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**«Южно-Уральский государственный технический колледж»**

**РАБОЧАЯ ТЕТРАДЬ**

**ПО ДИСЦИПЛИНЕ**

**«ИНОСТРАННЫЙ ЯЗЫК В ПРОФЕССИОНАЛЬНОЙ ДЕЯТЕЛЬНОСТИ  
(АНГЛИЙСКИЙ)»**

**ДЛЯ СТУДЕНТОВ 3 КУРСА СПЕЦИАЛЬНОСТИ**

**38.02.01 Экономика и бухгалтерский учет (по отраслям)**

**(учебный план 2023г.)**

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## АКТ СОГЛАСОВАНИЯ

на «Рабочую тетрадь» для аудиторной работы обучающихся по дисциплине «Иностранный язык в профессиональной деятельности» для студентов специальности 38.02.01 Экономика и бухгалтерский учет (по отраслям), разработанную преподавателем Южно-Уральского государственного технического колледжа Боронниковой Е.В, Голенищевой Г.И.

Представленная на рецензию тетрадь предназначена для развития у обучающихся коммуникативной компетенции в рамках изученных тем и направленных на повышение мотивации к изучению английского языка.

Главная структурная особенность пособия заключается в том, что оно представляет собой практикум по основным формам и структурам грамматики английского языка и включает в себя разнообразные упражнения и задания аналитического и тренировочного характера, позволяющие закрепить полученные знания по грамматике современного английского языка.

Тексты для чтения, включенные в тетрадь, играют важную роль в процессе обучения речевому общению. Они представляет собой одно из важнейших средств получения информации, широко используются в познавательных и эстетических целях и играют одну из важнейших ролей в процессе обучения иностранному языку.

Пособие составлено в соответствии с требованиями Федеральных государственных образовательных стандартов к уровню подготовки выпускников и программой учебной дисциплины «Иностранный язык в профессиональной деятельности» для средних специальных учебных заведений. Данная тетрадь является перспективным дидактическим средством, которое значительно повышает эффективность учебного процесса.

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## **Пояснительная записка**

Рабочая тетрадь составлена в соответствии с рабочей программой дисциплины «Иностранный язык в профессиональной деятельности», предназначена для студентов 3 курса специальностей 38.02.01 Экономика и бухгалтерский учет (по отраслям).

Данная разработка предназначена для практических занятий в аудитории и внеаудиторной самостоятельной работы студентов 3 курса специальности.

Рабочая тетрадь состоит из 6 разделов: «Деньги и денежное обращение», «Банки», «Система оплаты», «Трудоустройство», «Деловое письмо», «Профессия бухгалтер». Каждая тема содержит тексты для чтения и перевода и комплекс грамматических упражнений.

Задания рабочей тетради направлены на закрепление и углубление знаний и умений студентов: уметь общаться на иностранном языке на профессиональные и повседневные темы, переводить со словарем иностранные тексты профессиональной направленности, знать лексический и грамматический минимум, необходимый для чтения и перевода со словарем иностранных текстов профессиональной направленности. Развитие общих компетенций: пользоваться профессиональной документацией на государственном и иностранном языках; использовать современные средства поиска, анализа и интерпретации информации, и информационные технологии для выполнения задач профессиональной деятельности.

Рабочая тетрадь поможет преподавателям в проведении аудиторных занятий и самостоятельной работы, а студентам – в усвоении изучаемого материала. Использование рабочей тетради разнообразит виды деятельности студентов на занятиях, а также поможет им усвоить учебный материал, систематизировать и закрепить полученные знания.

## Раздел 4 Практикум

### Тема 4.1 Деньги

#### Студент должен

*знать:* правила образования и употребления глаголов в разных видовременных формах, лексику по теме;

*уметь:* применять на практике полученные знания; рассказать о денежных системах разных стран.

#### Text 1: "Money".

**Прочитайте и переведите текст на русский язык.**

People say: Money makes the world go round and I totally agree. Frankly speaking, it's impossible to imagine the life of people without usage of money because we should pay almost for everything in our world except for mother's love, father's guidance and friend's support. In all times money were a medium of exchange. In ancient times when money didn't exist people used barter to satisfy their need for goods they didn't have. Later commodity money appeared, like shells, beads, salt, tobacco, animal skins, even dog's teeth and what not. Gradually our forefathers started to use clearly marked coins, made of precious metals. It was not until about 1000 years ago that the first paper money, which we call banknotes today, was invented in China. Today cash is widely used across the world along with credit cards and electronic money. In fact, each country has its own basic unit of money called currency, whereas the U. S. dollar is quite often regarded as the international means of payment. What for we use money now? Well, there are three main uses. At first it is a medium of exchange as in ancient times; if you want to buy something you have to pay for it a certain sum of money. In addition to it, money is also used as a unit of account as money determines cost of all goods and services. Owing to money each person can interpret prices, costs, profits and debts; in such a way people have an opportunity to monitor their financial situations, plan their expenses and measure their future profitability. And finally, it's a well-known fact that money is a store of value, which means that money can be saved for future purchases. Valuables, real estate, stocks and bonds are stores of wealth as well. Certainly it's better when money works and brings its owner a profit, it's also possible to put money into a bank account and receive interest from it if one wants to minimize the risk. There are two different opinions about money. One people think that wealth is the most important thing in a people's life. Other insists that there are a lot of things which have higher importance than money. Of course everyone have their own arguments.

First of all, measure of welfare can be the meter of people's brainpower and success.

As suggested by the majority only clever and brainy people can be hired on a decent position with high salary. But from other side reach people can also be a swindlers and a cheaters who bosses other persons around and has no dignity at all. Next, money lets us fulfill our basic needs. You can't be happy if you have no money to satisfy your natural needs. Money as commonly gives us new possibilities. But it's not a secret that people's requirements have no limits: the more you have, the more you want. And the last, poverty should restrict themselves in everything. As a result it force them feel themselves miserable, angry and jealous of others' wealth. It is said in the Bible that «The love of money is the root of all evil». Indeed, the majority of the crimes are committed because of money. I suppose that money is very necessary thing in our world, but it is not the first. Everyone has to understand that life is worth living because of things that can't be bought for money..As far as I'm concerned, I get pocket money from my parents. There are different points of view on the allowance given to children by their parents, but I'm inclined to think that pocket money is needed, because children are reasonable enough to make correct use of this money. Dealing with money is an extremely useful skill for our future life and it gives us a sense of independence. In addition to it, every teenager needs money in case he or she wants to grab a snack or gets lost in the city or lacks some stationery. Regrettably, some children do not understand the value of money and do not appreciate their parents' labor. In this case I'd recommend them to take a part-time job and become a babysitter, a waiter, a cleaner and so on. Not only does this provide teenagers with earnings, but help to gain some priceless experience. To make my long story short, I want to quote Malcom Forbes, the rich and extravagant person who seemed to have all a human wants: «Money isn't everything according to those who have it». So enjoy every moment of your life and appreciate the things you already have.

**Задание 1: Составьте 10 вопросов к тексту.**

**Задание 2: Перескажите текст.**

### **Текст 2: American money**

American money comes in bills (paper money) and coins. The denomination of paper money are \$1, \$2, \$5, \$10, \$20, \$50, \$100, though 2 dollar bills are rare. A slang word for the dollar is "buck". All the bills are of the same color and size. American money's color is green with some white, the bills have the face of a great American leader.

There are 100 cents (c) to the dollar. 1 cent is a small copper coin known as a “penny”, a 5 cent coin is called a “nickel”, a 10 cent coin is a “dime”, and a 25 cent piece is known as a “quarter”. Half dollar and one dollar coins have no special name and are rather rare. Coins are silver looking but made out of lead and some copper. They also have a monument or a face of a famous event or great American leader, respectively. In the other side, it's usually the American eagle.

Note the proper way of naming a certain sum: \$1.40 – “one and forty cents” or “a dollar and forty cents” or “one forty”. \$3.60 – “three dollars and sixty cents” or “three sixty”.

**Задание 1.** Прочитайте и запомните значение следующих слов и словосочетаний:

- 1) to come in smth - иметь хождение ( о деньгах),
- 2) denomination – название, достоинство, стоимость
- 3) bills – банкноты
- 4) coins – монеты
- 5) the same colour – одинаковый, тот же самый цвет
- 6) ...Is known as ... - известен как
- 7) lead – свинец
- 8) copper – медь
- 9) respectively – соответственно, в указанном порядке

**Задание 2.** Ответьте на вопросы:

- 1) What are the denominations of paper money in the USA?
- 2) What are the names of the coins?
- 3) How will you name the following sums of money: \$ 3.55, \$15.25, \$106.41?
- 4) What denominations of paper money are used in your country?
- 5) Do you know the present dollar exchange rate in your country is?

**Задание 3.** Перескажите текст.

**Text 3: British money.**

Прочитайте и переведите текст на русский язык:

**“British money”**

British money also comes in bills and coins. The value of notes is 5, 10, 20, 50 pounds sterling. Scottish 1 notes are still in circulation in Scotland. The British bills are different in color - a 5 pound banknote is blue, a 10 pound banknote is orange, a



20 pound note is purple ( violet) and a 50 pound note is pink. The British bills have the face of British queen.

British money is based on the decimal system – there are 100 (one hundred) pence to each pound. Coins have the values of 1p (penny), 2p (pence), 5p, 10p, 20p, 50p, 1 pound, 2 pounds.

All coins bear HM the Queen`s head on one side. Portraits of kings and queens have been engraved on the coins for hundreds of years. On the edge of the coins the letters D.G.REG.F.D. always appear after the Queen`s name. The letters stand for the Latin words “Dei Gratia Regina Fidei Defensor”, which means “By the Grace of God, Queen, Defender of the Faith”.

Note the proper way of naming a certain sum: 1.40 – “one and forty pence” or “a pound and forty pence” or “one forty”. \$3.60 – “three pounds and sixty pence” or “three sixty”.

1p. – a penny pictures the portcullis of Westminster Palace. A penny is often pronounced “one pee”. 2p. – a two pence piece pictures the Prince of Wales features (“two pee”). 5p. – This coin shows the symbol of Scotland, the thistle. On the top of the thistle you can see the British crown (“five pee”). 10p. – The 10 pence coin shows a lion. For centuries the lion was a proud symbol of Britain`s strength. The lion is wearing the crown of British Monarch (“ten pee”). 20p. – The pence coin shows the Tudor Rose. A rose is a national flower of England. On the top you can see the British crown (“twenty pee”). 50p. – The 50 pence coin shows the picture of Britannia and the lion. Both are symbols of Britain (“fifty pee”). 1 – There are many different pictures on the 1 coin to reflect the different countries: lions for England, a thistle for Scotland and a leek for Wales. The coin on the left shows the three lions of England. The slang term for pound is “quid”. 2 – The design of the 2 pound coin represents technological development. The edge lettering features the quote “Standing on the shoulders of giants”, by Sir Isaac Newton.

**Задание 1.** Прочитайте и запомните значение следующих слов и словосочетаний:

- the value – стоимость, цена, ценность,
- pounds sterling – фунты стерлингов,
- to be different in ... - отличаться чем-либо, в чем-либо,
- the decimal system – десятичная система,
- a penny – пенни (англ. монета),
- pence – пенсы (мн.ч. от penny),

- HM (Her Majesty) – Ее Величество,
- to engrave – гравировать, резать по камню, металлу, дереву,
- the edge – край, кромка,
- by the Grace of God – милостью Божией,
- a thistle – чертополох,
- a leek – лук-порей,
- a British Monarch – британский монарх.

**Задание 2.** Ответьте на вопросы:

- 1) What are the denominations of paper money in the UK?
- 2) What are the names of the coins?
- 3) How many pence are there in 1 pound?
- 4) Are the British bills of the same colour?
- 5) How will you name the following sums: £5.20, £1.20, £110.17?
- 6) What have been engraved on the British coins for hundreds of years?
- 7) What do the letters D.G.Reg.F.D. mean?
- 8) What are the national symbols of England, Scotland, and Wales?
- 9) What is the symbol of Britain`s strength?
- 10) What is the slang term for pound?
- 11) Who belongs the quote “Standing on the shoulders of giants”?

**Задание 3.** Перескажите текст.

#### **Text 4: Currency**

**Переведите слова на русский язык:**

a currency-

fiat currency-

boundary of acceptance-

a fee-

a fine-

digital currency-

to issue-

to trade-

commodity money-

money laundering-

apply-

**Прочитайте и переведите текст на русский язык.**

A currency is a standardization of money in any form, in use or circulation as a medium of exchange, for example banknotes and coins. A more general definition is that a currency is a *system of money* in common use within a specific environment over time, especially for people in a nation state. Under this definition, the British Pound Sterling (£), euros (€), Japanese yen (¥), and U.S. dollars (US\$) are examples of (government-issued) fiat currencies. Currencies may act as stores of value and be traded between nations in foreign exchange markets, which determine the relative values of the different currencies. Currencies in this sense are either chosen by users or decreed by governments, and each type has limited boundaries of acceptance - i.e. legal tender laws may require a particular unit of account for payments to government agencies.

One can classify currencies into three monetary systems: fiat money, commodity money, and representative money, depending on what guarantees a currency's value (the economy at large vs. the government's physical metal reserves). Some currencies function as legal tender in certain jurisdictions, or for specific purposes, such as payment to a government (taxes), or government agencies (fees, fines). Others simply get traded for their economic value.

Digital currency has arisen with the popularity of computers and the Internet. Whether digital notes and coins will be successfully developed remains dubious. Decentralized digital currencies, such as cryptocurrencies are different as they are not issued by a government monetary authority. Many warnings issued by various countries note the opportunities that cryptocurrencies create for illegal activities, such as money laundering and terrorism. In 2014 the United States IRS issued a statement explaining that virtual currency is treated as property for Federal income-tax purposes and providing examples of how longstanding tax principles applicable to transactions involving property apply to virtual currency.

### **Задание 1.**

Составьте 6 вопросов к тексту.

### **Повторение грамматики.**

#### **Времена группы Simple.**

**Задание 1.** Составьте предложения со следующими словами и словосочетаниями:

- 1) always \_\_\_\_\_
- 2) sometimes \_\_\_\_\_
- 3) often \_\_\_\_\_
- 4) in 5 days \_\_\_\_\_

- 5) tomorrow \_\_\_\_\_
- 6) last week \_\_\_\_\_
- 7) yesterday \_\_\_\_\_

**Задание 2.** Образуйте форму Past Simple следующих неправильных глаголов:  
 to get - \_\_\_\_\_, to go \_\_\_\_\_, to leave \_\_\_\_\_, to come \_\_\_\_\_, to take \_\_\_\_\_, to  
 write \_\_\_\_\_, to begin \_\_\_\_\_, to know \_\_\_\_\_, to put \_\_\_\_\_, to buy \_\_\_\_\_, to  
 be \_\_\_\_\_, to give \_\_\_\_\_.

**Задание 3.** Поставьте следующие предложения в отрицательную форму:

- 1) They go to the library every day. \_\_\_\_\_
- 2) He always works at the English lab. \_\_\_\_\_
- 3) We got excellent marks at the exams. \_\_\_\_\_
- 4) She liked to work in the evening. \_\_\_\_\_
- 5) They will finish their work in 5 days. \_\_\_\_\_

**Задание 4.** Употребите данные в скобках глаголы в форме Present, Past или Future Simple:

- 1) We always (to consult) a dictionary when we (to translate) texts.  
\_\_\_\_\_
- 2) They (to take part) in a sport competition last Sunday.  
\_\_\_\_\_
- 3) He (to graduate) from the University in 5 years.  
\_\_\_\_\_
- 4) She (to study) at our college.  
\_\_\_\_\_
- 5) If my friend (to buy) tickets, we will go to the concert. \_\_\_\_\_
- 6) When he (to be) 18, he (to take part) in the elections. \_\_\_\_\_

**Задание 5.** Поставьте вопросы к выделенным словам:

- 1) The best students receive scholarship.  
\_\_\_\_\_
- 2) The seminar will take place on Monday.  
\_\_\_\_\_
- 3) The students went to the canteen after the lectures.  
\_\_\_\_\_
- 4) They spent their vacations in London.  
\_\_\_\_\_

5) He works at the people`s court.

---

**Задание 6.** Переведите следующие предложения на английский язык:

1) Завтра у нас будет 2 лекции.

---

2) Он не принимал участие в научной конференции, т.к. был болен.

---

3) Она успешно сдала экзамены и поступила в университет в прошлом году.

---

4) Что вы обычно делаете по вечерам?

---

5) Когда он окончит университет, он будет хорошим специалистом.

---

6) Когда я был студентом, я каждый день ходил в библиотеку.

---

**Времена группы Continuous.**

**Студент должен**

**Задание 1.**

Составьте предложения со следующими словами и словосочетаниями:

1) At the moment \_\_\_\_\_

2) From 6 to 10 p.m. yesterday \_\_\_\_\_

3) Just now \_\_\_\_\_

4) tonight \_\_\_\_\_

5) at 10 o`clock on Sunday \_\_\_\_\_

6) all day long \_\_\_\_\_

**Задание 2.** Образуйте причастие I (participle I) от следующих глаголов:

- |                  |                   |
|------------------|-------------------|
| - to buy _____   | - to sit _____    |
| - to break _____ | - to give _____   |
| - to feel _____  | - to stop _____   |
| - to leave _____ | - to write _____  |
| - to know _____  | - to answer _____ |

**Задание 3.** Переведите предложения на русский язык:

1) What are you doing tonight? \_\_\_\_\_

2) We are leaving at 8 tomorrow. \_\_\_\_\_

3) It was raining when I left home. \_\_\_\_\_

4) What is he doing now? \_\_\_\_\_

5) Will they be writing their course paper in April?

---

**Задание 4.** Употребите данные в скобках глаголы в форме Present, Past или Future Continuous:

1) He (to take) a bath now. \_\_\_\_\_

2) I (not to laugh) at you. \_\_\_\_\_

3) Where he (to go) when the rain started?

---

4) What you (to do) from 2 till 3 o'clock tomorrow?

---

5) The children (to play) when we returned home.

---

**Задание 5.** Переведите следующие предложения на английский язык:

1) О чем вы сейчас думаете? \_\_\_\_\_

2) Автобус уже отправлялся, когда я подошел к остановке.

---

3) Идет дождь, и мы не можем поехать за город.

---

4) Вчера в 10 часов наша группа сдавала экзамен по экономике.

---

5) Мы будем переводить этот текст, когда ты вернешься.

---

### **Времена группы "Perfect".**

**Задание 1.** Составьте предложения со следующими словами и словосочетаниями:

1) ever \_\_\_\_\_

2) already \_\_\_\_\_

3) yet \_\_\_\_\_

4) never \_\_\_\_\_

5) this morning \_\_\_\_\_

6) for \_\_\_\_\_

7) by 5 p.m. yesterday \_\_\_\_\_

8) when she came \_\_\_\_\_

**Задание 2.** Образуйте от следующих глаголов причастие II (Participle II):

- to do \_\_\_\_\_

- to tell \_\_\_\_\_

- to close \_\_\_\_\_

- to come \_\_\_\_\_

- to understand \_\_\_\_\_

- to make \_\_\_\_\_

- to go \_\_\_\_\_
- to see \_\_\_\_\_
- to speak \_\_\_\_\_
- to have \_\_\_\_\_

**Задание 3.** Поставьте предложения в отрицательную форму:

1) I have been to the cinema this week (since Sunday).

2) We often had had rains here (before you came).

3) My sister will have passed her exams by the end of January.

4) We have tasted a new French dish. \_\_\_\_\_

**Задание 4.** Употребите данные в скобках глаголы в форме Present, Past или Future Perfect:

1) By the time you arrive we (to leave).

2) I (to do) already all my lessons.

3) Our family (to live) in this street since we got a new flat.

4) The film (to be) on for a week. \_\_\_\_\_

5) He (to work) as a teacher for 20 years by next September.

**Задание 5.** Переведите предложения на английский язык:

1) Он когда-нибудь показывал свои работы специалисту?

2) Что с ней произошло? Я давно ее не видел.

3) Он только что пришел домой. \_\_\_\_\_

4) На будущий год к этому времени он уже закончит университет.

## **Тема 4.2. Банки и банковская система**

**Текст 1: Банки.**

**Прочитайте и переведите текст на русский язык.**

A bank is a financial company that deals with money, securities and precious metals. If you need a certain amount of money, you can come to the bank and apply for a cash loan. After the bank approves your application, a contract is concluded between the client and the bank in which all conditions are stipulated. Loans are short-term or long-term, and are issued at a certain percentage. The client is given a schedule, according to which he must pay a fixed amount of money every month. This amount includes the loan itself, and the interest for using money. The client can also repay the loan in full with a one-time payment, thereby reducing the interest rate. Banks give their customers plastic cards, from which ATMs can always and everywhere withdraw the required amount. Plastic cards can also pay for any purchases or services. Banks can provide money not only to individuals, but also to huge companies, industries.

Also people in banks can store their savings. The bank not only protects other people's money, but also pays interest to its depositors for the right to use this money. When the depositor needs to withdraw the entire amount from his account, he comes to the bank and receives the money deposited.

For any bank it is very important to earn an excellent reputation and try to keep it. The quality of the bank's work will depend on the number of depositors and other customers wishing to avail themselves of banking services.

Without banks, any economy can not develop. Investors will remain without money, and will not be able to implement their projects. Such industries as engineering, agriculture, chemical industry, mining and forestry, will not be able to successfully develop and progress.

**Задание 1:** переведите слова на русский язык.

to deal with –

precious-

to approve-

to stipulate-

short-term/ long-term-

to reduce the interest rate-

to withdraw money-

the depositor-



to store the savings-

to implement projects-

**Задание 2:** ответьте на вопросы к тексту

1. What is a bank?
2. What tasks does the bank perform?
3. What kinds of loans are there?
4. What do customers pay for using money?
5. When does the bank pay interest to customers?
6. What should bank employees care about?

**Задание 3:** перескажите текст

## **Text 2: History of banking**

**Прочитайте текст и переведите его на русский язык.**

The **history of banking** began with the first prototype banks, that is, the merchants of the world, who gave grain loans to farmers and traders who carried goods between cities. This was around 2000 BCE in Assyria, India and Sumeria. Later, in ancient Greece and during the Roman Empire, lenders based in temples gave loans, while accepting deposits and performing the change of money. Archaeology from this period in ancient China and India also shows evidence of money lending.

Many scholars trace the historical roots of the modern banking system to medieval and Renaissance Italy, particularly the affluent cities of Florence, Venice and Genoa. The Bardi and Peruzzi Families dominated banking in 14th century Florence, establishing branches in many other parts of Europe. The most famous Italian bank was the Medici Bank, established by Giovanni Medici in 1397. The oldest bank still in existence is Banca Monte dei Paschi di Siena, headquartered in Siena, Italy, which has been operating continuously since 1472. Until the end of 2002, the oldest bank still in operation was the Banco di Napoli headquartered in Naples, Italy, which had been operating since 1463.

Development of banking spread from northern Italy throughout the Holy Roman Empire, and in the 15th and 16th century to northern Europe. This was followed by a number of important innovations that took place in Amsterdam during the Dutch Republic in the 17th century, and in London since the 18th century. During the 20th century, developments in telecommunications and computing caused major changes

to banks' operations and let banks dramatically increase in size and geographic spread. The financial crisis of 2007–2008 caused many bank failures, including some of the world's largest banks, and provoked much debate about bank regulation.

**Задание 1. Переведите слова на русский язык и запомните их.**

the merchant –

medieval –

Renaissance –

affluent –

a branch –

headquartered –

to increase –

**Задание 2. Составьте 6 вопросов к тексту.**

**Задание 3. Перескажите текст.**

### **Text 3: Banking services in the UK**

**Переведите текст на русский язык**

Banking in the UK includes the following services:

- Current accounts – most banks offer a range of everyday accounts including standard accounts and products for the likes of students and young people.
- Loans and overdrafts – personal loans are available for things such as home improvement, vehicle purchase, and debt consolidation. Most banks also offer short-term and long-term overdrafts.
- Mortgages – many banks offer mortgage loans in the UK, including first-time buyer and buy-to-let mortgages to customers who meet their criteria.
- Savings and investments – investment options can include placing your money in funds, bonds, shares, or UK pension plans.
- Insurance – many banks offer insurance policies in the UK in areas such as home insurance, life insurance, travel insurance, and car insurance.
- Digital and online banking – internet banking is available through most banks to customers who want a more convenient way of keeping track of their finances.
- Mobile banking – the main banks in the UK now offer mobile banking apps so that customers can access accounts and make payments from their mobile phones and tablets.

- Business banking – there is a range of banking solutions for those starting up a UK business or becoming a freelancer, such as loans, insurance, and business banking advice.
- Expat services – many banking providers have products, services, and account options for international residents and non-residents.

**Задание 1. Переведите слова на русский язык и запомните их.**

an account –

current -

a range –

a loan –

an overdraft –

an improvement –

a vehicle purchase –

a debt consolidation –

buy-to-let -

to meet the criteria –

a bond –

a share –

an insurance –

to keep track of –

an expat service -

**Задание 2. Ответьте на вопросы.**

Which service let the customers helps the customers to start business or become a freelancer?

.....to keep track of finances?

.....to place money in funds, shares, bonds, pension plans?

.....to buy homes?

.....to buy expensive things like vehicle, to make overdraft?

.....to make everyday purchases?

.....to use bank services to international residents?

**Задание 3. Сделайте сообщение о каком-либо крупном банке нашей страны (10-12 предложений)**

**Text 4. Banking security and fraud in the UK**

Прочитайте и переведите текст на русский язык.

Banking fraud presents new challenges in the digital age. In 2017, losses due to financial fraud totalled **£731.8 million** in the UK. However, according to UK Finance statistics, £1.46 billion of fraud was prevented in the UK due to security measures, meaning that £2 was saved for every £1 lost. Banks are now using more sophisticated measures to combat fraud, including using biometric data for ID and greater encryption. Common types of fraud include phishing, where someone contacts the account holder pretending to be from the bank in order to access personal information, and credit card fraud.

You can protect yourself against banking fraud by:

- Never clicking on a link to a bank website in an email and never giving personal information or agreeing to any financial transactions if you receive a cold call from someone claiming to be from your bank.
- Never giving out your password or PIN number in an email or phone conversation.
- Only using secure payment platforms when making online payments
  - Never leaving yourself logged in on a mobile or shared device.

### **Задание 1. Переведите слова на русский язык и запомните их**

a fraud –

a loss –

sophisticated –

to combat fraud –

an encryption –

phishing –

to give out –

logged in -

### **Задание 2. Ответьте на вопросы.**

1. What is phishing?
2. How can we protect ourselves from phishing?
3. What are another kinds of fraud?

## **Повторение грамматики**

### **Словообразование в английском языке**

Очень часто в английском языке слова, относящиеся к одной части речи, образуют слова, относящиеся к другой части речи. Чаще всего это происходит путем **присоединения суффиксов**: to work *работать* - a worker *рабочий*.

Возможен и другой способ, получивший название **конверсия**, - переход слова из одной части речи в другую без изменения формы: **to work** *работать* - **a work** *работа*. Конверсия очень характерна для английского языка: ей способствуют отсутствие развитой системы окончаний и большое количество односложных слов. Наиболее часто конверсии подвергаются глаголы и существительные: **a hand** *рука* - **to hand** *вручить*. Как правило, слова, имеющие одинаковое написание, и произносятся одинаково, но есть и исключения: в основном, различия заключаются в произношении звуков [ s ] и [ z ] или в переносе ударения: **close** [ -s ] *близкий* - **to close** [ -z ] *закрывать*, **conduct** [ 'kɒndʌkt ] *поведение* - **to conduct** [ kɒn'dʌkt ] *вести*. Обычно в существительных ударение падает на 1-й слог, у глаголов - на последний. Иногда с переносом ударения не только меняется часть речи, но и теряется видимая связь значений: **to refuse** [ ri'fu:z ] *отказываться* - **refuse** [ 'refju:s ] *мусор*. Конверсия затрагивает и оппозицию «существительное - прилагательное»: прилагательные часто субстантивируются, т. е. становятся существительными: **brave** *смелый* - **the brave** *смельчак(и)*. То же можно наблюдать и в русском языке: *больной* (прил.) человек - *больной* (сущ.) выписан из больницы.

**Словосложение** — это способ словообразования путем соединения двух (или более) слов в одно, которое пишется слитно, или через дефис, а иногда раздельно: **to pin-point** *уточнить*, **trailer-on-flat** *трейлер на платформе*.

**Сокращение** — еще один способ образования новых слов: **laser** = **light amplification by stimulated emission of radiation** *лазер* (*усиление света индуцированным испусканием излучения*).

Путем **использования префиксов**: **to do** *делать* - **to redo** *переделать*.

НАИБОЛЕЕ УПОТРЕБИТЕЛЬНЫЕ СУФФИКСЫ ГЛАГОЛОВ		
СУФФИКС	ЗНАЧЕНИЕ	ПРИМЕР
(сущ. +) <b>-ize</b>	делать(ся) таким, как на то указывает основа	<b>summarize</b> <i>суммировать</i>
(прил. +) <b>-en</b>		<b>harden</b> <i>делать(ся) твердым</i>
(сущ. +) <b>-ify, -fy</b>	превращать в, делать то, на что указывает основа	<b>gasify</b> <i>превращать(ся) в газ</i> ; <b>electrify</b> <i>электризовать</i>

(сущ. +) <b>-ate</b>	подвергать воздействию, превращать в то, на что указывает основа	<b>vaccinate</b> <i>делать прививку;</i> <b>granulate</b> <i>гранулировать</i>
<b>-er</b>		<b>whisper</b> <i>шептать</i>
<b>-ish</b>		<b>establish</b> <i>устанавливать</i>

### НАИБОЛЕЕ УПОТРЕБИТЕЛЬНЫЕ СУФФИКСЫ СУЩЕСТВИТЕЛЬНЫХ

СУФФИКС	ЗНАЧЕНИЕ	ПРИМЕР
(гл. +) <b>-er, -or</b>	обозначение деятеля	<b>worker</b> <i>рабочий</i>
(гл. +) <b>-ing</b>	действие в процессе	<b>boiling</b> <i>кипячение</i>
(прил. +) <b>-ness</b>	свойство, качество	<b>whiteness</b> <i>белизна</i>
(прил. +) <b>-ty, -ity</b>	состояние, условие, качество	<b>activity</b> <i>деятельность</i>
(гл. +) <b>-age</b>	акт или факт действия	<b>breakage</b> <i>поломка</i>
(сущ. +) <b>-age</b>	содержание чего-либо (единиц измерения)	<b>percentage</b> <i>процентное содержание</i>
(гл. +) <b>-ment</b>	отвлеченные понятия (абстрактные <u>существительные</u> )	<b>treatment</b> <i>лечение</i>
(гл. +) <b>-ance, -ence</b>		<b>resistance</b> <i>сопротивление</i>
(гл. +) <b>-ancy, -ency</b>		<b>expectancy</b> <i>надежда</i>
(прил. +/сущ. +) <b>-dom</b>		<b>freedom</b> <i>свобода</i>
(гл. +) <b>-ion, -tion, -sion, -ssion</b>		<b>revision</b> <i>повторение</i>

<b>-ure</b>		pressure <i>давление</i>
<b>-hood</b>		childhood <i>детство</i>
<b>-ship</b>		friendship <i>дружба</i>
<b>-th</b>		length <i>длина</i>
<b>-an, -ian</b>	1) <u>национальность</u> ; 2) профессия	<u>American</u> <i>американец</i> , librarian <i>библиотекарь</i>
<b>-ism</b>	какое-либо течение (например, политическое)	communism <i>коммунизм</i>
<b>-ist</b>	1) принадлежность к какому-либо течению; 2) профессия	communist <i>коммунист</i> ; artist <i>художник</i>

<b>НАИБОЛЕЕ УПОТРЕБИТЕЛЬНЫЕ <u>СУФФИКСЫ</u></b> <b>НАРЕЧИЙ И ЧИСЛИТЕЛЬНЫХ</b>					
СУФФИКСЫ НАРЕЧИЙ			СУФФИКСЫ ЧИСЛИТЕЛЬНЫХ		
СУФФИКС	ЗНАЧЕНИЕ	ПРИМЕР	СУФФИКС	ЗНАЧЕНИЕ	ПРИМЕР
(прил. +) <b>-ly</b>	таким образом, способом	entirely <i>всего</i>	<b>-teen</b>	количественное <u>числительное</u> от 13 до 19	fifteen <i>пятнадцать</i>
<b>-ward(s)</b>	направление движения	backwards <i>назад</i>	<b>-ty</b>	десятки	seventy <i>семьдесят</i>
<b>-wise</b>	в таком направлении, таким	clockwise <i>по часовой стрелке</i>	<b>-th</b>	порядковое <u>числительное</u>	fourth <i>четвертый</i>

	способом				
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СУФФИКС	ЗНАЧЕНИЕ	ПРИМЕР
(сущ. +) <b>-al</b>	наличие признака, свойств и качеств, выраженных основой	<b>central</b> <i>центральный</i>
(сущ. +) <b>-ic</b>		<b>patriotic</b> <i>патриотический</i>
(сущ. +) <b>-ical</b>		<b>geological</b> <i>геологический</i>
(сущ. +) <b>-ous</b>		<b>famous</b> <i>известный</i>
(сущ. +) <b>-ful</b>		<b>useful</b> <i>полезный</i>
(гл. +) <b>-able, -ible</b>		<b>expressible</b> <i>выразительный</i>
(гл. +) <b>-ant, -ent</b>		<b>dependent</b> <i>зависимый</i>
(гл. +) <b>-ive</b>		<b>active</b> <i>активный</i>
(сущ. +) <b>-ly</b>		<b>friendly</b> <i>дружелюбный</i>
(сущ. +) <b>-y</b>		<b>grainy</b> <i>зернистый</i>
(гл. +) <b>-ite</b>		<b>favourite</b> <i>любимый</i>
<b>-ary</b>		<b>pecuniary</b> <i>денежный</i>
<b>-ate</b>		<b>fortunate</b> <i>удачный</i>
<b>-ed</b>		<b>cold-blooded</b> <i>хладнокровный</i>
<b>-less</b>	отсутствие качества, признака	<b>useless</b> <i>бесполезный</i>
<b>-ish</b>	1) наличие признака в слабой степени;	<b>reddish</b> <i>красноватый;</i>



	2) принадлежность к <u>национальности</u>	<u>Polish</u> <i>польский</i>
<b>-ese</b>	принадлежность к <u>национальности</u>	<u>Japanese</u> <i>японский</i>
<b>-ian, -an</b>		<u>Egyptian</u> <i>египетский</i>
<b>-like</b>	сходство	<b>birdlike</b> <i>птицеподобный</i>
<b>-ern</b>	принадлежность к одной из сторон света	<b>northern</b> <i>северный</i>

НАИБОЛЕЕ УПОТРЕБИТЕЛЬНЫЕ <u>ПРЕФИКСЫ</u> И ИХ ЗНАЧЕНИЯ				
ОТРИЦАТЕЛЬНЫЕ ПРЕФИКСЫ		ДРУГИЕ ПРЕФИКСЫ		
ПРЕФИКС	ПРИМЕР	ПРЕФИКС	ЗНАЧЕНИЕ	ПРИМЕР
<b>un-</b>	<b>unable</b> <i>неспособный</i>	<b>re-</b> (+ гл.)	вновь сделать то, на что указывает основа	<b>remake</b> <i>перекладывать</i>
<b>in-</b>	<b>inactive</b> <i>бездеятельный</i>			
<b>im-</b>	<b>impossible</b> <i>невозможный</i>	<b>en-, em-</b> (+ гл.)	придавать качество	<b>embody</b> <i>воплощать</i>
<b>il-</b>	<b>illegal</b> <i>незаконный</i>			
<b>ir-</b>	<b><u>irregular</u></b> <i>неправильный</i>	<b>over-</b> (+ гл.)	избыточная степень качества или выполнения действия	<b>overproduce</b> <i>перепроизводить</i>
<b>mis-</b>	<b>misunderstand</b> <i>неправильно</i>			

	<i>понять</i>			
<b>dis-</b>	<b>disapproval</b> <i>неодобрение</i>	<b>under-</b> (+ гл.)	недостаточная степень качества или выполнения действия	<b>underestimate</b> <i>недооценивать</i>

### **Задание 1. Translate into Russian.**

The suffix **-ful** means «be full of» e.g. beautiful means «be full of» beauty.

1. She was very thankful for our help.
2. She likes colourful clothes.
3. She is a very forgetful girl.
4. We are not sure that our team will win, but we are hopeful.
5. They lived a peaceful, happy life.
6. He was always as helpful as possible.

### **Задание 2. Translate into Russian.**

The suffix **-less** means «without», e.g. hopeless means «without» hope.

- a moonless night \_\_\_\_\_
- a cloudless sky \_\_\_\_\_
- a noiseless machine \_\_\_\_\_
- numberless heroes \_\_\_\_\_
- a heartless woman \_\_\_\_\_
- a homeless cat \_\_\_\_\_
- a nameless author \_\_\_\_\_
- an endless war \_\_\_\_\_
- a lifeless body \_\_\_\_\_
- a colorless liquid \_\_\_\_\_
- a sleepless night \_\_\_\_\_
- careless people \_\_\_\_\_
- a doubtless victory \_\_\_\_\_

### **Задание 3.**

The suffix **—ous** means «ful of» which comes from French e.g. danger + ous = dangerous

**A. Form adjectives from nouns and translate them.**

nerve + ous = nervous (нерв – нервный)

fame \_\_\_\_\_, humour \_\_\_\_\_, courage \_\_\_\_\_, glory  
(y->i) \_\_\_\_\_, poison \_\_\_\_\_, space (i) \_\_\_\_\_

**B. Use the words in the sentences.**

1. We don't know if these chemicals are \_\_\_\_\_ to people.
2. She became \_\_\_\_\_ as a writer.
3. I like to read \_\_\_\_\_ stories.
4. There are a lot of \_\_\_\_\_ snakes in the jungle.
5. It was a \_\_\_\_\_ victory.
6. He was a \_\_\_\_\_ soldier.
7. They liked the \_\_\_\_\_ rooms in their new house.

**Задание 4. The suffix -y.**

**A. Translate into Russian.**

Windy day \_\_\_\_\_  
sunny weather \_\_\_\_\_  
cloudy sky \_\_\_\_\_  
sleepy child \_\_\_\_\_  
dreamy girl \_\_\_\_\_  
icy wind \_\_\_\_\_  
healthy food \_\_\_\_\_

**B. Form adjectives from the nouns and translate them.**

Swamp — swampy (болото — болотистый)

sand \_\_\_\_\_, rock \_\_\_\_\_, juice \_\_\_\_\_, grass \_\_\_\_\_,  
star(r) \_\_\_\_\_, bone \_\_\_\_\_, skin(n) \_\_\_\_\_, water \_\_\_\_\_,  
fog (g) \_\_\_\_\_.

**C. Put the adjectives from B into this sentences to make them complete.**

1. This \_\_\_\_\_ land is very good for farming. Cows and sheep can feed here all the year round.
2. Peter, eat some more roast beef. You should eat more: you have grown so \_\_\_\_\_.

3. On such \_\_\_\_\_ mornings it's very difficult to drive, as you can't see the road clearly.
4. These are \_\_\_\_\_ apples. I like them most of all.
5. My little brother never eats fish if it is \_\_\_\_\_.
6. Holidaymakers love the \_\_\_\_\_ beaches in the south of Australia.
7. Why does this coffee taste so \_\_\_\_\_?
8. The picture shows the \_\_\_\_\_ mountains of Scotland.
9. The sky is unusually \_\_\_\_\_ tonight.
10. \_\_\_\_\_ places have a lot of water in all seasons.

### **Задание 5. The suffix – able.**

#### **A. Form the words with the suffix – *able*.**

move \_\_\_\_\_, count \_\_\_\_\_, eat \_\_\_\_\_,  
 drink \_\_\_\_\_, comfort \_\_\_\_\_, imagine \_\_\_\_\_,  
 break \_\_\_\_\_, read \_\_\_\_\_, respect \_\_\_\_\_.

#### **B. Use the words in the sentences:**

1. Though the cup is made of thin glass it is not \_\_\_\_\_ (break).
2. She thought of all names \_\_\_\_\_ to guess the name of their new classmate. (imagine).
3. Everybody respects him. He is very \_\_\_\_\_ (respect).
4. I can't read the book. It is not \_\_\_\_\_ (read).
5. The nouns are divided into \_\_\_\_\_ and un\_\_\_\_\_ (count).

## **Тема 4.3 Система оплаты**

### **Text 1: The American system of payment.**

You can make your payments in cash, traveler`s checks, credit and banking cards, or checks. When traveling the best way to carry your money is in traveler`s checks. They are insured, and you can get your money back if they are lost or stolen. Traveler`s checks can be bought at most banks but the service charge may vary. One can use traveler`s checks almost anywhere: in hotels, stores, or restaurants.

With Americans, the most common way of making payment is by credit card, the major ones being Visa, American Express, and Master card. It is common practice for an American to have various credit cards, as every company provides its customers with certain advantages.

Other ways of completing business transactions or making a purchase is by means of a check book and a banking card. They are given by your bank when opening an account. A banking card enables you to withdraw money from your account immediately. You slip the card into an automated teller machine (ATM, cash machine) that is connected to your bank computer and the amount of payment is instantly deducted from your bank balance.

Both credit and banking (ATM) cards are commonly called “plastic” money, or just “plastic”.

**Задание 1.** Прочитайте и запомните слова и словосочетания:

- to make payment – оплачивать что-либо,
- cash – наличные деньги,
- to be insured – быть застрахованным,
- to provide advantages – предоставлять преимущества,
- to complete business transactions- совершать сделку,
- to make a purchase – делать покупку,
- to open an account – открывать счет,
- to enable – давать возможность делать что-либо
- to withdraw money – изымать деньги
- an automated teller machine – банкомат
- to deduct instantly – вычитать, удерживать, снимать тотчас

**Задание 2.** Ответьте на вопросы:

- 1) How do you usually pay for your purchases and services when at home?
- 2) What is the best way to carry money when traveling and why?
- 3) Why do the Americans have various credit cards?

- 4) What is ATM?
- 5) What do you use it for?
- 6) What is “plastic” money?

**Задание 3.** Перескажите текст.

### **Text 2. The British system of payment**

Cash is accepted everywhere in the UK. Credit and debit cards can be used in nearly all shops but tend not to be accepted by mobile retailers like markets, ice cream vans and roadside vendors. Small businesses like B&Bs, that are not retail shops may also not accept cards.

Foreign currency can be easily changed into sterling at Banks, Post Offices, Travel agents and Bureau de changes. All towns will have at least one facility where you will be able to exchange your money.

There are several banks on Britain's high streets which include Barclays, the Co-operative, Natwest, HSBC and Lloyds. Banks are usually open from 9am to 5pm from Monday to Friday. A lot of banks now open on a Saturday and times vary from branch to branch and from bank to bank. It is quite common for them to be open on a Saturday morning. Banks are not open on bank holidays. If you need to exchange money when the banks are closed, you can try a high street travel agent, large hotel or Bureau de change at a large train station or airport.

ATMs, known as 'Cash Machines' or 'Cash Points' in Britain, can be found almost everywhere in populated areas of the UK. Typically they are attached to the side of a bank or building society but can now be found in shopping centres, petrol stations and supermarkets.

International credit or debit cards can be used in an ATM as long as they have a four digit pin encoded. Most ATMs will accept Visa, MasterCard or Cirrus. To see if your card is accepted at an ATM simply look at the logos displayed on the machine and match them to the logo on your card.

If you are putting your card into a chip and pin machine make sure that the machine is kept in view. One type of fraud, known as skimming, occurs when your card is swiped into a different machine and your card details are then stolen.

**Задание 1.** Прочитайте и запомните слова и словосочетания:

- to accept – принимать
- mobile retailers - продавцы в розницу
- roadside vendors – уличные продавцы
- currency – валюта
- to change – менять
- to exchange money – обменивать деньги
- to charge commission – брать комиссионные
- exchange rates – курс обмена
- to be aware – сознавать, отдавать себе отчет
- fee – плата, вознаграждение
- skimming- скиминг
- to swip - красть

**Задание 2.** Ответьте на вопросы:

- 1) Where is cash accepted in the UK?
- 2) Where can you change foreign currency into pounds?
- 3) How do the British banks work?
- 4) What cards do ATMs accept?

### **Система оплаты в России.**

**Задание 1.** Используя лексику уроков 5 и 6, составьте тему «The Russian system of payment».

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_

- 6) \_\_\_\_\_
- 7) \_\_\_\_\_
- 8) \_\_\_\_\_
- 9) \_\_\_\_\_
- 10) \_\_\_\_\_
- 11) \_\_\_\_\_
- 12) \_\_\_\_\_
- 13) \_\_\_\_\_

**Задание 2.** Перескажите тему.

### **Повторение грамматики**

#### **Функции глагола “to be”.**

**Задание 1.** Переведите предложения на русский язык и определите функцию глагола “to be”:

- 1) The train is to arrive at 8 p.m. \_\_\_\_\_
- 2) There are some interesting articles in this magazine.  
\_\_\_\_\_
- 3) This book was translated by a group of our teachers.  
\_\_\_\_\_
- 4) Our students were in London last year.  
\_\_\_\_\_
- 5) My friend is preparing to enter the University.  
\_\_\_\_\_
- 6) The lesson will be over in 5 minutes.  
\_\_\_\_\_

**Задание 2.** Переведите предложения на английский язык:

- 1) Все студенты на лекции. \_\_\_\_\_
- 2) Моя мечта - выучить английский язык.  
\_\_\_\_\_
- 3) Эти книги были переведены на 5 языков.  
\_\_\_\_\_
- 4) Мне нужно окончить работу к понедельнику.  
\_\_\_\_\_
- 5) В вашем городе есть университеты?  
\_\_\_\_\_
- 6) Сейчас она работает в библиотеке.  
\_\_\_\_\_

**Задание 3.** Прочитайте и переведите текст:

#### **Функции глагола “to have”.**

**Задание 1.** Переведите предложения на русский язык и определите функцию глагола “to have”:



- 1) I'm awfully hungry. I didn't have any dinner.
- 2) They haven't paid for the tickets yet.
- 3) I have to complete this work today. \_\_\_\_\_
- 4) She has no relatives in London. \_\_\_\_\_
- 5) I have got many books on this question.
- 6) He had his watch repaired. \_\_\_\_\_

**Задание 2.** Переведите предложения на английский язык:

- 1) У меня много друзей в колледже.
- 2) 2) Ему приходится встречать свою младшую сестру после школы.
- 3) Он когда-нибудь был в Париже? \_\_\_\_\_
- 4) Вы хорошо отдохнули в воскресенье? \_\_\_\_\_
- 5) У нас есть к вам несколько вопросов.

**Объектный инфинитивный оборот (Сложное дополнение).**

**Задание 1.** Подчеркните в предложениях сложное дополнение и переведите предложения на русский язык:

- 1) I want my brother to help me. \_\_\_\_\_
- 2) The students heard their friend play the piano.
- 3) I allowed this girl to take my book. \_\_\_\_\_
- 4) He saw her entering the house. \_\_\_\_\_
- 5) Don't make me go there! \_\_\_\_\_

**Задание 2.** Употребите данные в скобках местоимения в форме объектного падежа:

- 1) I understood (she) to say that she would help them. \_\_\_\_\_
- 2) Everybody believes (he) to be a promising artist. \_\_\_\_\_
- 3) He doesn't expect (they) to get back before next Tuesday.
- 4) She heard (I) speak in the next room. \_\_\_\_\_
- 5) They watched (we) playing football. \_\_\_\_\_

**Задание 3.** Переведите предложения на английский язык:

- 1) Вы хотите, чтобы мы встретились сегодня?

2) Мы ожидаем, что они хорошо проведут у нас время.

3) Я не хочу, чтобы ты им что-либо рассказывал.

4) Он видел, как она работала в саду.

5) Она советует мне поступать в университет.

**Задание 4.** Прочитайте тексты уроков 4 и 5 и найдите общее и различное в системе оплаты США и Великобритании:

	THE USA	GREAT BRITAIN
Symbol		
Bills		
Coins		
Denominations		
Colour		
The ways of making payment		

#### Тема 4.4 Трудоустройство

##### Text 1: Resume.

Прочитайте и переведите пример резюме:

John H.Mill

38 Park Avenue, Ap.50

New York, N.Y. 11298

Tel. (312)493-8332

**OBJECTIVE** - A position as a bookkeeper

**SUMMARY** - 12 years of experience in every routine work in this field.  
Perfect knowledge of computers and statistics.

**QUALIFICATIONS** - Make up all kinds of financial reports, balances and  
production planning

**EXPERIENCE** - FRISCO DOCKS, Inc.  
1990-1995 San Francisco, California.  
Accountant. Prepared accounts and balance sheets of every  
kind.

**EDUCATION** - LONDON SCHOOL OF ECONOMICS. London, Great  
Britain,  
Bachelor (Ec.).

**PERSONAL** - Arrived in the United States January, 1985. British subject.  
Married, one child.

**REFERENCES** - Available upon request.

**Задание 1.** Напишите свое резюме по образцу:

**NAME, ADDRESS, TEL.NUMBER**

\_\_\_\_\_

\_\_\_\_\_

**OBJECTIVE** \_\_\_\_\_

**SUMMARY** \_\_\_\_\_

**QUALIFICATIONS** \_\_\_\_\_

**EXPERIENCE** \_\_\_\_\_

**EDUCATION** \_\_\_\_\_

**PERSONAL** \_\_\_\_\_

\_\_\_\_\_

**REFERENCES** \_\_\_\_\_

\_\_\_\_\_

**Text 2: Application form.**

**Задание 1.** Заполните анкету:

**NAME** \_\_\_\_\_

**ADDRESS** \_\_\_\_\_

**PHONE** \_\_\_\_\_ (home), \_\_\_\_\_ (mobile)

**DO YOU HAVE A VALID DRIVER'S LICENCE** - Yes No

**MARITAL STATUS** - married, single, **NUMBER OF DEPENDENTS** – child,  
\_children,

**EDUCATION** – higher, secondary, special secondary

Name of school \_\_\_\_\_

Year graduated \_\_\_\_\_

Course taken or degree \_\_\_\_\_

**LANGUAGES** – English, German, French, Italian (Excellent, good, fair)

**EXPERIENCE** – COMPANY

\_\_\_\_\_  
**ADDRESS** \_\_\_\_\_

**TYPE OF BUSINESS INDUSTRY**

\_\_\_\_\_  
**EMPLOYED (Month, year)** \_\_\_\_\_

**POSITION(s) HELD** \_\_\_\_\_

**SUPERVISOR`S NAME** \_\_\_\_\_

**DESCRIBE YOUR DUTIES** \_\_\_\_\_

**WHY DO YOU LEAVE** \_\_\_\_\_

**PERSONAL REFERENCES** – name, address, phone

\_\_\_\_\_  
\_\_\_\_\_

### **Text 3: Interview.**

**Прочитайте и переведите диалог.**

**Situation:** Paula Tanner is interviewed by Mr. Joel Klaus, the Personnel Manager of Woodex.

J.K. – Good morning, Miss Tanner. Please take your seat. I`m Joel Klaus, Personnel Manager. What can I do for you?

P.T. – I read an advertisement of your firm in yesterday`s Estonian Express. You need a secretary, so I sent my application and now I`m here.

J.K. – Have you worked as a secretary before?

P.T. – I`m sorry to say that I haven`t. But in spring I finished secondary school with the specialty of secretarial work.

J.K. – Oh, yes, I remember know. That`s very good. Do you speak any foreign languages?

P.T. – Oh, to a certain extent, yes. I know fairly well Russian and English, a little German and Finish.

J.K. - That`s not bad. We really need Finish very much.

P.T. - If you can't take me on as a secretary, I could be on probation for a time first.

J.K. – Well, yes. I think that in the beginning you'll have to learn quite a lot.

P.T. – I'm willing to do that.

J.K. – We need a curriculum vitae (CV) as well and two photographs.

P.T. – I'll bring them as soon as I can.

J.K. – That's good. Can you start next Monday?

P.T. - Oh, yes, of course.

J.K. – Well then. I'll see you next Monday at 9 sharp.

P.T. – Thank you. Good bye.

J.K. – Good bye.

**Задание 1.** Расскажите диалог по ролям.

#### **Text 4: Dos and DON'Ts for Job Seekers.**

**Задание 3.** Прочитайте и переведите рекомендации о том, как вести себя в поисках работы.

#### **Dos and DON'Ts for Job Seekers**

(Что НАДО и что НЕ НАДО делать в поисках работы)

- 1) Do learn ahead of time about the company and its product.  
\_\_\_\_\_
- 2) Do apply for a job in person. \_\_\_\_\_
- 3) Do stress your qualification for the job opening. \_\_\_\_\_  
\_\_\_\_\_
- 4) Do recount experience you have had which would fit you for the job.  
\_\_\_\_\_
- 5) Do indicate, where possible, your stability, attendance record and good safety experience. \_\_\_\_\_  
\_\_\_\_\_
- 6) Do try to be optimistic in your attitude. \_\_\_\_\_
- 7) Do maintain your poise and self control.  
\_\_\_\_\_  
\_\_\_\_\_
- 8) Do have a good resume. \_\_\_\_\_
- 9) Do make plenty of applications. \_\_\_\_\_
- 10) Do indicate your flexibility and readiness to learn.  
\_\_\_\_\_

11) Do be well-groomed and appropriately dressed.

12) Don't keep stressing you need for a job.

13) Don't display "cocksureness".

14) Don't hedge in answering questions.

15) Don't express your ideas on compensation, hours, etc. early in the interview

16) Don't hesitate to fill out applications, give references, take physical examinations or tests on request.

17) Don't go to an interview without a record of your former work connection.

18) Don't arrive late and breathless for an interview.

19) Don't isolate yourself from contacts that might help you to find a job.

### Повторение грамматики

#### Причастие I (Participle I).

**Задание 1.** Образуйте Participle I от следующих глаголов и переведите их на русский язык:

**Model: to read – reading – читающий, читая.**

1) to buy

2) to break

3) to feel

4) to walk

5) to answer

6) to cry

7) to skate

8) to put

**Задание 2.** Переведите на английский язык следующие словосочетания:

**Model: -смеющийся ребенок – a laughing child;**

**-отправляя телеграмму – sending a telegram**

1) поющая девушка

- 2) живущий человек \_\_\_\_\_
  - 3) прибывающий поезд \_\_\_\_\_
  - 4) идя домой \_\_\_\_\_
  - 5) заканчивая работу \_\_\_\_\_
  - 6) зная его хорошо \_\_\_\_\_
  - 7) читающие \_\_\_\_\_ хорошие \_\_\_\_\_ книги \_\_\_\_\_ студенты \_\_\_\_\_
- 

## Причастие II (Participle II).

**Задание 1.** Запишите основные формы глаголов и переведите их:

**Model: to come – came – come – coming (приходить, приходил, пришедший, приходя, приходящий).**

- 1) to bring \_\_\_\_\_
- 2) to smile \_\_\_\_\_
- 3) to say \_\_\_\_\_
- 4) to stand \_\_\_\_\_
- 5) to do \_\_\_\_\_
- 6) to sell \_\_\_\_\_

**Задание 2.** Переведите на русский язык следующие словосочетания:

**Model: the book left on the table – Книга, оставленная на столе.**

- 1) The way found by you \_\_\_\_\_
- 2) The cottage bought by Mr. Brown \_\_\_\_\_
- 3) The film shown by us \_\_\_\_\_
- 4) The question asked by the student \_\_\_\_\_
- 5) The telephone call answered by nobody \_\_\_\_\_

**Задание 3.** Переведите на английский язык следующие причастия:

**Model: читая – прочитанный – reading – read**

- 1) делая – сделанный \_\_\_\_\_
- 2) рассказывающий – рассказанный \_\_\_\_\_
- 3) видя – увиденный \_\_\_\_\_
- 4) показывая – показанный \_\_\_\_\_
- получая – полученный \_\_\_\_\_

## Формы причастий.

**Задание 1.** Определите, в какой форме употреблены причастия и переведите

предложения на русский язык:

**Model: Having finished work I met an old friend. – Perfect Participle, active;**

**Закончив работу, я встретил старого друга.**

1) Having finished the translation she typed it.

---

2) Having read many books on the problem, he made an interesting report.

---

3) The student being asked by the teacher is Ivanov.

---

4) Having been defeated, the enemy had to retreat.

---

**Задание 2.** Определите функции причастия в следующих предложениях и переведите их на русский язык:

1) A girl looked at her reading brother and went away.

---

2) When asked he began speaking English.

---

3) Having been demonstrated in Hollywood the film became world famous.

---

4) They were smiling looking at their children.

---

5) All shops were closed.

---

**Задание 3.** Выберите правильный английский эквивалент для предложений:

1) (Сдав) all examinations we decided to go on tour.

a) passing b) having passed c) being passed

2) (Когда ему сказали) to stay he refused.

a) telling b) having told c) being told

3) (Закончив) the translation we gave it to the teacher.

a) having finished b) finishing c) being finished

4) (Потеряв) the key I couldn't enter the room.

a) losing b) being lost c) having lost

5) (Позавтракав) she went to college.

a) having breakfast b) having had breakfast

**Причастные обороты.**



**Задание 1.** Измените предложение по образцу, используя the Objective Participle Constructions:

**Model: I saw the children as they were running. – I saw the children running.**

1) I saw as they were working in the garden.

---

2) I noticed that they were waiting for somebody. \_\_\_\_\_

---

3) She heard as he was coming up the stairs.

---

4) The man watched as the boys were playing hockey.

---

5) He watched as we were swimming across the river. \_\_\_\_\_

---

**Задание 2.** Используйте the Absolute Participle Constructions в придаточных предложениях:

**Model: As my friend was ill I couldn't go to the concert.**

**My friend being ill, I couldn't go to the concert.**

1) When the work was over everybody went home.

---

2) As it was Sunday the shops were closed. \_\_\_\_\_

---

3) As it was very dark I could see nothing there.

---

4) As the weather was fine they went for a walk.

---

5) He went to the station and his friends were accompanying him.

---

## Тема 4.5 Деловое письмо

### Структура делового письма

**Задание 1.** Прочитайте и переведите письмо. Найдите все внутренние реквизиты письма, дайте им название.

MAHONEY AND MILLMAN, INC

1951 Benson Street  
Bronx, New York 10465

May 2,

2013

RBM Manufacturing Company, Inc.  
4022 Ninth Avenue  
New York, New York 10055

Dear Sirs:

We intend to purchase a new office copier before the end of the fiscal year. We would like to consider an RBM copier and wonder if you have a model that would suit our needs.

Our office is small, and a copier would generally be used by only three secretaries. We run approximately 3,000 copies a month and prefer a machine that uses regular paper. We would like a collator, but rarely need to run off more than 25 copies at any one time.

We would also like to know about your warranty and repair service.

Since our fiscal year ends June 30, 2012, we hope to hear from you soon.

Sincerely yours,  
William Wilson  
Office Manager

WW/sw

## **Задание 2. Составление делового письма**

Прочитайте ситуацию и информацию об отправителе и получателе письма.

**Situation:** Janet Cooper wants to go to Spain on holiday with her family. She decides to fax the receptionist at the Hotel Plaza in Alicante to see if they have the accommodation she requires.

1) Hotel Plaza – this luxury hotel is situated on the water`s edge of one of the most beautiful beaches in Spain. For reservations and enquiries:

Phone – (6) 527 21 56; fax – (6) 527 15 02.

2) Janet and Peter Cooper, 8 Fast Lane, Chesswood, Herts WD5 8QR

## **Задание 3. Напишите письмо-запрос в отель.**

Используйте предложения, восстановив в них правильный порядок слов.

**FAX TRANSMISSION**

**From** \_\_\_\_\_  
**To** \_\_\_\_\_  
**For the attention of** \_\_\_\_\_  
\_\_\_\_\_

**Page 1 of** \_\_\_\_\_  
**Date** \_\_\_\_\_  
**To fax #** \_\_\_\_\_  
**From fax #** \_\_\_\_\_

**Message**

- 1) \_\_\_\_\_
- 2) \_\_\_\_\_
- 3) \_\_\_\_\_
- 4) \_\_\_\_\_
- 5) \_\_\_\_\_
- 6) \_\_\_\_\_
- 7) \_\_\_\_\_
- 8) \_\_\_\_\_
- 9) \_\_\_\_\_
- 10) \_\_\_\_\_
- 11) \_\_\_\_\_

**Yours faithfully,**

**Janet Cooper.**

- a) rooms, hotel, I, to, some, would, like, reserve, at, your.
- b) in, 28 July, We, on, Alicante, are, arriving.
- c) ten, hope, stay, to We, for, nights, leaving, 7 August, on.
- d) and, husband, like, room, I My, double, balcony, a , would, with, preferably, a.
- e) require, Our, a two, teenage, daughters, twin room.
- f) are, all, en-suite, that, We, understand, your, bedrooms.
- g) you, this, confirm, Could?
- h) a, see, view, possible, Is, have it rooms, to, with.
- i) available, if, me, let, you, Please, for, know, have, dates, these, rooms.
- j) grateful, if, I, be, would, also, me, you, could, tell, rooms, each, price, the, of.
- k) from, I, forward, look, you, to hearing.

**Задание 4.** Прочитайте и переведите объявление:

**Wanted:**

**Receptionist** to work in doctor`s surgery at weekends. Would suit teenager who wishes to learn about medicine as a possible career.

Please apply in writing to Dr.Brown, Harley Road.

Напишите Доктору Брауну письмо-запрос, используя выражения, данные ниже:

Dear Dr.Brown,

\_\_\_\_\_, which I saw in today`s  
“Daily News”. \_\_\_\_\_receptionist.

I am sixteen years old and attend secondary school in St.Petersburg.

\_\_\_\_\_the Cambridge  
First Certificate in English and the DELF2 in French.

I like to meet new people and have a good telephone manner. It is my intention to go on to study to be a doctor when I leave school.

\_\_\_\_\_learn what is involved.

\_\_\_\_\_working for my uncle, who  
is a dermatologist, last summer, and would like to find out more.

\_\_\_\_\_,which gives more  
details and the addresses of two referees. If you require more information,

\_\_\_\_\_. I  
am available for interview \_\_\_\_\_.

Fedor Ivanov

- a) This post would be a very useful opportunity to
- b) I believe I have the personal qualities necessary for the position because
- c) I look forward to hearing from you.
- d) My qualifications include
- e) please do not hesitate to contact me
- f) Yours sincerely,
- g) at your convenience
- h) I am writing in response to your advertisement
- i) I would like to apply for the post of
- j) I gained some experience while
- k) Please find attached my CV

**Задание 5.** Найдите объявление в газете, журнале, интернете по вашей специальности и переведите его на английский язык.

**Задание 6.** Напишите письмо-запрос по этому объявлению.

**Повторение грамматики:**

**Герундий.**

**Задание 1.** Образуйте от следующих глаголов герундий в форме Non-Perfect Active:

To read \_\_\_\_\_, to write \_\_\_\_\_, to swim \_\_\_\_\_, to say \_\_\_\_\_, to change \_\_\_\_\_.

**Задание 2.** Переведите на русский язык предложения и определите, каким членом предложения является герундий:

1) Nick sent a telegram without telling me about it. \_\_\_\_\_

2) Listening to such music is very pleasant. \_\_\_\_\_

3) On arriving at the airport he made a speech. \_\_\_\_\_

4) On being told that my friends were waiting for me I hurried home. \_\_\_\_\_

**Задание 3.** Переведите следующие предложения на английский язык:

1) Плавать в холодной воде неприятно. \_\_\_\_\_

2) Не уходите, не оставив нам своего нового адреса. \_\_\_\_\_

3) Придя домой, я обычно отдыхаю. \_\_\_\_\_

4) После того как она закончила работу, она позвонила мне. \_\_\_\_\_

**Задание 4.** Прочитайте и запомните следующие слова:

1) to purchase - покупать

4) a warranty - гарантия

2) an office copier – ксерокс

5) to suit – соответствовать ч-л

3) a fiscal year - бюджетный год

6) to repair - ремонтировать

**Глаголы, употребляемые с герундием.**

**Задание 1.** Образуйте от следующих глаголов герундий в форме Perfect Active:

To do \_\_\_\_\_, to carry out \_\_\_\_\_, to take part \_\_\_\_\_, to overcome \_\_\_\_\_, to improve \_\_\_\_\_.

**Задание 2.** Переведите глаголы на русский язык:

- 1) Продолжать \_\_\_\_\_
- 2) Извинять \_\_\_\_\_
- 3) Возражать \_\_\_\_\_
- 4) Зависеть \_\_\_\_\_
- 5) Благодарить \_\_\_\_\_
- 6) Бояться \_\_\_\_\_
- 7) Возражать \_\_\_\_\_
- 8) С нетерпением ждать \_\_\_\_\_

**Задание 3.** Переведите на русский язык следующие предложения и определите, каким членом предложения является герундий:

1) I insist on going there at once.

2) He remembers having seen this film.

3) There is a possibility of Mrs. Smith being put in charge of our club.

### Формы герундия.

**Задание 1.** Образуйте от следующих глаголов герундий в форме Non-Perfect Passive:

To ask \_\_\_\_\_, to tell \_\_\_\_\_, to invite \_\_\_\_\_,

To show \_\_\_\_\_, to do \_\_\_\_\_.

**Задание 2.** Переведите следующие предложения на русский язык, обращая внимание на функцию и форму герундия:

1) Testing \_\_\_\_\_ began \_\_\_\_\_ last Friday.

2) Reading science fiction excited my imagination.

3) She doesn't like being praised.

4) I don't mind being criticized when it is fair.

- 5) She is busy translating some articles.
- 
- 6) You are responsible for arranging the conference.
- 

**Задание 3.** Выберите правильный русский эквивалент:

- 1) John`s refusing our help is regrettable.  
a) То, что Джон отказался,  
b) То, что Джон отказывается,  
c) То, что Джону отказали
- 2) She is upset of her son being accused of bad conduct at college.  
a) ее сына обвинили,  
b) ее сын обвиняет,  
c) ее сына обвиняют
- 3) I don`t like being asked such questions.  
a) задавать такие вопросы,  
b) когда мне задают  
c) когда мне задавали
- 4) The teacher was surprised your having made so many questions.  
a) что вы сделали,  
b) было сделано,  
c) делаете

**Герундий и инфинитив.**

**Задание 1.** Образуйте от следующих глаголов герундий в форме Perfect Passive:

To build \_\_\_\_\_, to tell \_\_\_\_\_, to  
send \_\_\_\_\_, to appoint \_\_\_\_\_, to give  
\_\_\_\_\_.

**Задание 2.** Переведите предложения на русский язык, обращая внимание на функцию и форму герундия:

- 1) He has a bad habit of interrupting people.
- 
- 2) What`s the reason for his being so angry!
- 
- 3) Don`t be afraid of being punished.
- 
- 4) I prefer doing this work myself.
-

**Задание 3.** Переведите предложения на английский язык:

- |    |                         |                       |                |                        |
|----|-------------------------|-----------------------|----------------|------------------------|
| 1) | Она                     | ушла                  | не             | попрощавшись.          |
| 2) | Я                       | не                    | помню,         | что читал этот журнал. |
| 3) | Извините,               | что                   | перебиваю      | вас.                   |
| 4) | Вместо того чтобы       | пойти в кино,         | мы             | пошли в театр.         |
| 5) | Вы ответственные за то, | чтобы курсовые работы | были закончены | в срок.                |
| 6) | Научиться               | водить машину         | хорошо -       | очень трудно.          |

## Тема 4.6 Профессия бухгалтер

**Text 1.** Профессия бухгалтер.

Прочитайте и переведите текст:

### Who is a book-keeper?

A book-keeper is a person who provides financial support and plays an administrative role for businesses of all sizes.

A book-keeper is responsible for ensuring that all the transactions of a business are recorded appropriately. This typically comes in the form of a cashbook, supplier's ledger, customer ledger or general ledger (called 'the books').

A book-keeper often brings the books to the trial balance stage, ready for an accountant. Some book-keepers offer taxation advice, often producing year end accounts and tax returns.

The tasks of a bookkeeper can include the following:

- Purchase & Sales Accounting;
- Credit Control;
- Stock Control;
- Cash & Banking;
- Nominal Ledger Accounting;
- VAT Returns;
- Payroll & CIS Services;
- Data Processing;
- Year End Financial Accounts for Sole-traders, Partnerships, Limited Companies and Charities;
- Self-Assessment Tax Returns;
- Corporation Tax Returns;
- Business Advice;
- General Administration

**Задание 1.** Прочитайте и запомните следующие выражения:

- ledger – бухгалтерская книга,
- stage – фаза, период, этап



- trial balance – предварительный баланс,
- an accountant – квалифицированный бухгалтер,
- a book keeper – счетовод, бухгалтер,
- accounts – бухгалтерские счета, деловые книги,
- tax returns- доход после вычета налогов,
- payroll – платежная ведомость
- data processing – данные, информация о ходе процесса,
- assessment – оценка, обложение налогами, размер налога

**Задание 2.** Ответьте на вопросы:

- 1) Who is a book keeper?
- 2) What is he responsible for?
- 3) What tasks can a book keeper include?

**Задание3.** Составьте план для пересказа текста.

**Задание4.** Перескажите текст.

## **Text 2: Как стать бухгалтером**

Прочитайте и переведите текст:

### **Careers and qualifications**

Book-keeping is a necessary and important task for any business. Every business, small or large, needs a book-keeper, as it's a legal requirement to keep a record of all income and expenses.

There is no legal requirement in the UK for a book-keeper (or accountant) to hold any professional qualifications, or be a member of any book-keeping association or institute in order to trade as a book-keeper. There are however certain regulatory requirements a book-keeper will need to satisfy before offering their services to the public. An overview of these requirements can be read here.

If you've decided that becoming a book-keeper is for you, then you have a wide range of options and different routes available to help you accomplish the task.

The options available will probably fall into one of the following categories:

-Home Study Courses,Franchises,College / Night School.

**Задание 1.** Прочитайте и запомните следующие выражения:

- to keep a record – вести учет,

- income – доход, прибыль,
- expenses – расходы,
- requirements – требования,
- options – выборы, сделки,
- to accomplish task – выполнять, завершать задание,
- available – наличный, доступный

**Задание 2.** Составьте план для пересказа текста.

**Задание 3.** Перескажите текст.

### **Text 3: Франшиза**

Прочитайте и переведите текст:

#### **Franchise**

Starting your own book-keeping business can be a daunting task. Some book-keepers will want the start-up and operational support that an accounting franchise can offer. Like anything in life if it's too good to be true – it probably is! The same applies to franchises. Whilst the majority of franchises are reputable, some are not. We recommend that you choose a franchisor who is a member of the British Franchise Association (BFA).

When you become an accounting franchisee you're gaining access to a proven business plan. This reduces the risk and ensures you have a detailed start up plan to follow. A good franchisor will provide you with the training necessary to run your accounting practice efficiently, together with (hopefully) an effective marketing plan to help get your first clients on board.

**Задание 1.** Прочитайте и запомните следующие выражения:

- Franchise – льгота, привилегия, франшиза,
- To gain access – получать доступ,
- A proven business plan – утвержденный бизнес план,
- To reduce the risk – сокращать риск,
- To ensure – обеспечивать, гарантировать, ручаться.

**Задание 2.** Составьте план для пересказа текста.

**Задание 3.** Перескажите текст.

### **Text 4: Налог**

Прочитайте и переведите текст:

### **Tax**

A **tax** (from the Latin *taxo*; "rate") is a financial charge or other levy imposed upon a taxpayer (an individual or legal entity) by a state or the functional equivalent of a state such that failure to pay is punishable by law. Taxes are also imposed by many administrative divisions. Taxes consist of direct or indirect taxes and may be paid in money or as its labour equivalent.

According to Black's Law Dictionary, a tax is a "pecuniary burden laid upon individuals or property owners to support the government a payment exacted by legislative authority." It "is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority" and is "any contribution imposed by government whether under the name of toll, tribute, tallage, gabel, impost, duty, custom, excise, subsidy, aid, supply, or other name."

**Kinds of taxes** : 1) Taxes on income- a) Income tax, b) Negative income tax, c) Capital gains tax, d) Corporate tax. 2) Social security contributions, 3) Taxes on payroll or workforce, 4) Taxes on property: a) Inheritance tax, b) Expatriation tax, c) Transfer tax, d) Wealth (net worth) tax, e) Taxes on goods and services - Value added tax (Goods and Services Tax), Sales taxes, Excises, Pigovian taxes. 5) Tariff, 6) Other taxes - License fees, Poll tax, Other. 7) Descriptive labels given some taxes - Ad valorem, Consumption tax, Environmental tax, Proportional, progressive, regressive, and lump-sum, Direct and indirect, Fees and effective taxes.

**Задание 1.** Составьте резюме прочитанного текста.

**Задание 2.** Кратко перескажите текст.

### **Text 5: Налог на доход.**

Прочитайте и переведите текст:

#### **Taxes on income**

Many jurisdictions tax the income of individuals and business entities, including corporations. Generally the tax is imposed on net profits from business, net gains, and other income. Computation of income subject to tax may be determined under accounting principles used in the jurisdiction, which may be modified or replaced by tax law principles in the jurisdiction. The incidence of taxation varies by system, and some systems may be viewed as progressive or regressive. Rates of tax may vary or be constant (flat) by income level. Many systems allow individuals certain personal allowances and other nonbusiness reductions to taxable income.

Personal income tax is often collected on a pay-as-you-earn basis, with small corrections made soon after the end of the tax year. These corrections take one of two forms: payments to the government, for taxpayers who have not paid enough during the tax year; and tax refunds from the government for those who have overpaid. Income tax systems will often have deductions available that lessen the total tax liability by reducing total taxable income. They may allow losses from one type of income to be counted against another. For example, a loss on the stock market may be deducted against taxes paid on wages. Other tax systems may isolate the loss, such that business losses can only be deducted against business tax by carrying forward the loss to later tax years

**Задание 1.** Составьте резюме прочитанного текста.

**Задание 2.** Кратко перескажите текст.

#### **Text 6: Налог на имущество**

Прочитайте и переведите текст:

##### **Property tax**

A property tax (or millage tax) is an ad valorem tax levy on the value of property that the owner of the property is required to pay to a government in which the property is situated. Multiple jurisdictions may tax the same property. There are three general varieties of property: land, improvements to land (immovable man-made things, e.g. buildings) and personal property (movable things). Real estate or realty is the combination of land and improvements to land.

Property taxes are usually charged on a recurrent basis (e.g., yearly). A common type of property tax is an annual charge on the ownership of real estate, where the tax base is the estimated value of the property. For a period of over 150 years from 1695 a window tax was levied in England, with the result that one can still see listed buildings with windows bricked up in order to save their owners money. A similar tax on hearths existed in France and elsewhere, with similar results. The two most common types of event driven property taxes are stamp duty, charged upon change of ownership, and inheritance tax, which is imposed in many countries on the estates of the deceased.

**Задание 1.** Составьте резюме прочитанного текста.

**Задание 2.** Кратко перескажите текст.

### Text 7: Налог на добавленную стоимость.

Прочитайте и переведите текст:

#### *Value added tax (Goods and Services Tax)*

A value added tax (VAT), also known as Goods and Services Tax (G.S.T), Single Business Tax, or Turnover Tax in some countries, applies the equivalent of a sales tax to every operation that creates value. To give an example, sheet steel is imported by a machine manufacturer. That manufacturer will pay the VAT on the purchase price, remitting that amount to the government. The manufacturer will then transform the steel into a machine, selling the machine for a higher price to a wholesale distributor. The manufacturer will collect the VAT on the higher price, but will remit to the government only the excess related to the "value added" (the price over the cost of the sheet steel). The wholesale distributor will then continue the process, charging the retail distributor the VAT on the entire price to the retailer, but remitting only the amount related to the distribution mark-up to the government. The last VAT amount is paid by the eventual retail customer who cannot recover any of the previously paid VAT. For a VAT and sales tax of identical rates, the total tax paid is the same, but it is paid at differing points in the process.

VAT is usually administrated by requiring the company to complete a VAT return, giving details of VAT it has been charged (referred to as input tax) and VAT it has charged to others (referred to as output tax). The difference between output tax and input tax is payable to the Local Tax Authority. If input tax is greater than output tax the company can claim back money from the Local Tax Authority.

**Задание 14.** Составьте резюме прочитанного текста.

**Задание 15.** Кратко перескажите текст.

### Повторение грамматики.

#### Страдательный залог.

**Задание 1.** Переведите предложения на русский язык:

- 1) The meetings are usually held there.
- 2) Our college was founded in 1944.
- 3) You will be met at the station. \_\_\_\_\_
- 4) This book is much spoken about. \_\_\_\_\_
- 5) The doctor was sent for. \_\_\_\_\_

6) It is known fruit and vegetables are useful for our health.

---

**Задание 2.** Поставьте вопросы к выделенным словам в предложении:

1) English is spoken **in many countries of the world**.

---

2) A lecture will be delivered **at 2 o'clock** tomorrow.

---

3) **The student** was asked to tell the story once again.

---

### **Формы страдательного залога. Формы Continuous**

**Задание 1.** Переведите предложения на русский язык:

1) Your report is being typed.

---

2) This question was being discussed when I entered the classroom.

---

3) A scientific conference is being held. \_\_\_\_\_

4) Dinner is being cooked. \_\_\_\_\_

5) I was being asked when my friend called me.

---

**Задание 2.** Измените залог в предложении по образцу:

**Model:** We **ask** a lot of questions at the lesson.

A lot of questions **are asked** at the lesson.

1) The students often see him in the club. \_\_\_\_\_

2) People speak English all over the world.

---

3) I asked him to come later. \_\_\_\_\_

4) We will invite our friends to the party.

---

5) He is writing a letter to his granny.

---

6) They were playing football the whole evening yesterday.

---

## Формы страдательного залога. Формы Perfect и infinitive

**Задание 1.** Переведите предложения на русский язык:

- 1) The house has just been built. \_\_\_\_\_
- 2) The secretary told us that all the documents had been signed.  
\_\_\_\_\_
- 3) The course paper will have been finished by the end of the term.  
\_\_\_\_\_
- 4) The article has already been translated. \_\_\_\_\_

**Задание 2.** Переведите на русский язык следующие предложения, обращая внимание на модальные глаголы и их эквиваленты:

- 1) I can do it. \_\_\_\_\_
- 2) You may go home. \_\_\_\_\_
- 3) He must come to college at 8 a.m. \_\_\_\_\_
- 4) She has to do it every day. \_\_\_\_\_
- 5) They had to read the text twice to understand it well.  
\_\_\_\_\_
- 6) The train is to arrive. \_\_\_\_\_
- 7) You should visit a doctor. \_\_\_\_\_

**Задание 3.** Измените залог в следующих предложениях по образцу:

**Model:** Everyone **can see** this film soon.

This film **can be seen** soon.

- 1) You must do it at once. \_\_\_\_\_
- 2) The students were to learn the poem by heart.  
\_\_\_\_\_
- 3) They may change the day of the meeting.  
\_\_\_\_\_
- 4) He should learn the rules. \_\_\_\_\_
- 5) They had to postpone their visit. \_\_\_\_\_

## Формы страдательного залога. Обобщение.

**Задание 1.** Поставьте глаголы в нужную видовременную форму Passive voice:

- 1) The invitation .....tomorrow (to send).
- 2) The new plan of the reconstruction of the town  
.....

still (to work out).

3) He left the hall when the first item of the agenda .....still (to discuss).

4) I .....just .....( to offer) a ticket for the concert.

5) I .....knew .....that .....he .....to go out as he was not well ( not to allow).

**Задание 2.** Переведите предложения на английский язык:

1) Какой .....вопрос .....сейчас .....обсуждается?

2) Ее .....можно .....увидеть .....в .....ночном клубе .....каждый .....вечер.

3) Мне предложили новую работу. ....

4) За последнее время в нашем городе построено мало красивых зданий.

5) Окна .....были .....разбиты .....сильным .....ветром.

6) Меня .....уже .....спросят .....об .....этом .....к .....тому .....времени.



## **Литература**

### Основная литература:

1. Голубев, А. П. Английский язык [Текст]: учебное пособие/ А. П. Голубев, А. П. Коржавый, И. Б. Смирнова. - 7-е изд., стер. – М.: Академия, 2019. - 208 с.

### Дополнительная литература:

2. Рабочая тетрадь для аудиторной и внеаудиторной самостоятельной работы обучающихся по дисциплине «Иностранный язык» (английский) для студентов 2 курса всех специальностей [Текст] / сост. А.А. Клушева; ЮУрГТК. - Челябинск : РИО, 2019. - 100 с.
3. Рабочая тетрадь для аудиторной и внеаудиторной самостоятельной работы обучающихся по дисциплине «Иностранный язык» (английский) для студентов 3 курса всех специальностей [Текст] / сост. А.А. Клушева; ЮУрГТК. - Челябинск : РИО, 2019. – 98 с.

### Интернет-ресурсы:

- 1.<http://en.wikipedia.org/wiki/taxation>
- 2.[http://en.wikipedia.org/wiki/valuation\(finance\)](http://en.wikipedia.org/wiki/valuation(finance))