentences from Ukrainian into English

1. Боб Кан винайшов засіб передачі даних через глобальну мережу.
2. Перша спроба з'єднати два комп'ютери була зроблена дослідниками Каліфорнійського університету.
3. Випускник Оксфордського університету спорудив перший сервер для зберігання архіву.
4. Перший електронний лист був висланий з комп'ютера на комп'ютер у двох американських університетах.
5. Міністерство оборони США створило комп'ютерну мережу під назвою Арпанет.

Grammar: Conditionals.

Ex. I. Read the text and point out the conditional sentences. Explain the difference in the two types of the conditionals:

Jack London was late with a story, which he had promised to the editor of New York magazine. The editor of the magazine whose first name was Dick was a friend of the writer's so he tried to be very patient with him. He asked London for the story several times and very politely but it was no good. At last the editor could wait no longer, and he sent an angry note to the author. The note read as follows, "Dear Jack, if I don't get the story tomorrow, I'll come up to your room and kick you downstairs, and I always keep my promises".

London replied, also in writing, and his note read as follows, "Dear Dick, if I did my work with my feet, I'd keep my promises too".

(Jack London, 1876 – 1916, famous American novelist and story writer).

Gladstone once saw a beautiful painting of a nobleman in a shop where pictures were sold. He liked the portrait very much, but the price of the painting was so high that he could not afford to buy it.

Some weeks later he was invited to a friend's house. His host greeted him and took him into the sitting-room. Suddenly Gladstone saw a wonderful painting on the wall in front of him and he went towards it to have a better look. Then he realized that it was the portrait of a nobleman he had liked so much in the picture shop, but had not been able to afford.

Seeing Gladstone's interest in the painting, his host came up to him and said, "One of my ancestors".

"If the portrait had cost fifteen pounds less, he would have become one of my ancestors", Gladstone replied.

(William Ewart Gladstone, 1809 – 1898, English statesman, Prime Minister of England)

Ex. II. Read the explanation about the use of conditionals and name the tenses to be used in each structure. Translate them into Ukrainian:

We can use *if* with many different structures. Here are the most common cases:

1. If he asks me, I'll help him.	Open present or future conditional.
2. If he asked me, I would help him.	Unreal present or future conditional.
3. If he had asked me, I would have helped him.	Unreal past conditional.
4. If he asks me, I always help him.	General conditional.

Note: In type 2 sentences "were" is used for all persons. Example: If I were you I wouldn't mention it.

Ex. III. Put the verbs into the correct form will/won't or the present simple.

1. If I(have) time, I ... (go shopping) this afternoon.
2. I'm sure you ... (enjoy) the film if ... (see) it.
3. If we ... (leave) now, we ... (not be) late.
4. If we ... (miss) the bus, we ... (take) a taxi.
5. What ... (she/do) if she ... (fail) the exam?
6. If you ... (need) any help, ... (you/tell) me?
7. If Simon ... (not apologize) to me, I ... (not speak) to him any more.

Ex. IV. Put the verbs into the correct form: *the past simple or would ...*

1. Simon would like to buy some new clothes but he hasn't got much money. He says: "If I (have) more money, I (buy) some new clothes".
2. You would like to buy some shoes, but you think they are too expensive. You say: "I (buy) them if they (not be) so expensive."
3. Peter is thinking of buying a new record. Sally thinks the record isn't very good. She says: "I (not buy) it if I (be) you".
4. Sarah would like to write to her friend, Alan, but she has lost Alan's address. She says: "If I (know) Alan's address, I (write) to him".
5. Andrew's older brother, Simon, still lives at home. Andrew says: "If I (be) Simon's age, I (not live) at home".
6. Mike lives in London, but he doesn't like living there. You ask him: "Where (you/live) if you (can) live anywhere?"

Ex. V. Put the verbs into the correct form: *the past perfect, or would (n't) have + past participle:*

1. She ... (speak) to you she (see) you.
2. If I (not/be) so busy yesterday, I would have visited you.
3. I you had seen the film, you (enjoy) it.
4. She would have gone to university if she (have) the opportunity.
5. If he had been more careful, he (not/have) an accident.

Ex. VI. For past events, which have a result continuing in the present, it is possible to mix Conditionals, i.e. unreal present with unreal past. Use the pattern to make some more sentences using the prompts below:

Example: *If you had studied hard, you wouldn't be so busy now.*

1. Save money/ have better life
2. Decorate the room/enjoy staying in
3. Apologize/feel good
4. Listen to /not be unhappy
5. Win the prize/be well off
6. Exercise earlier/be fit
7. Rain yesterday/ground be dry

Oral practice: The Roles of Managers

Ex. I. Describe your expectations after graduating from the university. What is your future job like? What qualifications do you need to be a good expert in the field?

Ex. II. Read the text and say if the job description corresponds to your expectations.

A manager is a person responsible for using available resources – people, materials/equipment, land, information, money – to achieve the goals of an organization. Managers are the key decision makers and problem solvers in organizations. In order to perform most efficiently and effectively, managers must receive the information they need in a timely manner.

Managers work toward goals through five major functions:

- 1) Planning,
- 2) Staffing,
- 3) Organizing,
- 4) Directing,
- 5) Controlling resources.

Planning is the future-oriented process of developing courses of action. Staffing is assembling and training personnel. Organizing provides resources and a structure. Directing supplies leadership in supervising personnel. It works through communication and motivation. Controlling involves development of procedures to measure actual performance.

Management Levels and Information Needs.

Management is divided into three basic levels:

- 1) Strategic (top-level managers),
- 2) Tactical (middle-level managers),
- 3) Operational (low-level managers)

Each level requires different types of information.

Strategic managers. Strategic (top-level) managers make decisions involving the long-range, or strategic, goals of organizations. Of the five major management functions, top-level managers spend most of their time planning and organizing. They need summarized information that covers past and present operations as well as future projections. Information drawn from internal sources gives them broad views of the internal situations of their companies. Information drawn from external sources permits them to evaluate industry trends, world economic trends, government regulations and other outside activities. A strategic manager such as the chief executive officer of an automotive company might be required to decide whether a new plant should be opened or a new sports car produced.

Tactical managers. Tactical (middle-level) managers divide their time among all five functions of management. They are concerned with short term, tactical decisions directed toward accomplishing the organizational goals. Middle-level managers work on budgets, schedules and performance evaluations and need information that is fairly detailed. Middle-level managers require mainly internal information but also use some external information. Many organizations are using computerization to reduce the number of tactical managers and cut costs.

Operational managers. Operational (low-level) managers are directly involved with the day-to-day operations of business. They are responsible for seeing that the tactical decisions of middle-level managers are implemented by personnel at the operations level. The information of operational managers must be detailed, current and focused. It comes from such sources as inventory lists, historical records and procedures manuals.

Ex. III. Complete the information about manager's role using the above text:

1. A manager is responsible for.....
2. Managers are decision makers.
3. Managers must receive the information they need in a manner.
4. Managers work through five major functions:
5. Directing supplies leadership in
6. Controlling involves
7. Management is divided into three basic levels
8. Strategic managers make decisions involving
9. Tactical managers are concerned with decisions
10. Operational managers are directly involved with

Ex. IV. Try to describe the decisions of all the three basic levels of management in a food factory.

Audition: Staying Legal in Cyberspace

Ex. I. Listen to the text after you've consulted your dictionary for the new words. Answer the questions.

Word list:

access	skill	application	enhance	curriculum
guidelines	dissemination	live music	infancy	remote

Questions:

1. What does a computer have to have in order to communicate throughout the world?
2. What is the most commonly used Internet application?
3. What are "LISTSERVs" used for?

Unit 13

Part I

Ex. I. Pre-text questions:

Do you have a credit card? If yes, do you think it's more convenient than cash? If not do you know anyone having one and how does the owner assess the disadvantages as well as the advantages of having one?

Ex. 2. Read the text and answer the questions following it.

Plastic Money

Credit card has become a widespread method of payment. In the Western European countries as well as in the USA, it is usual to have more than one credit card depending on its use. Usually, credit cars are divided into travel and entertainment and bank credit cards.

Most banks issue credit cards which are linked either to the VISA, ACCESS or MASTERCARD systems (less widespread AMERICAN EXPRESS, DINERS CLUB), enabling a wide national or international application. No charge or subscription is made for the issuing of a card, however, an annual fee will be charged for the running of the account. The customers receive a monthly statement indicating the purchased items of the previous month.

The repayment of the incurred amounts can be made flexibly, ranging from payment within a six-week time limit, thus incurring no interest charge, to various installments over a varied period of time.

Normally, banks issue credit cards which can be used up to a certain sum daily. Usually up to £500 can be withdrawn in a foreign currency and up to £200 from the VISA, ACCESS or MASTERCARD dispensers.

Apart from the three large credit card organizations which have been mentioned here, large department stores oil companies and car rental firms also offer the use of their own credit card.

However, such credit cards can only be used to purchase the particular products or services of the aforesaid companies. A new trend in the issuing of credit cards is the CO-BRANDING system which involves firms or companies (this could be a large department store) issuing VISA, ACCESS or MASTERCARD credit cards which contain the appropriate licence number, thus acting as agents for the credit card companies.

Holders of the card plus cheque arrangements (e.g. EUROCHEQUE) as well as the holders of credit cards are expected to soon be able to use the POS (point-of-sale) scheme. By using their PIN number they will be in a position to affect payments directly using the dispenser.

Apart from the fact that credit cards are a convenient method of payment which provide a high degree of security (in the case of theft the maximum loss is £35 (approximately) for the holder), credit card companies have now developed a wide range of services which go far beyond the payment of articles and the withdrawing of money at the cash dispenser. When using the MASTERCARD, VISA or ACCESS system, the customer can choose an arrangement which entitles him or her to a wide range of insurance services which cover the most important areas of risk especially when travelling abroad. Naturally, the fully comprehensive services which are offered involve a higher charge for the customer. These services range from the insurance of articles which have been purchased using the credit card up to the cover against sickness, accidents and general medical treatment.

Additionally, credit cards can be used to carry out telephone calls without the use of cash and are accepted as a deposit for a rented car without having to part with a cheque or hard currency. Indeed, the services offered are too numerous to be listed here, but make a holiday abroad a much more convenient and safer enterprise.

The use of credit cards can have its disadvantages. More conservative bank customers may be wary of such new developments and shy away from the use of a system which may appear to tempt them into a more unconsidered spending behaviour. Certainly, the convenience of a card can make buying easier and reduce the barriers which would have existed if the customer had paid in cash or by cheque. It would seem of utmost importance to advise customers on the use of such cards and to make them aware of the great advantages to be had when using them wisely and correctly.

Questions:

1. What are the main advantages of credit cards compared to cash or the card/cheque system?
2. What different types of credit cards are to be found?
3. What do you understand by a deposit for a rented car?
4. Why is a credit card a particular advantage for travelling abroad?
5. What are the dangers when using a credit card?
6. List up a number of tips which could be used to assist the customer in using the card to his best advantage.

Active Words and Phrases:

bank credit card	банківська кредитна картка	interest charge	проценти за послугу
travel credit card	кредитна картка для подорожі	installment	черговий внесок
entertainment credit card	кредитна картка для оплати розваг	withdraw money	брати гроші з рахунку
charge	брати плату	card holder	власник картки
run an account	обслуговувати рахунок	affect payment	вносити (зробити) плату
monthly statement	місячний звіт	insurance services	страхові послуги

incurred amount

назначені суми

deposit

вклад у банку, грошовий
внесок

Ex. III. Read the dialogue below and role-play it.

Richard used the EUROCARD system, but now he wants to have information about other credit cards.:

Mr Hardy: Good morning, sir. Can I help you?

Richard: Good morning. Well, I've come to find out about those credit cards. This year I'm going to the USA with my family and I've heard that credit cards are often more commonly used as a method of payment than cash, at least in the States.

H.: Yes, in most cases it's quite true, Mr. Brown. Credit cards are more widely used, but not only that, they're also a lot safer, especially in the holiday situation. However, as EUROCHEQUES are not accepted in the USA, I'm afraid, we will have to consider credit cards.

R.: Are they very expensive?

H.: No, they really aren't. Of course, there are different arrangements to choose from. The normal EUROCARD costs \$ 40.00 whereas EUROCARD GOLD is \$130.00, both charges are made annually.

R.: I'm a bit confused here. What is the difference between the two?

H.: Well, both cards have the advantage that you can pay without using cash or cheques in almost every conceivable situation. However, the EUROCARD GOLD does have a number of advantages over the normal EUROCARD as regards the credit limit and comprehensive insurance service. There are a number of points worth considering, especially when travelling with a family. Firstly, the EUROCARD GOLD offers a more flexible credit limit which can be of great advantage when suddenly faced with unexpected purchases or other expenses. Furthermore, holders of this card are entitled to a number of insurance covers.

R.: That sounds quite interesting, but doesn't this type of thing lead to more uncontrolled spending?

H.: You know, Mr. Brown, there is some truth in what you say. However, using the card in the appropriate way that shouldn't be the case. It is really a prejudice that spending with the credit card can't be kept track of as well as other, more usual methods. Every time you use your card, you automatically get a receipt and you can always see what your financial standing is. Apart from this, you receive a monthly statement where each item is listed for you.

R.: What happens when my credit card is stolen?

H.: As soon as you notice the loss or theft of your card, you should inform the central office. However, in the worst case you will only be liable for \$ 100.00 of possible losses.

R.: All this seems quite attractive.

H.: In addition, we have a trial period of three months in which you can use the card free of charge and without any obligation after this period.

Ex. IV. Use the following word combinations in sentences of your own (see the text above):

- to be linked to ...;
- international application;
- to make a subscription to ...;
- an annual fee ...;
- to charge for ...;
- to run an account;
- to pay interest;
- to offer the use;
- to effect payments;
- to provide security;
- to develop a range of services;
- to withdraw money at a cash dispenser;
- to carry out telephone calls;
- a deposit for a rented car;
- to tempt smb into ...

Ex. V. Translate the Ukrainian phrases into English:

1. Більшість банків видає кредитні картки.
2. За утримання рахунку виплачується річний внесок.
3. Страхові послуги охоплюють найважливіші статті ризиків.
4. Кредитні картки використовуються для оплати телефонних розмов.
5. Зручність користування кредитною картою в тому, що витрачається менше часу на покупку.

Part II

Ex. I. Pre-text questions:

What is your opinion of the impact technology has on human life? Make a list of technological achievements over the past 2 centuries and try to imagine how people could do without them only 200 years ago.

Ex. II. Read the text:

Is Technology Making Us Ultimate Strangers?

Cell phones and beepers keep us in touch, but they also keep us from the best of ourselves and others.

By J. Coleman

Every day when I walk out of my house I feel surrounded. Surrounded by mere civilians so loaded down with the latest equipment that any military commander would be envious. Cell phones, beepers, headsets, watches that both tell time and give good e-mail-devices that allow you to keep up and keep track... America is on the move, utterly self-absorbed, multi-tasking, busy, busy, busy...

Frankly, I worry about the freedom we give up, the time to think and reflect, the time to consider where we've been in order to see where we are — or want to be — going.

Now some confessions are in order. I've had an e-mail only for a little more than a year, and I worry that I'm starting to become obsessed by it. If someone hasn't left us a phone message or a fax, there is always a chance that an e-mail awaits.

Do you remember when you and your friends would go to the beach to swim? These days, I go to the beach and see teenagers come out of the water and instantly get on their cell phones. They can't imagine a life without a cell phone.

Nonetheless, I still say: why not step back and view all this progress from a different angle? Instead of trying to figure out ways to do a hundred things at once, why not slow down? After all, the greatest gift you can offer another person is your ability to listen, to act that person feel that you are intent on what he or she is saying, that you have all the time in the world. I have come to learn how much people yearn to be understood, how much they want and need to be able to explain themselves.

Technology, for the most part, creates the illusion of intimacy. As marvelous as it can be, it also keeps us from the best of ourselves and enables us to avoid others. It makes us into intimate strangers.

To me, the most splendid things about a place like New York City, is that you can walk the streets day after day, year after year and always see something new, something that will astonish or touch you. But if you are not open to these things, if you're too busy walking down the street glued to your phone and cut off from all that is around you, you're going to miss something. It may seem intangible and, therefore, unimportant, but those something have a way of adding up.

Active Words and Phrases:

cell phone	щільниковий телефон	be self-absorbed	заглибитися в свої справи
beeper	пристрій, що подає сигнал наявності інформації (біпер)	be obsessed by	бути одержимим (чимось)
headset	навушники, головний телефон	slow down	знизити темп
keep up	не здавати темп	yearn	прагнути
keep track	бути в курсі подій	intangible	невідчутне, нематеріальне
be on the move	бути увесь час в русі		

Ex. III. Read the text again and correct the following sentences:

1. Every day when I walk out of my house I feel surrounded by the military people loaded down with the latest equipment.
2. I worry about wasting the time and money.
3. With an E-mail available for over a year I'm starting to feel confident.
4. If someone hasn't left us a phone message there is always the chance that a note on your desk awaits.
5. Teenagers are obsessed by their computer games.
6. Technology creates the illusion of communication.
7. Technology makes us into close friends.

Ex. IV. Complete the following sentences:

1. Cell phones, beepers, headsets, watches are devices that allow you to keep ... and keep ...
2. America is on the ..., self-..., multi...
3. I've had an E-mail only for a little more than a year, and I worry that I'm starting to become ... by it.
4. If someone hasn't left us a phone ..., there is always the chance that an e-mail awaits.
5. Why not step back and view all this progress from a different...?
6. The greatest gift you can offer another person is your ability to ...
7. I have come to learn how much people yearn to...
8. Technology creates the ... intimacy.
9. Technology enables us to ... others.

Ex. V. Translate the following sentences into English:

1. Вони не уявляють собі життя без щільникового телефону.
2. Чому б не подивитися на технічний прогрес з іншої точки зору?
3. Цивільні люди знаходяться під тягарем технічного оснащення.

4. Мене тривожить той факт, що я починаю бути одержимим електронною поштою.
5. Технологія створює ілюзію інтимності.

Grammar: Conditionals without if

We can use other words instead of “if”:

1. Unless means if...not

- *Unless you take an umbrella, you'll get wet.*

- Compare *if* and *unless*:

If you take an umbrella, you won't get wet.

Unless you take an umbrella, you'll get wet.

2. as long as, so long as, provided/providing (that)

We use the above to mean *if but only if*:

- *I'll go to the conference provided you go too.*

- *I'll give you my address as long as you keep it a secret.*

3. And; or (else)

Keep quiet and you'll be fine.

We use *or (else)* to mean *if not or otherwise*:

- *Don't play the piano at night or else you'll get into trouble.*

4. Should

We can use *should* instead of *if* when we are less sure about a possibility:

- *Should you run into him somewhere tell him about the problem.*

5. Suppose/ supposing

Supposing you've got a degree, would you apply for this job?

Ex. I. Use *unless* instead of *if*:

1. If you don't hurry up, you'll miss the start of the film.
2. If you don't phone me first, I'll phone you.
3. You won't recover if you don't keep to bed.
4. Your cold won't go if you don't call in a doctor.
5. If you don't leave me alone, I'll call the police.
6. If you don't apologize, I'll never talk to you again.
7. If you don't clean up this mess, I'll have to do something about it.

Ex. II. Choose the correct word.

1. I'll buy the furniture *unless/provided* it isn't too expensive.
2. He won't forgive you as long *as/unless* you say you are sorry.
3. You can't check out of a hotel *provided/unless* you've paid the bill.
4. You can retire so long *as/unless* you have reached a certain age.
5. *Provided/unless* you leave now, you'll catch the train.
6. You can borrow my book as long *as/unless* you return it tomorrow.
7. I can't write to you *unless/provided* you give me your address.

Ex. III. Make a new sentence using the words in brackets:

Example: *If you don't lend me your map, I'll get lost. (or) Lend me your map or I'll get lost.*

1. If you do as I say, everything will be all right. (and)
2. If you don't stop making that noise, I'll hit you. (or)
3. If you don't drive more carefully, you'll have an accident (or else)
4. If you help me, I'll help you. (and)
5. If he comes late, the teacher will be angry. (or)
6. If you don't leave me alone, you'll be sorry. (or)
7. If you give me a prompt, I'll make a new sentence. (and)

Ex. IV. Complete the sentences using *should I/he/she* and the verbs in the box:

Example: *I think I'll arrive at the meeting on time, but should I be late, please start without me.*

1. I think I've got enough money, but _____ any more, I'll borrow some.
2. I'm sure he'll pass the exam, but _____ he can always take it again.
3. I don't think I'll go to the party, but _____ my mind I'll let you know.
4. She expects to catch the last bus, but _____ it, she'll take a taxi.

Ex. V. Review of Conditionals. Choose the most suitable verb form:

1. If the machine *stops/will stop*, you *press/will press* this button.
2. I can't understand what he sees in her! If anyone *treats/will treat/treated* me like that, *I am/will be/would be extremely angry!*
3. If you *help me/helped me* with this exercise, I will do/would do the same for you one day.

4. According to the timetable, if the train *leaves/left* on time, we will/would arrive at 5.30.
5. If it *is/will* be fine tomorrow, we *go/will* go to the coast.
6. If we *find/found* a taxi, we will *get/would* get there before the play starts.
7. It's quite simple really, if you *take/will take/took* the information into account.
8. Why didn't you tell me? If you *told/had told* me, I *had/would have helped* you.
9. Let me give you some advice. If you *smoked/would smoke/had smoked* less, you *didn't feel/wouldn't feel/ wouldn't have felt* so tired.
10. What bad luck! If Alan *didn't fall/hadn't fallen/wouldn't fall* over, he *won/would win/would have won* the race.
11. Why didn't you phone? If I *know/had known/would know* you were coming, I *met/will meet/would have met* you at the airport.
12. If I *phone/will phone/phoned* you tonight, *are you/will you be/would you be* in?

Oral practice: Technical Careers

Ex.1 Give the adequate translation of the following professions:

- 1)
 - computer applications engineer
 - computer engineer
 - computer hardware engineer
 - computer software engineer
 - computer systems engineer
 - hardware engineer
 - software engineer
 - systems design engineer
 - systems engineer
- 2)
 - aerodynamics engineer
 - aeronautical engineer
 - aerospace engineer
 - aircraft design engineer
 - systems engineer, aerospace
 - test engineer, aerospace
- 3)
 - acoustic engineer
 - automotive engineer
 - design engineer, mechanical
 - energy conservation engineer
 - heating engineer
 - mechanical engineer
 - nuclear engineer
 - piping engineer
 - refrigeration engineer
 - tool engineer
- 4)
 - electrical engineer
 - electronics engineer
 - radio systems engineer
 - telecommunications engineer
 - roadway lighting engineer

Ex. II. Match the above names of professions with the appropriate descriptions:

- 1) research, plan, design, develop and test computers and related equipment and design and develop software for engineering and industrial applications.
- 2) are employed by companies which manufacture and market software products.
- 3) are employed by computer manufacturers, by a range of industries and by government, educational and research institutions.
- 4) research, design and develop machinery and systems for heating, ventilating and air-conditioning.
- 5) perform duties related to the evaluation, installation, operation and maintenance of mechanical system.
- 6) research, design and develop aircraft.
- 7) perform duties related to the testing of aerospace vehicles and systems.
- 8) develop maintenance and operating standards for electrical and electronic systems and equipment.
- 9) conduct research into the operation of telecommunications equipment.
- 10) specialize in a number of areas including electrical power generation and transmission.

Ex. III. Make a written outline of your professional field duties. Use the prompts:

- 1) I conduct research into
- 2) prepare material cost and timing estimates, reports and design specifications.
- 3) design (equipment, systems, components).
- 4) supervise and inspect (installation, modification, testing, operation of).
- 5) develop (maintenance and operating standards, applications, system software).
- 6) prepare contract documents.
- 7) evaluate tenders for construction or maintenance.
- 8) supervise (technicians, technologists, programmers, analysts, other engineers).
- 9) plan, design and coordinate the development of computers and related equipment.
- 10) analyse the requirements for the application of computer technology in real-time environments.
- 11) supervise the work of programmers, technologists and technicians.

Audition: Fiber Optic Cable

Ex. I. Listen to the text consulting the words below. Answer the questions.

Word list:

- fiber optic cable
- transparent
- copper
- beam
- tremendous
- contribution
- data security
- intercept
- domestic application

Questions:

1. What kind of wire will fibers replace?
2. Why are fiber optic cables more reliable?
3. What are the advantages of fiber optic cable?
4. Name domestic applications using fiber optic technology.
5. What are the prospects of using fiber optic technology?

Unit 14

Part I

Ex. I. Pre-text questions:

1. Do you have a savings bank account?
2. Has any of your relatives or friends borrowed from a bank?
3. What is the other word for a bank loan?

Ex. II. Read the text and answer the questions:

Bank Lending and Other Services

When a customer wishes to borrow from a bank his branch manager will have to consider the following points before deciding whether to lend:

– the character of the customer:

Is the customer honest and has his banking record been sound?

– the amount needed:

Has the customer asked to borrow enough money and does he have any savings which can be used alongside the loan?

– the period of payment:

For how long does the customer need the money?

– the purpose of the loan:

What is the money to be used for?

– the capability of the customer to repay the loan:

Will the loan be used to give sufficient profit to repay the loan or does the customer have sufficient income from other sources?

– the collateral security available:

Does the customer have any assets, e.g. a house or share certificates, which can be used as security for the loan? If the customer is unable to repay, then the security can be sold in order that the bank may obtain this money.

As part of its general economic policy the government might instruct banks to give preference to certain types of borrowings, e.g. exporters.

Loans

A loan is granted for a stated sum of money, e.g. £ 2,000 for a stated period of time, e.g. for two years. The rate of interest is fixed for the length of the loan and is based on the principal (the full amount borrowed), whether or not it has been used. When a loan is agreed a separate loan account is set up for the customer. Thus loan account is debited with the amount borrowed, while at the same time the customer's current account is credited with that amount. The customer can then make use of this sum immediately from his current account and repayments will be made every month to the loan account, usually by standing order, until the loan plus interest is repaid. Before granting a loan, the bank manager will ask the customer to complete a loan application form, so that the manager can assess the ability of the customer to repay.

Overdrafts

An overdraft occurs when the holder of a current account is allowed to issue cheques for more than the client has in his account, up to an agreed maximum. The rate of interest can vary during the period of the overdraft and is charged only on the amount overdrawn on a day-to-day basis.

An overdraft can be repayable on demand although in practice banks rarely insist on this. Before granting an overdraft the bank manager will probably not ask for an application form to be completed, but will simply talk to the applicant. An overdraft is, therefore, a less formal method of lending, although the manager must still ensure that the overdraft will be repaid.

A firm will use a loan when buying fixed assets, e.g. machinery or vehicles, where the precise amount to be spent and the time when required are known. A personal loan can be taken out by an individual to buy, say, a car.

A firm will use an overdraft as working capital to buy stock, pay wages etc., where the amount needed is not exactly known and may vary from day to day. An individual can take out an overdraft to cover a period when, for example, he suffers a temporary loss of income, or has to meet unexpected expenses.

Active Words and Phrases:

borrow (money) from a bank	брати позику в банку	grant (a loan)	надавати (позику)
savings	заощадження	rate of interest	банківська ставка
loan	позика	to debit	дебетувати (віднести на дебіт)
repay the loan	повертати позику	credit	записати на кредит
security	гарантія	standing order	регламент, розпорядок
profit	прибуток	overdraft	перевищення кредиту.
income	дохід		

Ex. III. Answer the questions:

1. Describe the basic difference between a loan and an overdraft.
2. What is the difference between a saving account and a loan account?
3. How and to whom is interest paid in case of a loan account?
4. What is a customer asked to complete before he is granted a loan?
5. In case of an overdraft, how big is the maximum a holder is allowed to issue cheques for?
6. How long should the overdraft be repayable?
7. In what case can a firm use an overdraft?
8. In what case can an individual take out an overdraft?

Ex. IV. Use the following word-combinations in sentences of your own:

- | | |
|--|--|
| – a sound banking record | – to make repayment to ...; |
| – the period of payment | – to complete a loan application form; |
| – income from other sources | – assess the ability to repay; |
| – a security for the loan | – to issue cheques for; |
| – government guidelines | – the period of the overdraft; |
| – to give preference to ... | – to repay on demand; |
| – to grant a loan | – the precise amount; |
| – a stated sum of money (period of time) | – a personal loan; |
| – the rate of interest | – a temporary loss of income; |
| – to set up a (loan) account | – to meet unexpected expenses. |
| – to make use of the sum | |

Ex. V. Read a part of a dialogue between a customer and a bank manager. Role-play it.

A.: How about the charges for an overdraft?

B.: The overdraft is rather favourable as there are no extra charges. Of course, interest has to be paid quarterly, however, only for the sum overdrawn.

A.: How can I pay the overdraft back?

B.: Oh, this is quite simple: either through a fixed amount every month or in larger sum if you prefer this.

A.: What preconditions have to be fulfilled before I can make use of it?

B.: Regular wages, a regular old age pension, or — as in your case — a regular income. In addition to this, you ought to have a fixed place of residence and a firm job.

A.: Will all this do as security?

B.: Well, you know, there is a banker's saying: the safest credit is always the credit based on mutual trust.

A.: That really does sound fair. Up to what amount will I be able to overdraw my account?

B.: In view of the level of your income, and as it is a regular one, we will allow you an overdraft up to the amount of twice your monthly income. If this is not sufficient, I can recommend you to make use of a personal loan. May I ask what you need the money for?

A.: As a matter of fact, I would like to buy some new furniture and a TV set. Apart from that, I will need a new car in the near future.

B.: The personal loan we can offer is up to \$ 10,000. However, in this case you would have to provide security.

A.: How can I do this?

B.: In your case, you would assign the documents of your car (a logbook) for security which you would sign for in the bill of sale. Furthermore we will need a guarantor for this conditional guaranty. Besides, all the requirements necessary for an overdraft must be fulfilled in the case of a personal loan as well. Have you taken personal loan from other banks?

A.: No, not at all. Why do you ask?

B.: We do not want our customers to run to high debts which are then hard to pay back. The modern communication technologies allow the banks direct access to the terminal which provides information on the credits and loans taken by customers. This is, of course, strictly confidential.

A.: I see. So this serves as protection for the customer not to have too many debts as well as for the bank to be sure about the customers' being able to deal with credits and loans. What are the terms for paying a loan back?

B.: The normal terms are 12 to 72 months. In addition to the interest we charge a handling fee of 2 per cent of the total amount.

A.: Very well, then. I would like to apply for a personal loan of \$ 5,000.

Ex. VI. Translate the following sentences from Ukrainian into English.

1. Менеджер банку повинен дізнатися, чи у клієнта є свої заощадження.
2. На який час клієнту потрібні гроші?
3. У клієнта є досить солідний дохід з інших джерел.
4. Акції можуть служити гарантією повернення позики.
5. Банківський процент назначається на весь час позики.

Part II

Ex. I. Pre-reading questions:

1. Are you an Internet subscriber? If yes, are you connected through a telephone or a sputnik plate?
2. Which in your opinion is the most suitable way to connect to the Internet?
3. What are the advantages of having E-mail at home?

Ex. II. Read the text and do the exercises below:

Expanding the Internet Service through the Cable

A new service available to thousands of cable television subscribers promises to change the way business and individuals use the Internet. For a moderate monthly fee, cable subscribers can obtain uninterrupted high-speed Internet access through their cable TV connection, without having to tie up a phone line using a dial-up Internet service.

The monthly fee makes sense for business that currently use unlimited dial-up service, and for individual Web surfers who average an hour or more each day.

Experts say that broadband cable's closest rival technology is dial-up unlimited service, which allows users to stay online as long as they like.

The biggest disadvantage of the broadband Internet service is that users have to buy a cable modem. The biggest advantage is its speed. The quality of the broadband Internet connection is higher than that offered by a dial-up connection.

At a minimum connection speed of 64 kilobits per second, the broadband service is faster than dial-up services. Home users can opt for even faster 128-kbps access for an extra fee, and business users are offered 256-kbps service.

Broadband cable users can watch television and use their telephones while online. And service's speed makes it possible to view Webcasts and video, or listen to radio stations on the Internet.

In many Western countries, residential cable subscribers are the biggest market for broadband cable. But in Ukraine, where basic cable service is inexpensive and average household incomes are low, businesses are the primary target market.

Broadband cable's entrance isn't worrying competitors that offer dial-up services, though. The appearance of new technology does not necessarily mean the disappearance of old technologies. The invention of the telephone and television didn't kill the telegraph, and newspapers still exist despite the Internet. The appearance of new technologies encourages older ones to upgrade, rather than eliminate them.

Whenever a new technology is introduced, a redistribution of the market is inevitable. But these changes are never dramatic.

Active Words and Phrases:

cable TV	кабельне телебачення	broadband	ширококутний
fee	плата	to opt (for)	робити вибір (на користь)
obtain access	отримати доступ	to upgrade	підвищувати якість
dial-up service	Internet по телефону	inevitable	неминучий
to average	проводити час в середньому		

Ex. III. Discuss the following:

1. What kinds of Internet access are available at the local market?
2. Which is preferable: a cable line or a telephone line and why?
3. What do subscribers have to do to obtain uninterrupted high-speed Internet access?
4. Who does cable access make sense for?
5. Compare the Western and the local markets for a cable access.
6. What role would you predict for dial-up services in the near future?
7. In what way is it possible to upgrade old technologies?

Ex. IV. Translate the following from Ukrainian into English:

1. Розширення послуг Інтернету через кабельне телебачення стане можливим в найближчі роки.
2. Найбільшим недоліком кабельного Інтернету є те, що клієнти повинні купляти кабельний модем.
3. За додаткову плату можна отримати навіть швидший доступ.
4. Ширококутний кабель дає можливість дивитися телевізор та користуватися телефоном під час роботи в мережі Інтернет.
5. Поява ширококутного кабеля не турбує конкурентів, бо нові технології – це не обов'язково зникнення старих.

Grammar: "Past Modals"

[may, might, could, should, ought to, need, must, can't] + [have + past participle]

Past Modals are used to talk about the past actions.

Yes definitely – must

↓ probably – should

↓ possibly – may, might, could

No definitely – can't, needn't

We use the structure **verb + have + past participle** to talk about things that possibly happened or things that did not happen.

could + have + past participle is used to say that someone had the ability or the opportunity to do something in the past but did not do it or something was possible but didn't happen.

You could have phoned them. They were waiting for your call.

needn't + have + past participle says that someone did something, but it was not necessary, it was a waste of time:

I needn't have bought sugar. Mother already did it.

should/ought to + have + past participle – is used:

to say someone did the wrong thing in the past;

when we expected something to happen and we do not know if it happened.

1. I should have cleaned that window myself, but I forgot.

2. You ought to have apologized. You were wrong.

3. She should have passed her exam by now.

may/might/could + have + past participle are used to talk about possibility in the past:

1. He was absent last night. He might have gone home already.

2. I think I've lost my key.

You could have left it in the office.

3. She didn't say hello.

She might not have seen you.

might + have + past participle – is also used to say that something was possible in the past but did not happen:

You should be more careful. You might have crashed your car.

must/can't + have + past participle are used for deductions in the past:

Ann is a tour guide. She must have visited a lot of countries.

I can't have missed the sign. It was there all the time.

Ex. I. Read the text and find the past modal form:

1. Once Samuel Johnson was asked how he had compiled his great dictionary.
2. He smiled and answered, "Oh, it was like quarrelling with one's wife – one word led to another".
3. Once a woman told Johnson that she was shocked by the rude words he had put in his dictionary.
4. "Madam", the writer replied, "you must have been looking for them".

Ex. II. Translate the following:

1. He may have been in the crowd.
2. He might have been in the crowd.
3. He should have been in the crowd.
4. He must have been in the crowd.
5. He needn't have been in the crowd.
6. He can't have been in the crowd.
7. He ought to have been in the crowd.

Ex. III. Rephrase the sentences.

1. It's impossible that she failed the test (can't).
2. The teacher was sure Tom's paper was missing (must).
3. It will probably rain in the afternoon (should).
4. Perhaps they tried to phone (might).
5. She probably arrived soon (ought to).
6. It's impossible he stayed in a hotel. He's got relations in the city (needn't).
7. She definitely cancelled the order, she is very punctual (must).
8. No doubt the old houses were levelled in order to build a new wall (can't).

Ex. IV. Underline the correct form

A.: I wonder why Pete didn't answer the doorbell.

B.: Well, I suppose he *may be/ may have been* asleep.

A.: Why don't you say hello when you pass us on the street?

B.: I might not recognize you / have recognized you.

A.: I wonder why Mary didn't come to the meeting.

B.: She might not know/ not have known about it.

A.: Where is Jane?

B.: I'm not sure. She *could be/could have been* in the office.

Ex. V. Write sentences to explain each situation. Use the words in brackets (...) to make your sentences.

1. Why didn't Tom answer the doorbell? I'm sure he was in.
 - a) (he may/ go/ to bed early)
 - b) (he might not/hear/ the bell)
2. How do you think the fire started?

- a) (someone may/drop/a cigarette)
 - b) (it could/be/ a short circuit)
3. I am not sure whether I can lend you any money.
- a) (I may not/have/enough)
 - b) (I couldn't/have/enough)
4. Bill didn't arrive at the airport.
- a) (he might/have/to go somewhere else)
 - b) (he may not/know/about it))
5. Look at Ann. I wonder where she's going.
- a) (she may/go/to work)
 - b) (she could/go/to her sister's)

Ex. VI. Complete the sentences with *must* or *can't*:

1. Harry has gone on a tour to Europe. He (must/can't) have a lot of money.
2. I've just seen Jan in the office. She (must/can't) be out.
3. He was very upset after the exam. He (must/can't) have failed it.
4. She knows the news already. She (must/can't) have heard it from her colleagues.
5. He doesn't have the right qualifications. He (must/can't) have been promoted so fast.

Oral practice: Careers in Data Processing

Ex. I. If you are in data processing, what are the careers in this field? Can you describe your future responsibilities?

Ex. II. Read the text and make up a list of duties and responsibilities for each of the profession.

System analysis, programming, and operations

The data processing field is usually divided into three areas:

- system analysis
- programming
- operations.

System analysis is the area which is concerned with the design and development of computer systems. Programming is the area which involves writing programs – instructions for the computer. These programs should implement the systems designed by the analysts. Finally, operations is the field of data processing that deals with daily functions or operations of the computer system.

The data processing manager

There are various computer professionals who carry out the different functions of the data processing field. In many companies the three areas are supervised by a manager or director of data processing. The data processing manager is responsible for the administration of the entire computer department. He or she directs and coordinates all the functions of the computer and supervises all the personnel involved with computers.

The system analyst

Another job in the computer field is that of the system analyst. The system analyst often has a great deal of knowledge about computer and computer operations. He or she is the data processing professional whose job is to design and develop all the systems which will be used on a particular computer system. The system analyst must first analyze the information needs. He or she must then interpret the company's needs and decide how to utilize the computer to fulfill them. In addition, the systems analyst must also know how to program. He or she must be an expert in hardware as well as software.

Sometimes the system analyst specializes in a particular field. Engineering or scientific analyst may work with international communication systems. The commercial applications analyst, in contrast, is a person who deals with all the different aspects of the business area. Another specialization within systems analysis is that of operations research. The system analyst who specializes in operations research must make mathematical models of the various problems. These models are then used to provide a quantitative or statistical basis for the decisions the analyst makes.

Many systems analysts know programming very well because they were once programmers themselves.

The computer programmer

The systems analyst studies and solves a particular problem. He or she then designs the systems that are needed to carry out the solution. After the systems analyst finishes the job, a programmer is consulted. The programmer is responsible for actually writing the programs for the systems designed by the analyst. The programmer first prepares a flowchart, a type of chart which illustrates the logic of the program. Next the programmer chooses a language, and writes a program. Then he or she tests and debugs the program. Finally documentation – detailed explanations of the programmer's work – is prepared.

Many programmers specialize in one field. Such specialized programmers are called applications programmers. An application programmer usually specializes in either business or science. A programmer may also specialize in developing software for the operating system of a computer.

There are different levels of experience and responsibility in the field of programming. Senior programmers design complex flowcharts for programs. Junior programmers often code, that is, write instructions in a programming language.

The computer operator

The area of computer operations deals with the daily activities of the computer. Computer operators have many different responsibilities. For example, the operator starts up the computer system, and makes sure it is working correctly. The operator also organizes schedules and keeps records of all the work performed by the computer. Moreover, the computer operator often serves an apprenticeship in order to acquire the skills necessary to run the computer.

Ex. III. Answer the following questions:

1. The text above describes a number of duties. Which of them are familiar to you in the course of training?
2. Students are supposed to present their degree papers at the end of the course. What particular field of research would you like to deal with in your degree paper?
3. Which of the professional fields described above is your future career? Can you list the responsibilities? Would you like to work in a large corporation or in a small private firm? Give you reasons.

Audition: Overdraft.

Ex. I. Listen to the dialogue twice and role play it in class.

- Use the following phrases:
- How about...?
- How can I pay ... back?
- What preconditions have to be fulfilled...?
- Up to what amount will I be able to...?
- How can I do this?

Tapescripts

Unit 1: The Seven Wonders of the World

In the second century B.C., the Greek poet Antipater listed the seven wonders of the world. These seven wonders were the Pyramids of Egypt, the Hanging Gardens of Babylon, the statue of Zeus at Olympia, the Temple of Artemis at Ephesus, the Mausoleum at Halicarnassus, the Colossus of Rhodes, and the Pharos of Alexandria. Almost all of these wonders have vanished during the long centuries from Antipater's time up to the present day although, of course, the Egyptian pyramids remain. We know about the other six wonders only from ruins and from the written descriptions of travellers.

Antipater's world was very much smaller than ours. The Greek sailed in their small ships along the coast of the Mediterranean and traded with other countries on its shores, but they learned very little about the lands stretching beyond those shores though they heard rumours of other countries and empires. When Antipater listed his seven wonders of the world then, he was selecting wonders from a small sampling of the buildings and creations of the rest of the world.

Today tourists are eager to visit the many wonders of the world that have become famous since Antipater's time. In addition to the Egyptian pyramids, they visit wonders such as the Mayan pyramids in Mexico and Guatemala, Machu Picchu in Peru, the Taj Mahal in India, the Stupa of Borobudur in Indonesia, the Great Wall in China, the Great Buddha in Nara, the Parthenon in Athens, the Sistine Chapel in the Vatican, the Eiffel Tower in Paris, and the World Trade Center in New York.

No tourist, however, has ever visited the greatest wonder of the world and no tourist ever will. The greatest wonder in the world is the human mind. These other wonders could not have been planned and created without the human mind. Always and everywhere the human mind has produced things of great beauty from the small ivory carvings of the Eskimos to the great buildings of the world.

Unit 2: The Day I Saw Five Loch Ness Monsters

"I didn't have my camera," says Michael Thompson-Noel, who examines very carefully the evidence supporting Nessie's existence.

"I was on the banks of Loch Ness the other morning sunning my long legs, when one of those Nessies — those plesiosaur-type monsters that inhabit the loch — surfaced in front of me.

She was 10 or 15 yards away. She had three or four humps and a greenish-brownish skin. A long, graceful neck. Peat coloured eyes. As silent as mist. Not at all threatening.

Within a few seconds, a second monster surfaced and bobbed beside the first one. Then a third and a fourth one — followed by a younger one. I suppose it was young, for it was smaller than the other four.

I reached for my camera, but it was in my car, hundreds of yards away. I couldn't possibly reach it. So I have no evidence — let alone proof — that what I saw were five Loch Ness monsters".

At any rate, around the world — Scotland to Canada, Russia to Central Africa and beyond — 265 lakes and rivers are reputed to harbor Loch Ness-type monsters. But there is no place on Earth with as many monster sites as Scotland, which has 24.

The most famous site of all is Loch Ness, which enjoys — because of Nessie, and because of its beauty — a great popularity and a top position among the world's most famous tourist attractions.

The first recorded surfacing of Loch Ness monster in front of eye-witnesses occurred, allegedly in AD 565, when the Irish missionary-saint, Columba, is said to have met her and spoken to her.

Over the years, there has been a large amount of evidence — all of it disputed — for Nessie's existence, including surface and under-water photographs and sonar contacts. But no piece of the monster, let alone a whole one, has ever been captured. No hair, skin, or skeleton. No proof whatsoever. Belief in the monster rests entirely on faith.

If you visit Loch Ness today, all you need to do to feel close to the monster is view the excellent audio-visual presentation at the visitors' center. The presentation lasts half an hour and is balanced and neutral in tone. Visitors are given all the information they need and shown pictures — then invited to judge for themselves whether the creature in the loch is real or imagined.

Unit 3: Giving Excuses

When Henry asked Sheila to go to a dance with him last Saturday night, she responded by saying, "Oh, Henry, I'd love to go, but my Aunt Marion will be in town from New York, and I really have to take her out to dinner."

When Albert showed up in his writing class without his composition, he said, "Dr. Taylor, you'll never believe what happened to my paper. My dog chewed it up."

When Jane's grandmother invited her to the Senior Citizens Luncheon and Fashion Show on Saturday, Jane told her, "Oh, grandma, you know I wouldn't miss out on it for the world, but I've just got to type up my term paper this weekend. I have to hand it in on Monday."

What do these responses have in common? They all contain something we've all offered at one time or another to friends, relatives, teachers, police officers, or supervisors — *excuses*.

Could we go even a day without making some kind of excuse? It is highly unlikely. It would be difficult to give up excuses because we need them to help us get through the day. When we are asked to do something we don't want to do or can't possibly do, a plausible excuse is more gracious than a blunt *no*. Even if we make up an excuse, "tell a white lie" as we say, we may feel it is the right thing to do in order not to hurt someone's feelings.

There are, of course, good excuses and bad excuses. A good excuse is easy and natural and has a ring of truth to it. A bad excuse is false and unbelievable. If you cannot get a paper in on time, it is probably a mistake to think up an excuse such as, "I spilled coffee all over it and was ashamed to turn it in in that condition". If you don't have a good solid excuse, such as a note from a physician, it might be better to say simply, "I'm sorry, but it just wasn't possible for me to turn the paper in on time".

Judith Martin, who writes the syndicated newspaper column "Miss Manners", which offers advice on social etiquette to readers, would probably agree. She doesn't believe in giving specific excuses in social situations. For example, when Aunt Ethel and Uncle Fred arrive in town unannounced and wake you up out of a sound sleep and invite you to meet them on the other side of town in a few hours, she suggests saying something like this: "Oh, we would have adored to see you and Uncle Fred — isn't it rotten luck that the one time you were free is the time we simply can't? Promise that next time you're planning to come by you'll remember to put us on the top of your advance notice list!"

Unit 4: A Friend in Need Is a Friend Indeed

This happened in Vienna at the beginning of 1922. I was slowly walking along one of the main streets of the city and though the day was warm and sunny everything seemed gloomy to me as I was out of work.

I had no idea whom to ask for help. Suddenly I remembered that a friend of mine, John Smith by name, had been working as an editor in Vienna for the last few months. I got in touch with him and we made an appointment for that evening.

When I told him my story he smiled and said happily, "I can help you. Listen..." The matter was that his boss, wishing to get greater profits, had decided to publish a number of detective novels which were to be translated from Spanish. They needed a man who could do it for them.

"So you will do it," he finished.

"How can I do it? I don't know Spanish."

"It doesn't matter," answered he. "I dislike detective stories. Any translation will do." I protested, he insisted, I protested, he insisted and at last he got me to agree to do it.

"Here is the novel, and some money in advance. The rest you'll get after you have finished it. I guarantee good money," he added. "I give you four days. Not more." With these words he went away.

I was at a loss what to do. Then I went to a cheap restaurant where I found Hans. We all believed that he knew at least five or six languages including Spanish. I asked him to translate the novel. After some time he said, "You see I've been out of practice lately. But I'll help you. I'll take the novel, read it and then tell you its contents." I liked the plan.

In some two or three days I wrote down the contents of the book and went to the editor. Smith was too busy to listen to what I wanted to tell him. "Here is your money. You earned it honestly. See you one of these days," he said and went out. Later on I met Hans and gave him half of the money.

"I think I ought to study Spanish," he said taking the money.

"But don't you know it?" I asked him in great surprise.

"Certainly, I don't," he said. "I told you the contents of an English detective novel, I only changed the English names for Spanish."

I immediately phoned Smith but could not get him on the phone. Some weeks later I met him and told him the truth. I expected him to get angry. He said laughing, "I'm glad I asked you to translate the book. It's so terrible the people will never touch another detective story after they have read yours."

Unit 5: Lost in the Post

Ainsley, a post-office sorter, turned the envelope over and over in his hands. The letter was addressed to his wife and had an Australian stamp.

Ainsley knew that the sender was Dicky Soames, his wife's cousin. It was the second letter Ainsley received after Dicky's departure. The first letter had come six months before, he did not read it and threw it into the fire. No man ever had less reason for jealousy than Ainsley. His wife was frank as the day, a splendid housekeeper, a very good mother to their two children. He knew that Dicky Soames had been fond of Adela and the fact that Dicky Soames had years back gone away to join his and Adela's uncle made no difference to him.

He was afraid that some day Dicky would return and take Adela from him.

Ainsley did not take the letter when he was at work as his fellow-workers could see him do it. So when the working hours were over, he went out of the post-office together with his fellow-workers, then he returned to take the letter addressed to his wife. As the door of the post-office was locked, he had to get it through a window. When he was getting out of the window, the postmaster saw him. He got angry and dismissed Ainsley. So another man was hired and Ainsley became unemployed. Their life became hard, they had to borrow money from their friends.

Several months had passed. One afternoon when Ainsley came home he saw the familiar face of Dicky Soames. "So he had turned up," Ainsley thought to himself.

Dicky Soames said he was delighted to see Ainsley. "I have missed all of you so much," he added with a friendly smile.

Ainsley looked at his wife. "Uncle Tom has died," she explained "and Dicky has come into his money." "Congratulations," said Ainsley, "you're lucky."

Adela turned to Dicky. "Tell Arthur the rest," she said quietly.

"Well, you see," said Dicky, "Uncle Tom had something over sixty thousand and he wished Adela never answered the two letters I wrote to her for him. Then he changed his will and left her money for hospitals. I asked him not to do it, but he wouldn't listen to me!" Ainsley turned pale. "So those two letters were worth reading," he thought to himself. For some time everybody kept silence. Then Dicky Soames broke the silence, "It's strange about those two letters. I've often wondered why

you didn't answer them" Adela got up, came up to her husband and took him by the hand. "The letters were evidently lost," said she. At that moment Ainsley realized that she knew everything.

Unit 6: Smart House

Computers and sensors linked by miles of wire and electronic adapters, enable the smart house to control security systems, entertainment centers, appliances, lights, blinds, heating and cooling systems, swimming pool systems, and other systems that can be activated by electrical apparatus. The goal of a smart house is to coordinate all domestic systems to minimize the expenditure of energy and maximize the comfort of its occupants. The central computer, called a controller, ties everything together. We interact with the home automation system via telephone, hand-held remotes, keypads, touch screen televisions, and voice commands.

Do you want your home warm and cozy when you return from a trip? Just head for the nearest phone booth, call your smart house's controller, and tell it to turn up the heat. Do you want your washing machine to turn itself on at a time when electricity costs less? Just tell the controller when you want it to start.

In Japan, an experimental smart house has been built that seems warm and inviting — anything but technological. It, in fact, is filled with dozens of hidden sensors monitoring temperature, humidity, airflow, carbon dioxide, and even human presence in the house. Its sensors are part of a network linking three PCs with appliances, motor-driven windows and blinds, humidifiers, and so on.

There are lots of possibilities with a smart house. If the homeowner selects the "going out" mode on the master panel, the computer can arm the security system and adjust the lighting and ventilation systems. If it's time to celebrate at home instead of going out, the "party" setting might close the drapes, adjust the lighting, and tune in background music — all from one switch in the living room. The controller can be programmed to create whatever mood you want.

Research in Holland reflects environmental concerns. On the roof of a smart house, a tunnel-like structure collects rainwater, which is sent to a holding tank. The water collected is used to flush the toilets and water the garden. It reduces the need to use costly drinking-quality water when rainwater is more appropriate.

A solar boiler heats washing and bath water in the smart house, and a row of photo-voltaic panels collects solar energy to charge batteries for emergency power. Gas, electricity, and water meters are integrated with the controller so that utilities and homeowners can monitor consumption.

Smart house technology isn't just a luxury for the wealthy. Those who are energy savers and environmentally minded will probably end up using at least some smart house features in their own homes.

Unit 8: Internet Technologies for Authentic Language Learning Experiences

With the focus on language communication, and culture for foreign language learning, foreign language teachers are continually searching for better ways for accessing authentic materials and providing experiences that will improve their students' knowledge and skills in these target areas. As the Internet transforms communication around the world, it is natural that it should play a major role in the foreign language classroom.

The Internet enables computers throughout the world to communicate. To do this, each computer must have its own Internet address, be connected to the net, and be able to talk the same language, TCP/IP. Any kind of computer can be networked in this way. Internet applications are computer programs that know how to use the Internet to interact. What matters to the typical foreign language professional are not these technical details but the software that enables communication over the Internet and how it can enhance the classroom experience. The wide range of these programs (text, image, sound, video, multimedia) makes them powerful additions to the foreign language teacher's repertoire. Internet applications that can be used to enrich the foreign language classroom include:

1. **Electronic Mail.** E-mail was in use before the Internet as we know it today, it is probably the most commonly used Internet application. With a single E-mail account, foreign language teachers can integrate email-based activities into their curriculum. For example, international keypal projects that enable students to correspond with native speakers of the target language are easily implemented where participants have the necessary access, equipment, and foreign contacts. Distance learning is another curricular area where email is being used.

2. **Electronic Lists.** Electronic discussion group or "lists" (sometimes referred to as "LISTSERVs") use email to provide a forum where people of similar interests can participate in a professional dialog and share resources. Hundreds of lists of interest to language teachers are available on the Internet. When participating in discussions, certain rules and protocols referred to as netiquette should be observed. Following list guidelines and learning how to accurately express and gauge the tenor of a post or response (often by using smiley faces) are very important skills.

3. **Electronic Journals.** Several electronic journals target foreign language professionals. Generally, these journals are free, are published quarterly, and do not exist in paper form. There are a number of reasons for publishing a journal electronically. First, by using electronic communications technologies, electronic journals can reach a large and diverse audience in a timely manner. Second, the hypermedia nature of Web-based journals enables articles to include links to related background information located elsewhere on the Web. Third, many of these journals have a technology focus, and electronic dissemination illustrates many of the technologies treated in a given issue.

4. **World Wide Web.** Although it is only one of the various Internet applications, the Web browser may be the only one that many people know. The Web represents the broadest and most powerful Internet application. The multimedia nature of the Web and the use of the Web page as an interface to other services have greatly expanded the power of the Internet by making it possible to display information using a combination of formats. For some media formats, additional helper applications or plug-ins must be downloaded and installed to enhance the Web browser. In addition, sophisticated programming functions can turn a Web page into an interactive computer program.

5. **Streaming Audio and Video.** One way of connecting students with native speakers and authentic materials is by using the technologies of streaming audio and video. Students can hear live or pre-recorded broadcasts of music, news, sports, and weather from countries around the world or watch the nightly news from France or live TV program from Chile transmitted to their computer in real-time. This technology is in its infancy but is being developed and improved at a rapid rate.

6. **Remote Access to Libraries and Databases.** Many library catalogs, bibliographic resources, and other types of databases are available on the Internet. Gopher, Telnet, and the Web are all applications that enable users to access these databases on their own computers. The ERIC database is one example of an important resource accessible via the Web, making it easy for teachers to locate Digests, Minibibs, and articles of interest on-line.

Unit 9: Business Organization

Many businesses are owned and controlled by a single person (called a sole trader). There would not be much capital required and he would no doubt be given credit by his suppliers. This would give him the opportunity to sell goods to his customers before having to pay for them. He would no doubt turn to his bankers for temporary loans if, and when, these were required. If he wanted to increase the size of his business he would either turn to the bank for longer-term support or “plough back” some of his profits. The attraction for the sole trader is that he has maximum control over the business, making decisions without reference to others.

Other businesses are organized in a form of a partnership. Each partner provides a part of the capital, and the profits and losses are shared on an agreed basis. The amount of capital which can be raised is restricted by the personal wealth of the partners and is likely to be inadequate for the modern large-scale enterprises. Partnerships tend to remain relatively small, predominating in retailing and the professions. Solicitors’ practices are often in the form of partnerships, one of the partners concentrating on conveyancing, that is property sales, another on litigation, that is lawsuits, while a third deals with probate, that is wills and trusts.

The problem with partnerships is that all partners are liable for the debts of the firm, irrespective of the amount of capital they invested. So it would be possible for an extremely rich person to have a small stake in the enterprise, but to lose all his personal assets if the business fails.

A business which is drilling for oil or producing motor cars will obviously need extensive funding and they will be able to obtain money more easily from the public if they are in the form of a limited company. This is because if the company becomes insolvent the shareholders only stand to lose their original stake, the price they paid for their shares.

An enterprise requiring large amounts of capital would probably have its shares quoted on the stock exchange and this would give its shareholders the opportunity to dispose of their shares more easily, if they so wished. Different classes of shares may be issued but, in general, the ordinary shareholders have voting rights which give them power to elect the board of directors who will organize and control the company’s activities.

Unit 10: America Online

America Online (AOL) is a communications service that provides users with access to both the Internet and special AOL content. It offers 19 channels of content and features, covering topics such as news and entertainment. Members can obtain up to five email addresses per account, as well as 10MB personal home page space. Buddy Lists and instant messaging features are also included. With an AOL account, you can utilize a vast array of chat rooms, message boards, and online stores. Other features include online screening software, user profiles, and easy access to the Internet with AOL’s own browser. The installation utility simplifies setup by locating local dial-up numbers, finding your modem, and configuring your software. AOL provides hundreds of widespread dial-up numbers, many of which offer speeds of 56 kbps. Standard accounts cost \$21.95 for unlimited access. Less expensive accounts may be acquired, but charge per hour after a time limit has been reached.

Unit 11: New Online Trading Information System Sees Early Successes

The rise of the Internet has transformed the markets of the world.

Long gone are the days of frantic floor-trading. In their place are the days of cyber-trading. Ukrainian traders are also doing business in cyber-space.

Under the direction of an American company called Unistar LLC, Ukraine’s Epsilon Corporation launched <http://www.wallstreet.com.ua>, an online trading system, in November 1999. In a few short months, the use of their system in the Ukrainian trading market has sky-rocketed.

“Shares in all the big companies, including the oblenegos and the Mykolayiv Alumina Plant, are traded via our system,” said Wallstreet.com.ua director Valery Baberza.

Unlike Western online trading sites, Wallstreet.com.ua is merely an information-based Web site allowing traders to post their offers and bids.

“For now, our Web site is only an information system,” Baberza said. “It’s not a full-fledged trading system as of yet. Most people in Ukraine don’t have the money yet to pay for such a system.”

Another problem is the high cost of an Internet connection in Ukraine. Unlike in many Western countries, in Ukraine, in addition to paying the Internet provider for basic services, you also end up paying for local phone calls when connecting to a server.

Unit 12: Staying Legal in Cyberspace

When it comes to the law it’s just not true that in cyberspace no one can hear your scream. Companies will have to walk a digital tightrope to ensure that their Web sites do not breach the laws of any country where they want to sell electronically.

Selling goods and services over the Internet is about to become a cheap and efficient way for many companies to reach a large group of potential customers. But those suppliers wanting to use the Internet as a way to attract customers from different countries face a vast array of different laws and regulations, from copyright and trade marks to advertising standards and even what constitutes decency. The idea of a “one size fits all” Web site may not be an option.

Online suppliers who have no interest in building long-term business relationships can probably avoid acting within the law. After making some quick money, they can easily shut down their business in one obscure jurisdiction which has little regard for enforcement of the law and transfer to another.

However, for the vast majority of suppliers the problem of Internet law should be a major concern. The fact is that a company Web page should not breach laws in any country of the world.

A directive from the EU Parliament should result in common laws throughout the European Union.

Once electronic orders start rolling in there is the question, of how different countries treat a transnational order. Who is liable and for how much, if security measures don't work and money or goods are lost or stolen?

Could the product being supplied cause personal injury or death? If so liability for product defects could lead for huge law suits, particularly in some jurisdictions like the US. By selling over the Internet and agreeing to take orders from certain countries the companies may well be moving into new markets and need to increase insurance covers.

However, if the Web site makes it clear that all orders can be rejected by a supplier then it can reserve the right to keep out of certain countries if it thinks the legal exposure would be too high.

There can also be problems with the formation of contracts. Under English law, for example, there is no need for a contract to be signed to be valid. Agreements which are legally enforceable are made all the time by telephone or in meetings or by fax. E-mail is no different.

Clearly as with all other contracts a supplier needs to make sure its standard terms and conditions of sale are sent by some means to the buyer before the contract is made, but in some ways this is easier electronically than it is by fax. With faxes, sales departments can all too easily forget to fax the reverse of order confirmation forms where the all important conditions appear.

Companies need to consider where their main customers are located. If they are in a country where a contract must be signed to be valid, and local law overrides any law set out in standard terms, then the Internet may be a useless tool to form binding contracts.

Unit 13: Fiber Optic Cable

Very thin transparent fibers have been developed that will eventually replace the twisted-pair copper wire traditionally used in the telephone system. These hairlike fiber optic cables carry data faster and are lighter and less expensive than their copper-wire counterparts. Twisted-pair wire and coaxial cable carry data as electrical signals. Fiber optic cable carries data as laser-generated light beams.

The differences between the data transmission rates of copper wire and fiber optic cable are tremendous. In the time it takes to transmit a single page of *Webster's Unabridged Dictionary* over twisted-pair copper wire (about 6 seconds), the entire dictionary could be transmitted over a single fiber optic cable.

Another of the many advantages of fiber optic cable is its contribution to data security. It is much more difficult for a computer criminal to intercept a signal sent over fiber optic cable (via a beam of light) than it is over copper wire (an electrical signal).

Fiber optic technology has opened the door for some very interesting domestic applications. The high-capacity cable will service our telephone, our TV, and our PC. Fiber optic cable will enable us to see the party on the other end of the telephone conversation. As for TV viewing, we will be able to choose from hundreds of movies, including current releases, and we will be able to choose when we watch them. In the PC world, tapping into an information network will be an increasingly visual experience, with plenty of high-resolution color graphics. For example, instead of reading a buying service's product description, we'll be able to view a photo-quality display of it. However, we may need to wait a few years to enjoy these services. The expense of fiber optic cable may delay its wide-spread implementation in the home.

Unit 14: Offer for a Personal Loan

Brown How about the charges for an overdraft?

Lang The overdraft is rather favorable as there are no extra charges. Of course, interest has to be paid quarterly, however, only for the sum overdrawn.

Brown How can I pay the overdraft back?

Lang Oh, this is quite simple: either through a fixed amount every month or in large sums if you prefer this.

Brown What predictions have to be fulfilled before I can make use of it?

Lang Regular wages, a regular old age pension, or — as in your case — a regular income. In addition to this, you ought to have a fixed place of residence and a firm job.

Brown Will all this do as security?

Lang Well, you know, there is a banker's saying: the safest credit is always the credit based on mutual trust.

Brown That really does sound fair. Up to what amount will I be able to overdraw my account?

Lang In view of the level of your income, and as it is a regular one, we will allow you an overdraft up to the amount of twice your monthly income. If this is not sufficient, I can recommend you to make use of a personal loan. May I ask what you need the money for?

Brown As a matter of fact, I would like to buy some new furniture and a TV set. Apart from that, I will need a new car in the near future.

Lang The personal loan we can offer is up to DM 30,000. However, in this case you would have to provide security.

Brown How can I do this?

Lang In your case, you would assign the documents of your car — isn't that called a logbook in England? — for security which you would sign for in the bill of sale. Furthermore we will need a guarantor for this conditional guaranty. Besides, all the requirements necessary for an overdraft must be fulfilled in the case of the personal loan as well. Have you taken personal loans from other banks?

Brown No, not at all. Why do you ask?

Lang We do not want our customers to run too high debts which are then hard to pay back. The modern communication technologies allow the banks direct access to the Schufa terminal which provides information on the credits and loans taken by customers. This is, of course, strictly confidential.

Brown I see. So this serves as protection for the customers not to have too many debts as well as for the bank to be sure about his customers' being able to deal with credits and loans. What are the terms for paying the loan back?

Lang The normal terms are 12 to 72 months. In addition to the interest we charge a handling fee of 2 per cent of the total amount.

Brown Very well, then. I would like to apply for a personal loan of DM 30,000.

English-Ukrainian Glossary

A

abolish	скасовувати	appear	з'являтися
absorb	вбирати, всмоктувати, поглинати	appliance	приспособлення, прилад, пристрій
access	доступ; приступ; прохід	applicant	подавець заяви, прохач, кандидат, претендент
accidentally	випадково	application database	прикладна база даних
accommodation	приміщення, житло, помешкання	application form	заява, анкета
accomplish	виконувати, завершувати	apply for a loan	подавати заяву на позику
account	рахунок	appoint	призначати
account for	складати (певну частину)	approach	наближення, підхід
accuracy	точність	approval	схвалення
acquire	придбати	archbishop	архієпископ
acquire knowledge	придбати знання	archives	архів
acquisition	набуття; оволодіння; придбання; придбання акцій	as well as	а також
adjective	прикметник	ashes	попіл, зола
admission	доступ, вхід, вступ	assets	активи, капітал, фонди
admit	визнавати; доступ, вхід, вступ	assignment	доручення, завдання (навчальне)
adopt	приймати	(be) associated with	бути зв'язаним з
advance	просування вперед	assumption	допущення
advanced	передовий, прогресивний	at high speeds	з великою швидкістю
advanced studies	(курс) підвищеного типу	at the owner's	по розпорядженню
advantage	перевага, вигода, користь	discretion	власника
advent	поява	attainment	досягнення, надбання
adverb	прислівник	attempt(n)	спроба, проба, намагання
adverbial modifier	обставина	attribute	означення, атрибут, визначальний признак; властивість; ознака
adverbial modifier	обставина причини	audit	перевірка, ревізія, перевіряти
of cause		auditability	можливість бути
adverbial modifier	обставина мети		перевіченим
of purpose		auxiliary	допоміжний
adverbial modifier	обставина часу	auxiliary verb	допоміжне дієслово
of time		availability	наявність; придатність; корисність
affect payment	вносити (зробити) плату	available	придатний, корисний, доступний
allocation	розміщення	(be) available	бути у наявності
allow	дозволяти	average	проводити час в середньому
amuse	бавити, розважати	avoid	уникати, ухилятися
an investment	рахунок капіталовкладень		
account			
analyst	аналітик		
anxious	стурбований, стривожений		

B

ban	забороняти	blow up	висаджувати в повітря
bank credit card	банківська кредитна картка	blue-chip	високоприбутковий
banking	банківські справи	blunt	тупий, грубуватий, різкий
batch	пакет; пачка	body	організація, орган, товариство
beat a loss	розгубитися, бути у скруті	body of knowledge	тіло знань
beeper	пристрій, що подає сигнал наявності інформації (біпер)	bonds	облігації
benefit	вигода; прибуток	bonfire	багаття
beyond (prep)	понад	borough	містечко, селище міського типу
bid	пропонувати ціну на торгах	borrow (money)	брати позику в банку
billion	більйон, мільярд	from a bank	
bishop	єпископ	borrowing	позика коштів (напр. від банку)
bite(v)	кусати	bottleneck	вузьке місце
bitter	гіркий, гострий(біль)		

boundary
breadbasket

кордон, межа
кошик для хліба, головний
зерновий район

breakdown
поломка, розпад на
маленькі частини

broadband
broadcasting
широкосмуговий
район (великого міста)

brokerage
business
environment
buying power
by-product

брокерські операції
ділове оточення

купівельна спроможність
побічний (проміжний)
продукт

C

cable TV
capacity
capital budgeting
carbon dioxide
card holder
carving (n)
case
cash dispenser
cash flow
cash-by-wire trade
cause-and-effect
relationships
cell
cell phone
cellular
censorship
challenge
chapel
charge
charge a fee
cheat
check book
cheque (check) card
check out
clearing bank
cobble
coin
collaborator
commercial
commercials
commitment
commodity exchange
common case
cut into quarters

кабельне телебачення
місткість, обсяг, об'єм
розробка фінансового
бюджету
вуглекислота, вуглекислий
газ
власник картки
різьба
відмінок
банкомат
потік готівки
торгівля через комп'ютерну
мережу
причинно-наслідкові
зв'язки
ділянка
щільниковий телефон
щільниковий, клітинний
цензура
оспорювати, піддавати
сумніву; виклик (на
змаганнях, дуель тощо)
каплиця, невелика церква
брати плату
брати плату, внесок
шахраювати, обманювати
чекова книжка
чекова картка
каса в магазині
самообслуговування,
контроль
клірингів (розрахунковий)
банк
булижник, камінь бруківки
створювати (слово); монета,
карбувати, придумувати
співробітник
торгівельний,
промислового значення
реклама, комерційна
передача
відданість (справі); вклад
(напр., капіталу);
зобов'язання
товарна біржа
загальний відмінок
четвертувати

community
compel
compete
competence
competition
competitive
competitive analysis
competitive edge
competitor
compile
complain
complaint
complete
completeness
computer-aided
design (CAD)
computer-assistant
software engineering
(case)
conclusion
confuse
conquest
consequently
consumer goods
consumer
consumption
contest
convention
convert
copper
corporate culture
corporate database
corporate finance
corrupt
costs
counterpart
coverage property
cradle
credit
credit worthiness
currency
current account
current assets
customer

суспільство
примушувати
змагатися, конкурувати
уміння, компетентність
конкуренція
конкуруючий
аналіз
конкурентоспроможності
конкурентна перевага
конкурент
складати, упорядковувати
скаржитися
претензія, скарга
завершувати
повнота, завершеність
автоматизоване
проекування
програмування за
допомогою EOM
висновок, закінчення,
завершення
бенгежити, викликати
завоювання
як наслідок
споживчі товари
споживач
споживання, витрати
змагання
договір
перетворювати
мідь
корпоративна культура
корпоративна база даних
корпоративні фінанси
псувати(ся), загивати
затрати
колега
власність
коліска
записати на кредит
кредитоздатність
валюта
поточний рахунок
поточний капітал
замовник; клієнт; споживач

D

dangerous
data capture
deal
debit

небезпечний
збір даних
операція, справа
дебетувати (віднести на
дебіт)

decimal system
decision support
decline
define

десятькова система
підтримка рішення
зниження, знижувати(ся),
занепад
визначити

delay	затримка, запізнення	dial-up service	Internet по телефону
delivery	поставка, постачання	digital	цифровий
demand deposits (checking accounts)	вклад у банку	digital photography	цифрова фотографія
denial	відмова	direct access storage device (DASD)	запам'ятовуючий пристрій з прямим доступом
denote	позначати, означати	(the) disabled	інваліди
deny	заперечувати	discount	знижка
deplete	викреслювати	discretionary income	дохід після сплати податків та придбання предметів першої необхідності
deposit	вклад (банківський); депозит	dismiss	звільняти
deposit account	рахунок вкладу	disposable income	дохід після сплати податків; дохід, яким можна вільно розпоряджатися
deposits of mutual savings banks	вклади в ощадному банку	dissemination	розповсюдження
deputy board chairman	заступник голови ради директорів фірми	distribution	розподіл
derive	виводити; визначати походження, одержувати, здобувати	diverse	інший, відмінний, різноманітний
designation	позначення	domain	територія
destruction	руйнування, знищення	domestic legislation	вітчизняне законодавство
detection	визначення	dominate the market	панувати на ринку
deteriorate	погіршуватися	donation	пожертвування
determine	визначати	doyen	старійшина, старшина
detriment	школа	draw conclusion	робити висновок
devise	винаходити	durable goods	товари довготривалого вжитку
devise a means	винайти засіб		

E

eager	палкий, нетерплячий	essay	нарис, етюд, есе
efficiency	ефективність, дієвість, успішність	essential	невід'ємний, істотний, суттєвий
election	вибори	European Bank for Reconstruction and Development (EBRD)	Європейський банк реконструкції та розвитку (СБРР)
eliminate	усувати	evidence (n)	свідectво
embed	вставляти	exceed	перевищувати
employ	наймати, надавати роботу	excel	виділятися, відзначитися
employee	службовець, співробітник	exchange	біржа
employer	наймач, роботодавець	exchange of goods	товарообмін
encourage	підбадьорювати, підтримувати, заохочувати	executive	виконавчий
ensure	забезпечити, гарантувати	exert	виготовити
entertainment credit card	кредитна картка для оплати розваг	exhibit	експонат, показ, експозиція
entire	увесь, цілий	expand	розкривати
entity	логічний об'єкт	expel	виганяти
entrepreneur	підприємець	expenditure	витрата, видаток
environment	навколишнє середовище	expenses	витрати
environs	околиця	expertise	спеціальні знання, компетентність
equities	активи (банку)		
equity	звичайна акція		
extend a credit	надавати кредит		

F

famine	голод	fireworks	фесрверк
farm holding	фермерське господарство	fixed assets	нерухоме майно; основний капітал
fee	гонорар, винагорода, плата	flexible	гнучкий
fertile soil	плодоносні землі	flow of information	інформаційний потік
field	поле	forget	забувати
file cabinets	картотечні ящики	form utility	корисність, що виникає в результаті переробки продукту (наприклад, сировини в готову продукцію)
file maintenance	ведення (супроводження) файла		
file management system	система керування файлами		
financial institution	фінансова установа		

fortunate	щасливий, удачливий	frighten	лякати
foundation	основа, фундамент	from scratch	на голому (пустому) місці
frank	відвертий	futures	товари (куплені завчасно)
fraud	обман, шахрайство		

G

gain	завоювати, здобувати	grant (a loan)	закладу
gain a desired result	досягти бажаного успіху	grazing	надавати (позику)
give up	відмовитись	grocery	випасання
goal	мета, ціль	gross national	бакалія, бакалійні товари
gossip	плітка, чутка	product	валовий національний
gracious	милостивий, ласкавий	guidelines	продукт (ВВП)
graduate	випускник вищого учбового		керуючі принципи
gunpowder	порох		
guy	хлопець		

H

hang	вішати	hefty	величезний
hard currency cash	потік готівки у твердій	heir	нащадок
flow	валюти	hereditary	успадкований
have influence on	впливати на	hierarchical	ієрархічний
have no value	не мати цінності	high degree of	високий ступінь
headquarters	штаб-квартира	uncertainty	невизначеності
headset	навушники, головний	hike	мандрувати пішки
	телефон	hire	наймати
household	домашнє господарство;		
	родина (статист.)		
humidity	вологість, сирість		

I

identify	визначати, з'ясувати,	insurance premium	страхова премія
	ототожнювати	insurance services	страхові послуги
imbalance	відсутність рівноваги;	insurrection	повстання
	невідповідність	intangible	невідчутний,
impact	вплив	intangibles	нематеріальний
implement	впроваджувати, знаряддя,	intelligence	нематеріальні цінності
	прилад	interest	розвідка
improvement	покращення	interest charge	банківський процент
in a timely fashion	своєчасно	interest rate	проценти за послугу
in advance	завдалегідь, наперед,	intermediary	процентна ставка
	завчасно	International	посередник
in many cases	в багатьох випадках	Monetary Fund	Міжнародний Валютний
in marketing terms	з точки зору маркетингу	(IMF)	Фонд (МВФ)
incentive	стимул	intersection	перетин
income	дохід	inventory	інвентаризація; опис;
increase	збільшувати, підсилювати		управління запасами,
incurred amount	назначені суми	inventory control	матеріально-виробничі
induce	викликати	investment capital	запаси
inevitable	неминучий	investment fund	управління запасами
inference engine	механізм виводу	invoice	інвестиційний капітал
inherit	успадковувати	involve	інвестиційний фонд
inquiry	запит		рахунок-фактура
installment	черговий внесок		включати (в себе),
insufficient	недостатній, неповний,		утягувати
	невідповідний		вид товару; виріб
insurance	страхування		
ivory (n)	слонова кістка		

J

jealousy	ревнощі	judge	судити, вважати
join	приєднуватися	judiciary	судове право
joint venture	спільне підприємство		

junk	непотрібний
keep attention keep pace with	приділяти увагу йти в ногу з ..., не відставати.
keep to the credit zone knowledge-based system	не виходити з рамок кредитної суми система, що ґрунтується на знаннях

lag	відставати
lay foundation for...	закласти основу
lay off	звільняти з роботи
lead	свинець
legacy	спадщина
legislation	законодавство
lenders	кредитор
liabilities	пасив
lie	лежати
light-wand	світло-цифровий зонд
luxury	предмет розкоші

Magna Carta	Велика хартія вільностей (1215 року в Англії)
mail	поштова кореспонденція
maintain	підтримувати; зберігати; обслуговувати
maintain appeal	приваблювати
make an appointment	назначати зустріч
make an error	зробити помилку
make decisions	приймати рішення
manual	ручний; керівництво
marble	мармур
means	засіб, спосіб
medieval	середньовічний
medium	засіб, матеріал, середовище
medium of exchange	засіб обміну
medium-sized business	середній бізнес
meet the objectives myopia	досягати мети міопія, короткозорість

necessities	предмети першої необхідності
need	потреба, нестаток
negotiations	переговори
net	мережа
network	сітьовий (мережа)
noun	іменник

object	додаток
object to	заперечувати
objective	мета; ціль

K

keep track	бути в курсі подій
keep up	не здавайте темп
keep up with	триматися на рівні, не відставати
key-pad	клавіатура
knowledge base	база знань

L

link	зв'язувати, з'єднувати, сполучати
literacy	грамотність
loads of	безліч
loan	позика
location	визначення, місцезнаходження
long-range	довгостроковий
look forward to	чекати, очікувати
loss	втрата, шкода, збиток
lucrative	вигідний, прибутковий

M

meet the requirements	задовольняти потреби
merchandise	товар
merger	злиття, поглинання
message	повідомлення, послання
mind (n)	розум
model	манекен
modify	визмінювати, модифікувати
money supply	грошові ресурси
money transfer	грошовий переказ
monthly statement	місячний звіт
mortgage	застава (що стосується нерухомого майна)
(be) multimedia- cable	бути спроможним працювати у мультимедійному режимі
multinational	транснаціональна компанія

N

nominative case	називний відмінок
non finite forms of the verb	неособові форми дієслова
nondecimal unit of account	недесятирична грошова одиниця
notify a bank	сповіщати

O

objective case	об'єктний відмінок
object-oriented obligations	об'єктно-зорієнтований зобов'язання

(be) obsessed by	бути одержимим (чимось)	opt (for)	робити вибір (на користь)
obtain	отримати	options exchange	біржові операції
obtain access	отримати доступ	order	замовлення
offer	пропозиція	overall performance	робота, функціонування
oil wells	нафтові свердловини	overdraft	перевищення кредиту в банку
on average	в середньому	overhaul	перегляд
(be) on the move	бути увесь час в русі	override	нехтувати, відхилити
on the other hand	з іншого боку	overseas	за кордон
on-line	неавтономний, управляючий ЕВМ	overwhelm	залити, оволодівати
opportunity	можливість		
ownership	власність, володіння, право володіння		

P

pail	відро		результаті купівлі продукту
panel	група фахівців - учасників публічної дискусії		чи послуги
parent record	батьківський запис	possessive case	присвійний відмінок
participle	дісприкметник	post-graduate	аспірант
particularly	особливо	postpone	відкликати, відстрочувати
patent	патент	poultry	свійська птиця
payback	віддача, повернення	poverty	бідність, нестаток
peasantry	селянство	precede	передувати
peat	торф	predefined	заздалегідь заданий
peer	пер, лорд	predicate	присудок
peeress	дружина пера, леді	predicative	іменна частина складного присудка
penetration	проникання	predominant	преважний
per capita	в розрахунку на душу населення	premises	приміщення
perceive	розуміти, сприймати	preposition	прийменник
perception	сприйняття, відчуття	prescription drugs	прописані ліки
performance	(робоча) характеристика, виконання; робота (машини); інтенсивність праці	price cut	зменшення цін
perishable goods	продукція, що швидко псується	primarily	головним чином, в основному
permanent	постійний; безперервний	primary	первісний, початковий
permit	дозволяти	principality	князівство
personal income	особистий дохід; персональний дохід	priority	першочерговість, пріоритет
personnel	персонал, штат, кадри	privacy	таємність
persuade	переконувати, умовляти	private property	приватна власність
pertain	належати, мати відношення до	process information	обробляти інформацію
place bets on...	робити ставки на	processing	обробка
place utility	корисність, що виникає в результаті постачання продукту до місця попиту	productivity	ефективність роботи; продуктивність
plausible	правдоподібний, імовірний	profit	прибуток
point of view	точка зору	profitability	прибутковість;
point-of-sale	термінал пункту продажу	promote	рентабельність
terminal		pronoun	заохочувати
possession	володіння; майно	property	займенник
possession utility	корисність, що виникає в дотримуватися курсу	prosper	власність, майно; якість досягати успіхів, процвітати
pursue		proximity	близькість
		purchase	закупівля; покупка
		purchasing power	купівельна спроможність

Q

quadrangle	чотирикутник	quarterly statement	квартальний звіт
quarrel	сваритися	query by example	запитів за зразком
query language	мова запитів		

R

raise cash	отримувати гроші готівкою		переселитися
rate	визначати категорію, класифікувати	reluctant	вимушений, неохочий
rate of interest	банківська ставка	remind	нагадувати
reader	пристрій зчитування	remote(control)	дистанційне управління
reasonable price	помірна (підхожа) ціна	repay the loan	повертати позику
recall	відкликати, згадувати, пригадувати	replenish	поповнювати
recession	рецесія; спад	reply	відповідати
recipient	одержувач	requirement	вимога, необхідна умова, потреба
recurring	той, що повторюється	research and development (R&D)	науково-дослідницька та дослідно конструкторська робота
reduce costs	зменшити витрати	resist	чинити опір, протидіяти
refer	відсилати	retail	роздрібна торгівля
regret	жалкувати, шкодувати	retail banking sector	сектор банківських послуг роздрібною торгівлі
regulatory or legal action	контролюючий або правовий механізм (справа)	retail outlets	ринок збуту, центри роздрібною торгівлі
reign	царювати, панувати	retailing system	система торгівлі в роздріб
reject	відкидати, відхиляти	retool	переоснащення
relation	відновлення, зв'язок	retrieval	пошук
relational	реляційний	retrieve	відшукувати; відновлювати
relationship	відношення	revenue	дохід, надходження, прибуток
relay	передавати	ripe	спільний, зрілий
release	звільнення, вивільнення	rival	суперник
relevant	актуальність, насущність, важність; доречний; релевантний	root record	кореневий запис
reliance	опора	rule	правило, норма
relic	слід, залишок	rumors (n)	плітки
relocate	переміститися,		
run an account	обслуговувати рахунок		

S

sales tax	податок з обороту	set the goals	ставити цілі
sampling (n)	зразок	shell	оболонка
satisfaction	задоволення	shipping	відвантаження
(be) satisfied with	будити задоволеним	sibling	вузол
(by)		significant	суттєвий
satisfy customers' needs	задовольняти потреби споживачів	similar	схожий, подібний
save for a rainy day	заощаджувати на чорний день	simulate	моделювати
savings	заощадження	simultaneously	одночасно, спільно
savings account	рахунок в ощадному банку	slow down	зтишити хід
savings loan shares	частка заощаджень та позики	small business	малий бізнес
schedule	графік; розклад	smart	дотепний, винахідливий
search word	слово - пошукач	snail	слимак; тут: тихохід
secondary	допоміжний; вторинний; побічний	solid	тверде тіло, твердий, суцільний
securities	цінні папери	solution	вирішення проблеми
securities market	ринок цінних паперів	sorter	сортувальник
security	гарантія; забезпечення	spread	поширювати
seldom	рідко	staff	штат, штати (службовців)
(be) self-absorbed	заглибитися в свої справи	standing order	регламент, розпорядок
sense	чуття, відчуття, значення	statute	статут
sequential	послідовний	sticker	наліпка
serfdom	кріпацтво; рабство	stock certificates	акціонерний сертифікат
server	сервер, вузол обслуговування	stock exchange	фондова біржа
service	обслуговування, сервіс;	stock	акція (на біржі)
set off	пукати	stocks	основний капітал; акції; облігації
		storage	зберігання;
			запам'ятовуючий пристрій;
			пам'ять

store	зберігати, запас, резерв	sufficient	достатній, який (що)
store an archive	створити архів	suffrage	підходить
storehouse	склад	sulphur	голосування
streamline	удосконалити	supervisor	сірка
strength & weaknesses	сильні і слабкі сторони	supplement	інспектор, керівник персоналу, контролер
stretch (v)	простиратися	supplier	доповнювати
stride	робити великі кроки	support	постачальник
(be) subject to	підпорядковувати	supremacy	підтримка, допомога
submit	підкорятися; подавати на розгляд (документи)	surplus	перевага, вищість
succeed (in)	досягати (мети, успіхів)	surround	активне сальдо
successful	успішний, вдалий	survive	оточувати
successive	наступний; який (що) йде один за одним; послідовний	sustain	пережити, витримати
successor	спадкоємець	swindler	підтримувати
			шахрай

T

take advantage of	скористатися з чогось	trade deficit	торговий дефіцит
take advantage	скористатися перевагою	trademark	фабрична марка
tangible	матеріальний	trading floor	торговий зал
tangibles	матеріальні цінності	transaction	операція (грошова)
tap out	відстукати	transfer	передавати; передача
technical assistance	технічна допомога	transition	перехід, перехідний період
teller	касир	transmit	передавати
temporal	тимчасовий	transparent	прозорий
temporary	тимчасовий	travel credit card	кредитна картка для подорожі
terrestrial	наземний	treatment	лікування
thriving	процвітаючий	tremendous	величезний
tie	зв'язувати	trend	тенденція; тренд
timber	лісоматеріал	tribes	племена
timeliness	своєчасність	trinity	трійця
tool	знаряддя, інструмент	turnover	оборот (оборотність)
tools	інструментальні засоби	tycoon	магнат, верховода
total output	загальний випуск		

U

uncomplicated	нескладний	update	удосконалити, оновлювати
unit of account	розрахункова грошова одиниця	upgrade	підвищувати якість, модернізувати
universal product code	універсальний товарний код	utilities	комунальні послуги
unorthodox	неправомірний, незагальноприйнятий	utility	вигідність; економічна вигідність; корисність

V

valid	дійсний	verbals	не особові форми дієслова
validation	затвердження, надання законної сили	verify	перевіряти, підтверджувати
value	значення; вартість	versatile	гнучкий в експлуатації
vanish (v)	зникати	vital	життєво важливий
variable	змінна	vocational	професійний
vast database	величезна база даних	voluntary	добровольчий
venture	ризикована справа	vulnerability	уразливість
verb	дієслово	vulnerable	вразливий

W

WAP access	доступ в Інтернет через сотовий телефон	warranty	гарантія, записка
warehouse	великий, оптовий (магазин, склад)	welding	зварювання
warning	застереження	welfare	добробут
		wholesale	оптова торгівля
		will	заповіт

windfall	непередбачений прибуток	withdrawal	вилучення
wire money	переказувати гроші через	wizard	чародій; майстер
	комп'ютерний зв'язок	wonder(n)	диво
wireless access	бездротовий доступ	word processing	обробка текстів
withdraw cash	забирати гроші готівкою	World Bank	Всесвітній банк
withdraw money	брати гроші з рахунку	worship	поклонятися (богу)
worth	цінність, значення		

Y

yearn	прагнути
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Appendix 1: The most widely used computer terminology dictionary

Archive – архів, група файлів, стиснених і об'єднаних в один (або декілька)

Asynchronous – асинхронний (метод передачі даних).

Authentication – аутентифікація, посвідчення користувача.

Bandwidth – дослівно – ширина полоси. Міра швидкості передачі даних у нецифрових системах.

Baud – бод – міра швидкості цифрових комунікацій та передачі даних.

Binary – подвійний, бінарний (від системи числення).

Bit – біт, 1/8 байту.

Boot – завантажити.

Bridge – апаратний міст.

Browser – програма-оглядач.

Byte – байт.

Cache – кеш-пам'ять.

Cookie – порція даних.

Cryptography – шифрування даних.

Encryption – захист даних шифруванням.

Firewall – програмно-апаратний комплекс захисту мережі.

Flame – повідомлення на екрані.

Font – шрифт.

Host – комп'ютер в мережі.

Hub – комутатор мережі.

Hypertext – гіпертекст.

Icon – піктограма.

Key Escrow – передача копії ключа доступу третій особі.

Modem – модулятор-демодулятор цифрового сигналу в аналоговий.

Morph – ефект “переходу” одного образу в інший.

Netiquette – мережевий етикет.

Newbie – новачок.

Nybble – пів байта.

Protocol – інструкція.

Proxy – сервер, який готує та передає інформацію.

Root – 1. кореневий каталог диску.

2. адміністратор мережі.

Router – маршрутизатор.

Surfing – подорож по Internet.

Spam – небажані листи.

Throbber – анімована піктограма завантаження.

Trunk – виключена телефонна лінія.

Watermark – схована торгова марка.

Yellow book – міжнародний стандарт для компакт диску.

Yellow pages – локальні інформаційні сторінки.

Zip – формат стиснених файлів.

Zoo – формат стиснених файлів.

Appendix 2: E-mail abbreviations

2B or not 2B	To Be Or Not To be	Бути чи не бути
4ever	Forever	Назавжди
A/S/L	Age/Sex/Location	Вік/Стать/Місцезнаходження
AFAIK	As Far As I Know	Наскільки мені відомо
AKA	Also Known As	Відомий також як
AMBW	All My Best Wishes	Мої найкращі побажання
AOTS	All Of The Sudden	Несподівано
ASAP	As Soon As Possible	Якнайшвидше
B4	Before	Раніше
B4N	Bye For Now	Поки що бувай
BBL	Be Back Later	Повернусь пізніше
BR	Bathroom	Ванна
BTW	By The Way	До речі
CIO	Check It Out	Перевір це
CUL8R	See You Later	Побачимось пізніше
CWYL	Chat With You Later	Поспілкуємось пізніше
CIA	See You	Побачимось
DETI	Don't Even Think It	Навіть й не думай про це
DGT	Don't Go There	Туди не ходи
DLTM	Don't Lie To Me	Не бреш мені
DRIB	Don't Read If Busy	Не читай якщо зайнятий
DYSTSOTT	Did You See The Size Of This Thing	Чи ти бачив розміри тієї штуки
EG	Evil Grin	Злостива усмішка
EOM	End Of Message	Кінець повідомлення
ESO	Equipment Smarter than Operator	Обладнання розумніше за оператора
F2F	Face-to-Face	Віч-на-віч
FBKS	Failure Between Keyboard And Seat	Помилка між клавіатурою та сидінням
FO	F***Off	Зрозуміло без перекладу
FOAF	Friend Of A Friend	Друг мого друга
FTASB	Faster Than A Speeding Bullet	Швидше за кулю
FTL	Faster Than Light	Швидше за світло
FYA	For Your Amusement	Для вашої розваги
FYI	For Your Information	До вашого відома
GDM8	Good Day, Mate	День добрий, приятелю
GL	Good Luck	Нехай щастить
GR8	Great	Чудово
GTG	Go To Go	Мені пора
GTSY	Glad To See You	Радий вас бачити
HB	Hurry Back	Скоріш повертайтеся
HTH	Hope This (That) Helps	Сподіваюсь, це допоможе
IAC	In Any Case	В усякому випадку
IDK	I Don't Know	Я не знаю
IDKY	I Don't Know You	Я вас не знаю
IDST	I Didn't Say That	Я цього не говорив
IDTS	I Don't Think So	Я так не думаю
IFAB	I Found A Bug	Я знайшов "глюк"
PIO	Intel Inside, Idiot Outside	Без коментарів
IRC	If I Remember Correctly	Якщо я правильно пам'ятаю
IWM	If It Were Me	Якщо я був би на Вашому місці
IMO	In My Opinion	На мою думку
INMP	It's Not My Problem	Це не моя проблема
IOW	In Other Words	Іншими словами
IRL	In Real Life	У реальному житті
ISS	I Said So	Я так сказав
IYKWIM	If You Know What I Mean	Якщо Ви знаєте, що я маю на увазі
J/C	Just Checking	Просто перевіряю
J/K	Just Kidding	Просто пустую

J/W	Just Wondering	Просто дивуюсь
LMK	Let Me Know	Дайте мені знати
LOL	Laughing Out Loud	Голосно сміятися
LTIC	Laughing Till I Cry	Сміятися до сліз
MHOTY	My Hat's Off To You	Знімаю перед Вами капелюха
MOF	Male Or Female	Чоловік чи жінка
MYOB	Mind Your Own Business	Не лізьте не у свою справу
NAZ	Name, Address, Zip	Ім'я, адреса, поштовий код
NMP	Not My Problem	Це не мої проблеми
NOYB	None Of Your Business	Не ваша справа
NP	No Problem	Нема проблем
NG	Energy	Енергія
NRN	No Reply Necessary	Відповіді не потребує
OIC	Oh, I See	Розумію
OT	Off Topic	Не за темою
ОТОН	On The Other Hand	З іншого боку
PLS	Please	Будь ласка
POV	Point Of View	Точка зору
RBTL	Read Between The Lines	Читати між рядків
RL	Real Life	Реальне життя
RMMM	Read My Mail Man	Прочитай пошту від мене
RN	Right Now	Прямо зараз
SITD	Still In The Dark	Як і раніше, нічого не розумію
STYS	Speak To You Soon	Скоро поговоримо
THX, TX, THKS	Thanks	Дякую
TIA	Thanks In Advance	Дякую наперед
TM	Thrust Me	Довіряйте мені
TMI	Too Much Information	Занадто багато інформації
TY	Thank You	Дякую
TYVM	Thank You Very Much	Дуже дякую
URYY4M	You Are Too Wise For Me	Ви дуже мудрий, як на мене
WDYS	What Did You Say?	Що ви сказали?
WDYT	What Do You Think?	Що ви думаєте?
WYP	What's Your Problem?	У чому Ваша проблема?
WYRN	What's Your Real Name?	Як вас дійсно кличуть?
WYS	Whatever You Say	Що б Ви не казали
WYSIWYG	What You See Is What You Get	Що бачиш, те й маєш
YA	Yet Another	Ще один
YDKM	You Don't Know Me	Ти мене не знаєш
YSYD	Yeah, Sure You Do	Так, напевно
YTTT	You Telling The Truth?	Ви кажете правду?

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