Министерство сельского хозяйства
Российской Федерации

ФГБОУ ВО «Кубанский государственный аграрный

университет имени И. Т. Трубилина»

C. Г. Карамышева

АНГЛИЙСКИЙ язык
ДЛЯ СТУДЕНТОВ-ЭКОНОМИСТОВ

Учебное пособие

Краснодар

КубГАУ

2017

**УДК 811.111:330 (075.8)**

**ББК 81.432**

**K21**

**Рецензенты:**

**И. Н. Сухомлина –** доцент кафедры английской филологии

Кубанского государственного университета,

канд. филол. наук;

**М. А. Батурьян** – доцент кафедры иностранных языков

Кубанского государственного аграрного университета,

канд. филол. наук

**Карамышева С. Г.**

**K21** Английский язык для студентов-экономистов : учеб. пособие / C. Г. Карамышева. – Краснодар : КубГАУ, 2017. – 134 с.

**ISBN 978-5-00097-394-3**

Учебное пособие разработано в соответствии с программой по иностранным языкам для неязыковых вузов. Грамматический материал представлен в виде правил, таблиц и упражнений. Включены аутентичные тексты по специальности, научно-популяр­ные статьи из зарубежных периодических изданий, тексты из художественных произведений, а также упражнения, направленные на развитие навыков говорения, чтения и перевода оригинальной литературы в профессиональной сфере.

Предназначено для студентов-бакалавров экономического факультета, стремящихся расширить навыки владения английским языком.

**УДК 811.111:330 (075.8)**

**ББК 81.432**

 © Карамышева С. Г., 2017

 © ФГБОУ ВО «Кубанский

 государственный аграрный

 университет имени

**ISBN 978-5-00097-394-3** И. Т. Трубилина», 2017

**ПРЕДИСЛОВИЕ**

Учебное пособие предназначено для аудиторной и самостоятельной работы студентов-бакалавров экономического факультета. Рассчитано на лиц, имеющих подготовку по английскому языку в рамках бакалавриата, овладевших лексическим и грамматическим материалом для осуществления чтения и перевода текстов по специальности.

Учебное пособие построено по тематическому принципу и включает такие темы, как новый бизнес, деньги, компании, продажи, обслуживание клиентов.

При отборе материала в качестве основного критерия служила аутентичность текстов и их информативная ценность.Текстовой материал для дополнительного чтения несколько адаптирован и сокращен и таким образом приведен в соответствие с учебно-методическими задачами данного этапа обучения.

Каждый урок содержит грамматический материал, упражнения для его закрепления, поурочный словарь, учебные тексты и комментарии к ним. Теоретический материал изложен на русском языке. Комплекс упражнений рассчитан также на дальнейшее развитие и закрепление навыка чтения, различных видов устной речи (диалогической, монологической), а также письменной (реферирование, перевод). В приложении приведены таблицы неправильных глаголов.

**UNIT 1. NEW BUSINESS**

|  |
| --- |
| Grammar:I. The Present Simple Tense.II. The Present Continuous Tense.III. The Plural of Nouns.Reading and Speaking: Text A: Starting a BusinessText B: Cordia Harrington – How Bread Made Her a MillionaireSupplementary Reading: “The Verger” by Somerset MaughamRole Playing: Doing Business |

**GRAMMAR**

**I. The Present Indefinite Tense (Present Simple)**

**Образование**

Present Indefinite образуется при помощи инфинитива смыслового глагола без частицы to. В 3-м лице ед. ч. глагол принимает окончание –s (–es):

*I work in the purchasing department of a small company in*

*London.*

 *He specializes in high-tech products.*

Вопросительная форма образуется при помощи вспомогательного глагола **DO** со всеми лицами, кроме 3-го лица ед. ч, с которым употребляется **DOES** и формы инфинитива (без to) смыслового глагола, причем вспомогательный глагол ставится перед подлежащим:

***Do*** *I work?* ***Does*** *he work?*

*And who* ***do*** *you work for?*

Отрицательная форма образуется при помощи вспомогательного глагола **do** или **does,** частицы **not** и формы инфинитива смыслового глагола без to.

*We* ***don’t*** *produce mobile phones. My friend* ***doesn’****t know French.*

**Случаи употребления Present Simple**

1. Обычное, регулярно происходящее и характерное действие, состояние

*I usually make breakfast myself.*

2. Последовательность обычных действий

*Every day my husband gets up at 6, takes a shower, has breakfast and goes to work.*

3. Общеизвестная истина

*Water boils at 100 C.*

*Friendship works wonders.*

4. Часто употребляется с наречиями *usually, sometimes, generally, often, seldom, never, always, every day* и т.д.

*I often go on business trips abroad.*

*I always buy the supermarket’s own brand of detergent.*

5. Действие по расписанию

*The flight leaves at 15.50 tomorrow.*

*What time does this train get to Osaka?*

**II. The Present Continuous Tense**

**Образование**

PresentContinuous образуется при помощи вспомогательного глагола **tobe**в настоящем времени **(am, is, are)** и формы причастия настоящего времени смыслового глагола**.**

*I’****m*** *work****ing****, he* ***is*** *work****ing****, we* ***are*** *work****ing****.*

|  |  |
| --- | --- |
| I am playing | We are playing |
| You are playing | You are playing |
| He is playingShe is playingIt is playing | They are playing |

Отрицательная форма образуется при помощи частицы **not,** которая ставится после вспомогательного глагола: *I’m* ***not*** *working*, *he is* ***not*** *working, we are* ***not*** *working*.

В вопросительной форме вспомогательный глагол ставится перед подлежащим. ***Am*** *I working?* ***Is*** *he working?* ***Are*** *you working?*

**Случаи употребления Present Continuous**

1. Действие в момент речи (now, at the moment)

*At the moment, Ted Johnson is negotiating with Frank Pearls.*

2. Действие в настоящий период времени (at present)

*We’re testing a new logo.*

3. Часто повторяющееся действие, которое вызывает недовольство, раздражение (эмоциональный Continuous)

*You are always talking at the lesson!*

4. Запланированное действие в ближайшем будущем (в этом же значении употребляется выражение *to be going to do something* – *собираться что-либо сделать)*

*They are arriving on Thursday, not on Wednesday as they*

*originally planned.*

*I’m seeing an important client at 10.15. I can’t change that,*

*I’m afraid.*

*They are going to launch a new product very soon.*

5. Развивающееся действие, тенденция

*The number of people shopping on line is growing.*

*The business is picking up.*

*The Google brand is growing rapidly.*

**1. Open the brackets using the verb in Present Simple.**

1. Julia (to work) for an expanding business in Glasgow.

2. She (to coordinate) the work of a team of 8 people.

3. She (to know) Greek, German and Danish.

4. They (to expect) to make a huge profit.

5. Nobody (to know) how well the new product (to work) or how good it (to be).

6. New Nokia (to focus) on network telecommunications. It also (to operate) in other sectors of high-tech such as health care, mobile applications, tablet computers and cameras for virtual reality applications.

7. What the Apple store (to sell)? It (to sell) Macintosh electronic products and accessories, including Mac computers, iPhones, iPads and iPods.

8. How much money your company (to spend) on training courses for employees?

**2. Complete these sentences with the Present Continuous form of the verbs in brackets. Explain the usage of the Present Continuous Tense.**

1. Julia (to finish) her report.

2. They (to discuss) the contract now.

3. You (always, to come) late. Don’t you realize it’s not polite to keep people waiting?

4. Jane (to return) from her holiday tomorrow, … she? – Oh, yes, we are going to meet her at the station.

5. Our company (to look for) a new Marketing Manager.

6. What (they, to work at) at the moment? – I have no idea, but it seems to be something special. They (to make) more and more experiments every day.

7. He (to spend) just a few days in Paris. – And where (he, to stay)?

8. When (you, to leave)? – I don’t know actually. The embassy (still, to consider) my application.

9. We (to work) on exciting new designs which will reflect a completely new concept of teenage fashion.

10. This year, all our sales staff (to learn) French.

**3. Complete these sentences with either the Present Simple or the Present Continuous form of the verbs in brackets.**

1. We normally (to hold) our sales conference in Moscow, but this year we (to hold) it in St. Petersburg.

2. Although we (to use) our own sales representative at the moment, we generally (to use) agents in China.

3. Christian Dior (to make) luxury, ready-to-wear, leather goods. Now it (to sell) baby bottles.

4. Apple Inc. (to design), (to manufacture) and (to market) mobile communication and media devices, personal computers and portable digital music players. Apple (to hold) first place among manufacturers of tablets. Both Apple and Blackberry (to launch) important new products this year.

5. The Google brand (to grow) rapidly. Google (to understand) that its two most important assets are the attention and trust of its users.

6. Many customers (to prefer) well-known brands.

7. From this graph we can see that the economy (to improve) at the moment.

8. You (to work) for an international company? You (to have) an office in Paris? When you (to start) work?

9. We usually (to buy) from a supplier in the USA, but their products (to become) too expensive for us.

10. We (to open) a new store in New York next month.

**4.** **Complete these sentences with either the Present Simple or the Present Continuous form of the verbs in brackets.**

1. This company (to have) three subsidiaries in Spain.

2. She (to arrive) in Manchester today.

3. The meeting always (to start) at 2 pm.

4. Why you (to leave) the office so late?

5. I (to have) one office in Paris and another in London.

6. I (to specialize) in sales.

7. What sort of products your company (to sell)?

8. I (to write) to ask you if you (to have) a sales office in Argentina.

9. She (to be) on business trip.

10. Hi. I (to call) you from my car.

11. The company (to do) well in South-East Asia.

12. Our company (not to be) British, it (to be) American.

**5. Complete these sentences with either the Present Simple or the Present Continuous form of the verbs in brackets.**

1. Has he agreed to your offer? – No, he (still, to think) it over.

2. He (to come) back from his business trip in a few days. (to know) it for sure? – Of course, I do. He always (to call) me every other day.

3. She (to work) for an engineering company.

4. Where is Mr. Brown? He (to have) lunch at the canteen as usual. He usually (to return) to his office at half past one.

5. Jack and Pam (to have) a long conversation. I wonder what they (to talk) about.

6. I can’t stand her! She (constantly, to throw) her things about the room. She never (to put) anything in its place.

7. Let’s have a break andgo out to lunch together. – I’m sorry, I can’t. I (to prepare) a very important project.

8. We (not to know) the profit figures at the moment.

9. He (to do) a very interesting course this month.

10. You (to work) at weekends? You (to work) this week?

11.What (you,usually, to do) after work?

12. Which new business type (to suit) you?

**III. The Plural of Nouns**

**Множественное число исчисляемых существительных**

1. У большинства исчисляемых существительных форма множественного числа образуется при помощи суффикса-s (-es): a bag – bags, a brush – brushes.

Исключения:

|  |  |
| --- | --- |
| a man – mena woman – womena child – childrena tooth – teetha foot – feeta goose – geese | an ox – oxena sheep – sheepa swine – swinea deer – deera mouse – micea craft – craft |

He says his *foot* hurts.

She is afraid of *mice*.

2. Сложные и составные существительные.

|  |  |
| --- | --- |
| schoolgirl – school**girls**postman – post**men**son-in-law – **sons**-in-law | forget-me-not – forget-me-**nots**woman-doctor –women-**doctors** |

|  |  |
| --- | --- |
| a Frenchman – French**men**an Englishman – English**men** | a German – Ger**mans**a Roman – Ro**mans** |

*Frenchmen* are fond of good food.

**НО**: a Chinese – the **Chinese,** a Japanese – the **Japanese**

3. Следующие существительные имеют только форму множественного числа:

|  |  |  |
| --- | --- | --- |
| clothespolicewages | cattletrousers (shorts, jeans)scissors | glasses (spectacles)people |

*The cattle are in the field.*

Слово «часы», которое в русском языке имеет только форму множественного числа, в английском языке имеет обе формы: a clock – clocks, a watch – watches.

4. Множественное число существительных, заканчивающихся на –f, -fe:

|  |  |  |
| --- | --- | --- |
| leaf – leavescalf – calveswife – wives | knife – knivesthief – thieveswolf – wolves | half – halvesshelf – shelves |

**Но:** belief – beliefs, chief – chiefs, roof – roofs, safe – safes, giraffe – giraffes.

|  |  |
| --- | --- |
| cогл. + oгласн. + oсокращения | tomato – tomatoesstudio – studios, zoo – zoosphoto – photos, piano – pianos |

**Неисчисляемые существительные**

1. Неисчисляемые существительные имеют только форму единственного числа и никогда не употребляются с неопределенным артиклем. К этой категории существительных относятся:

– существительные – названия веществ

I like *coffee*. The ground is covered with *snow*.

– абстрактные существительные

He believes that *freedom* is everything.

You need *strength* to open this box.

2. В отличие от русского языка, следующие существительные всегда неисчисляемые и имеют только форму единственного числа:

|  |  |  |  |
| --- | --- | --- | --- |
| advicenewshair | moneyinformationprogress  | workweatherfurniture | sceneryluggageknowledge |

This is very important *information*.

No news is good *news*.

Their *furniture* is very old.

3. Некоторые существительные могут изменять значение, и тогда они становятся исчисляемыми.

Two *coffees* and a *tea*, please.

Are these your *papers*?

I have two English *Grammars*.

**6. Write the words from the list in the correct place in the table.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| billmoney | flightreservation | hotelsuitcase | informationtravel | luggagework |

|  |  |
| --- | --- |
| Countable | Uncountable |
| bill |  |

**7. Choose the correct answer from the words in italics.**

1. I don’t need to take *much / many* luggage as I’m only staying for one night.

2. All my money *is / are* in the safe in my room.

3. There *is / are* a lot of traffic today.

4. How *many people / much people* are waiting for the shuttle bus?

5. We got *some / a* bad news when we arrived at our destination.

6. How much / many time have we got before we board?

7. The information the hotel receptionist gave us was / were wrong.

8. How *much / many* hand luggage have you got?

9. The money *belong / belongs* to him.

10. His clothes *was / were* wet.

**8. Fill in**: **is** or **are**?

1. Could you tell me where the scissors …?

2. Money …easy to spend but difficult to save.

3. Gloves … worn in cold weather.

4. Jake’s ideas … amazing!

5. This bread … not fresh.

6. Your pyjamas … on the bed.

7. My luggage … too heavy to carry.

8. My advice to you … to get some rest.

9. Physics … my favorite subject.

10. This work … too hard for me.

**9. Put the word combinations in the plural form**.

1. That shelf –…

2. This match –…

3. That bus –…

4. His photo – …

5. My study – …

6. Her brother-in-law –…

7. That taxi –…

8. This watch –…

9. This child –…

10. That sheep –…

11. Her chief –…

12. This potato –…

**10. Put these sentences in the plural form.**

1. This aircraft is new.

2. I’ve never won a prize.

3. This is a good manager.

4. We are going to visit this country.

5. I need a good salesman.

6. I like this player.

7. Have you ever talked to a Frenchman?

8. There is a swimming pool in our town.

9. This new product is selling well.

10. I am a company man.

11. He likes this idea.

12. My car isn’t cheap, but it is very economical.

**11. Choose the correct word.**

1. Statistics *is /are* an interesting science.

2*. This / these* women *wants / want* to see the manager.

3. Some people *is /are* waiting for you.

4. Bad news travels / travel fast.

5. Her *hair / hairs is / are* black.

6. His knowledge of the subject *leaves / leave* much to be desired.

7. The money *is / are* in the bag.

8. He gave me *an advice / advice*.

9*. This is / These are* policemen.

10. *This / these* ox *is / are* in the field.

11. This is *an interesting / interesting* work.

12*. This / These* clothes *is / are* old.

13. He thinks money *brings / bring* happiness.

14. It’s *a fine weather / fine weather* we are having today.

15. The police *has / have* arrived.

16. This is *a new / new* furniture.

17. I have *a bad / bad* tooth.

**12. Translate these sentences into English.**

1. Его советы всегда правильны.

2. Его доход довольно высок.

3. Эти сведения – старые.

4. Это хорошие новости. Плохие новости делают людей несчастными.

5. Где деньги? – Они в кошельке.

6. Эти люди – немцы.

7. Ваши успехи доставляют мне радость.

8. Это тяжелый багаж.

9. Мои часы немного спешат.

10. В магазине было несколько часов, которые понравились Сьюзан, и ей было трудно сделать свой выбор.

11.Это простая работа.

12. Мне не нужно много сведений об этой фирме.

13. Знание – сильное оружие.

**READING AND SPEAKING**

**13. What do these quotations mean to you?**

*‘You have to work on the business first before it works for you’. –* Idowu Koyenikan, Wealth for All: Living a Life of Success at the Edge of Your Ability

***‘****Starting your own business is like riding a roller coaster. There are highs and lows and every turn you take is another twist. The lows are really low, but the highs can be really high. You have to be strong, keep your stomach tight, and ride along with the roller coaster that you started’. –* Lindsay Manseau, photographer and entrepreneur

*‘The value of an idea lies in the using of it’. –* Thomas Edison, co-founder of General Electric

*‘The best startups generally come from somebody needing to scratch an itch’. –* Michael Arrington, founder and co-editor of Tech Crunch

**14. Vocabulary. Listen, read and memorize.**

|  |  |  |
| --- | --- | --- |
| 1. | to arrange connections | наладить связи |
| 2. | balance of trade | торговый баланс |
| 3. | borrower | заемщик |
| 4. | custom formalities | таможенные формальности |
| 5. | employee | рабочий, служащий |
| 6. | employer | наниматель, работодатель |
| 7. | entrepreneur | предприниматель |
| 8. | exchange rate | валютный курс |
| 9. | foreign investment | иностранные инвестиции |
| 10. | GDP (gross domestic product) | валовой внутренний продукт |
| 11. | government bureaucracy | государственная бюрократия |
| 12. | to increase | увеличивать, возрастать |
| 13. | inflation rate | темп инфляции |
| 14. | interest rate | процентная ставка |
| 15. | labour force | рабочая сила |
| 16. | opportunity | возможность |
| 17. | to run a business | руководить предприятием |
| 18. | to reduce | уменьшать |
| 19. | retail outlets | розничные рынки сбыта |
| 20. | shipment | погрузка, отправка товаров |
| 21. | tax incentives | налоговые стимулы |
| 22. | unemployment rate | процент безработных |

**15. Discuss these questions:**

1. Would you like to start your own business? Why? /Why not?

2. What conditions are important for people starting new businesses? Choose the three most important from this list. Can you think of any others?

* Low taxes
* Good transport links
* Skilled staff
* Training courses
* A strong currency
* A healthy economy
* Low interest rates
* High unemployment
* Cheap rents
* Government grants
* A stable political situation
* Easy access to credit

**16. Read the text below and decide which answer best fits each gap.**

**TEXT A. Starting a Business**

Have you ever thought of running your own business? Many entrepreneurs say that 0) deciding to start their own business was the best decision they ever 1) ……….! Working for yourself means you are in 2) ……… of your life. Not only that, you get to decide exactly how things should be done – not someone else!

Starting a business isn’t easy though. It involves a 3)…….. deal of risk. It is hard work, too. Putting in 18-hour days is not unusual. What’s 4)…….., if your business doesn’t make any money, you won’t be able to pay yourself at the 5)………. of the month!

Running a business certainly isn’t for everyone. You need to be the type of person who never 6)….. up. You have to love challenges. You can’t be someone who is 7)….. of risk.

So, if you are someone who has always 8)…… about starting your own business, don’t let anyone talk to you out of it. Because who knows! If you’re lucky enough and smart enough, you might just become the next Bill Gates!

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 0 | A | realizing | B | going | C | coming | D | deciding |
| 1 | A | caused | B | made | C | did | D | produced |
| 2 | A | duty | B | charge | C | head | D | position |
| 3 | A | strong | B | wide | C | great | D | deep |
| 4 | A | more | B | added | C | further | D | additional |
| 5 | A | last | B | close | C | end | D | finish |
| 6 | A | quits | B | gives | C | stops | D | surrenders |
| 7 | A | alarmed | B | worried | C | troubled | D | afraid |
| 8 | A | desired | B | dreamed | C | wished | D | hoped |

**17. Match the economic terms (1-10) to their definitions (a-j).**

|  |  |
| --- | --- |
| 1. **interest rate**
2. **exchange rate**
3. **inflation rate**
4. **labour force**
5. **tax incentive**
6. **government bureaucracy**
7. **GDP (gross domestic product)**
8. **unemployment rate**
9. **foreign investment**
10. **balance of trade**
 | 1. total value of goods and services produced in a country,
2. percentage increase in prices,
3. cost of borrowing money,
4. price at which one currency can buy another,
5. people without jobs,
6. the number of people working,
7. low taxes to encourage business activity,
8. money from overseas,
9. official rules/regulations/paper work,
10. difference in value between a

country’s imports and exports |

**18. Read the economic profile paying attention to the economic terms mentioned above.**

The economy is stable following the problems of the past two years. By following a tight monetary policy, the government has reduced the inflation rate to 2 %. For borrowers, after going up dramatically, the inflation rate is now down to 8 %. The last six months have seen a slight improvement in the exchange against the dollar. For the country as a whole, the GDP has grown by 0.15 %. Exports are increasing, and the balance of trade is starting to look much healthier.

In terms of jobs, the unemployment rate continues to be a problem, as it is still 16 %. In order to stimulate the economy and attract foreign investment from abroad, the government is offering new tax incentives, as well as making a renewed effort to reduce government bureaucracy and red tape. Finally, a large skilled labour force means there could be attractive investment opportunities over the next five years.

**19. What do you think are the biggest economic problems in your country at the moment?**

**20. Write a short paragraph about the economic profile of your country.**

**21. Which new business has impressed you most in the last six years? Why did it impress you?**

**22. Read the text and do the assignment below.**

**Vocabulary**

**Franchise** – льгота, право на производство или продажу фирменной продукции другой компании.

**Franchisee** – лицо или компания, имеющие лицензию на производство или продажу фирменного продукта.

**To yearn for** – стремиться, жаждать.

**The joke was on them** – Они подшутили над собой. Хорошо смеется тот, кто смеется последним.

**To be determined** – решить во что бы то ни стало сделать что-либо.

**To be off the radar** – оставаться вне поля зрения.

**A slump in the sales** – резкое падение, внезапный спад продаж.

**To pay off** – окупаться.

**To improve efficiencies –** улучшить эффективность, повысить производительность.

**double-digit growth –** быстрый рост.

**CPA (Certified Public Accountant)** – сертифицированный аудитор.

**CFO (Chief Financial Officer)** – финансовый директор.

**To branch out –** открывать филиал, новое предприятие

**TEXT B. Cordia Harrington – How Bread Made Her a**

**Millionaire**

by Margaret Heffernan

Cordia Harrington was tired of standing up all day and smelling like French fries at night. A property developer, she also owned and operated three McDonald’s franchises in Illinois, but as a divorced mother of three boys, she yearned for a business that would provide for her children and let her spend more time with them.

Her aha moment struck, strangely enough, after she was nominated in 1992 to be on the McDonald’s Bun Committee. ‘The other franchisees, all men, thought that was hilarious because of the word *bun,’* she recalls.‘But the joke was on them’.

They didn’t know the company would be picking me up in a corporate jet to see bakeries around the world. Every time I went to a meeting, I loved it. This was global!’

The experience opened her eyes to business possibilities. When McDonald’s decided it wanted a new bun supplier, Harrington became determined to win the contract, even though she had no experience running a bakery. ‘You see a tiny crack in the door, and you have to run through it,’ she says. ‘I really believed I could do this.’

Harrington studied the bakery business and made sure she was never off executives’ radar. ‘If you have a dream, you can’t wait for people to call you,’ she says.

‘So I’d visit a mill and send them photos of myself in a baker’s hat and jacket, holding a sign that said ‘I want to be your baker’.’ After four years and 32 interviews, her persistence paid off.

Harrington sealed the deal with a handshake, sold her franchises, invested everything she owned, and borrowed $13.5 million. She was ready to build the fastest, most automated bakery in the world.

The Tennessee Bun Company opened ahead of schedule in 1997, in time for a slump in US fast-food sales for McDonald’s. Before Harrington knew it, she was down to her last $20,000, not enough to cover payroll. And her agreement with McDonald’s required that she sell exclusively to the company. ‘I cried myself to sleep many nights,’ she recalls. ‘I really did think I was going to go bankrupt.’

But Harrington worked out an agreement to supply Pepperidge Farm as well.

‘McDonald’s could see a benefit if our production went up and prices went down,and no benefit if we went out of business,’ she says. ‘That deal saved us.’

Over the next eight years, Harrington branched out even more. She started her own trucking business, added a cold-storage company, and now she has three bakeries producing fresh buns and frozen dough – all now known as the Bun Companies.

Speed is still a priority: It takes 11 people at the main bakery to turn out 60,000 buns an hour for clients across 40 states, South America, and the Caribbean.

Grateful for the breaks she’s had, Harrington is passionate about providing opportunities to all 230 employees. ‘Financial success is the most fun when you can give it away,’ she says. ‘We had a project that came under budget one year and we give each of our project managers a car with a big bow!’

The current economy, Harrington acknowledges, is challenging. Some of her clients’ sales have declined, but she’s found new clients and improved efficiencies to help sustain the company’s double-digit growth.

Cordia Harrington doesn’t have to stand on her feet all day anymore. Her sons are now 27, 25, and 23; two of them work for her. And she’s remarried – her husband, Tom, formerly her CPA, is now her CFO.

‘This is more than a job,’ says Harrington. ‘It’s a mission. I’m always thinking, ‘How can we best serve our employees?’ If we support them, they’ll do their best to look after our clients. That’s how it works here.’

**23. Choose the correct phrases to finish the sentences.**

**1.** Cordia Harrington was not satisfied with her position because

1) she was a divorced mother of three boys.

2) she could not provide for her children.

3) she owned three McDonald’s franchises.

4) she was very busy at work.

**2.** The McDonald’s bun committee was intended

1) to buy buns for foreign suppliers.

2) to discuss global problems in banking.

3) to oversee the production of buns in other countries.

4) to attract franchisees to the bakery business.

**3.** Cordia Harrington won the contract because

1) she studied the bakery business.

2) she was an experienced baker.

3) she was persistent in achieving her aim.

4) she gave lots of interviews.

**4.** The Tennessee Bun Company opened

1) when there was a decrease in fast-food sales for McDo-nald’s.

2) when US fast-food sales for McDonald’s increased.

3) later than it had been planned.

4) after Harrington had spend her last $20,000.

**5.** Harrington didn’t go bankrupt because

1) she sold exclusively to McDonald’s.

2) she started to supply another client.

3) she started her own trucking business.

4) she raised prices.

**6.** Harrington is passionate

1) to provide opportunities for her business.

2) to give away all her money.

3) to make her employees work fast.

4) to support the people who work for her.

**7.** Cordia Harrington has had some difficulties because

1) they had a project that came in under budget.

2) she has had to sustain the company’s double-digit growth.

3) some of her clients’ sales have decreased.

4) she has remarried.

**24. Think about a business you could start as a group. Consider these questions.**

1. What kind of business would it be?

2. Which country and city would you like to locate your new business in? Think of the factors mentioned in Exercise 15.

3. Think about skills, experience and contacts you should have as a group.

4. What difficulties do you think you may face? How will you overcome them?

**25. Read these ‘business’ idioms and think of their Russian equivalents. Write a little story to illustrate them.**

Business is the salt of life.

Business before pleasure.

Business is business.

**SUPPLEMENTARY READING**

**26. a) Read the story by Somerset Maugham**

**b) Give a short summary of the text**

**The Verger**

There had been a wedding that afternoon at St. Peter's Church, and Edward Foreman still wore his verger's gown. He had been verger for 16 years and liked his job. The verger was waiting for the vicar. The vicar had just been appointed. He was a red-faced energetic man and the verger disliked him. Soon the vicar came in and said: "Foreman, I've got something unpleasant to say to you. You have been here a great many years and I think you've fulfilled your duties quite satisfactorily here; but I found out a most striking thing the other day. I discovered to my astonishment that you could neither read nor write. I think you must learn, Foreman."

"I'm afraid I can't now, sir. I'm too old a dog to learn new tricks."

"In that case, Foreman, I'm afraid you must go."

"Yes, sir, I quite understand. I shall be happy to hand in my resignation as soon as you have found somebody to take my place."

Up to now Edward's face hadn't shown any signs of emotion. But when he had closed the door of the church behind him his lips trembled. He walked slowly with a heavy heart. He didn't know what to do with himself. True, he had saved a small sum of money but it was not enough to live on without doing something, and life cost more and more every year.

It occurred to him now that a cigarette would comfort him and since he was not a smoker and never had any in his pockets he looked for a shop where he could buy a packet of good cigarettes. It was a long street with all sorts of. shops in it but there was not a single one where you could buy cigarettes.

"That's strange," said Edward. "I can't be the only man who walks along the street and wants to have a smoke," he thought. An idea struck him. Why shouldn't he open a little shop there? "Tobacco and Sweets." "That's an idea," he said. "It is strange how things come to you when you least expect it."

He turned, walked home and had his tea.

"You are very silent this afternoon, Edward," his wife remarked.

"I'm thinking," he said. He thought the matter over from every point of view and the next day he went to look for a suitable shop. And within a week the shop was opened and Edward was behind the counter selling cigarettes.

Edward Foreman did very well. Soon he decided that he might open another shop and employ a manager. He looked for another long street that didn't have a tobacconist's in it and opened another shop. This was a success too. In the course of ten years he acquired no less than ten shops and was making a lot of money. Every Monday he went to all his shops, collected the week's takings and took them to the bank.

One morning the bank manager said that he wanted to talk to him.

"Mr. Foreman, do you know how much money you have got in the bank?"

"Well, I have a rough idea."

"You have 30 thousand dollars and it's a large sum. You should invest it." We shall make you out a list of securities' which will bring you a better rate of interest' than the bank can give you."

There was a troubled look on Mr. Foreman's face. "And what will I have to do?"

"Oh, you needn't worry," the banker smiled. "All you have to do is to read and to sign the papers."

"That's the trouble, sir. I can sign my name but I can't read." The manager was so surprised that he jumped up from his seat. He couldn't believe his ears.

"Good God, man, what would you be if you had been able to read?!"

"I can tell you that, sir," said Mr. Foreman. "I would be verger of St. Peter's church."

**ROLE PLAYING**

**27. Read and role play the dialogue.**

**Doing Business**

|  |  |
| --- | --- |
| Джейк: Знаешь что? Я хочу организовать предприятие. | Jake: You know what? I want to organize an enterprise. |
| Джейн: Предприятие? Ты хочешь взять на себя риски, создав свой бизнес? Тебе не страшно? | Jane: An enterprise? Do you want to take the risk of a business? You are not afraid, are you? |
| Джейк: Конечно, страшно. Но я буду рисковать возвращением прибыли, понимаешь? | Jake: Of course, I am. But I’ll take the risk in return for the profits, you know. |
| Джейн: Великолепно! Ты собираешься нанимать кого-то на работу? | Jane: That’s great! Are you going to hire anyone to work for you? |
| Джейк: Я думаю, что я найму менеджера и несколько работников. | Jake: I guess, I’ll hire a manager and some workers. |
| Джейн: Надеюсь, эти люди будут получать зарплату. | Jane: I hope, those people will receive wages.  |
| Джек: Конечно. Ты хотела бы на меня работать? | Jake: Sure, they will. Would you want to work for me? |
| Джейн: Рабочим или управляющим? | Jane: As a worker or as a manager? |
| Джейк: Полагаю, и тем и другим. | Jake: I believe, as both a manager and a worker. |
| Джейн: А как на счет принятия решений? Ты намерен принимать все ключевые решения? | Jane: And how about decision making? Are you going to make all key decisions? |
| Джейк: Нет, я поручу это тебе. | Jake: No, I’ll delegate that to you. |
| Джейн: Итак, ты мне доверяешь, не так ли?  | Jane: So, you trust me, don’t you? |
| Джейк: Почему бы и нет. В конце концов, ты моя жена. | Jake: Why not? After all, you are my wife. |
| Джейн: Понятно. Значит, ты хочешь, чтобы я работала и принимала все решения, так? А что будешь делать ты? | Jane: I see. So, you want me to work and to make all decisions, don’t you? And what will you do? |
| Джейк: Я буду владеть предприятием и получать всю прибыль! | Jake: I’ll own the enterprise and get all the profits! |

**UNIT 2. MONEY**

|  |
| --- |
| Grammar:I. To be going to II. The ArticleIII. The Numeral Reading and Speaking: Text A: Money and Its Functions Text B: From the History of MoneyText C: English BanknotesText D: Russian RubleSupplementary Reading: A Financier (by Theodore Dreiser)Role Playing:Aunt Maggie is going to rent out her apartment |

**GRAMMAR**

**I. Сочетание Present Continuous глагола to go c инфинитивом: TO BE GOING TO**

Конструкция ***to be going to do*** (I am going to, He is going to и т.д.) используется:

1. Для описания запланированного действия, для выражения намерения совершить действие.

*I am going to* имеет в этом случае значение *собираюсь, намерен.*

*I’ve made up my mind.* ***I’m going to spend*** *my vacation in*

*Barcelona.*

***Is she going to travel*** *by car?*

2. Для выражения большой степени вероятности или неизбежности совершения действия в будущем.

*It’s 7 a.m. and already 32 C. It’****s******going to be*** *really hot today.*

*Look at the sky! It’****s going to rain****.*

**1. Write complete sentences with *going to*.**

1. I /start going to the gym.

2. Rachel / not / get a new job.

3. They / not / come to dinner next week.

4. What /you / do this weekend?

5. He /call you later.

6. Where / Pete and Tanya /stay?

7. Who /tell him the news?

**2. Answer the questions below with *going to* and the word in brackets.**

**Example:** - Have you finished the report? (tomorrow)

 - No, I’m going to finish it tomorrow.

1. Have you hired a manager? (next week)

2. Have you bought Mary a birthday present? (at the weekend)

3. Have you made a report? (on Tuesday)

4. Have you read the article? (after dinner)

5. Have you seen Sarah? (at the weekend)

**3. Tell another student three things you plan to do this week. One should be false. Your partner must decide which.**

**4. What are your plans for the next two years? Think about these areas in your life and make notes.**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Education** | **Work** | **Travel** | **Hobbies and sports** | **Home** | **Friends and family** |

**Example:**

Work : get a part-time job, earn more money.

***I’m going to get a part-time job this year because I want to earn some money.***

Travel : visit China, see the Great Wall.

***I’m going to visit China next year because I want to see the Great Wall.***

**II. The Article (Артикль).**

**A (an) неопределенный артикль**

**The (определенный артикль)**

**A (an)** употребляется с исчисляемыми существительными в единственном числе для обозначения неизвестных ранее, неупомянутых предметов, лиц и т.д. или в значении «один».

Could you give me an apple.

**The** употребляется с существительными в ед. и мн. числе, как исчисляемыми, так и с неисчисляемыми, если они упомянуты ранее или из контекста ясно, о ком/чем идет речь.

The book that I borrowed from you is interesting.

**The** никогда не используется перед существительными во множественном числе, представляющими какую-либо группу.

Cars did not exist two hundred years ago.

**A(an)** может также употребляться вместо “**per**” в значении “**for every**”, “**each**”.

George calls me three times **a/per** day.

**A(an)** может также употребляться с существительными, обозначающими имена, единицы валюты (**a** pound), дроби (**a** third), единицы меры и веса / длины (**a** mile), частотность (once **a** week), расстояние (10 miles **a** litre), расстояние/скорость (60 km an hour), с названиями некоторых заболеваний (a cold, a fever, but **not:** flu, pheumonia, tonsillitis etc.)

**The** употребляется перед:

Существительными, обозначающими объекты, единственные в своем роде (**the** moon, **the** sky, **the** Sun)

Существительными, которые являют собой собирательный образ, а не конкретный предмет (животное, растение. изобретение):

***The*** giraffe is an animal with a long neck.

Существительным, имеющим с собой определение, выраженное порядковым числительным: The office is on **the second** floor.

Существительным с определением, выраженным одним из слов: **the** same, **the** only, **the** main, **the** very (You are the very person I need.)

Названиями театров, кинотеатров (**the** Regent Theatre, **the** Apollo)

Названиями гостиниц, ресторанов (**the** Savoy, **the** Atrium)

Названиями музеев и картинных галерей (**the** Louvre, **the** Tretyakov Art Gallery)

Названиями газет и некоторых журналов (**the** Times of London)

Названиями рек, морей и океанов (**the** Thames, **the** Mediterranean Sea, **the** Pacific Ocean)

Названиями горных цепей (**the** Himalayas)

Названиями групп островов (**the** Bahamas)

Названиями пустынь (**the** Kalahari Desert)

Названиями музыкальных инструментов, в таких фразах, как “to play **the** guitar”

Фамилиями, в значении семья, семейство (**the** Jacksons)

Существительными, обозначающими глав государств: **the** President, **the** Queen of Spain

Прилагательными в значении существительного множественного числа, обозначающими категории людей:(**the** young, **the** poor)

Историческими справками/событиями: **the** Hundred Years’ War

**Артикли не употребляются** **перед**:

Личными именами Ceila, Nathan

Названиями видов спорта, игр, днями недели, названиями месяцев и праздников, цветов, напитков, названиями блюд и языков (если не следует слово language)

He is good at *basketball.* She speaks *Italian* very well.

Названиями стран (Russia, Australia), названиями городов (Milan), названиями улиц (Smith Street **НО**: the High Street), названиями парков (Hyde Park), названиями отдельных гор (Mount Etna), названиями островов (Tasmania, **НО** не групп островов: The Solomon Islands), названиями континентов (Asia), названиями озер (Lake Michigan, Lake Baikal, **НО**: the Baikal)

Названиями аэропортов и железнодорожных станций, состоящими из двух слов, первое из которых является личным именем или названием места (Victoria Station, Moscow Airport, London Airport)

Названиями магазинов, ресторанов, отелей и банков, в которых есть имя его основателя и которые оканчиваются на **–‘s** (Barclays Bank, Brown’s Hotel, Selfridges и т.п.)

Словами school, university, college, court, hospital, prison, church, bed, когда речь идет о цели, для которой они существуют:

He’s been in *hospital* for two weeks.

**НО**: They’ve taken him to ***the*** *hospital* near his house.

**5. Fill in the gaps with** a / an **or** the **where necessary**.

1. Mary can play … piano.

2. … Smiths left for their annual holiday to … USA from … Heathrow Airport.

3. My parents go to … cinema once … week.

4. While we … in … Paris, we went on … boat trip down … River Seine.

5. Emma won’t be coming to … party. She has got … really bad cold.

6. When … car crashed it was travelling at 100 miles … hour.

7. Tracy went to … hospital to visit Ted.

8. Fred usually travels to school by … train, but today took … bus.

9. George moved to … Netherlands last … May.

10. Look at … sky! … moon is full!

11. Are … Tailors coming to … lunch?

12. Who will make … speech at … coming meeting?

**6. Fill in the gaps with** *a/an* **or** *the* **where necessary.**

**PENNY-WISE AND POUND-FOOLISH**

There is **1)** ... expression in **2)**… English language that perfectly describes someone who is very careful about how he will spend **3)**... small amount of money but isn’t careful at all with large amounts. **4)**… expression is ‘penny-wise and pound-foolish’. Are you **5)**… type of person who manages **6)**… money in **7)**… similar way? My friend Jim is. Last year we went to **8)**…. London on **9)**… holiday and he didn’t want to buy **10)**… souvenirs from **11)**…. Gatwick Airport because he thought they were too expensive. However, he was more than happy to spend £115 **12**)…hour to go down **13)**… River Thames on **14)**… private boat!

**7. Choose the correct answers to the questions. Use articles where necessary.**

|  |  |  |  |
| --- | --- | --- | --- |
| Lake BaikalEnglish ChannelNorth America | MississippiEuropeNorth Sea | EverestPacific OceanVolga | AsiaGermanyUrals |

1. What do you have to cross to travel from England to France?

2. Where is Belgium situated?

3. Which river flows through the USA?

4. Of which country is Berlin the capital?

5. Which sea separates England from Europe?

6. On which continent is Canada situated?

7. Which is the highest mountain in the world?

8. What ocean separates America from Asia?

9. Which is the longest river in Russia?

10. What lake is the deepest in Russia?

11. What mountains separate Europe from Asia?

12. Which is the largest continent of the world?

**8. Fill in the gaps with** a/an **or** the **where necessary.**

1. … Adam Smith was … Scottish social philosopher and political economist.

2. John Maynard Keynes was … most influential British economist of … 20th century.

3. He was born in … small English town.

4. He excelled academically at … Eton as well as … Cambridge University, where he studied … mathematics.

5. … Keynes’s … best-known work, ‘… General Theory of Employment, Interest and Money’, was published in 1936, and became … benchmark for future economic thought.

6. One of … famous American economists, Irving Fisher is best known for economic concepts such as the Fisher equation and Fisher separation theorem.

7. It was his work on quantity theory of … money that became … basis for the development of Milton Friedman’s concept of ‘monetarism’.

8. Ludwig von Mises was one of … most important figures of … Austrian School of economics. … Mises’ contribution to … world of economics came in … form of his works like The Theory of Money and Credit, Socialism: An Economic and Sociological Analysis, Human Action, and the Theory and History.

**III. The Numeral (Имя числительное)**

**Составные числительные**

В составных числительных в пределах каждых трех разрядов перед десятками (а если их нет, то перед единицами) ставится союз **and:**

**912,757,250 =** nine hundred **and** twelve million,seven hundred **and** fifty seven thousand, two hundred **and** fifty

**Различия в чтении числительных британского английского и американского английского (British and American Differences)**

320 = three hundred and twenty (BrE)

Three hundred twenty (AmE)

0 = nought/oh(BrE) / zero(AmE)

**Дробные числительные (Fractions)**

**Простые дроби (Common Fractions)**

В простых дробях числитель выражается количественным числительным, а знаменатель – порядковым числительным: 5/7 = five-sevenths, 2/3 = two-thirds.

Однако ½ и ¼ читаются: ½ = a half, ¼ = a quarter.

**Десятичные дроби (Decimals)**

Вдесятичных дробях целое число отделяется от дроби точкой. При чтении десятичных дробей каждая цифра читается отдельно. Точка, отделяющая целое от дроби, читается **point**. Нуль читается **nought**. Если целое число равно нулю, то оно часто не читается:

1.25 = one **point** two five

0.754 = **nought** point seven five four, **point** seven five four (BrE)

zero point seven five four (AmE)

point seven five four (BrE / AmE)

**Проценты (Percentages)**

Проценты обозначаются следующим образом:

**2 %** или **2 per cent** (читается: **two per cent.**).

65 % = sixty-five percent

0,2 % = nought point two per cent

**Денежные суммы (Currencies)**

£3,000,000 = three million pounds

€16,000 = sixteen thousand euros

1s. = one shilling (1 шиллинг = 1/20 фунта)

Шиллинги (при отсутствии пенсов) могут обозначаться также наклонной чертой и тире, стоящей после числа: 12/-, 18/-.

Денежная единица penny пенс (1/12 шиллинга) обозначается сокращенно буквой **d**.

1d читается **one penny**.

**9. Say these numbers.**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 1 | a) 362 | b) 1,841 | c) 36,503 | d) 684,321 |
| 2 | a) 3.5 | b) 2.89 | c) 9.875 | d) 8.453 |
| 3 | a) ¾ | b) 1/8 | c) 6/7  | d) ½ |
| 4 | a) 15 % | b) 50 % | c) 97 % | d) 100 % |
| 5 | a) £80 | b) $5,800 | c) €150,000 | d) £20,000 |

**10. Read the text aloud. Mind the pronunciation of the figures.**

It was a bad day for the London market. Following disappointing results from **Fed Ex** in the US and fears of a credit crunch, the **FTSE 100** fell 105 points or 1 .8 per cent to 5,756.9, while the **FTSE 250** fell 189.1 points or 1 .9 per cent to 9,534.8. Only eight **blue•chip stocks** managed to make gains. The best was **Smith & Nephew**. Shares in the medical devices group rose 2.9 percent to 595 ½ p after **UBS** upgraded the stock to a 'buy' recommendation. S&N was also supported by rumours of a **bid approach** from a Japanese company. On the other hand, **British Airways**, down 5 .2 per cent to 225 ¾ p, fell even further after **Morgan Stanley** cut its target to 149 p. This was because of worries about increasing fuel prices. **Tate and Lyle**, the sugar and sweeteners group, lost 5.2 per cent to 402 ¼ p after **CitiGroup** lowered its forecasts because of rising corn prices. Following recent floods in the US, the cost of corn has risen 25 per cent.

**Helpful notes**

**FedEx** – американская компания, предоставляющая почтовые, курьерские и другие услуги логистики по всему миру.

**Credit crunch** – кредитный кризис, сокращение кредитования.

**FTSE** – *Financial Times Stock Exchange Index*, – ведущий индекс Британской фондовой биржи (лондонский биржевой индекс). Рассчитывается независимой компанией FTSE Group, которой совместно владеют агентство Financial Times и Лондонская фондовая биржа. Считается одним из наиболее влиятельных биржевых индикаторов в Европе.

**FTSE 100** – фондовый индекс ста ведущих компаний британской экономики.

**FTSE 250** – фондовый индекс 250 ведущих компаний, следующих за FTSE 100 (c 101 по 350 место в списке Лондонской фондовой биржи).

**Blue chip stocks** – Голубые фишки**-**акции или ценные бумаги наиболее крупных, ликвидных и надёжных компаний со стабильными показателями получаемых доходов и выплачиваемых дивидендов. Сам термин «голубая фишка» пришёл на фондовый рынок из казино – фишки этого цвета обладают наибольшей стоимостью в игре.

**UBS**  – the Union Bank of Switzerland.

**A bid approach** – предложение одной компании приобрести акции другой компании.

**Morgan Stanley** – крупный американский банковский холдинг.

**Tate and Lyle** – крупная британская компания по производству сахара и изделий из него.

**Smith&Nephew** – компания по производству медицинского оборудования.

**Citigroup** – один из крупнейших международных финансовых конгломератов, являющийся одним из мировых лидеров в сфере финансового обслуживания.

**11. Write all the numbers from the article in Ex.10 in full, according to the way they are pronounced.**

Example: 105 points – a hundred and five points

**READING AND SPEAKING**

**12. What do these quotations mean to you?**

***‘****It’s good to have money and the things that money can buy, but it’s good, too, to check up once in a while and make sure that you haven’t lost the things that money can’t buy.” –* George Lorimer

*‘Money is a guarantee that we may have what we want in the future. Though we need nothing at the moment it insures the possibility of satisfying a new desire when it arises.”* – Aristotle

**13. Vocabulary. Listen, read and memorize.**

|  |  |  |
| --- | --- | --- |
| 1. | account | 1) cчет, 2) отчет |
| 2. | account unit | учетная единица |
| 3.  | approximately | приблизительно |
| 4. | bank statement | выписка из банковского счета |
| 5. | bid | предложение купить ценные бумаги, валюту, товары по определенной цене |
| 6. | cashier | кассир |
| 7. | currency | валюта |
| 8. | decimal | десятичный |
| 9. | enhanced security | повышенная защита |
| 10. | to feature portraits | изображать портреты |
| 11 | to go into the black | давать прибыль, рентабельно |
| 12 | to go into the red | залезать в долги |
| 13 | in circulation | в обращении |
| 14 | to issue banknotes | выпускать банкноты |
| 15 | to loan | давать взаймы, ссужать |
| 16 | to lend | давать взаймы |
| 17 | minting | чеканка монет |
| 18 | monetary system | денежная система |
| 19 | overdraft facility | овердрафт, право на превышение кредита |
| 20 | to owe | быть должным |
| 21 | perсentage | процентное содержание |
| 22 | purse | кошелек, портмоне |
| 23 | savings account | сберегательный счет |
| 24 | share | доля, акция |
| 25 | unit of weight and account | мера веса и счета |
| 26 | wallet | бумажник |

**14. Answer these questions individually. Then compare your answers with a partner.**

**MONEY QUIZ**

1. How much cash do you have with you at the moment?

Do you:

a) know exactly?

b) know approximately?

c) not know at all?

2. Do you normally check:

a) your change?

b) your bank statements and credit-cards bills?

c) restaurant bills?

d) your receipts when shopping?

e) prices in several shops or on-line before you buy something?

3. Do you:

a) give money to beggars?

b) give money to charities?

c) give away used items such as clothes?

d) sell things you don’t want (for example, on eBay)?

4. How do you feel about borrowing money? Do you tend to:

a) always manage to stay in credit and save regularly?

b) sometimes go into the red and use an overdraft facility?

c) usually pay interest on your credit card at the end of the month?

5. If you lend a colleague a small amount of money and they forget to pay it back, do you:

a) say nothing?

b) remind them that they owe you money?

c) arrange to go for a drink with them and say you’ve forgotten your wallet or purse?

**15. What do your answers to the questions in Ex.14 say about your attitude to money? Are your attitudes typical?**

**16. Do you know what these sayings about money mean?**

1. Money burns a hole in someone’s pocket.

2. Money talks.

3. Money makes the world go round.

4. Money is a good servant but a bad master.

5. A penny saved is a penny gained.

6. Money begets money.

7. Early to bed and early to rise makes a man healthy, wealthy and wise.

8. The best things in life are free!

9. Save for a rainy day.

10. A fool and his money are soon parted.

11. Money doesn’t grow on trees.

12. To do some penny pinching.

**17. Write in the missing expression.**

1. I have to do some \_\_\_\_\_\_\_\_this month if I want to buy that coat!

2. – Why do you bring your lunch to work with you instead of buying it at a café?

 – I’m trying to save money and \_\_\_\_\_\_\_\_\_!

3. My favourite thing in life is going for a walk in the park with my family. \_\_\_\_\_\_\_\_\_\_\_\_\_\_!

4. Every month, I transfer part of my salary into a savings account. I think it’s important to **\_\_\_\_\_\_\_\_\_\_\_\_\_ .**

5. – How have you been so successful in your career?

 – I get up early every morning. You know what they say**“\_\_\_\_\_\_\_\_\_\_\_\_\_”.**

6. – I can’t believe they got this work done so quickly. Did you pay them extra to make them work harder?

 – Yes. \_\_\_\_\_\_\_\_\_\_\_\_\_\_, you know?

7. – I can’t believe Dave spent all his money on a new car! It will be worth the price next year.

 – Well, a \_\_\_\_\_\_\_\_\_\_\_\_\_\_ !

8. – Mom, can you buy me this new toy?

 – No, it’s too expensive. **\_\_\_\_\_\_\_\_\_\_\_\_**!

**18. Are you saving for a day? Do you think the best things in life are free?**

**19. Do you know what these idioms about money mean?**

|  |  |
| --- | --- |
| IDIOM | MEANING |
| **Flat broke** | To have no money at all.**I can’t go out this weekend. I’m flat broke.** |
| **In the black** | Not in debt, in a financially profitable condition.**I wish my accounts were in the black.****Sally moved the company into the black.** |
| **In the red** | Usually used for companies and businesses when their profit is not covering their expenses. **Tourism is down and many hotels are operating in the red.** **The phone company found itself about 1.8 billion in the red.** |
| **Scrape together** | To gather all the money you have to pay for something**Mary scraped a few dollars together for some new books**. |
| **To bring home the bacon** | To be earning a good salary and providing for your family. **My mum’s really bringing home the bacon with her new job.** |
| **Nest egg** | An amount of money you have saved away to use when necessary. **Although I’m unemployed I have a nice little nest egg to get me by while I’m looking for a job.** |
| **Cash cow** | Something that makes you a lot of money. It can be a product or service. The analogy is that you’re taking money from something like you would milk from a cow. It produces the money, but you just have to collect it.**The café my mother opened not long ago turned out to be a cash cow, it is very profitable.** |
| **To pay an arm and a leg** | To express that something was so expensive, it’s as if you had to pay with body parts.**I paid an arm and a leg on the doctor’s bills.** |

**20. a) Read the text and translate it into Russian.**

**b) Sum up what you know about the functions of**

**money.**

**TEXT A. Money and Its Functions**

Generally, economists have defined four types of functions of money which are as follows: (1) medium of exchange; (2) measurement of value; (3) standard of deferred payments; (4) store of value.

These four functions of money have been summed up in a couplet which says: Money is a matter of functions four, a medium, a measure, a standard and a store.

1) Medium of exchange: The most important function of money is that it acts as a medium of exchange. Money is accepted freely in exchange for all other goods. Barter system is very inconvenient. So the introduction of money has got over the difficulty of barter.

2) Measure of value: Money acts as a common measure of value. It is a unit of account and a standard of measurement. Whenever we buy a good in the market, we pay a price for it in money. And price is nothing but value expressed in terms of money. So we can measure the value of a good by the money we pay for it. Just as we use yards and meters for measuring length, and pounds for measuring weights, we use money for measuring the value of goods. It makes economic calculations easy.

3) Store of value: A man who wants to store his wealth in some convenient form will find money admirably suitable for the purpose. It acts as a store of value. Suppose the wealth of a man consists of a thousand cattle. He cannot preserve his wealth in the form of cattle. But if there is money, he can sell his cattle, get money for that and can store his wealth in the form of money.

4) Standard of deferred payments: Money is used as a standard for future (deferred) payments. It forms the basis for credit transactions. Business in modern times is based on credit to a large extent. In credit, since payment is made at a future date, there must be some medium which will have as far as possible the same exchange power in the future as at present. If credit transactions were to be carried on the basis of commodities, there would be a lot of difficulties and it will affect trade.

**21. a) Read the text and translate it into Russian.**

**b) Sum up what you know about the history of money**

**TEXT B. From the History of Money**

|  |
| --- |
| By one of the strange coincidences of history, the idea of coinage occurs at the same period in two far separated parts of the world. While the craftsmen of Ephesus are striking coins in Asia Minor, the skilled casters of China are making coins by a different method – pouring molten bronze into moulds. The results look very different.Banking activities in Greece are more varied and sophisticated than in any previous society. Private entrepreneurs take deposits, make loans, change money from one currency to another and test coins for weight and purity. They even engage in book transactions. |
| Rome adopts and regularizes the banking practices of Greece. Many of the units of currency in use today derive from Roman originals. The stable currency of the Byzantine empire is a gold coin, the *solidus*. In the 8th century the Frankish king Pepin III introduces a silver *denarius*, or penny, which becomes the standard medieval coin in western Europe. |
| Later it is established that twelve silver pennies are to be considered the equivalent of the Byzantine gold *solidus* or shilling. Thus there evolves a monetary scale of 1:12:20 (penny: shilling: pound) which prevails in much of Europe until the decimalizing innovations of the French Revolution, and in Britain until 1971. |
| One of the most resonant names among modern currencies, that of the dollar, derives from a somewhat later coin - the large silver Joachimsthaler (the *thaler)*, which is minted from 1517 in Bohemia and is named from the silver mines at Joachimsthal. |  |

**22. Read the text and translate it into Russian.**

**TEXT C. English Banknotes**

**The Bank of England**, which is now the Central Bank of the United Kingdom, has issued banknotessince 1694. In 1921The Bank of England gained a legal monopoly on the issue of banknotes in England and Wales, a process that started with the Bank Charter Act of 1844 when the ability of other banks to issue notes was restricted.

Banknotes were originally hand-written; although they were partially printed from 1725 onwards, cashiers still had to sign each note and make them payable to someone. Notes were fully printed from 1855. Since 1970, the Bank of England's notes have featured portraits of British historical figures.

The notes currently in circulation are as follows:

– £5 note, or fiver, depicting Elizabeth Fry, showing a scene with her reading to female prisoners in Newgate Prison. Elizabeth Fry made her name by improving living conditions for women in European prisons.

– £10 note, or tenner, depicting Charles Darwin. You can also see Darwin’s ship **the HMS Beagle** as well as various flowers and animals he came across on his travels, in particular the **humming bird.**

– £20 note, depicting Adam Smith, the father of modern day economics, with an illustration of "The division of labour in pin manufacturing". It also includes enhanced security features. This, the first note from the new Series F, entered circulation on 13 March 2007.

- £50 note depicting Matthew Boulton and James Watt with steam engine and Boulton's **Soho factory**. Industrialist and Entrepreneur Matthew Boulton, born in Birmingham, was a leading entrepreneur of the Industrial Revolution. He became renowned in two main fields of activity: the development, production and sale of steam engines and the minting of high quality coins.

**Notes:**

**The HMS Beagle** – Her Majesty’s Ship “Beagle” – корабль Королевского флота Великобритании «Бигль»

**A humming bird** – колибри

**Soho mint, Soho factory** – монетный двор Soho в Бирмингеме (кстати, в Лондоне тоже есть район Soho).

**23. How much? Below are some common informal names of notes and coins. Match the word on the left with the amount of money.**

|  |  |  |
| --- | --- | --- |
| 1. | a fiver | 1. £ 0.50
 |
| 2. | 50 pence | 1. £ 0.01
 |
| 3. | a quid | 1. £ 10.00
 |
| 4. | one ‘p’ | 1. £ 5.00
 |
| 5. | a tenner | 1. £1.00
 |

**24. Find out! Do you know the rate of exchange between sterling and ruble? How much are the amounts below in your own national currency?**

a) £ 1.00

b) £ 3.50

c) £ 30.00

d) £ 425.00

**25. Compare the cost of the things in Britain with the prices in your own country**

a) 80 p – £ 1.90 small loaf of bread

b) £ 1.75 = £ 2.20 a cup of coffee

c) £ 5.50 – £ 8.50 a meal in a cafe

d) £ 20 – £ 60 a pair of jeans

e) £ 500 rent one-bed flat

f) £ 25.00 English class

g) £ 30 – 60 B & B

h) £ 1.50 a box of six eggs

i) £ 12,000 a small 4-seater car

j) 46 p 1st class stamp

**26. Sally went shopping with 300 pounds. Decide how much money has she got after she’s been to the shops.**

First she bought a pretty coffee-set. She thought it would make a nice birthday present for her elder sister. The retail price was £30, but she bought it in a sale and got 10% off. Then she bought a skirt and a matching blouse for herself for £43 and a pair of shoes, which cost her £25. In another sale she saw a nice watch reduced from £50 to £40 and decided to buy it. Then she got a leather bag for 20 percent less than the usual price of £80. She also bought half a dozen CDs at £5 each for her friend Dan and three notepads she needed for her college. Each pad was £2.50. She had a light meal at the school court. The meal cost her £4.30. After the long day in the shopping centre she went home in a taxi and gave the driver £10 including the tip.

**27. Read the text to find out about the Russian ruble.**

**TEXT D. Russian Ruble**

The Russian ruble was the world's first decimal currency: it was decimalized in 1704 when the ruble became legally equal to 100 kopeks.

**Early history**

The word "ruble" is derived from the Russian verb ‘руби́ть’, meaning "to chop, to cut, to hack". It is firstly mentioned in the 13th century in a Novgorod birch bark manuscript as a synonym for a 204-gram (6.6ozt) (**ozt** is troy ounces) silver **bullion** called *grivna*. Its casting included some sort of cutting, hence the name. Earlier it was thought that the ruble was a cutout part of a grivna, though this etymology is now **obsolete**.

However, from the 14th to the 17th centuries the ruble was neither a coin nor a currency but rather a unit of weight and account. The most used currency was a small silver coin called *denga* (pl. *dengi*). There were two variants of the denga minted in Novgorod and Moscow. The weight of a denga silver coin was unstable and inflating, but by 1535 one Novgorod denga weighed 0.68 grams (0.022ozt), the Moscow denga being a half of the Novgorod denga. Thus one *account ruble* consisted of 100 Novgorod or 200 Moscow dengi (68 grams of silver). As the Novgorod denga bore the image of a rider with a spear (Russian: копьё,), it later became known as *kopek*. In the 17th century the weight of a kopek coin lowered to 0.48 grams, thus one ruble was equal to 48 grams of silver.

In 1654–1655 tsar Aleksey I Mikhaylovich tried to carry out a monetary reform and ordered to mint silver one ruble coins from imported ‘**joachimsthalers**’ and new kopek coins from copper (old silver kopeks were left in circulation). Although around 1 million of such rubles were made, its lower weight (28–32 grams) against the nominal ruble (48 g) led to counterfeit, speculation and inflation, and after the Copper Riot of 1662 the new monetary system was abandoned in favour of the old one. In 1704 Peter the Great finally reformed the old Russian monetary system, ordering the minting of a 28g silver ruble coin equivalent to 100 new copper kopek coins.

**Notes:**

**bullion -** слиток

**obsolete** – устаревший

**oz., oz (ounce) -** унция

**ozt (troy ounce) -** тройская унция

**joachimsthaler –** иоахимсталлер, талер - крупная серебряная монета, чеканившаяся в первой половине XVI века в богемском городе Йоахимсталь.

**SUPPLEMENTARY READING**

**28. a) Read the extract from the book ‘The Financier’ by Theodore Dreiser.**

It was in his thirteenth year that young Cowperwood **entered into his first business venture**. Walking along Front Street one day, a street of **importing and wholesale establishments**, he saw an **auctioneer's flag** hanging out before **a wholesale grocery** and from the interior came the auctioneer's voice: "**What am I bid for this exceptional lot of Java coffee,** twenty-two bags all told, which is now selling in the market for seven dollars and thirty-two cents a bag wholesale? **What am I bid? What am I bid?** The whole lot must go as one. What am I bid?"

"Eighteen dollars," suggested a trader standing near the door, more to start the bidding than anything else. Frank paused.

"Twenty-two!" called another.

"Thirty!" a third. "Thirty-five!" a fourth, and so up to seventy-five, less than half of what it was worth. "I'm bid seventy-five! I'm bid seventy-five!" called the auctioneer, loudly. "Any other offers? Going once at seventy-five; am I offered eighty? Going twice at seventy-five, and" – he paused, one hand raised dramatically. Then he brought it down with a slap in the palm of the other – "sold to Mr. Silas Gregory for seventy-five. Make a note of that, Jerry," he called to his red-haired, freckle-faced clerk beside him. Then he turned to another lot of grocery **staples** – this time **starch**, eleven barrels of it.

Young Cowperwood was making a rapid calculation. If, as the auctioneer said, coffee was worth seven dollars and thirty-two cents a bag in the open market, and this buyer was getting this coffee for seventy-five dollars, he was making then and there eighty-six dollars and four cents, to say nothing of what his profit would be if he sold it at retail. **As he recalled**, his mother was paying twenty-eight cents a pound. He drew nearer, his books tucked under his arm, and watched these operations closely. The **starch,** as he soon heard, was valued at ten dollars a barrel, and it only brought six. **Some kegs of vinegar** were knocked down at one-third their value, and so on. He began to wish he could bid; but he had no money, just a little pocket change. The auctioneer noticed him standing almost directly under his nose, and was impressed with **the stolidity – solidity – of the boy's expression.**

"I am going to offer you now a fine lot of Castile soap – seven cases, no less – which, as you know, if you know anything about soap, is now selling at fourteen cents a bar. This soap is worth anywhere at this moment eleven dollars and seventy-five cents a case. What am I bid? What am I bid? What am I bid?" He was talking fast in the usual style of auctioneers, **with much unnecessary emphasis**; but **Cowperwood was not unduly impressed**. He was already rapidly calculating for himself. Seven cases at eleven dollars and seventy-five cents would be worth just eighty-two dollars and twenty-five cents; and if it went at half – if it went at half –

"Twelve dollars," commented one bidder.

"Fifteen," bid another.

"Twenty," called a third.

"Twenty-five," a fourth.

Then it came to dollar raises, for Castile soap was not such a vital commodity. "Twenty-six." "Twenty-seven." "Twenty-eight." "Twenty-nine." There was a pause. "Thirty," observed young Cowperwood, decisively.

The auctioneer, **a short lean faced, spare man** with bushy hair and an incisive eye, looked at him curiously and almost incredulously but without pausing. He had, somehow, in spite of himself, been impressed by the boy's peculiar eye; and now he felt, without knowing why, that the offer was probably legitimate enough, and that the boy had the money. He might be the son of a grocer.

"I'm bid thirty! I'm bid thirty! I'm bid thirty for this fine lot of Castile soap. It's a fine lot. It's worth fourteen cents a bar. Will any one bid thirty-one? Will any one bid thirty-one? Will any one bid thirty-one?"

"Thirty-one," said a voice.

"Thirty-two," replied Cowperwood. The same process was repeated.

"I'm bid thirty-two! I'm bid thirty-two! I'm bid thirty-two! Will anybody bid thirty-three? It's fine soap. Seven cases of fine Castile soap. Will anybody bid thirty-three?"

Young Cowperwood's mind was working. He had no money with him; but his father was teller of the Third National Bank, and **he could quote him as reference**. He could sell all of his soap to the family grocer, surely; or, if not, to other grocers. Other people were anxious to get this soap at this price. Why not he?

The auctioneer paused.

"Thirty-two once! Am I bid thirty-three? Thirty-two twice! Am I bid thirty-three? Thirty-two three times! Seven fine cases of soap.

Am I bid anything more? Once, twice! Three times! Am I bid anything more?" – his hand was up again – "and sold to Mr. – ?" He leaned over and looked curiously into the face of his young bidder.

"Frank Cowperwood, son of the teller of the Third National Bank," replied the boy, decisively.

"Oh, yes," said the man, fixed by his glance.

"Will you wait while I run up to the bank and get the money?"

"Yes. Don't be gone long. If you're not here in an hour I'll sell it again."

Young Cowperwood made no reply. He hurried out and ran fast; first, to his mother's grocer, whose store was within a block of his home.

Thirty feet from the door he slowed up, put on a nonchalant air, and strolling in, looked about for Castile soap. There it was, the same kind, displayed in a box and looking just as his soap looked.

"How much is this a bar, Mr. Dalrymple?" he inquired.

"Sixteen cents," replied that worthy.

"If I could sell you seven boxes for sixty-two dollars just like this, would you take them?"

"The same soap?"

"Yes, sir."

Mr. Dalrymple calculated a moment.

"Yes, I think I would," he replied, cautiously.

"Would you pay me to-day?"

"I'd give you my note for it. Where is the soap?"

**He was perplexed and somewhat astonished by this unexpected proposition on the part of his neighbor's son.** He knew Mr. Cowperwood well – and Frank also.

"Will you take it if I bring it to you to-day?"

"Yes, I will," he replied. "Are you going into the soap business?"

"No. But I know where I can get some of that soap cheap."

He hurried out again and ran to his father's bank. It was after banking hours; but he knew how to get in, and he knew that his father would be glad to see him make thirty dollars. He only wanted to borrow the money for a day.

"What's the trouble, Frank?" asked his father, looking up from his desk when he appeared, breathless and red faced.

"I want you to loan me thirty-two dollars! Will you?"

"Why, yes, I might. What do you want to do with it?"

"I want to buy some soap – seven boxes of Castile soap. I know where I can get it and sell it. Mr. Dalrymple will take it. He's already offered me sixty-two for it. I can get it for thirty-two. Will you let me have the money? I've got to run back and pay the auctioneer."

His father smiled. This was **the most business-like attitude** he had seen his son manifest. He was so keen, **so alert for a boy of thirteen.**

"Why, Frank," he said, going over to a drawer where some bills were, "are you going to become a financier already? You're sure you're not going to lose on this? You know what you're doing, do you?"

"You let me have the money, father, will you?" he pleaded. "I'll show you in a little bit. Just let me have it. You can trust me."

He was like a young hound on the scent of game. His father could not resist his appeal.

"Why, certainly, Frank," he replied. "I'll trust you." And he counted out six five-dollar certificates of the Third National's own issue and two ones. "There you are."

Frank ran out of the building with a briefly spoken thanks and returned to the auction room as fast as his legs would carry him. When he came in, sugar was being auctioned. He made his way to the auctioneer's clerk.

"I want to pay for that soap," he suggested.

"Now?"

"Yes. Will you give me a receipt?"

"Yep."

**Notes:**

**financier** – финансист

|  |
| --- |
| **entered his first business venture** – впервые пустился в коммерческую авантюру**importing and wholesale establishments** – импортирующие и оптовые фирмы**an auctioneer's flag** – аукционный флажок**wholesale grocery** – оптовый бакалейный магазин**What am I bid for this exceptional lot of Java coffee?** – Что мне предложат за партию превосходного яванского кофе?**What am I bid? What am I bid? –** Сколько даете? Сколько даете?**staple** – предмет торговли, товар**starch** – крахмал**As he recalled –** насколько ему помнится**some kegs of vinegar** – Несколько бочонков уксуса**the stolidity – solidity – of the boy's expression** – серьезность и упорство, написанные на лице мальчика**with much unnecessary emphasis** – с чрезмерным пафосом**Cowperwood was not unduly impressed.** – На Каупервуда это не действовало.**a short lean faced, spare man** – маленький худощавый человек с изможденным лицом**the boy's peculiar eye** – напряженный взгляд мальчика**but his father was teller of the Third National Bank** – Его отец был помощником кассира Третьего национального банка**he could quote him as reference** – Он мог сослаться на него**He was perplexed and somewhat astonished by this unexpected proposition on the part of his neighbor's son.** – Он был несколько озадачен этим неожиданным предложением соседского сына.**the most business-like attitude** – такая деловитость**so alert for a boy of thirteen** – Для мальчика тринадцати лет он был на редкость сообразителен. |

**b)** **Determine the main idea of the text.**

**c) Make up a plan of the extract.**

**d) Give a short summary of the text.**

**ROLE PLAYING**

**29. Read and role play the dialogue.**

**Aunt Maggie is going to rent out her apartment**

|  |  |
| --- | --- |
| Джейн: Ты знаешь, Джейк, тетя Мегги собирается сдавать в аренду свою квартиру в Чикаго. | Jane: You know, Jake, Aunt Maggie is going to rent out her apartment in Chicago. |
| Джейк: Кому? Родственнику или другу? | Jake: Who to? A relative or a friend? |
| Джейн: Нет. Она говорит, это будет прибыльное дело. Ведь от родственников или друзей нельзя извлечь выгоду. | Jane: No. She says, it is going to be a profit-making enterprise. And you cannot profit by relatives or friends. |
| Джейк: Тогда у нее будут проблемы с налогами. | Jake: Then she’ll have problems with the taxes.  |
| Джейн: Она собирается платить все налоги. И все равно доход после налогообложения будет довольно высоким. | Jane: She is going to pay all the taxes. And still the after-tax income is going to be rather high. |
| Джейк: Сколько же она хочет тогда выручить? | Jake: How much is she going to get, then? |
| Джейн: Она говорит, около тысячи в месяц. | Jane: She says, about a thousand per month. |
| Джейк: До налогообложения или после налогообложения? | Jake: Pre-tax or after-tax? |
| Джейн: После. | Jane: After. |
| Джейк: Гм. Тогда это будет 1600. Кто согласится снимать такую квартиру за 1600 долларов?  | Jake: Hm… Then it will make about a thousand and six hundred. Who is going to hire such an apartment for a thousand and six hundred? |
| Джейн: Она ни за что ее не сдаст! Она ничего на этом не заработает! | Jane: She will never rent it out! And she will not get any money for it! |
| Джейк: А она действительно не собирается снижать цену? | Jake: Is she really not going to cut the price? |
| Джейн: Насколько мне известно, нет. | Jane: As far as I know, no. |
| Джейк: Но она будет довольна. | Jake: But still she will get satisfied. |
| Джейн: Чем? | Jane: What with? |
| Джейк: Тем, что у нее есть права собственности. | Jake: Her property rights. |

**UNIT 3. COMPANIES**

|  |
| --- |
| Grammar:I. The Present Perfect Tense, The Past Simple TenseII. The Adjective. Degrees of comparisonReading and Speaking:Text A: NestleText B: Types of CompanyText C: Understanding Company CultureText D: BrandingText E: Choosing a Brand NameSupplementary Reading: Success Story (by J.O.Cozzens)Role Playing: Investment and Reinvestment |

**GRAMMAR**

**I. Present Perfect and Past Simple**

**The Present Perfect Tense** (Настоящее совершенное время) образуется при помощи вспомогательного глагола to have в форме настоящего времени (have, has) и формы причастия прошедшего времени смыслового глагола:

*I have worked, he has worked, we have worked.*

В вопросительной форме вспомогательный глагол ставится перед подлежащим:

*Have I worked? Has he worked? Have we worked?*

Отрицательная форма образуется при помощи частицы not, которая ставится после вспомогательного глагола:

*I have not worked. He has not worked. We have not worked.*

**Употребление Present Perfect**

1. Действие, совершившееся к настоящему моменту, результат которого имеется налицо в настоящем времени.

*I* ***have broken*** *my pencil.*

***Has*** *the secretary* ***come****?*

2. Present Perfect часто употребляется с наречиями неопределенного времени **ever, never, often, already, yet**, поскольку они не мешают сосредоточить внимание на результате действия в настоящем:

*I* ***have*** *never* ***read*** *that book.*

*He* ***hasn’t finished*** *his work yet.*

3. Present Perfect может употребляться с обстоятельственными словами, обозначающими еще не истекшие периоды времени – **today, this week, this month, this year.**

***Have*** *you* ***read*** *the newspaper today?*

4. С наречиями **lately, recently, just**.

*I* ***have*** *just* ***seen*** *him.*

*I* ***haven’t received*** *any letters from him lately.*

5. С союзом **since**, предлогом **for.**

*I* ***have*** *only* ***received*** *two letters from him since he left Moscow.*

*I* ***have known*** *him for three years.*

**The Past Simple Tense**

**Past Simple** правильных глаголов образуется путем прибавления во всех лицах окончания –**ed** к форме инфинитива: to live – liv**ed**, to work – work**ed,** to expect – expect**ed.** Если глагол неправильный, употребляется его 2-я форма, которую нужно запомнить: to speak – spoke, to run – ran, to put – put и т. д.

Вопросительная форма как правильных, так и неправильных глаголов образуется при помощи вспомогательного глагола to do в прошедшем времени (**did**) и формы инфинитива смыслового глагола (без to). ***Did*** *I* ***work****?* ***Did*** *I* ***speak****?*

Отрицательная форма как правильных, так и неправильных глаголов образуется при помощи вспомогательного глагола **did,** частицы **not** и формы инфинитива смыслового глагола*. I* ***did not work.*** *I* ***did not speak****.*

**Употребление Past Simple Tense**

1. Действие, совершившееся в прошлом с такими обозначениями времени, как **yesterday, last week, an hour ago, the other day, on Monday, in 1945, during the war**:

*The goods* ***arrived*** *yesterday.*

Время совершения действия может быть выражено также придаточным предложением.

*He* ***called*** *when I was at the Institute.*

2. Для выражения ряда прошедших действий, передаваемых в той последовательности, в которой они происходили.

*The manager* ***entered*** *the office,* ***sat******down*** *at his desk and* ***began*** *to look through the morning mail.*

3. Для выражения обычного, повторяющегося прошедшего действия.

*Last year I often* ***went*** *to the theatre.*

**1. Complete the sentences with the correct form of the verbs in brackets.**

1. Stephanic and Larry Rosenbloom (to purchase) an abandoned ranch and (to start) Creston Vineyards in 1980. Since 1982 Creston wines (to win) more than 500 awards in wine tasting events and competitions. Several large Northern California wineries recently (to purchase) land and (to start) vineyards near the Creston location.

2. Donald and Doris Fisher (to open) the first Gap store on Ocean Avenue in San Francisco on August 21, 1969; its merchandise (to consist) of Levi's and LP records. In 1970, Gap (to open) its second store in San Jose, California. In 1971, Gap (to establish) its corporate headquarters in Burlingame, California with four employees. By 1973, the company had over 25 locations and had expanded into the East Coast market with a store in the Echelon Mall in Voorhees, New Jersey. In 1974, Gap (to begin) to sell private-label merchandise.

3. Gelette (to create) a new version for its branded products during the late 1980s. The purpose (to be) to bring quality and value back to shaving products.

4. In 1891 Frederik Philips (to finance) the purchase of a modest factory in Eindhoven. Over the years since then, we have continued to improve people’s lives with a steady flow of ground-breaking innovations.

**2. Complete the sentences with the correct form of the verbs in brackets.**

1. Mulberry (to introduce) new designs and (to bring) in lower priced bags in the £500 to £800 range.

2. Mr Andretta (to say):”We (to build) a strong foundation for future growth as a result of the investment made in product design and development” as well as our infrastructure”.

3. Mr Coca (to join) Mulberry a year ago and his first collection for the brand was presented at London Fashion Week in February.

4. Profits at Italian luxury fashion group Prada (to fall) by almost a quarter in the first half of the year as sales in the Asia Pacific region slid.

5. Nokia (to sell) their mobile phones business to Microsoft in a transaction that was completed on April 25 2014.

6. The first car which BMW successfully (to produce) and the car which (to launch) BMW on the road to automobile production was the Dixi, based on the Austin 7 and licensed from the Austin Motor Company in Birmingham, England.

7. Mercedes-Benz traditionally (to introduce) its safety innovations in the S-Class.

8. Output (to increase) this year and the factory is doing well.

9. In July 2015, the company P&G, (to announce) the sale of 43 of its beauty brands to Coty, a beauty-product manufacturer, in a US$13 billion deal.

10. British Airways (to be) the official airline partner of the London 2012 Olympic Games.

**3. Complete the following company profile with either the Present Perfect or the Past Simple form of the verbs in brackets.**

Procter and Gamble *1)* ***has been*** *(to be)* in the soap business since William Procter and James Gamble *2)\_\_\_\_\_(to form)* their partnership in 1837. In order to raise capital for expansion, the partners *3)\_\_\_\_\_\_\_(to set up)* a corporate structure in 1890, with an appointed president at the helm of the company. It *4)\_\_\_\_\_\_\_\_\_(to undergo)* further restructuring in 1955, with the creation of individual operating divisions to better manage their growing lines of products. John E. Pepper *5)\_\_\_\_\_\_ (to lead)* the company since 1955, when he was elected Procter and Gamble’s ninth Chairman and Chief Executive Officer. The same year, the company *6)\_\_\_\_\_\_\_\_\_\_(to move)* from managing the business under two geographic areas, US and International, to four regions – North America, Latin America, Asia, and Europe/ Middle East / Africa.

Ivory soap, which *7) \_\_\_\_\_\_ (to become)* a common household name, *8)\_\_\_\_\_\_\_ (to come)* onto the market in 1879. With the introduction and instant success of Tide laundry detergent in 1946, Procter and Gamble *9) \_\_\_\_(to embark)* on a strategy of rapid growth into new product lines as well as new markets around the world. The firm’s commitment to innovation in technology *10) \_\_\_\_\_\_ (to help)* Tide to remain their single largest brand over the years. Perhaps the product that *11) \_\_\_\_\_\_\_ (to have)* the greatest impact, however, is Pampers which they *12)\_\_\_\_ (to launch)*in 1961.

As a result of their aggressive expansion policy, Procter and Gamble sales *13) \_\_\_\_ (to reach)* $ 10 billion in 1980. Since then the company *14) \_\_\_\_\_\_\_ (to quadruple)* the number of consumers it can serve with its brands – to about five billion people around the world. In 1998 sales *15) \_\_\_\_\_ (to rise)* to $37.2 billion.

**II. The Adjective. Degrees of Comparison**

Односложные прилагательные и большинство двусложных, оканчивающихся на -**y**, образуют степени сравнения при помощи суффиксов -**er**, -**est**.

|  |  |  |
| --- | --- | --- |
| **Положительная****Positive** | **Сравнительная** **Comparative** | **Превосходная****Superlative** |
| bigeasy | biggereasier | the biggestthe easiest |

Многосложные прилагательные образуют степени сравнения при помощи слов **more** и **most**.

careful – more careful – the most careful

interesting – more interesting – the most interesting

Некоторые двусложные прилагательные (angry, clever, common, cruel, friendly, gentle, handsome, narrow, pleasant, polite, quiet, simple) могут образовывать степени сравнения как при помощи суффиксов - **er**, -**est**,так и при помощи слов **more** и **the most**.

|  |  |  |
| --- | --- | --- |
| common common | commonermore common | the commonest the most common |

Некоторые прилагательные образуют степени сравнения от другого корня.

|  |  |  |
| --- | --- | --- |
| goodgadlittlemuch/many | betterworselessmore | the bestthe worstthe leastthe most |

**Сравнительные конструкции**

**1) Прилагательное в сравнительной степени**

This picture is more beautiful than that one.

I’m stronger than him. I’m stronger than he is.

**2) Much (far) + прилагательное в сравнительной степени**

This picture is much more interesting than that one.

This picture is far more interesting than that one.

**3) As + прилагательное в положительной степени**

This picture is as beautiful as that one**.**

**4) Not as (so) + прилагательное в положительной степени**

This picture is not as (so) beautiful as that one.

**5) The + прилагательное в сравнительной степени + the + прилагательное в сравнительной степени**

The more beautiful the picture, the more pleasant it is to look at it.

**4. Put the adjectives into the comparative and superlative forms.**

|  |  |  |
| --- | --- | --- |
| 1. nice
2. cheap
3. expensive
4. bad
5. hollow
6. lucky
7. wonderful
8. shy
9. cruel
10. attractive
 | 1. pleasant
2. low
3. busy
4. little
5. quiet
6. interesting
7. light
8. good
9. surprising
10. few
 | 1. convenient
2. large
3. neat
4. simple
5. intelligent
6. many
7. bitter
8. small
9. boring
10. heavy
 |

**5. Compare two friends: Sam and Mark.**

**Example:** Samis 30. Mark is 32. ***Sam is younger than Mark.***

1. Sam is almost two meters tall. Mark is 1 meter 79 tall. Mark …

2. Sam has three children. Mark has two children. Mark ...

3. Sam has a four-room flat. Mark has a three-room flat. Sam …

4. Sam earns $2000 a month. Mark earns $1500 a month. Mark …

5. Sam is very handsome. Mark is not very handsome. Sam …

6. Sam speaks three foreign languages. Mark speaks two foreign languages. Sam …

7. Sam is very practical. Mark is not very practical. Mark …

8. Sam … is a very good driver. Mark is not a very good driver. Sam …

9. Sam is not very experienced. Mark is very experienced. Mark …

**6. Complete the sentences using the comparative construction with *than****:*

Example: He isn’t very intelligent*.* ***You are more***

***intelligent than him (… than he is).***

1. She doesn’t know very much. You …

2. He isn’t very old. They …

3. I’m not a very good singer. She …

4. We haven’t got so much spare time. He …

5. They don’t read very interesting books. I …

**7. Make up sentences using the construction “much (far) + comparative form + than”.**

**Example**: Chinese, much, difficult, French

**– *Chinese is much more difficult than French.***

1. The plane, much, fast, the train …

2. Northern Ireland, far, small, Australia

3. Dogs, much, clever, cats?

4. Diamonds, far, expensive, rubies

5. Discos, much, noisy, cinemas

6. Speaking a foreign language, much, useful, reading it?

7. The Mediterranean, far, warm, the Baltic sea

8. Football, much, dangerous, golf

**8. Change the sentences using the adjectives in the superlative form.**

**Example:** This is a very important event. (of the year)

 **– This is the most important event of the year.**

1. This is a very exciting book. (in his collection)

2. This is a very high mountain. (in the world)

3. He is a very noisy person. (at the party)

4. She is a very good doctor. (I know)

5. This is a very beautiful park (in the city)

**9. Open the brackets, use the construction *the … the.***

1. (responsible) you are, (few) problems you get.

2. (popular) the person is, (little) spare time he has.

3. (many) cigarettes you smoke, (bad) it is for your health.

4. (modern) the car, (expensive) it is.

5. (tall) the person is, (thin) he usually is.

6. (hard) your work is, (tired) you feel.

7. (nervous) you are, (many) mistakes you make.

**READING AND SPEAKING**

**10. What do these quotations mean to you?**

*‘No matter how brilliant your mind or strategy, if you’re playing a solo game, you’ll always lose out to a team.’ – Reid Hoffman, LinkedIn co-founder*

*‘High expectations are the key to everything.’ – Sam Walton, Walmart founder*

*‘Growth is never by mere chance; it is the result of forces working together.’ – James Cash Penney, founder, JC Penney*

**11. Vocabulary. Listen, read and learn**

|  |  |  |
| --- | --- | --- |
| 1. | asset | актив, имущество |
| 2. | head office | главный офис, управление фирмы |
| 3. | competitor | конкурент |
| 4. | to expand | расширять, развивать |
| 5. | net profit | чистая прибыль, нетто-прибыль |
| 6. | market capitalization | рыночная капитализация, суммарная стоимость всех выпущенных акций компании |
| 7. | market share | доля рынка |
| 8. | operate in | действовать, работать |
| 9. | parent company | материнская компания |
| 10. | percentage of sales | процент от продаж |
| 11. | performance | выполнение, работа |
| 12. | provide | снабжать, обеспечивать |
| 13. | share price | курс акций, биржевой курс |
| 14. | specialize in | специализироваться |
| 15. | subsidiary | дочерняя компания, филиал |
| 16. | turnover | оборот |
| 17. | workforce | рабочая сила |

**12. Which of these companies would you like to work for?**

– A family-owned company

– A multinational company

– Your own company (be self-employed)

**13. Many economies contain a mix of public- and private-sector businesses. Think of companies you know in the areas below. Which are public-sector companies, and which are private-sector ones?**

Post office, railways, television, water, energy, telecoms, cars, banks, newspapers, airlines, roads, mining.

**14. Can you name a company in each of these business sectors? Is there one that you would like to work for?**

– Telecommunications/Media

– Engineering

– Pharmaceuticals/Chemicals

– Construction

– Banking and Finance

– Transport

– Manufacturing

– IT/Electronics

– Food and drink

– Retailing

– Another service industry

– Tourism

**15. Read these descriptions of some companies. Complete their names.**

1. This company provides many different Internet services, including news, online shopping, and e-mail. Most of its sales come from advertising on its website. Its head office is in Sunnyvale, California.

Y \_ \_ \_ \_

2. This company produces tyres for cars and other vehicles. It is based in France, But it has more than 125,000 employees all over the world. It is also well-known for its red and green travel guides.

M \_ \_ \_ \_ \_ \_ \_

3. This northern European company operates in the retail

market. It specializes in low-price products, including furniture, bathrooms and kitchens.

I \_ \_ \_

4. It’s a subsidiary of the Europe Aeronautic Defence and Space Company (EADS). The company makes planes for the commercial aircraft market, where its main competitor is Boeing.

A \_ \_ \_ \_ \_

5. This company makes many different electrical and electronic products, such as TVs, computers, and mobile phones. It is South Korea’s largest company and exporter.

S \_ \_ \_ \_ \_ \_

**16. Complete the chart with the information in the box below. Then write sentences about the companies.**

**EXAMPLE: Cisco Systems is an American company which supplies Internet equipment.**

|  |
| --- |
| American Express, container-ship operator, fashion/retail, Finnish, Japanese, Korean, Nokia, oil and gas, pharmaceuticals, Toyota |

|  |  |  |
| --- | --- | --- |
| **Company** | **Main activity** | **Nationality** |
| Cisco Systems | Internet-equipment supplier | American |
| ……… 1 | Car manufacturer | ……….. 2 |
| Inditex | ………. 3 | Spanish |
| ……… 4 | Travel and financial services provider | American |
| Roche | ……….. 5 | Swiss |
| ……….. 6 | Telecommunications | …….. 7 |
| Samsung | Electronics-goods maker | ……. 8 |
| Hapag-Lloyd | ………. 9 | German |
| Petrobras | ………. 10 | Brazilian |

**17. Make sentences using the words in the table.**

|  |  |
| --- | --- |
| General MotorsAmazon.comGazpromHewlett-PackardHitachi | producesmakesspecializes inoperates inprovidesofferssells‘s competitors are |

**18. Complete the sentences below with the words and phrases in the box.**

|  |
| --- |
| Head office, market share, net profit, parent company, share price, subsidiary, turnover, workforce |

1. The amount of money a company receives from sales in a particular period is called its **turnover.**

2. The money a company makes after taking away its costs and tax is its \_\_\_\_\_\_\_\_\_\_ .

3. A company which owns another company is called a \_\_\_\_\_\_\_ .

4. The employees in a particular country or business are called the \_\_\_\_\_\_\_\_ .

5. The percentage of sales a company has in a particular market is its \_\_\_\_\_\_\_\_\_\_ .

6. The main building or location of a large organization is its\_\_\_\_\_\_\_\_\_ .

7. The cost of a company’s shares is its \_\_\_\_\_\_\_\_\_\_ .

8. A company which is more than 50 % owned by another company is called a \_\_\_\_\_\_\_\_\_\_ .

**19. Complete this extract from a company report with appropriate words or phrases from the box in Exercise 18.**

**Financial performance**

|  |
| --- |
| I am pleased to say the **parent company (1)** has continued its excellent performance. We are changing, growing and doing well at a difficult time for the industry. …….. (2) was € 57.2 million – an increase of 15 % on last year, and ……. (3) rose by 5 % to € 6.4 million.We are a highly competitive business. We have increased our........... (4) to 20 %. Consequently, our........... (5) has risen and is now at an all-time high or € 9.6. Increased production and strong demand have had a positive effect on our cash now, so we are able to finance a number of new projects. We have successfully moved to our new ......... (6) in central London. We are now planning to start full production at the recently opened Spanish ............ (7) in October. Finally, thanks once again to our loyal and dedicated ...... (8). Our employees will always be our most valuable asset. |

**20. Now talk in the same way about the company you know well.**

**21. When you see the name Nestle, perhaps you think of breakfast cereals, Nescafe instant coffee, or Nespresso machines. But what else do you know about the company?**

**Make questions about Nestle using the prompts below.**

**Example:** How old is the company?

1. How old/ company?

2. What products / company / specialize in?

3. What / its annual sales?

4. Where / its head office?

5. How many factories / have?

6. How many people / employ?

7. Company / sell / products / all five continents?

8. What / offer / its employees?

9. Company / a lot of work / in the community?

10. How / protect the environment?

**22. Read the text and retell it**.

**TEXT A. Nestlé**

**Nestlé**  is a Swiss transnational food and drink company head quartered in Vevey, Switzerland. It is the largest food company in the world measured by revenues, and ranked No.72 on the Fortune Global 500 in 2014.

Nestlé’s origins date back to 1866, when two separate Swiss enterprises were founded that would later form the core of Nestlé. In 1866 Henri Nestlé developed milk-based baby food, and soon began marketing it. He founded the enterprise Farine Lactée Henri Nestlé in Vevey**.** In August 1867 Charles and George Page, two brothers from Lee County, Illinois, USA, established the Anglo-Swiss Condensed Milk Companyin Cham, Switzerland.

Nestlé was formed in 1905 by the merger of the Anglo-Swiss Milk Company and Farine Lactée Henri Nestlé.The company grew significantly during the First World War and again following the Second World War, expanding its offerings beyond its early condensed milk and infant formula products.

Nestlé’s products include baby food, medical food, bottled water, breakfast cereals, coffee and tea, confectionery, dairy products, ice cream, frozen food, pet foods, and snacks. Twenty-nine of Nestlé’s brands have annual sales of over CHF1 billion (about US $1.1billion), including Nespresso, Nescafé, Kit Kat, Smarties, Nesquik, Stouffer’s, Vittel, and Maggi. Nestlé has 447 factories, operates in 194 countries, and employs around 339,000 people. It is one of the main shareholders of L’Oreal, the world’s largest cosmetics company.

In 2011, Nestlé was listed No.1 in the Fortune Global 500 as the world’s most profitable corporation. With a market capitalization of US $239.6 billion, Nestlé ranked No.11 in the FT Global 500 2014.

**23. Speak about one of the world famous companies.**

**24. Read the text for general understanding.**

**TEXT B. Types of Company**

Here is a simplified list of the different types of legal structures for a business.

**Sole trader (BrE)/Sole proprietor (AmE)**. This is a one person business. The person may describe themselves as ‘self-employed’ (e.g. the owner of a small shop), or as a ‘freelancer’ if they are a professional who works for different clients (e.g. a photographer).

**Partnership**. A group of people who work together as equals (e.g. a firm of lawyers or architects). They share the risks and the profits.

**Private company**. The shares of the company are privately owned, usually by a small number of people. These shareholders typically include the founder of the company, possibly some close family members, and perhaps a few business associates who provided money for the company.

**Public company (BrE) / Corporation (AmE).** These are the large companies that are listed on stock exchanges like Germany’s DAX, France’s CAC or the UK’s FTSE. They are called public because anyone can buy their shares. Note: do not confuse a state-owned enterprise with a public company.

**Departments**

The list of departments below is typical for many businesses – each one corresponds to a business function. Companies also have other departments related to their own particular business activity.

**Production** might also include Purchasing and Quality Assurance (QA).

**Operations** refers to all the internal processes of a company and might include, for example, Logistics.

**Sales** might also include Business Development.

**Customer Services** might include Technical Support.

**Marketing** might include Market Research.

**Communications** refers to all promotional activities including a strong focus on Public Relations (PR).

**Finance** has many subdivisions, such as Financial Control, Treasury, Accounts and Payroll ( = managing salary payments).

**Human Resources** (HR).

**Information Technology** (IT).

**Research and Development** (R&D).

**Legal**.

As well as departments, an international company may also have divisions organized according to geographical area or major product lines.

**Individuals within the structure**

The **Chief Executive Officer** (CEO) runs the company.

The level below CEO is **Chief … Officer**, for example **Chief Financial Officer (CFO)**. The CFO is part of the senior management team. The CFO reports to the CEO ( = has the CEO as their boss). The CFO is in charge of ( = responsible for) all the financial side of the business.

The next level down might be country level for a large international organization, or departmental level. A job title here might be **Sales Director** or **Head of Sales** or **VP** ( = Vice President) **Sales**.

The Sales Director for Sweden liaises closely with ( = talks to in order to work better with) the Chief Marketing Officer at Head Office in the States.

Below this are people with job titles like **Manager**, **Officer**, **Coordinator**, etc.

The words **Assistant** or **Deputy** may also occur at any level.

*I’m the Business Development Officer for Sweden.*

*My line manager (*= person directly above me/person

who I report to) *is the Sales Director.*

*The Sales Director delegates* ( = gives) *a lot of the work to me.*

We say …

**senior people**at a higher level

**junior people** at a lower level

**25. a) Read the text.**

**b) Look up the words you do not know in the dictionary.**

**TEXT C. Understanding Company Culture**

By Alison Doyle

Company culture is the personality of a company. It defines the environment in which employees work. Company culture includes a variety of elements, including work environment, company mission, value, ethics, expectations, and goals. For example, some companies have a team-based culture with employee participation on all levels, while other have a more traditional and formal management style.

Google is an example of an organization with a clear company culture. According to the website, the company still feels like a small company with an informal atmosphere, even though it has grown tremendously: "At lunchtime, almost everyone eats in the office café, sitting at whatever table has an opening and enjoying conversations with Googlers from different teams…Every employee is a hands-on contributor…no one hesitates to pose questions directly to Larry or Sergey in our weekly all-hands (“TGIF”) meetings – or spike a volleyball across the net at a corporate officer."

Company culture is important to employees, because workers are more likely to enjoy their time in the workplace when they fit in with the company culture. Employees tend to enjoy work when their needs and values are *consistent* with those in the workplace. They tend to develop better relationships with *coworkers*, and are even more productive.

On the other hand, if you work for a company where you don’t fit in with the company culture, you are likely to take far less pleasure out of your work. For example, if you prefer to work independently, but work for a company that *emphasizes* teamwork (or has shared office spaces), you are likely to be less happy and less efficient.

Company culture is important to *employers* too, because workers who fit in with the company culture are likely to not only be happier, but more productive. When an employee fits in with the culture, they are also likely to want to work for that company for longer. Thus, employers can improve productivity and employee *retention* through a strong office culture.

**26. Match the highlighted words in the text with the definitions below.**

1. A person with whom one works, typically someone in a similar role or at a similar level within an organization.

2. The condition of (retaining) keeping something.

3. Always behaving or happening in a similar, especially positive, way.

4. A person or organization that employs people.

5. To show that something is very important or worth giving attention to.

**27. Ask questions about the text above.**

**28. Read the text and answer the following questions:**

**– What is branding?**

**–** **What does trademark identify?**

**TEXT D. Branding**

A basic decision in marketing products is branding, in which an organization uses a name, phrase, design, symbols, or a combination of these to identify its products and distinguish them from those of its competitors. A **brand name** is any word, ‘device’ (design, sound, shape or color), or combination of these used to distinguish a seller’s goods or services. Some brand names can be spoken , such as a Rolerblade. Other brand name cannot be spoken, such as the rainbow-colored apple (the logotype) that Apple Computer puts on its machines and in its ads. A **trade name** is a commercial, legal name under which a company does business. The Campbell Soup Company is the trade name of that firm.

A trademark identifies that a firm has legally registered its brand name or trade name so the firm has its exclusive use, thereby preventing others from using it. A well-known trademark can help a company advertise its offerings to customers and develop their brand loyalty.

Consumers may benefit most from branding. Consumers can recognize and avoid products with which they are dissatisfied, while becoming loyal to other, more satisfying brands.

**29. Read the text and enumerate the criteria for picking a good brand name.**

**TEXT E. Choosing a Brand Name**

There are seven criteria mentioned most often when selecting a good brand name.

**The name should**

**help position the brand in the mind of the consumer.** Semi-descriptive names, which give customers some information about the product or service, are best in this regard. Easy Off (oven cleaner), Powerbook (laptop computer), Glass Plus (glass cleaner) clearly describe the benefits of purchasing the product.

**be memorable and distinctive. In the auto industry, when a competitor has a memorable name, others quickly imitate. When Ford called a car a Mustang, Pintos, Colts and Broncos soon followed.**

**be as short as possible.** Short names are easier to remember and communicate than long ones.

**have no negative connotations in any language.** This is particularly important in multi-cultural societies or if the company behind the brand wants to expand internationally. Pepsi Co had to rename 7-Up in Shanghai, China, because in the local dialect the phrase means ‘death through drinking’.

**be easy to pronounce.** Customers will be reluctant to talk about your new brand and recommend it if they are not confident about its pronunciation.

**should have no legal or regulatory restrictions. For example, the US Food and Drug Administration discourages the use of the word *heart* in food brand names. This restriction led to changing the name of Kellog’s Heartwise cereal to Fiberwise.**

**be available to register as a domain.** In today’s society it’s almost impossible to build the brand without the use of Internet. Make sure you have a domain available for the name you choose.

**30. Read the etymologies of some of the world's largest and most oddly named companies.**

|  |  |
| --- | --- |
| IKEA | The company's name is an acronym that consists of the initials of its founder, Ingvar Kamprad, Elmtaryd (the farm where he grew up), and Agunnaryd (his home town in Småland, southern Sweden). |
| Canon | Originally called “**Kwanon**” for a **Buddhist****goddess**, the company changed its name to Canon in 1935 to appeal to a worldwide audience. |
| LEGO | LEGO combines the Danish words “**leg got**” or “**play well**”. |
| SONY | The name is derived from “**sonus**”, the Latin word for sound and a slang expression “**sonny boy**”, which in 1950s Japan described “**smart, presentable young men**”. |
| WD-40 | After 39 failures in the lab, the famous **water displacing** spray was developed. Hence “**Water Displacement**” perfected on the **40th try**.” |
| GOOGLE | The internet giant takes its name from “**googol**’, the mathematical term for the numeral 1 followed by 100 zeros. |
| Virgin | One of Richard Branson’s colleagues famously suggested this by remarking “we’re complete virgins at business’. |
| Blackberry | This name was coined in 1999 because the keys on the device reminded the drupelets on the fruit. |
| ORACLE | This name started as the code for a project that cofounders Larry Ellison and Bob Oats worked on for the CIA. It was a database that was supposed to be able to answer any question about anything. |
| STARBUCKS | The coffee giant took its name from the first mate in Herman Melville’s “**Moby Dick**” in an effort to evoke “the romance of the high seas and the seafaring tradition of the early coffee traders”. |
| Reebok | An alternative spelling of “**rhebok**”, the Afrikaans-Dutch word for a type of **antelope**, this name is meant to evoke speed and grace. |
| AMAZON | Jeff Bezos reportedly wanted a name that began with “A” so it would appear near the top of **an alphabetical list**. He thought the world’s largest river was an apt name for what he hoped could be his biggest business. |

**SUPPLEMENTARY READING**

**31. a) Read the story by J. O. Cozzens**

**b) Give a short summary of the text**

**Success story by J. O. Cozzens**

I met Richards ten or more years ago when I first went down to Cuba. He was a short, sharp-faced, **agreeable** chap, then about 22. He introduced himself to me on the boat and I was surprised to find that Panamerica Steel was sending us both to the same job.

Richards was from some not very good state university engineering school. Being the same age myself, and just out of technical college I saw at once that his knowledge of engineering was rather poor. I couldn’t imagine how he had managed to get this job.

Richards was naturally likable, and I liked him a lot. The firm had a contract for the construction of a private railroad. For Richards and me it was mostly an easy job of inspections and routine paper work. At least it was easy for me. It was harder for Richards, because he didn’t appear to have mastered the use of **a slide ruler**. When he asked me **to check his figures** I found his calculations awful. “Boy,” I was at last obliged to say, “you are undoubtedly the silliest white man in this province. Look, stupid, didn’t you ever take arithmetic? How much are seven times thirteen?” “Work that out,” Richards said, “and let me have a report tomorrow.”

So when I had time I checked his figures for him, and the inspector only caught him in a bad mistake about twice. In January several directors of the United Sugar Company came down to us on business, but mostly pleasure; **a good excuse** to get south on a vacation. Richards and I were to accompany them around the place. One of the directors, MrProsset was asking a number of questions. I knew the job well enough to answer **every sensible** question – the sort of question that a trained engineer would be likely to ask. As it was MrProsset was not an engineer and some of his questions put me at a loss. For the third time I was obliged to say, “I’m afraid I don’t know, sir. We haven’t any calculations on that.” When suddenly Richards spoke up.

“I think, about nine million cubic feet, sir”, he said. “I just happened to be working this out last night. Just for my own interest”. “Oh,” said MrProsset, turning in his seat and giving him a sharp look. “That’s very interesting, Mr – er – Richards, isn’t it? Well, now, maybe you could tell me about – ”

Richards could. Richards knew everything. All the way up MrProsset **fired questions** at him and he **fired answers** right back. When we reached the head of the rail, a motor was waiting for MrProsset. He nodded absent-mindedly, shook hands with Richards. “Very interesting, indeed,” – he said. “Good-bye, Mr Richards and thank you.” “Not at all, sir,” Richards said. “Glad if I could be of service to you.”

As soon as the car moved off, I exploded. “A little honest bluff doesn’t hurt; but some of your figures…!

“I like to please,” said Richards grinning. “If a man like Prosset wants to know something, who am I **to hold out on** him?” “What’s he going to think when he looks up the figures or asks somebody who does know?”

“Listen, my son,” said Richards kindly. “He wasn’t asking for any information he was going to use. He doesn’t want to know these figures. He won’t remember them. I don’t even remember them myself. What he is going to remember is you and me. Yes, believe me, he is going to remember that Panamerica Steel has a bright young man named Richards who could tell him everything he wanted – just the sort of chap he can use; not like that other fellow who took no interest in his work, couldn’t answer the simplest question and who is going to be doing small-time contracting all his life.”

It is true. I am still working for the company, still doing a little work for the construction line. And Richards? I happened to read in a newspaper a few weeks ago that Richards had been made vice-president and director of Panamerica Steel when the Prosset Group bought the old firm.

**Helpful notes**

**Agreeable –** приятный

**A slide ruler –** логарифмическая линейка

**to hold out on –** утаить

**to check his figures –** проверить его данные

**a good excuse –** прекрасный повод

**every sensible question –** каждый разумный вопрос

**fired questions –** задавал много вопросов

**fired answers –** мгновенно отвечал на его вопросы

**ROLE PLAYING**

**32. Read and role play the dialogue**

**INVESTMENT AND REINVESTMENT**

|  |  |
| --- | --- |
| Джейк: Джейн, у меня была встреча с брокером, и мы составили инвестиционный план. Тебе все еще интересно? | Jake: Jane, I’ve met my broker, and we ‘ve made an investment plan. Are you still interested? |
| Джейн: Подожди минуту. Я собираюсь помочь тетушке Мэгги с посудой. | Jane: Just wait a minute! I’m going to help Aunt Maggie with the dishes… |
| Джейк: Я заработал полмиллиона в этом году, и я решил расширяться. | Jake: I’ve made half a million of clear profit this year, and I decided to expand. |
| Джейн: Потом мне нужно купать детей. | Jane: Then I have to help the kids with their bath… |
| Джейк: Таким образом, четверть миллиона можно использовать на фиксированные инвестиции - рядом с моим заводом есть хорошая мастерская, я хочу взять ее в лизинг, а потом выкупить ее. | Jake: So, a quarter of a million could be used for fixed investment- there is a good workshop near my plant, so I’m going tо lease it, and then to buy off. |
| Джейн: Подожди, стиральная машина остановилась! Мне нужно вынуть белье. | Jane: Hold on, the washing machine stopped! I need to get the linen out… |
| Джейк: Около двухсот тысяч пойдет на оборудование. Я заказал очень хорошее оборудование в Голландии. А остальное… | Jake: Around two hundred thousand will go for new equipment. I’ve ordered some very good in Holland. And the rest… |
| Джейн: Слушай, телефон звонит. Кто-нибудь может ответить? | Jane: Look, the telephone’s ringing. Could someone answer it? |
| Джейк: А остальное будет инвестировано в ценные бумаги. Инвестиционный портфель даст от 9 до 13 процентов прибыли в год. И я реинвестирую доход на вложенный капитал … | Jake: And the rest will be invested in securities. The whole portfolio will yield from nine to thirteen percent a year. And I will reinvest the interest… |
| Джейн: Пожалуйста, реинвестируй его в хорошую домохозяйку! Мне этого больше не вынести! | Jane: Please, reinvest it into a good housemaid. I can’t stand it any longer! |

**UNIT 4 SELLING**

|  |
| --- |
| Grammar:I. The Past Continuous Tense II. The Past Perfect TenseReading and Speaking:Text A: What Characteristics to Look for when Recruiting Sale StaffText B: Nature of Personal SellingText C: The Many Forms of Personal SellingText D: AliExpressSupplementary Reading: Dandelion Wine (by Ray Bradbury)Role Playing:Looking for a Perfect Gift |

**GRAMMAR**

**I. The Past Continuous Tense**

**Past Continuous** образуется при помощи вспомогательного глагола **to be** в форме прошедшего времени (**was, were)** и формы причастия настоящего времени **(Present Participle)** смыслового глагола: *I* ***was******working****. We* ***were working.***

В вопросительной форме вспомогательный глагол ставится перед подлежащим: ***Was******I working****?* ***Were you working?***

Отрицательная форма образуется при помощи частицы ***not,*** которая ставится после вспомогательного глагола: ***I was not working. We were not working.***

***Употребление Past Continuous Tense***

1. Длительное действие, совершавшееся в определенный момент в прошлом.

Этот момент может быть определен:

а) такими обозначениями времени, как **at five o’clock, at noon, at midnight, at that moment** и т.п.

*He was writing his exercises at five o’clock.*

*б*) другим прошедшим действием, выраженным глаголом в Past Simple:

*He was writing his exercises when I entered the room.*

2. Два длительных действия совершаются одновременно. Говорящий изображает действие как процесс.

*While he was having breakfast, I was reading the newspaper.*

**1. Make affirmative or negative sentences about what you or your friends were doing at this time.**

1. At this time yesterday I / to drive my car to work

2. At 9 yesterday morning my friend / to make a report

3. At 1 o’clock yesterday I/ to prepare my homework

4. At 9 o’clock last night I / to watch the news program on TV

5. From 3 till 5 on Sunday I / to look through the catalogue

6. From 9 till 10 on Saturday I / to make breakfast

7. At this time on Tuesday we / to discuss finances

8. At that moment I / to pay my bills

**2. Complete the following sentences with either the Past Continuous or the Past Simple form of the verbs in brackets.**

1. It (to rain) hard last night when I (to leave) the office.

2. While I (to shop) in the local supermarket, I (to meet) a friend of mine.

3. Zirkon already (to make) good profits when it (to introduce) its new digital camera in 2010.

4. I (to plan) to visit the International Investors’ Fair but I (not to have) time.

5. Last year, we (to spend) a lot on marketing and so (to attract) a lot of new customers.

6. The street was absolutely empty and we (to drive) very fast.

7. He was actually the only one who (to listen) carefully to what I (to say). That’s why he attracted my attention at once.

8. … you (not to wait) for me at five? – But I was. Why didn’t you come?

9. The boys (not to listen to) their dad. Instead they (to watch) the young shop assistant demonstrating a toy helicopter.

**3. Translate the sentences into English.**

1. Я обдумывал наш план, когда мне в голову пришла прекрасная идея.

2. Я не понимал ни слова. Они говорили очень быстро.

3. Пока он выступал, все его внимательно слушали.

4. Когда он вернулся, мы подробно обсудили план.

5. В субботу Брауны переезжали на новую квартиру, и мы зашли попрощаться с ними.

6. Он говорил по телефону минуты три, потом передал трубку мне.

7. Холодало, и мы вернулись в город.

**II. Past Perfect**

**Past Perfect** образуется при помощи вспомогательного глагола **to have** в форме прошедшего времени (**had**) и формы причастия прошедшего времени смыслового глагола:

*I* ***had worked,*** *he* ***had worked.***

В вопросительной форме вспомогательный глагол ставится перед подлежащим:

***Had*** *I* ***worked? Had*** *he* ***worked?***

Отрицательная форма образуется при помощи частицы ***not.***

*I* ***had not worked.*** *He* ***had not worked.***

**Употребление Past Perfect**

1. Для выражения прошедшего действия, которое уже совершилось до определенного момента в прошлом. Этот момент может быть определен:

a) такими обозначениями времени, как

**by 5 o’clock, by Saturday, by the 15th of December, by the end of the year, by that time.**

*We* ***had translated*** *the article by five o’clock;*

b) другим (более поздним) прошедшим действием, выраженным в Past Simple

*We carefully examined the samples which they* ***had sent*** *us.*

2. Иногда Past Perfect употребляется после союза **before** в придаточном предложении, при этом в главном предложении употребляется Past Simple.

*We reached the station before it* ***had become*** *dark.*

3. Past Perfect употребляется в главном предложении при наличии наречий***hardly, scarcely, no sooner****.*

*He* ***had hardly entered*** *the house, when it started to rain.*

**4. Complete the situation. Make up sentences from the words below using the Past Perfect form of the verbs.**

*Example: She was very worried (by midnight, her son, not to return, yet) - By midnight her son hadn’t returned yet.*

1. They thought they were well-prepared for the exam. (to study, all the necessary material, by the end of the term)

2. He was very fond of travelling. By the time he was thirty-five. (to visit, 12 countries)

3. There was nobody on the platform. (the train, already, to leave) when I arrived.

4. I could hardly recognize her. (not, to see, each other, since 1999)

5. At the age of 40 he was a very experienced specialist. He (to achieve, a lot) since he started working in that field.

**5.** **Complete the following sentences with either the Past Simple or the Past Perfect form of the verbs in brackets.**

1. They (to study) all the necessary material by the end of the term.

2. The manager (to leave) the office before I (to arrive).

3. She entered the room, greeted the guests and introduced the friend she (to bring).

4. By 6 o’clock they (not to announce) the results yet.

5. She (to be) very busy lately so she nearly forgot about our arrangement.

6. It (to get) dark by the time we reached the place.

7. We (to discuss) every detail of the plan by evening.

8. I could hardly recognize her. We (not to see) each other since 2002.

9. By 5 o’clock he (to finish) his report.

10. By the end of the month they (to spend) all their money.

**6. Complete the following sentences with either the Past Perfect or the Past Simple form of the verbs in brackets.**

1. In 2010 we (to launch) our tablet computer. Sales (to go up) dramatically and our financial situation (to improve) significantly.

2. They wanted us to know everything about the software they (to purchase**).**

3. Last month our sales (to rise) to six hundred thousand. Why they (to go up) so dramatically?

4. She (to make) a list of things she (to need) and (to look) it through again to make sure she (not to forget) anything.

5. Kate (to receive) the sales figures James (to send).

6. He said he (to put) his car up for sale.

7. I really (to like) the car, but it (to be) a bit outside my budget.

8. It (to be) the best car I (ever, to get).

9. By the time she (to be) 28 she (to make) a wonderful career.

**READING AND SPEAKING**

**7. What do these quotations mean to you?**

*‘Everyone lives by selling something.’ –* Robert Louis Stevenson

*‘To sell something familiar, make it surprising. To sell something surprising, make it familiar.’ –* Derek Thompson, Hit Makers: How Things Become Popular

*‘Ninety percent of selling is conviction and 10 percent is persuasion.’ -* Shiv Khera

*‘Mastering the art of selling involves mastering the craft of providing your clients the education, products, services, and personal contact before, during and after the sale that they want, need and, more important, deserve. That’s how you succeed. That’s how you’ll not only survive and grow in this business, but will thrive, prosper, and achieve greatness through it.’ –* Tom Hopkins, How to Master the Art of Selling Financial Services

**8. Vocabulary. Listen, read and learn.**

|  |  |
| --- | --- |
| 1. bargain
 | торговая сделка, выгодная покупка |
| 1. close a deal
 | заключить сделку |
| 1. cooling-off period
 | период обдумывания и переговоров, период, когда заемщик может аннулировать договор |
| 1. delivery
 | доставка  |
| 1. discount
 | скидка, дисконт  |
| 1. dispatch
 | отправлять, посылать  |
| 1. distributor
 | агент по продаже, оптовый торговец запрос, наведение справок |
| 1. enquiry
 | запрос, наведение справок  |
| 1. interest-free
 | беспроцентный  |
| 1. invoice
 | счет, счет-фактура заказ, заявка |
| 1. order
 | заказ, заявка  |
| 1. to offer
 | предлагать  |
| 1. to process
 | обрабатывать, оформлять |
| 1. purchase
 | покупка  |
| 1. to quote
 | котировать, назначать цену  |
| 1. refund
 | возвращать деньги  |
| 1. retailer
 | розничный торговец  |
| 1. retail outlet
 | розничный рынок сбыта  |
| 1. return
 | возвращать  |
| 1. sale
 | продажа, сбыт  |
| 1. scheme
 | план, проект, схема  |
| 1. shipment
 | погрузка, отгрузка, отправка товаров  |
| 1. showroom
 | выставочное помещение запас, резерв,  |
| 1. stock
 | фонд, ассортимент  |
| 1. supplier
 | поставщик, фирма-поставщик  |
| 1. wholesaler
 | оптовый торговец, оптовое предприятие |

**9. Discuss these questions:**

1. What do you like about shopping?

2. When did you last visit these **retail outlets**?

– a street market

– a convenience store

– a supermarket

– a department store

– a shopping centre/mall

– an online retailer

3. Where would you buy the following items? Why?

– A pair of shoes

– Music

– Fruit

– A bottle of perfume

– A holiday

– A watch/ piece of jewellery

– Furniture

– A book

– Concert tickets

4. How are shopping habits changing in your country?

**10. Choose the correct word to complete each sentence**.

1. Suppliers often sell large quantities of goods to \_\_\_\_\_\_ , who do not usually sell directly to consumers.

|  |  |  |
| --- | --- | --- |
| а) wholesalers | b) retailers | c) manufacturers |

2. We offer a \_\_\_\_\_\_\_\_\_\_ to customers who buy in bulk.

|  |  |  |
| --- | --- | --- |
| а) refund | b) discount | c) delivery |

3. We ask consumers who are not fully satisfied to \_\_\_\_\_\_ goods within seven days.

|  |  |  |
| --- | --- | --- |
| а) discount | b) refund | c) delivery |

4. In order to get a full \_\_\_\_\_\_\_\_\_, customers must send back goods in the original packaging.

|  |  |  |
| --- | --- | --- |
| а) discount | b) refund | c) return |

5. Goods will be \_\_\_\_\_\_\_\_\_\_\_ within 24 hours of your order.

|  |  |  |
| --- | --- | --- |
| а) dispatched | b) purchased | c) exchanged |

6. Products and services offered at a large discount are generally a(n) \_\_\_\_\_\_\_\_ .

|  |  |  |
| --- | --- | --- |
| а) sale | b) bargain | c) offer |
|  |  |  |

**11. Match the word partnerships to their definitions.**

|  |
| --- |
| money-back guaranteecooling-off periodout of stockloyalty-card schemeinterest-free creditmethod of paymentafter-sales servicecredit-card details |

1. The time when you can change your mind and cancel an order

2. The name, number and expiry date on your payment card

3. The way you pay for the goods you want

4. When you can pay some time after you buy, but at no extra cost

5. When the goods you require are not available

6. A promise to return your money if you are not happy

7. The help you get from a company when you start to use their product

8. Method for customers to obtain a discount on future purchases from the same organization

**12. Look at the qualities needed to succeed in sales.**

**A. Which do you think are the top four?**

Personality, honesty, appearance, confidence, knowing your product, organizational skills, ability to close a deal, ability to deal with people

**B. Which of the qualities is the most important?**

**13. Read the text.**

**TEXT A. What Characteristics to Look for**

**when Recruiting Sales Staff**

There are a number of key characteristics of an effective sales person and an interview is the ideal basis on which to judge someone’s sales skills. After all, if they can’t sell themselves to you they’re unlikely to be effective at selling your product or service.

Choosing the right sales staff is vital, as joint research commissioned by the North East Chamber of Commerce (NECC), Canon, the Learning & Skills Council, Northern Rock and One North East, illustrates. Their research centred on the economy of the North-East of England, and suggests that if sales skills were improved to such an extent that all sales targets were hit, it would be possible for firms in the region to hire an additional 150,000 employees. This translates to a figure of £12 billion.

When interviewing potential sales staff you should look for the following characteristics:

**Assertiveness** – someone who can clearly and concisely put across their point without becoming aggressive.

**Character**– someone who is likeable and easy to get along with.

**Competitiveness** – a competitive attitude is hugely beneficial. Many people dislike selling, the rejections, and trying to close a deal. Truly effective sales people have a competitive streak where they actually enjoy the challenge of closing deals.

**Confidence** – someone who can take a lot of rejection without it affecting their confidence.

**Enthusiasm** – there’s a lot of truth in the saying that enthusiasm is infectious. If you can make the potential customer excited about the potential of your product or service you’re half way to concluding a sale.

**Presentation** – someone who can be the face of your company.

**Listening Skills** – the best sales people are excellent listeners, picking up on potential sticking points and objections before addressing them clearly.

**14. Find in the text the equivalents to the following word combinations.**

1) отбор и прием персонала

2) подходящие кадры

3) проведенное совместное исследование по заказу

4) навыки продаж

5) нанимать дополнительных работников

6) приводит цифру

7) четко и лаконично выразить свою точку зрения

8) без раздражения

9) ладить с

10) конкурентная позиция

11) решить деловую проблему и заключить сделку

12) влиять на их уверенность в себе

13) умение принимать неприязнь

14) энтузиазм заразителен

15) возможности рынка товаров и услуг

16) на полпути к

17) обращая особое внимание на спорные вопросы (проблемные моменты) и возражения

**15. Retell the text above in Russian.**

**16.** **Write an advice sheet on how to be a good salesperson, including the qualities you need to succeed. You may use the reading texts in exercise 13 to help you.**

**Example:** You must sound and appear confident.

**17. Look at this job advert, then look at the shortlist of candidates below. Rank them in order of suitability for the job, from 1 (most suitable) to 3 (least suitable).**

**The Carlsson Group: Marketing Manager.**

The Carlsson Group is looking for a Marketing Manager with relevant qualifications and at least five years’ experience in sales and marketing. A competitive salary and generous benefits are available for the right candidate. You must have a good knowledge of current markets, be available to start work at short notice, and must be a good team player. This is a high-powerful and fulfilling job for anyone wishing to embark on a career in senior management. The company wishes to fill the vacancy immediately.

|  |  |  |
| --- | --- | --- |
| Applicant | 1–3 | reasons |
| Kevin Marsh, 21, just left university with a degree in management. Likes working in teams, wants a satisfying job. |  |  |
| Nurdan Ozbek, 35, worked in an international marketing for seven years. Degree in business, used to working under stress and meeting deadlines. One month’s notice required in present job. |  |  |
| Nuala Riley, 28, six years’ experience as editor for a large publisher. Extremely adaptable, excellent relations with colleagues. Three months’ notice required. |  |  |

**18. Do you know what these sayings about *selling* mean? Write a little story to illustrate one of them.**

1. Someone could sell ice to Eskimos.

2. To shop till you drop.

3. To sell like hot cakes

4. To sell for a song

5. Buy low, sell high.

6. Pile it high and sell it cheap.

**19. Read the text and answer the questions:**

**1. What is personal selling?**

**2. What are the advantages and limitations of personal selling?**

**3. What are the two types of personal selling?**

**TEXT B. Nature of Personal Selling**

The aim of marketing is to boost profitable sales by offering 'want satisfaction' to the consumers over a period of time. Personal selling is the promotional tool used to reach this goal

Personal selling is an individual, personal communication of information, in comparison to the mass, impersonal communication of advertising, sales promotion, and other promotional tools. Personal selling has its way in every human action.

Personal selling carries the major chunk of the promotional load when:

– The market is concentrated geographically.

– The product's unit value is high, technical in nature, or requires a demonstration.

– The product must fit the need of an individual customer.

– The sale involves a trade-in.

– The product is in the introductory stage.

– The company has fewer amounts of funds for an advertising campaign.

**Advantages of Personal Selling**

– It’s more flexible.

– Sales people can see the customer’s reaction to a particular sales approach, and at times make the necessary corrections.

– It can be focused or pinpointed on prospective customers.

– The goal on personal selling is to actually make a sale.

**Limitations**

– High cost

– The company may often be unable to attract the quality of people needed to the job.

**Scope of Personal Selling**

Personal selling is of two types. One is where the customers come to the sales people and this is called **across-the-counter selling**. It basically involves retail store selling. The other is where the sales people who go to the customers are called outside sales force (sales reps engaged in field selling). These people sell in person at a customer’s place of business or home.

**The Professional Salesperson**

This is something new, which has been emerging. Today these representatives are managers of a particular market area, rather than territories. These people engage in a complete selling job, which involves servicing their customers, building goodwill, selling their products, and training their customers’ salespeople. The professional sales reps act as a mirror of the market by conveying market information back to the firm.

**Role Ambiguity and Role Conflict**

Professional sales people occupy many roles with many different partners. For example, sales people convince customers, rush orders, coordinate deliveries, set up displays, service their accounts, etc.

**Role ambiguity** occurs when a sales person faces a situation when there is no company policy covering a given situation.

**Role conflict** occurs when a number of groups present conflicting demands on the salesperson.

**20. Match1–10 below to definitions a–j.**

|  |  |
| --- | --- |
| 1. to purchase2. in stock3. goods 4. to process5. an order6. to quote7. a shipment8. an enquiry9. an invoice10. a delivery | 1. a question
2. things you buy or sell
3. transporting products to a customer
4. a request for something to be sent
5. to say how much something will cost
6. to deal with, e.g. an order
7. to buy
8. goods which are being transported
9. a document you must pay
10. ready to sell
 |

**21. Read the text and answer the questions:**

1. What is the main difference between an order taker and an order getter?

2. What percentage of an order getting salesperson’s time is spent selling?

**TEXT C. The Many Forms of Personal Selling**

Personal selling assumes many forms based on the amount of selling done and the amount of creativity required to perform the sales task. Broadly speaking, three types of personal selling exist: order taking, order getting, and sales support activities. While some firms use only one of these types of personal selling, others use a combination of all three.

**А. Order Taking**

Typically, an **order taker** processes routine orders or reorders for products that were already sold by the company. The primary responsibility of order takers is to preserve an ongoing relationship with existing customers and maintain sales. They generally do little selling in a conventional sense and engage in only modest problem solving with customers. Two types exist:

– *Outside order takers* visit customers, arrange displays, and replenish inventory stocks of resellers, such as retailers or wholesalers.

– *Inside order takers*, also called *order clerks* or *sales clerks*:

a). typically answer simple questions, take orders, and complete transactions with customers.

b). are often employed by companies that use *inbound telemarketing*, the use of toll-free telephone numbers that customer s can call to obtain information about products or services and make purchases.

**B. Order Getting**

An **order getter** sells in a conventional sense and identifies prospective customers, provides customers with information, persuades customers to buy, closes sales, and follows up on customers’ use of a product or service.

Order getting involves a high degree of creativity and customer empathy and is typically required for selling complex or technical products with many options, so considerable product knowledge and sales training are necessary.

Order getting is time-consuming (outside order getters work about 48 hours per week) and expensive. A single field sales call costs about $170, factoring in salespeople’s compensation, benefits, and travel-and-entertainment expenses.

*Outbound telemarketing* is the practice of using the telephone rather than personal visits to contact customers. It costs $ 20–$ 25 per call, with little or no field expense. Some 40 million outbound telemarketing calls are made each year in the U.S.

**22. Put the process of ordering in the right order**.

a) \_\_ The customer tracks the progress of the order online.

b) \_\_ The customer makes an enquiry about the supplier’s products and the price.

c) \_\_ The customer pays the invoice.

d) \_\_ The customer places an order with the supplier by phone, fax, or email.

e) \_\_ The supplier delivers the goods to the customer.

f) \_\_ The supplier delivers the goods to the customer.

g) \_\_ The supplier confirms the order with the customer.

h) \_\_ The supplier checks that the product is in stock.

i) \_\_ The supplier gives the customer a date for delivery of the goods.

j) \_\_ The supplier begins to process the order.

**23. Different customers are phoning suppliers in 1–8. Choose the correct answer from the words in *italics.***

1. Hello. I’m calling to ask about the goods we *quoted / purchased* from your store last Monday. Can you tell me when you will *pay/deliver* them?

2. We’d like to *place / order* a hundred PDAs for customers, but we need them urgently. Could you *check/ track* that you have enough in stock?

3. I’d like to *ask for/ make* an enquiry about an order I recently made. I’m trying to *process /track* the shipment on your website, but it isn’t working.

4. Can you *confirm/enquire* the price of the products we ordered from you? The price you *quoted / delivered* is different from the price on the invoice.

5. Good morning. I’m calling to *do/ make* a complaint about your latest delivery. I’d like to *ask for/ make* a refund because most of the products are broken.

6. Hello, I’m phoning to *cancel/ enquire* my order. We’ve found another supplier who can *ship / track* the goods to us tomorrow.

7. Can I *place / purchase* an order for ten Blackberrys, please? I’d also like to know if I can *confirm/ change* the order if I decide I want something different.

8. How long does it take to *quote/ process* an order? Also, how do you *confirm / check* the order – by e-mail?

**24. Read the text and answer the questions.**

1. What is AliExpress.com?

2. When was it launched?

3. What does it focus on?

4. What has AliExpress put special emphasis on?

**TEXT D. AliExpress**

AliExpress is a well known subsidiary of the “Alibaba Group Holding Ltd”. Just a year after their first test site launch in 2009, more than 5 million products had been sold on the online retail service platform. In the AliExpress of today, buyers from 200 countries can browse more than 9.5 million products from over 10,000 Chinese export and manufacture businesses. The site’s popularity includes their standing as the most visited e-commerce website in Russia.

AliExpress separates itself from the parent company, “Alibaba” which deals with large quantity orders for the retail market. Instead, the focus is on low volume transactions of stocked products, meaning that they simply act as the middleman between a buyer and a seller by providing the necessary marketplace infrastructure. To ensure trust with sellers, AliExpress has put special emphasis on consumer protection and methods to boost buyer confidence. The sellers receive reviews, both in written form and with a five star ranking system. But most importantly, transaction can be disputed if the product is unsatisfactory. This is done by holding the funds in an escrow until the product has been received and inspected by the buyer. In this way an exceptional level of consumer confidence has been created, largely promoting to the success of the company.

**25. Find in the text the equivalents to the following words and word combinations:**

1) интернет-магазин розничной торговли

2) просмотреть более 9,5 миллионов единиц продукции

3) самая посещаемая торговая площадка в России

4) посредник между покупателем и продавцом

5) защита прав потребителей

6) повысить доверие покупателей

7) получать отзывы

8) система оценки

9) оспорить сделку

10) неудовлетворительное качество

11) уровень потребительского доверия

12) способствовать успеху компании

**26. Now talk in the same way about the e-commerce company that provides *consumer-to-consumer*, *business-to-consumer* and *business-to-business sales services* via web portals.**

**SUPPLEMENTARY READING**

**27. a) Read the extract from the book ‘Dandelion Wine’ by Ray Bradbury.**

Old Mr. Sanderson moved through his shoe store as the proprietor of a pet shop must move through his shop where are kenneled animals from everywhere in the world, touching each one briefly along the way. Mr. Sanderson brushed his hands over the shoes in the window, and some of them were like cats to him and some were like dogs; he touched each pair with concern, adjusting laces, fixing tongues. Then he stood in the exact center of the carpet and looked around, nodding.

There was a sound of growing thunder.

One moment, the door to Sanderson’s Shoe Emporium was empty. The next, Douglas Spaulding stood clumsily there, staring down at his leather shoes as if these heavy things could not be pulled up out of the cement. The thunder had stopped when his shoes stopped. Now, with painful slowness, daring to look only at the money in his cupped hand, Douglas moved out of the bright sunlight of Saturday noon. **He made careful stacks of nickels, dimes, and quarters on the counter, like someone playing chess and worried if the next move carried him out into sun or deep into shadow.** “Don’t say a word!” said Mr. Sanderson.

Douglas froze.

“First, I know just what you want to buy,” said Mr. Sanderson. “Second, I see you every afternoon at my window; you think I don’t see? You’re wrong. Third, to give it its full name, **you want the Royal Crown Cream-Sponge Para Litefoot Tennis Shoes: ‘LIKE MENTHOL ON YOUR FEET!**’ Fourth, you want credit.”

“No!” cried Douglas, breathing hard, as if he’d run all night in his dreams. “I got something better than credit to offer!” he gasped. “Before I tell, Mr. Sanderson, you got to do me one small favor. Can you remember when was the last time you yourself wore a pair of Litefoot sneakers, sir?”

Mr. Sanderson’s face darkened. “Oh, ten, twenty, say, thirty years ago. Why...?”

“Mr. Sanderson, don’t you think you owe it to your customers, sir, to at least try the tennis shoes you sell, for just one minute, so you know how they feel? **People forget if they don’t keep testing things.** United Cigar Store man smokes cigars, don’t he? Candy-store man samples his own stuff, I should think. So...”

“You may have noticed,” said the old man, “I’m wearing shoes.”

“But not sneakers, sir! **How you going to sell sneakers unless you can rave about them and how you going to rave about them unless you know them?”**

Mr. Sanderson backed off a little distance from the boy’s fever, one hand to his chin. “Well...”

“Mr. Sanderson,” said Douglas, “you sell me something and I’ll sell you something just as valuable.”

“Is it absolutely necessary to the sale that I put on a pair of the sneakers, boy?” said the old man.

“I sure wish you could, sir!”

The old man sighed. A minute later, seated panting quietly, **he laced the tennis shoes to his long narrow feet.** Mr. Sanderson stood up.

“How do they feel?” asked the boy.

“How do they feel, he asks; they feel fine.” He started to sit down.

“Please!” Douglas held out his hand. “Mr. Sanderson, **now could you kind of rock back and forth a little, sponge around, bounce kind of, while I tell you the rest?** It’s this: I give you my money, you give me the shoes, I owe you a dollar. But, Mr. Sanderson, but – soon as I get those shoes on, you know what happens?”

“What?”

“Bang! I deliver your packages, pick up packages, bring you coffee, bum your trash, run to the post office, telegraph office, library! You’ll see twelve of me in and out, in and out, every minute. Feel those shoes, Mr. Sanderson, feel how fast they’d take me? **All those springs inside? Feel all the running inside?** Feel how quick I’d be doing the things you’d rather not bother with? You stay in the nice cool store while I’m jumping all around town! But it’s not me really, it’s the shoes. **They’re going like mad down alleys, cutting corners, and back!** There they go!”

Mr. Sanderson stood amazed with the rush of words. When the words got going **the flow carried him**; he began to sink deep in the shoes, to **flex his toes.** He rocked softly, secretly, back and forth in a small breeze from the open door. Emotions hurried over his face as if many colored lights had been switched on and off. Slowly he gentled and rocked himself to a halt, and the boy’s voice faded and they stood there looking at each other in a tremendous and natural silence.

A few people **drifted by** on the sidewalk outside, in the hot sun.

Still the man and boy stood there, the boy glowing, the man with **revelation** in his face.

“Boy,” said the old man at last, “in five years, how would you like a job selling shoes in this emporium?”

“Gosh, thanks, Mr. Sanderson, but I don’t know what I’m going to be yet.”

“Anything you want to be, son,” said the old man, “you’ll be. No one will ever stop you.”

The old man walked lightly across the store to the wall of ten thousand boxes, came back with some shoes for the boy, and wrote up a list on some paper while the boy was lacing the shoes on his feet and then standing there, waiting.

The old man held out his list. “**A dozen things you got to do for me this afternoon. Finish them, we’re even Stephen, and you’re fired.**”

“Thanks, Mr. Sanderson!” Douglas **bounded away**.

“Stop!” cried the old man.

Douglas pulled up and turned.

Mr. Sanderson leaned forward.

“How do they feel?” The boy looked down at his feet deep in the rivers, in the fields of wheat, in the wind that already was rushing him out of the town. He looked up at the old man, his eyes burning, his mouth moving, but no sound came out.

“Antelopes?” said the old man, looking from the boy’s face to his shoes. “Gazelles?”

The boy thought about it, hesitated, and nodded a quick nod. Almost immediately he vanished. He just spun about with a whisper and went off. The door stood empty. **The sound of the tennis shoes faded in the jungle heat.**

Mr. Sanderson stood in the sun-blazed door, listening. From a long time ago, when he dreamed as a boy, he remembered the sound. Beautiful creatures leaping under the sky, gone through brush, under trees, away, and **only the soft echo of their running left behind.**

“Antelopes,” said Mr. Sanderson. “Gazelles.”

He bent to pick up **the boy’s abandoned winter shoes**, **heavy with forgotten rains and long-melted snows**. Moving out of the blazing sun, walking softly, lightly, slowly, he headed back toward civilization...

**Notes**

**He made careful stacks of nickels, dimes, and quarters on the counter, like someone playing chess and worried if the next move carried him out into sun or deep into shadow.** Он осторожно разложил столбиками на прилавке медяки, монетки по десять и двадцать пять центов, словно шахматист, что ждет с тревогой – вознесет ли его следующий ход к вершинам торжества или погрузит в бездну отчаянья.

**you want the Royal Crown Cream-Sponge Para Litefoot Tennis Shoes: ‘LIKE MENTHOL ON YOUR FEET!’** Тебе нужны «легкие, как пух, мягкие, как масло, прохладные, как мята» теннисные туфли.

**People forget if they don’t keep testing things.** Если долго чего-нибудь не пробовать, поневоле забудешь, как это бывает.

**How you going to sell sneakers unless you can rave about them and how you going to rave about them unless you know them?”** Как же вы их продаете, если не можете даже как следует их расхвалить? А как вам их расхваливать, если вы их толком и не знаете?

**he laced the tennis shoes to his long narrow feet.** – зашнуровывал на своих узких длинных ногах теннисные туфли.

**Now could you kind of rock back and forth a little, sponge around, bounce kind of, while I tell you the rest?** Теперь, пожалуйста, покачайтесь немного с пяток на носки, попрыгайте, поскачите, что ли, а я вам все доскажу.

**All those springs inside? Feel all the running inside?** Ведь они на пружинах – чувствуете? Они сами бегут!

**They’re going like mad down alleys, cutting corners, and back!** Возьмут и помчатся по улицам как бешеные, раз-два – за угол, раз-два – обратно!

**the flow carried him –** Поток слов захватил его и понес.

**to** **flex his toes –** пошевелить пальцами

**the boy’s voice faded –** голос мальчика тоже умолк

**drifted by –** шли мимо лавки редкие прохожие.

**revelation –** неожиданное открытие

**A dozen things you got to do for me this afternoon. Finish them, we’re even Stephen, and you’re fired.** Вот тебе десяток поручений на сегодня. Когда все сделаешь, мы с тобой квиты и ты получаешь расчет.

**even steven, even Stephen –** ровный счет, равные шансы.

**bounded away -** кинулся прочь

**The sound of the tennis shoes faded in the jungle heat.** Быстрый шорох теннисных туфель растаял в тропическом зное.

**only the soft echo of their running left behind –** и оставалось лишь еле слышное эхо**.**

**the boy’s abandoned winter shoes,** **heavy with forgotten rains and long-melted snows**. – брошенные зимние башмаки Дугласа, отяжелевшие от уже забытых дождей и давно растаявших снегов.

**b) Determine the main idea of the text.**

**c) Make up a plan of the extract.**

**d) Give a short summary of the text.**

**SALESREOPLE JOKES**

**28. Read the jokes and retell them.**

**I.** Once a little boy entered a shop and said to the shopman, “How much will I have to pay for ten pounds of sugar, two pounds of coffee and three pounds of butter?’’ The shopman took a piece of paper and a pencil, wrote something down and said, “Four dollars and sixty cents.’’

Then the boy said, “How much change will you give me if I give you five dollars?”

“I shall give you forty cents,” answered the shopman. “Thank you,” said the boy, “I don’t want to buy anything. It is my homework for tomorrow, and I cannot do it myself.”.

**II.** Two shoe salespeople were sent to Africa to open up new markets. Three days after arriving, one salesperson called the office and said, “I m returning on the next flight. Can’t sell shoes here. Everybody goes barefoot.” At the same time the other salesperson sent an email to the factory, telling “The prospects are unlimited. Nobody wears shoes here!”

**ROLE PLAYING**

**29. Read the dialogue and role play it.**

**Looking for a Perfect Gift**

**A:** I'm looking for a gift for my niece.

**B:** Well, little girls seem to love Barbie dolls.

**A:** That's perfect. I want to see one.

**B:** Here you are – she's called Digital Barbie.

**A:** I like Digital Barbie! How much does she cost?

**B:** This Barbie is only $29.95.

**A:** That's perfect. Let me have her.

**B:** Very good. Is there anything else you would like?

**A:** No, that'll do it for now.

**B:** Including tax, your total will be $32.42. Cash or charge?

**A:** Let me give you cash, please.

**B:** Here's your change and receipt. Thank you.

**UNIT 5. CUSTOMER SERVICE**

|  |
| --- |
| Grammar:I. First ConditionalII. Second ConditionalReading and Speaking: Text A: Customer serviceText B: Seven Rules for Good Customer ServiceText C: An Example of Great Customer ServiceRole Playing:Placing an Order on the TelephoneSupplementary reading: Customer Service Jokes |

**GRAMMAR**

**I. First Conditional**

Условные предложения первого типа выражают вполне реальные, осуществимые предположения и соответствуют в русском языке условным предложениям с глаголом в изъявительном наклонении. Такие условные предложения чаще всего выражают предположения, относящиеся к будущему времени.

В условных предложениях первого типа глагол в придаточном предложении (условии) употребляется в **Present Simple**, а в главном предложении (следствии) в **Future Simple**. В соответствующих русских условных предложениях будущее время употребляется как в главном, так и в придаточном предложении:

*If the weather* ***is*** *fine tomorrow, we* ***shall go*** *to the country.*

*I’****ll give*** *you the book on condition you* ***return*** *it next week.*

Глагол главного предложения может стоять в повелительном наклонении.

*If you* ***see*** *him,* ***ask*** *him to ring me up.*

**1.Complete the First Conditional sentences.**

1. If we (to want) them to finish this month, they (to have to) work weekends.

2. If they (to have to) work weekends, they (to need) to be paid overtime.

3. If they (to be paid) overtime, our production costs (to increase).

4. If our production costs (to increase), we may have to raise our prices.

5. If we (to raise) our prices again, no one knows what will happen.

**2. Complete the First Conditional sentences.**

1. If I (to lose) this order, it (to affect) my commission.

2. If you (not to increase) the discount, we (not to be) able to increase the size of our order.

3. They (to be) less impatient if we (to explain) our situation.

4. They (to inform) us if there (to be) a delay.

5. He (to send) you a fax as soon as he (to come).

6. If we (to pay) late, they (to close) our account.

7. If you (to pay) cash, we (to give) you an extra discount.

8 .Admit and fix the errors if you (to go) wrong.

9 .If the customer (to complain), (resolve) the conflict quickly and efficiently.

**II. Second Conditional**

Условные предложения второго типа выражают невероятные или маловероятные предположения. Они относятся к настоящему или будущему времени и соответствуют в русском языке условным предложениям с глаголом в сослагательном наклонении (т.е. с глаголом в форме прошедшего времени с частицей **бы**). В условных предложениях второго типа в придаточном предложении (условии) употребляется форма **Past Simple**, а в главном предложении (следствии) – сочетание **should** (c 1-м лицом ед. и мн. числа) или **would** (со 2-м и 3-м лицом ед, и мн. числа) с Indefinite Infinitive (**без to**).В последнее время наблюдается тенденция к употреблению would вместо should.

*If Helen* ***knew*** *his address, she* ***would******write*** *to him.*

В условных предложениях второго типа в главном предложении может употребляться сочетание **could** или **might** с **Indefinite Infinitive**:

*He* ***could*** *do it if he tried.*

**3. Complete the Second Conditional sentences with the correct form of the verbs in brackets.**

1. We (not to have) to turn to another supplier if you (to be able to) deliver this month.

2. Would you increase your order if we (to deliver) immediately?

3. We (to deliver) this week if you paid cash.

4. It (to be) very kind of you if you (can) do it for me.

5. He (can) do it if he (to try).

6. If I (to have) a better knowledge of finance, I (to apply) for the job.

**4. Complete the sentences with the correct form of the verbs in brackets. Use either First or Second Conditional.**

1. We (to give) you a 15 per cent discount if you pay cash.

2. If you (to deliver) this week, we’ll place a bigger order.

3. We’ll give her a free gift if she (to increase) her order.

4. We would consider a bigger discount if you (to order) a larger quantity.

5. Would you complain if they (to be) late? – Of course I would.

6. If I (to have) the money, I would buy that coat.

7. We shall be very sorry if you (not to call) on us tonight.

8. I’ll be able to go home only when I (to finish) this work.

9. Everything will be ready by the time you (to come) back.

10. I (not to be) able to give you a definite answer till I get a letter from them.

**5. Put the verbs in brackets into the appropriate conditional form, using the information given.**

1. One of your clients has written to you applying for a personal loan. However, she has not included enough information about her financial situation for you to decide whether or not to approve the loan.

If you \_\_\_\_\_\_\_ ( have) more complete information, you \_\_\_\_\_\_\_ ( be able to) make a decision.

2. You are talking to a customer who has asked you to re place a lost credit card for the fifth time.

‘If you \_\_\_\_ ( lose) your card again in the future, I’m afraid that the bank \_\_\_\_\_\_\_\_ ( refuse) to issue a replacement’.

3. One of your major business clients has just hinted that it may change banks unless you arrange more favorable credit terms.

If you \_\_\_\_\_\_\_\_ (not provide) them with cheaper credit, you (lose) one of your best customers.

4. You are making arrangements with your bank for a holiday in Italy next month.

If you (take) traveller’s cheques it \_\_\_\_\_\_\_\_ (cost) less than if you \_\_\_\_\_\_ (buy) foreign currency.

5. A bank representative has just refused your request for a $ 2,000 loan because you do not have enough money in your savings account.

If you \_\_\_\_\_(have) more money in your account, the bank \_\_\_\_\_\_\_\_(lend) you the $ 2,000.

6. If you \_\_\_\_\_\_\_\_ (give) us a 10 % discount, we \_\_\_\_\_\_ (place) our order today.

**6.** **Translate the sentences into English. Use the appropriate conditional form (First Conditional or Second Conditional).**

1. Было бы очень любезно с вашей стороны, если бы вы могли это сделать для меня.

2. Я был бы вам очень благодарен, если бы вы смогли уделить мне несколько минут.

3. Если вы закажете 200 тонн этого товара, мы снизим цену на 15 %.

4. Если вы согласитесь на эти условия, мы пошлем вам наш контракт.

**READING AND SPEAKING**

**7. What do these quotations mean to you?**

*‘To keep a customer demands as much skill as to win one’. –* American proverb

*‘70% of buying experiences are based on how the customer feels they are being treated’. –* McKinsey*.*

*The customer is King. How do you talk to the King? –* Saying

*‘Kind words do not cost much. Yet they accomplish much. –* Blaise Pascal, Mathematician, physicist and inventor

*‘What do we live for if not to make life less difficult for each other?’ –* George Eliot, Novelist

**8. Vocabulary. Listen, read and learn.**

|  |  |  |
| --- | --- | --- |
| 1. | to adapt | адаптироваться |
| 2. | to be in direct touch | иметь тесные связи |
| 3. | to build relationships | налаживать отношения |
| 4. | to be satisfied | удовлетворяться |
| 5. | to conduct a survey | провести опрос |
| 6. | customer service | обслуживание клиентов |
| 7. | to expect | ожидать |
| 8. | efficiently | эффективно, действенно |
| 9. | to evaluate performance | оценивать работу |
| 10. | to feel contented | чувствовать довольным |
| 11. | to fix the errors | исправить ошибки |
| 12. | improvement process | процесс совершенствования |
| 13. | to judge  | оценивать, судить |
| 14. | service providers | поставщики услуг |
| 15. | to meet a particular need | учитывать особые потребности |
| 16. | on a regular basis | на постоянной основе |
| 17. | to require | требовать |
| 18. | to resolve complaints | урегулировать жалобы |
| 19. | to resolve issues | решать вопросы |
| 20. | to be worth | стоить |
| 21. | to treat customers, | обращаться с клиентами |
| 22. |  to be treated | когда с вами обращаются |
| 23. |  feedback and evaluation | обратная связь и оценка |

**9. Talk about good or bad experiences you have had with customer service. Discuss these questions.**

1. Where do you like/ don’t like to buy things?

2. Why do you prefer this company?

3. Does the company give rewards to its customers?

4. Are the customers satisfied/dissatisfied?

5. Does the company conduct surveys to find out what their customers think?

6. How does the company deal with requests and complaints?

**10. Match the words from the list to these definitions.**

*evaluate, adapt, guarantee, services, satisfy, care*

1. Something companies supply – not products: \_\_

2. To make sure of something: \_\_\_\_\_

3. To judge – assess something: \_\_\_\_\_

4. To change something to meet a particular need: \_\_\_\_

5. To look after: \_\_\_\_\_

6. To make someone to feel pleased and contented: \_\_\_\_\_

**11. Complete this table**.

|  |  |  |
| --- | --- | --- |
| Noun | Verb | Adjective |
| 1. …
 | serve | – |
| 1. …
 | satisfy | satisfied |
| 1. …
 | supply | supplied |
| 1. …
 | care | caring |
| 1. …
 | expect | expected |
| 1. …
 | require | required |
| 1. …
 | produce | – |

**12. Complete this text with the correct form of words from the table in 11.**

Customers always 1)\_\_\_\_\_\_\_ a company to 2) \_\_\_\_ them with top-quality goods and 3) \_\_\_\_\_\_ . They are 4) \_\_\_\_\_\_\_ if their 5) \_\_\_\_\_\_\_\_ are met. If their 6) \_\_\_\_\_\_ are not met, however, it is the role of the customer 7) \_\_\_\_\_\_\_\_ department to try to sort out any problems. If the customer receives efficient and helpful 8) \_\_\_\_\_\_\_ and feels that the company really 9) \_\_\_\_\_\_ about them, this will result in a happy customer who is more likely to buy the company’s 10) \_\_\_\_\_\_\_\_\_ and services again.

**13. Read the text using a dictionary.**

**TEXT A. Customer service**

Customer Service is the provision of service to customers before, during and after a purchase. The perception of success of such interactions is dependent on employees "who can adjust themselves to the personality of the guest". Customer service concerns the priority an organization assigns to customer service relative to components such as product innovation and pricing. In this sense, an organization that values good customer service may spend more money in training employees than the average organization, or may proactively interview customers for feedback.

From the point of view of an overall sales process engineering effort, customer service plays an important role in an organization's ability to generate income and revenue. From that perspective, customer service should be included as part of an overall approach to systematic improvement. One good customer service experience can change the entire perception a customer holds towards the organization.

**14. Read the seven rules for good customer service in the text below. Speak about the strategies that help to find and keep your customers.**

**TEXT B. Seven Rules for Good Customer Service**

Companies and their brands need to reach out to their customers and build meaningful relationships with them. It helps improve the reputation of their brand. Today product improvement process has become a stepping stone towards success. But to achieve that you need to be in touch with your customers. Following are some tips that will help you improve your customer service:

**1. Listen to your customers.**

Your work doesn’t end by selling your product. But it is after selling the product that your true customer service comes into picture. Always give your ears to your customers and ask what you can do to serve them better.

**2. Look at all complaints about your service as an opportunity to improve.**

No one knows your product better than your customers. They are your true critics. Aim to resolve all the customer complaints quickly and efficiently. Remember – the customers’ perception is your reality!

**3. Surprise customers with a bonus.**

When people spend money on a product, the last thing you want them to think is, “Was it really worth?” To combat this, you should surprise each of your customers with a little bonus. Say for example, when paying the bill in a restaurant, if the waiter gives you a mint for free, you keep more tip than usual. Sometimes small surprises make big differences.

**4. Take the blame.**

“It’s my fault.” When you (or your team) have made a mistake, own it. Most customers judge their service providers less on the instance of errors, and more on the manner in which those errors are addressed. They don’t expect you to be perfect. But they do expect you to admit and fix the errors when you go wrong.

**5. Keep your promises.**

Develop the ability to manage the expectations of customer complaints. Stay up-to-date with company policies to ensure that any promise you make to a customer can be delivered.

**6. Be in direct touch with your customers.**

Do not involve any third party individuals to listen to customer queries. Be in direct touch with them.

**7. Evaluate your performance on a regular basis.**

Measure your results and keep track of continuous feedback and evaluation to measure progress.

The irony of a good customer service is that over time it will bring in more new customers than promotions ever did. So be happy and keep your customers happy!

**15. Everyone has more than likely had at least one memorable customer service experience, whether that be good or bad. Read about one of the best experiences that customers have encountered.**

**TEXT C. An Example of Great Customer Service**

Three-year-old Lily Robinson, confused by one of Sainsbury’s products called tiger bread, wrote a letter to their customer service department. The letter exclaimed that the bread didn’t resemble a tiger at all, and in fact looked like a giraffe.

Customer support manager Chris King responded and explained the origins of the name: “I think renaming tiger bread giraffe bread is a brilliant idea – it looks much more like the blotches on a giraffe than the stripes on a tiger, doesn’t it? It is called tiger bread because the first baker who made it a loooong time ago thought it looked stripey like a tiger. Maybe they were a bit silly.”

Sainsbury's then changed the name of the bread and put signs around their stores that give a humorous nod to Lily’s original idea. After all, the customer is always right!

**ROLE PLAYING**

**16. Read and role play the dialogue.**

**Placing an Order on the Telephone**

**Jane Tegal:** Hello, this is Jane Tegal from Excellerator Co. calling. May I speak to Mr. Mitchell?

**Arthur Mitchell:** Hello, MsTegal, this is Arthur Mitchell.

**Jane Tegal:** Hello, I'd like to place an order for a number of your Millennium desk units.

**Arthur Mitchell:** Certainly. How many were you interested in ordering for purchase?

**Jane Tegal:** Quite a few. Do you have many available in the warehouse?

**Arthur Mitchell:** We keep a large supply in stock. There's also a showroom with quite a few on hand. It shouldn't be a problem.

**Jane Tegal:** Well then. I'd like 75 units by the end of the month. Could I get an estimate before place an order?

**Arthur Mitchell:** Certainly, I'll have it for you by the end of the day.

**Jane Tegal:** What does the estimate include?

**Arthur Mitchell:** Estimates include merchandise, packaging and shipping, duty if required, any taxes and insurance.

**Jane Tegal:** Do you ship door-to-door?

**Arthur Mitchell:** Certainly, all shipments are door-to-door.

**Jane Tegal:** Thank you for your help.

**Arthur Mitchell:** My pleasure. You can expect an e-mail by 5 this afternoon.

**SUPPLEMENTARY READING**

**Customer Service Jokes**

**17.** **Read the jokes and retell them**.

**You Can’t Teach an Old Dog to Fly**

A woman called our airline customer-service desk asking if she could take her dog on board.

“Sure,” I said, “as long as you provide your own kennel.” I further explained that the kennel needed to be large enough for the dog to stand up, sit down, turn around, and roll over.

The customer was flummoxed: “I’ll never be able to teach him all of that by tomorrow!”

**Why Can’t Coffee Shops Spell Correctly?**

When asked for his name by the coffee shop clerk, my brother-in-law answered, “Marc, with a C.” Minutes later, he was handed his coffee with his name written on the side: Cark.

**Surprising Phone Call**

Working as a telemarketer for MCI Communications, I made a call to a Minnesota home one evening. When a boy around eight answered the phone, I identified myself, told him I was calling for MCI and asked to speak to his parents.

As he put the phone down, I heard him yell, “Dad! Dad! The FBI wants to talk to you!”

As soon as the father answered the phone in a quivering voice, I said, “Sir, this is not the FBI; this is MCI Communications.”

After a long pause, the man said, “This is the first time I am actually glad to hear from you guys.”

**Weighting Around**

A colleague was planning a trip to my business office and asked if I could find him a hotel with exercise facilities. I called several hotels, with no luck.

Finally I thought I had found one. I asked the receptionist if the hotel had a weight room.

"No," she replied, "but we have a lobby and you can wait there."

**Missing Number**

While away on business, a colleague and I decided to catch a movie. As we approached the theater, we read the marquee. It bore the name of the feature film followed by the numbers ‘7,’ ‘5,’ and ‘9.’ Assuming these were the show times, we were somewhat perplexed by their order.

I went inside to ask about it. “Our next show is at eight o’clock,” the woman in the box office announced.

“Eight o’clock?” I said, surprised. “But the marquee says seven, five and nine.”

“Right,” she agreed. “That’s 7:59. We lost our number eight.”

**Win Win**

I couldn’t decide whether to go to Salt Lake City or Denver for vacation, so I called the airlines to get prices. “Airfare to Denver is $ 300,” the cheery salesperson replied.

“And what about Salt Lake City?”

“We have a really great rate to Salt Lake – $ 99,” she said “But there is a stopover.”

“Where?”

“In Denver,” she said.

**Annex A**

Таблица А1 – Неправильные глаголы

| Infinitive | PastIndefinite | PastParticiple |
| --- | --- | --- |
| arise | возникать | arose | arisen |
| awake | будить;просыпаться | awoke/awaked | awoke/awaked |
| be | быть | was, were | been |
| bear | рождать | bore | born |
| bear | носить, выносить | bore | borne |
| beat | бить | beat | beaten |
| become | становиться | became | become |
| begin | начинать(ся) | began | begun |
| bend | гнуть(ся),сгибать(ся) | bent | bent |
| bind | связывать | bound | bound |
| bite | кусать | bit | bitten |
| bleed | истекать кровью | bled | bled |
| blow | дуть | blew | blown |
| break | ломать | broke | broken |
| breed | выводить,разводить | bred | bred |
| bring | приносить | brought | brought |
| broadcast | передавать порадио | broadcast/-ed | broadcast/-ed |
| build | строить | built | built |
| burn | гореть, жечь | burnt | burnt |
| burst | разрываться | burst | burst |
| buy | покупать | bought | bought |
| cast | бросать,кидать | cast | cast |
| catch | ловить,схватывать | caught | caught |
| choose | выбирать | chose | chosen |
| cling | прилипать, цепляться | clung | clung |
| come | приходить | came | come |
| cost | стоить | cost | cost |
| creep | ползать | crept | crept |
| cut | резать | cut | cut |
| deal | иметь дело;торговать | dealt | dealt |
| dig | копать | dug | dug |
| do | делать | did | done |
| draw | тащить;рисовать | drew | drawn |
| dream | видеть сны;мечтать | dreamt/-ed | dreamt/-ed |
| drink | пить | drank | drunk |
| drive | гнать,везти, ехать | drove | driven |
| dwell | обитать;останавливаться подробно | dwelt | dwelt |
| eat | есть (принимать пищу) | ate | eaten |
| fall | падать | fell | fallen |
| feed | кормить(ся) | fed | fed |
| feel | чувствовать | felt | felt |
| fight | сражаться | fought | fought |
| find | находить | found | found |
| flee | спасатьсябегством | fled | fled |
| fling | кидать, бросать | flung | flung |
| fly | летать | flew | flown |
| forbid | запрещать | forbade | forbidden |
| forget | забывать | forgot | forgotten |
| forgive | прощать | forgave | forgiven |
| freeze | замерзать,замораживать | froze | frozen |
| get | получать;становиться | got | got |
| give | давать | gave | given |
| go | иди, ехать | went | gone |
| grind | точить; молоть | ground | ground |
| grow | расти,выращивать | grew | grown |
| hang | висеть, вешать | hung | hung |
| have | иметь | had | had |
| hear | слышать | heard | heard |
| hide | прятать | hid | hid/hidden |
| hit | ударять;поражать | hit | hit |
| hold | держать | held | held |
| hurt | повредить,ушибить | hurt | hurt |
| keep | держать,хранить | kept | kept |
| know | знать | knew | known |
| lay | класть | laid | laid |
| lead | вести | led | led |
| lean | прислоняться | leant/leaned | leant/leaned |
| leap | прыгать | leapt/leaped | leapt/leaped |
| learn | учиться | leant/leaned | learnt/learned |
| leave | оставлять,уезжать | left | left |
| lend | давать взаймы | lent | lent |
| let | позволять;сдавать внаём | let | let |
| lie | лежать | lay | lain |
| light | зажигать,освещать | lit/lighted | lit/lighted |
| lose | терять | lost | lost |
| make | делать;заставлять | made | made |
| mean | значить;подразумевать | meant | meant |
| meet | встречать | met | met |
| pay | платить | paid | paid |
| put | класть | put | put |
| read | читать | read | read |
| ride | ездить верхом | rode | ridden |
| ring | звонить; звенеть | rang | rung |
| rise | подниматься | rose | risen |
| run | бежать | ran | run |
| saw | пилить | sawed | sawn |
| say | говорить,сказать | said | said |
| see | видеть | saw | seen |
| seek | искать | sought | sought |
| sell | продавать | sold | sold |
| send | посылать | sent | sent |
| set | помещать,ставить;заходить (о солнце) | set | set |
| shake | трясти | shook | shaken |
| shave | брить(ся) | shaved | shaven |
| shed | проливать (слёзы, кровь) | shed | shed |
| shine | сиять, светить | shone | shone |
| shoot | стрелять | shot | shot |
| show | показывать | showed | shown |
| shrink | сморщиваться | shrank | shrunk |
| shut | закрывать | shut | shut |
| sing | петь | sang | sung |
| sink | погружаться; тонуть | sank | sunk |
| sit | сидеть | sat | sat |
| sleep | спать | slept | slept |
| slide | скользить | slid | slid |
| smell | пахнуть; нюхать | smelt/smelled | smelt/smelled |
| sow | сеять | sowed | sown |
| speak | говорить | spoke | spoken |
| speed | спешить;ускорять | sped | sped |
| spell | произносить слово по буквам | spelt/spelled | spelt/spelled |
| spend | тратить,проводить | spent | spent |
| spill | проливать | spill/spilled | spilt/spilled |
| spin | прясть | span | spun |
| spit | плевать | spat | spat |
| split | раскалывать(ся) | split | split |
| spoil | портить | spoilt/spoiled | spoilt/spoiled |
| spread | распространять(ся) | spread | spread |
| spring | прыгать | sprang | sprung |
| stand | стоять | stood | stood |
| steal | красть | stole | stolen |
| stick | приклеивать(ся) | stuck | stuck |
| sling | жалить | stung | stung |
| strike | ударять;бастовать | struck | struck |
| strive | стремиться | strove | striven |
| swear | клясться,браниться | swore | sworn |
| sweep | мести | swept | swept |
| swell | пухнуть,раздуваться | swelled | swollen |
| swim | плавать | swam | swum |
| swing | качать(ся);размахивать | swung | swung |
| take | брать | took | taken |
| teach | обучать, учить | taught | taught |
| tear | рвать | tore | torn |
| tell | рассказывать | told | told |
| think | думать | thought | thought |
| throw | бросать | threw | thrown |
| understand | понимать | understood | understood |
| wake | будить | woke/waked | woken/waked |
| wear | носить | wore | worn |
| weep | плакать | wept | wept |
| win | выигрывать | won | won |
| wind | заводить (часы); | wound | wound |
| write | писать | wrote | written |

**REFERENCES**

1. Жданова И. Ф. Новый англо-русский экономический словарь / И. Ф. Жданова. – 5-е изд., стереотип. – М. : Рус. Яз. – Медиа; Дрофа, –2010. – 1025 c.

2. Зверховская Е. В. Грамматика английского языка: Теория. Практика : учеб. пособие / Е. В. Зверховская, Е. Ф. Косиченко. – 2-е изд., испр. – СПб. : БХВ- Петербург, 2015. – 304 с.

3. Качалова К. Н. Практическая грамматика английского языка / К. Н. Качалова, Е. Е. Израилевич.. – М. : Изд. дом «Успех», 2004.

4. Музланова Е. С. ЕГЭ – 2017. Английский язык. 30 типовых вариантов экзаменационных работ для подготовки к ЕГЭ. – АСТ: Астрель, 2017. – 394 c.

5. Википедия. Официальный сайт [Электронный ресурс].– Режим доступа: [https://en.wikipedia.org/wiki/Russian\_­ruble 18.07.2016](https://en.wikipedia.org/wiki/Russian_ruble%2018.07.2016).

6. Википедия. Официальный сайт [Электронный ресурс].– Режим доступа: <https://en.wikipedia.org/wiki/Banknotes_of_the_pound_sterling>.

7. How 17 Famous Companies Got Their Names. Sales Industry Profile for Graduates // Business Insider [Электронный ресурс]. – Режим доступа: <http://www.businessinsider.com/how-17-famous-companies-got-their-names-2015-7>.

8. What Characteristics to Look for when Recruiting Sales Staff // Marketingminefield [Электронный ресурс]. – Режим доступа: <http://www.marketingminefield.co.uk/sales-staff-characteristics/>.

9. How to master the art of selling // Marketingminefield [Электронный ресурс].Режим доступа:[http://www.marketingminefield.co.uk/sales – staff – characteristics](http://www.marketingminefield.co.uk/sales%20%E2%80%93%20staff%20%E2%80%93%20characteristics).

10. Looking for a Perfect Gift [Электронный ресурс]. – Режим доступа: <http://www.eslfast.com/robot/topics/shop/1shop08.htm>.

11. AliExpress – Background // AliExpress.com in English. Direct Links and Shopping Guide [Электронный ресурс]. – Режим доступа: [http://www.elftronix.com/aliexpress-com- in-english-direct-links-easy-shop-guide/](http://www.elftronix.com/aliexpress-com-%20%20%20%20%20%20%20%20in-english-direct-links-easy-shop-guide/).

12. 7 Rules for Good Customer Service // Zenopinion.com [Электронный ресурс]. – Режим доступа: http: // www. zenopinion. com/blog/7- rules – for – good - customer-service /.

13. 6 Rules for Excellent Customer Service // Epreneur.tv [Электронный ресурс]. – Режим доступа: <http://www>. epreneur.tv/6-rules-for-excellent-customer-service.

14. Википедия. Официальный сайт [Электронный ресурс].– Режим доступа: https://en. wikipedia.org/wiki/Customer\_service.

15. Stories of Unforgettable Customer Service // helpscout.net [Электронный ресурс]. – Режим доступа: https://www. helpscout.net/10-customer-service-stories/10.

16. 5 Great and 5 Bad Examples of Customer Service// realbusiness.com [Электронный ресурс]. – Режим доступа: <http://realbusiness.co.uk/article/5-great-and-5-bad-examples-of-customer-service>.

17. 8 Tips to Engage Your Employees // qualtrics.com [Электронный ресурс].– Режим доступа: https://www. qualtrics.com/wpcontent/uploads/2014/06/TS\_2703-14\_ManagerTips Book\_EMAIL.pdf

18. 7 Ways to Keep Your Employees Happy and Working Really Hard // forbs.com [Электронный ресурс]. – Режим доступа: http://www.forbes.com/sites/karstenstrauss/2013/09/08/7-ways-to-keep-your-employees-happy-and-working-really-hard

19. Википедия. Официальный сайт [Электронный ресурс].– Режим доступа: https://en.wikipedia.org /wiki/ Corporate\_travel\_management

20. Management. Revised Edition // youth-portal.com [Электронный ресурс]. – Режим доступа: <http://youth-portal.com/wp-content/uploads/2014/10/Peter-F-Drucker-Management-Rev-Ed.pdf>

21. Money-Talks-Idioms // reallifeglobal [Электронный ресурс]. – Режим доступа: <http://reallifeglobal.com>

22. Nokia’s Tradition of Adaptability // Finland.fi. Business and Innovation [Электронный ресурс]. – Режим доступа: <http://finland.fi/business-innovation/nokias-tradition-of-adaptability/>

23. Business Jokes // A Joke a Day.com [Электронный ресурс].– Режим доступа: http://www.a jokeaday.com/ categories/business-jokes

24. Profound Jokes // Business Insider [Электронный ресурс]. – Режим доступа: <http://www.businessinsider.com/profound-jokes-2014>

25. Cordia Harrington – How Bread Made Her a Millionaire // Newswire.com [Электронный ресурс]. – Режим доступа: <https://www.newswire.com/cordia-harrington-how-bread-made/8528>

26. Criteria for Choosing a Name for Your New Brand // Branduniq.com [Электронный ресурс]. – Режим доступа: <http://branduniq.com/2010/criteria-for-choosing-a-name-for-your-new-brand/>

27. Different Types of Organizational Structure // smallbusiness.chron.com [Электронный ресурс]. – Режим доступа: <http://smallbusiness.chron.com/different-types-organizational-structure-723.html>

28. The Personal Selling Process: Building Relationships // www.utdallas.edu [Электронный ресурс]. – Режим доступа: [sales and selling quiz - McGraw-Hill Education](https://www.google.ru/url?sa=t&rct=j&q=&esrc=s&source=web&cd=10&ved=0ahUKEwifjfve6JHQAhWHFiwKHZBqCJ0QFghVMAk&url=http%3A%2F%2Fnovellaqalive2.mheducation.com%2Fsites%2Fdl%2Ffree%2F0070043450%2F117445%2FCore17IM.doc&usg=AFQjCNHE5cqAq-A8dVFqvoo77Puxl8f4zg&bvm=bv.137904068,d.bGg" \t "_blank)

29. History of Money // [www.historyworld](http://www.historyworld) [Электронный ресурс]. – Режим доступа: <http://www.historyworld.net/History> of Money

**CONTENTS**

|  |  |
| --- | --- |
| Предисловие………………………………………………. | 3 |
| UNIT 1. New Business……………………………………… | 4 |
| Grammar:………………………………………………….. | 4 |
| 1. The Present Simple Tense……………………...…..
 | 4 |
| 1. The Present Continuous Tense……………………..
 | 5 |
| 1. The Plural of Nouns…………………………..……
 | 10 |
| Reading and Speaking………………………………………. | 15 |
| Text A: Starting a Business…………………………….. | 17 |
| Text B: Cordia Harrington. How Bread Made Her a Millioneer……………………………………………….….. | 20 |
| Supplementary Reading: The Verger (by Somerset Maugham)…………………………………………………... | 24 |
| Role Playing:Doing Business……………………...……….. | 26 |
| UNIT 2. Money....................................................................... | 28 |
| Grammar:……………………………………...……………. | 28 |
| I. To be going to……………………………………... | 28 |
| II. The Article………………………………….……… | 30 |
| III. The Numeral…………………………….……...….. | 34 |
| Reading and Speaking: …………………………………...… | 38 |
| Text A: Money and Its Functions………………………. | 42 |
| Text B: From the History of Money……………………. | 44 |
| Text C: English Banknotes…………………………..…. | 45 |
| Text D: Russian Ruble…………………………………. | 47 |
| Supplementary Reading: A Financier (by Theodore Dreiser). | 49 |
| Role Playing:Aunt Maggie is going to rent out her apartment……………………………………………………..… | 55 |
| UNIT 3. Companies................................................................ | 57 |
| Grammar:…………………………………………….......... | 57 |
| I. The Present Perfect Tense, The Past Simple Tense.. | 57 |
| II. The Adjective. Degrees of comparison……………. | 62 |
| Reading and Speaking:…………………………………...…. | 66 |
| Text A: Nestle………………………………………….. | 71 |
| Text B: Types of Company…………………………….. | 72 |
| Text C: Understanding Company Culture……………… | 75 |
| Text D: Branding……………………………………….. | 76 |
| Text E: Choosing a Brand Name……………………….. | 77 |
| Supplementary Reading: Success Story (by J.O.Cozzens)…. | 80 |
| Role Playing: Investment and Reinvestment……………….. | 82 |
| UNIT 4. Selling....................................................................... | 84 |
| Grammar:………………………………………………….... | 84 |
| I. The Past Continuous Tense………………………... | 84 |
| II. The Past Perfect Tense……………………….......... | 86 |
| Reading and Speaking ………………………………...…..... | 89 |
| Text A: What Characteristics to Look for when Recruiting Sale Staff …………………………………….………..... | 93 |
| Text B: Nature of Personal Selling…………………..… | 96 |
| Text C: The Many Forms of Personal Selling………….. | 99 |
| Text D: AliExpress…………………………………...... | 102 |
| Supplementary Reading: Dandelion Wine (by Ray Bradbury)………………………………………………………… | 103 |
| Salespeople Jokes…………….……………………………... | 108 |
| Role Playing:Looking for a Perfect Gift ………................... | 109 |
| UNIT 5 Customer Service………………………………...… | 110 |
| Grammar:……………………………………………….…... | 110 |
| 1. First Conditional……………………………………
 | 110 |
| 1. Second Conditional……………………………...…
 | 111 |
| Reading and Speaking……………………………………..... | 114 |
| Text A: Customer service……………...……………….. | 117 |
| Text B: Seven Rules for Good Customer Service…….... | 118 |
| Text C: An Example of Great Customer Service……..... | 119 |
| Role Playing:Placing an Order on the telephone…………… | 120 |
| Supplementary Reading: Customer Service Jokes…….…..... | 121 |
| Annex А..………………………………………………….. | 123 |
| References………………………………………………….. | 129 |

У ч е б н о е и з д а н и е

**Карамышева** Светлана Геннадьевна

АНГЛИЙСКИЙ ЯЗЫК

ДЛЯ СТУДЕНТОВ-ЭКОНОМИСТОВ

*Учебное пособие*

В авторской редакции

Дизайн обложки – Н. П. Лиханская

Подписано в печать 21.09.2017. Формат 60 × 84 1/16.

Усл. печ. л. – 7,8. Уч.-изд. л. – 6,1.

Тираж 90 экз. Заказ №.

Типография Кубанского государственного аграрного университета.

350044, г. Краснодар, ул. Калинина, 13