

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ**  
Федеральное государственное бюджетное образовательное учреждение  
высшего профессионального образования  
**«ТОМСКИЙ ГОСУДАРСТВЕННЫЙ ПЕДАГОГИЧЕСКИЙ УНИВЕРСИТЕТ»**  
**(ТГПУ)**

**УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС ДИСЦИПЛИНЫ**  
**ДФД.01. ДЕЛОВОЙ ИНОСТРАННЫЙ ЯЗЫК И ПЕРЕГОВОРЫ**  
**НА ИНОСТРАННОМ ЯЗЫКЕ**

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ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ  
УЧРЕЖДЕНИЕ ВЫСШЕГО ПРОФЕССИОНАЛЬНОГО ОБРАЗОВАНИЯ  
«ТОМСКИЙ ГОСУДАРСТВЕННЫЙ ПЕДАГОГИЧЕСКИЙ УНИВЕРСИТЕТ»**

**(ТГПУ)**

Утверждаю

Декан факультета

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**РАБОЧАЯ ПРОГРАММА УЧЕБНОЙ ДИСЦИПЛИНЫ  
ДФД.01. ДЕЛОВОЙ ИНОСТРАННЫЙ ЯЗЫК И ПЕРЕГОВОРЫ  
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## **1. Цели и задачи дисциплины**

Предметом дисциплины «Деловой иностранный язык и переговоры на иностранном языке» является изучение иноязычной культуры, основ делового общения в устной и письменной формах в типичных ситуациях: представление, знакомство со структурой фирмы, ведение деловых переговоров и т.д.; особенностей произношения деловой лексики, необходимых для коррекции и постановки правильного произношения и интонации; грамматического материала, необходимого для формирования коммуникативно-познавательной компетенции обучаемых в наиболее распространенных ситуациях официальной и неофициальной сфер общения во всех видах речевой деятельности (аудирование, говорение, чтение, письмо).

**Целью** преподавания данной дисциплины является совершенствование лингвистической и коммуникативной компетенции студентов средствами английского языка в рамках профессионально-деловой лексики и содействие развитию устной и письменной речи во всех видах речевой деятельности.

Данная цель раскрывается в единстве ее взаимосвязанных компонентов: воспитательного, развивающего, образовательного и практического.

Воспитательный компонент цели заключается в:

- формировании у студентов уважения и интереса к культуре и народу страны изучаемого языка;
- воспитании культуры общения;
- воспитании культуры ведения деловой переписки и переговоров;
- поддержании интереса к учению и формированию познавательной активности;
- воспитании потребности в практическом использовании английского языка в различных сферах деятельности.

Развивающий компонент цели предусматривает развитие языковых, интеллектуальных и познавательных способностей, ценностных ориентаций, чувств и эмоций студентов, их готовности к коммуникации и, в целом, в гуманитарном и гуманистическом развитии личности обучаемых.

Образовательный компонент цели выражается в расширении эрудиции студентов, их лингвистического, филологического и общего кругозора.

Указанные воспитательный, развивающий и образовательный компоненты цели достигаются в процессе и на основе практического владения студентами английским языком.

Практический компонент заключается в формировании умений и развитии навыков устной и письменной речи на английском языке в сфере делового общения, обеспечивающих основные познавательные-коммуникативные потребности студентов и возможность приобщения их к культурным ценностям народов-носителей английского языка.

Содержание обучения рассматривается как некая модель естественного общения, участники которого обладают определенными иноязычными умениями и навыками, а также способностью соотносить языковые средства с

нормами речевого поведения, которых придерживаются носители языка в сфере делового общения.

**Задачи** изучения дисциплины:

- совершенствование слухопроизносительных и ритмико-интонационных навыков;
- формирование речевых экспрессивно-лексических и грамматических навыков на коммуникативно-достаточном уровне;
- совершенствование фонетических навыков;
- совершенствование умений и навыков говорения на темы делового общения без подготовки;
- формирование навыков и развитие умений письма;
- формирование навыков и развитие умений в диалогической и монологической формах общения;
- формирование и развитие умений в беспереводном чтении и аудировании;
- обучение чтению текста про себя, понимание основного содержания текста средней трудности без использования словаря;
- обучение письменной речи (написание деловых писем, телеграмм, рефератов, отчетов, сочинений);
- дальнейшее формирование и развитие умений и навыков формально-смыслового анализа текста;
- совершенствование умений и навыков краткого изложения текста;
- совершенствование навыков по грамматике;
- обучение исправлению ошибок в устном и письменном сообщениях;
- обучение реферированию общеполитических статей и неадаптированных текстов средней трудности.

## **2. Требования к уровню освоения содержания дисциплины**

Студент, изучивший дисциплину, должен

**знать:**

- системы языка и правила их функционирования в процессе иноязычной коммуникации;
- основные особенности социально-культурного развития страны, особенности изучаемого языка в сфере делового общения на современном этапе, особенности основных правил речевого этикета в английском языке.

**уметь:**

- воспринимать и порождать иноязычную речь в соответствии с условиями речевой коммуникации;
- осуществлять свое речевое поведение, опираясь на полученные лингвострановедческие знания, переводить тексты сферы делового общения, вести переговоры, используя деловую лексику;

- оформлять документы, письма, сделки;  
**владеть навыком:**
- устной и письменной речи на иностранном языке в рамках лексической тематики сферы делового общения;
- аудирования, как при непосредственном общении, так и при прослушивании записей речи носителей языка;
- фонетически и интонационно правильного оформления своей речи (в соответствии с условиями речевой коммуникации, прежде всего, с учетом адресата и характера взаимодействия партнеров);
- речевого высказывания в разных формах монологической и диалогической речи: повествование, описание, рассуждение, анализ научного, научно-популярного, газетно-публицистического и официально делового текстов.

### 3. Объем дисциплины и виды учебной работы

Вид учебной работы	Всего часов	Семестры					
		3	4	5	6	7	8
Общая трудоемкость дисциплины	760	3	4	5	6	7	8
Аудиторные занятия	394	108	108	34	36	36	72
Лекции							
Практические занятия (ПЗ)	394	108	108	34	36	36	72
Семинары (С)							
Лабораторные работы (ЛЗ)							
И (или) другие виды аудиторных занятий							
Самостоятельная работа	366						
Курсовая работа							
Расчетно-графические работы							
Реферат							
И (или) другие виды самостоятельной работы							
Вид итогового контроля (зачет, экзамен)		зачет	зачет	зачет	зачет	зачет	экзамен

### 4. Содержание дисциплины

#### 4.1. Разделы дисциплины и виды занятий

№ п/п	Разделы дисциплины			Лекции	Практические занятия или семинары	Лабораторные работы
	Лексика	Грамматика	Фонетика			
1.	Профессия и работа	Глагол	Дальнейшее	-	36	-
2.	Устройство на работу	Пассивный	развитие	-	36	-
3.	Деловая корреспонденция	зачет	фонетических навыков	-	36	-
4.	Деловая поездка	Глагол	Дальнейшее	-	36	-

5.	Отельная индустрия Менеджмент	Модальные глаголы	развитие	-	36	
6.			фонетических навыков	-	36	
7.	Менеджмент Маркетинг	Глагол Сослагательн ое наклонение	Дальнейшее	-	12	-
8.			развитие фонетических навыков	-	22	
9.	Маркетинг Ведение деловых переговоров	Неличные формы глагола	Дальнейшее	-	10	-
10.			развитие фонетических навыков	-	26	
11.	Ведение деловых переговоров	Неличные формы глагола	Дальнейшее развитие фонетических навыков	-	36	-
12.	Банковская система	Синтаксис	Дальнейшее развитие фонетических навыков	-	72	-

## 4.2. Содержание разделов дисциплины

### 4.2.1. Лексика

**Раздел 1. Профессия и работа:** виды профессий, приоритетные профессии в России и Великобритании, профессиональные качества работника.

**Раздел 2. Устройство на работу:** подача заявления, оформление резюме, подготовка и проведение собеседования.

**Раздел 3. Деловая корреспонденция:** виды деловых писем, оформление и стиль деловых писем, оформление телеграмм, факсов, телексов, отчетов, рефератов и других деловых бумаг.

**Раздел 4. Деловая поездка:** оформление командировочного удостоверения, отправление факса о прибытии и цели деловой поездки, заказ билетов (аэропорт, ж/д вокзал), обмен валюты.

**Раздел 5. Отельная индустрия:** бронирование номера в гостинице, гостиничный персонал и его обязанности, умение работать на ресепшн, общение с клиентами.

**Разделы 6-7. Менеджмент:** типы фирм, структура и отделы фирмы, персонал фирмы и их должностные инструкции, логотип фирмы, деловые партнеры, сотрудничество с другими фирмами.

**Разделы 8-9. Маркетинг:** цель и основные задачи маркетинга, установление цен на товары, определение места торговли конкретной продукцией.

**Разделы 10-11. Ведение деловых переговоров:** организация и правила ведения деловых переговоров, деловой этикет, знакомство с особенностями культурных традиций других народов.

**Раздел 12. Банк:** история банковского дела, виды банков, структура банка, услуги банка, банковская система разных стран; виды валют, курс обмена валют.

### 4.2.2. Грамматика

**Глагол:** пассивный залог, модальные глаголы, сослагательное наклонение, неличные формы глагола.

**Синтаксис:** порядок слов, главные и второстепенные члены предложения, типы придаточных предложений.

#### **4.2.3. Фонетика**

Дальнейшее совершенствование фонетических навыков.

**5. Лабораторный практикум** — не предусмотрен.

### **6. Учебно-методическое обеспечение дисциплины**

#### **6.1. Рекомендуемая литература**

##### **а) основная литература**

1. Охолина, И. Е. Деловой иностранный язык : английский язык в жизни делового человека : учебно-методическое пособие / И. Е. Охолина, А. А. Петрунина ; ФГБОУ ВПО «Томский государственный педагогический университет». – Томск : Изд-во ТГПУ. 2012. – 92 с.
2. Салье, Т. Е. Английский язык для специальности «Связи с общественностью» = English for students of communications : учебник для вузов / Т. Е. Салье, Ю. М. Валиева, И. Н. Воскресенская. – 2-е изд., стереотип. – М. : Академия, 2009. – 510 с.

##### **б) дополнительная литература**

1. Колесникова, Н. Н. Английский язык для менеджеров : учебник для вузов / Н. Н. Колесникова, Г. В. Данилова, Л. Н. Девяткина. – 2-е изд., испр. – М. : Академия, 2007. – 301 с.
2. Рыжков, В. Д. Менеджмент : пособие по изучению делового английского языка / В. Д. Рыжков. – Калининград : Янтарный сказ, 1999. – 256 с.
3. Иностранный язык. Грамматика английского языка : учебное пособие / [Кошкарлова С.М. [и др.] ; Федеральное агентство по образованию, ГОУ ВПО ТГПУ. – Томск : Изд-во ТГПУ, 2006. – 242 с.
4. Михайлов, Н. Н. Английский язык. Гостиничный, ресторанный и туристский бизнес : учебное пособие для вузов / Н. Н. Михайлов. – 3-е изд., стереотип. – М. : Академия, 2007. – 158 с.
5. Хэнслоу, Ф. Практическое руководство по публичным речам / Ф. Хэнслоу ; [пер. с англ. под ред. А. Н. Андреевой]. – СПб. : Нева, 2003. – 188 с.

#### **6.2. Средства обеспечения освоения дисциплины**

- компоненты учебно-методического комплекса (учебник), как основное средство обучения;
- вспомогательные средства (газеты и журналы на английском языке: «Campus», «Hot English»);
- технические вспомогательные средства (аудиозаписи по деловой тематике – материалы сайта «Голос Америки»);



При изучении дисциплины рекомендуется использование следующих электронных ресурсов

<http://www.voanews.com/english/news/>  
<http://www.britishcouncil.org>  
[http://www.bbc.co.uk/russian/learning\\_english](http://www.bbc.co.uk/russian/learning_english)  
<http://marketing.about.com/>  
[www.englishtown.com](http://www.englishtown.com)  
<http://www.dailystep.com/>  
<http://www.busuu.com/ru>  
<http://www.native-english.ru/>  
[www.homeenglish.ru/](http://www.homeenglish.ru/)  
<http://learnoutlive.com>  
<http://www.englishclub.com>

#### 7. Материально-техническое обеспечение дисциплины

№ п/п	Наименование раздела (темы) учебной дисциплины (модуля)	Наименование материалов обучения, пакетов программного обеспечения	Наименование технических и аудиовизуальных средств, используемых с целью демонстрации материалов
1.	Профессия и работа Устройство на работу	<a href="http://www.voanews.com/english/news/">http://www.voanews.com/english/news/</a>	Компьютерный класс с выходом в Интернет
2.	Деловая поездка	<a href="http://www.britishcouncil.org/hongkong-english-wiify-may10.htm">http://www.britishcouncil.org/hongkong-english-wiify-may10.htm</a>	CD-проигрыватель, компьютерный класс с выходом в Интернет
3.	Менеджмент	<a href="http://www.voanews.com/english/news/">http://www.voanews.com/english/news/</a>	Компьютерный класс с выходом в Интернет
4.	Маркетинг	<a href="http://marketing.about.com/">http://marketing.about.com/</a>	Компьютерный класс с выходом в Интернет
5.	Ведение деловых переговоров	<a href="http://www.englishclub.com">http://www.englishclub.com</a>	Компьютерный класс с выходом в Интернет

#### 8. Методические рекомендации и указания по организации изучения дисциплины

Предметом дисциплины «Деловой иностранный язык и переговоры на иностранном языке» является изучение иноязычной культуры, основ делового общения в устной и письменной формах в типичных ситуациях: представление, знакомство со структурой фирмы, ведение деловых переговоров и т.д.; особенностей произношения деловой лексики, необходимых для коррекции и постановки правильного произношения и интонации; грамматического материала, необходимого для формирования коммуникативно-познавательной компетенции обучаемых в наиболее распространенных ситуациях официальной и неофициальной сфер общения во всех видах речевой деятельности (аудирование, говорение, чтение, письмо).

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### **8.1. Методические рекомендации преподавателю**

Обучение иностранному языку всегда было и остается составной частью процесса формирования специалиста с высшим образованием.

Владение иностранным языком позволяет реализовать такие аспекты профессиональной деятельности, как своевременное ознакомление с новыми технологиями, открытиями и тенденциями в развитии науки и техники, установление контактов с зарубежными фирмами и предприятиями, т.е. обеспечивает повышение уровня профессиональной компетенции специалиста.

Поэтому преподавателю курса «Деловой иностранный язык и переговоры на иностранном языке» необходимо делать упор на коммуникативные и профессионально-направленные аспекты овладения иностранным языком.

Особое внимание преподаватель должен уделять современным реалиям экономической жизни Великобритании, развивать познавательные способности студентов, совершенствовать употребление профессиональной лексики и разговорные навыки.

Преподавателю вуза необходимо в своей работе использовать упражнения, цель которых состоит в том, чтобы дать студенту возможность высказать свое мнение на иностранном языке с опорой на аутентичные тексты и лексику к ним.

Очень важной составляющей работы преподавателя делового иностранного языка является формирование навыков и развитие умений делового письма и техники ведения деловых переговоров. Для этого рекомендуется использовать Интернет как средство обучения. Обучение письму предполагает выполнение тренировочных упражнений в письменной форме, а также речевые упражнения для обучения составлению письменного сообщения (письмо-запрос, письмо-жалоба, письмо-подтверждение и т. д.)

Использование преподавателем блок-схем, диаграмм, иллюстраций обеспечит коммуникацию не только на уровне текста, но и визуальных опор,

что поможет учесть специфику таких специальностей как реклама и связи с общественностью.

Предполагается также организация и проведение круглых столов, брифингов и конференций, дискуссий.

Работа студентов заключается в изучении ими рекомендуемой основной и дополнительной литературы по курсу «Деловой иностранный язык и переговоры на иностранном языке», новейших публикаций периодической печати при подготовке к занятиям, а также выполнение контрольных самостоятельных заданий.

## **8.2. Методические рекомендации для студентов**

Основной целью курса «Деловой иностранный язык и переговоры на иностранном языке» является совершенствование навыков практического владения языком, позволяющего использовать его в научной работе и сфере профессиональной коммуникации и делового общения. Практическое владение языком в рамках данного курса предполагает наличие таких умений, которые дают возможность:

- свободно читать литературу на иностранном языке в соответствующей отрасли знаний с целью извлечения информации;
- представить, обобщить, высказать своё мнение по проблеме, связанной со специальностью;
- вести беседу по специальности;
- вести переговоры с деловыми партнерами;
- презентировать свою фирму или продукт, выпускаемый фирмой;
- вести деловую переписку;
- заказывать билеты и бронировать номер в гостинице по телефону.

При ведении деловых переговоров необходимо соблюдать этикетные нормы и нормы написания делового письма. При написании деловых писем рекомендуется:

- соблюдать форму написания письма, принятую в стране изучаемого языка;
- не начинать каждое предложение словом «я», а использовать такие слова, как «возможно», «охотно», «разумеется» и т. д.
- писать не только простые предложения, а использовать сложносочиненные и сложноподчиненные;
- если нужно ответить на письмо, лучше сначала прочитать внимательно данное письмо и задание;
- составлять план письма, на который можно будет опираться при написании;
- не забывать написать дату, обращение, тему, слова прощания, подпись;
- прочитать письмо еще раз и проверить, все ли отражено в содержании, правильно ли обращение, соблюдено ли оформление письма.

При чтении текстов по специальности рекомендуется:

- прочитать название текста и предположить о чем может идти речь;
- прочитать текст первый раз и проверить свои предположения;
- прочитать текст во второй раз и подчеркнуть основные слова и выражения, важные для понимания.

Владение иностранным языком невозможно без знания грамматики, поэтому рекомендуется регулярно работать над грамматическим материалом.

Особое внимание нужно уделять самостоятельной работе. Для этого рекомендуется:

- читать литературу по специальности на изучаемом языке, используя различные виды чтения (просмотровое, ознакомительное);
- смотреть новости по телевизионным каналам и готовить краткие сообщения для группы;
- вести переписку с представителями страны изучаемого языка на иностранном языке;
- готовить рефераты и доклады по изучаемой теме на иностранном языке;
- участвовать в проектах (разрабатывать рекламу на языке, презентацию фирмы, продукта).

### **8.2.1. Перечень примерных контрольных вопросов и заданий для самостоятельной работы**

1. Подготовить рекламу какой-либо известной фирмы России или Великобритании.
2. Создать логотип и слоган туристического агентства.
3. Написать деловое письмо вашему компаньону из Великобритании.
4. Оформить визитную карточку директора фирмы.
5. Подготовить представление коллег иностранному партнеру.
6. Подготовить сообщение о Евровалюте.
7. Собрать информацию о влиятельных спонсорах и их деятельности в нашем городе, привлечение их к спонсорству проектов ТГПУ.
8. Выполнить проектные задания по изучаемым темам.

### **8.2.2. Примерная тематика докладов**

1. Нормы речевого этикета при ведении телефонных переговоров.
2. Оформление письма-заказа партнёру из Великобритании.
3. Английский этикет при ведении деловых переговоров.
4. Особенности культурных традиций партнеров из других стран.

### **8.2.3. Структура и содержание билета**

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ**  
**ФЕДЕРАЛЬНОЕ ГОСУДАРСТВЕННОЕ БЮДЖЕТНОЕ ОБРАЗОВАТЕЛЬНОЕ**  
**УЧРЕЖДЕНИЕ ВЫСШЕГО ПРОФЕССИОНАЛЬНОГО ОБРАЗОВАНИЯ**

**«ТОМСКИЙ ГОСУДАРСТВЕННЫЙ ПЕДАГОГИЧЕСКИЙ УНИВЕРСИТЕТ»  
(ТГПУ)**

Дисциплина: ДФД.01 Деловой иностранный язык и переговоры на иностранном языке

Билет № \_\_\_\_

1. Do the test.
2. Retell the text.
3. Speak on the topic.

Дата \_\_\_\_\_ Зав. кафедрой лингвистики

/Г.И. Уткина/

**8.2.4. Примерная структура и содержание зачетной карты  
Test card I**

**Theme:** Business Correspondence

**Grammar:** Passive Voice

**1. Translate into English:** от чьего-л. имени, штат сотрудников, письмо-жалоба, письмо-претензия, письмо-запрос, заявление об устройстве на работу, заполнить бланк, резюме.

**2. Translate the following sentences into English:**

1. Предложения должны быть четкими и краткими.
2. Перед тем, как вы начнете писать что-нибудь, составьте план (конспект) Вашего сообщения.
3. Обычно параграф должен включать только одну идею.
4. Использование коротких и длинных предложений улучшают ритм.
5. Основной целью автора, пишущего в области PR, является донести идею до читателя.

**3. Translate into Russian:** sales messages, potential customer, to attract buyers, fax message, to express an idea, body of a message, subject.

**4. Translate the following sentences into Russian:**

- You must learn about the characteristics and attitudes of your projected receivers if you are to communicate effectively and percussively.
- The PR writer may write for numerous and radically different audiences – employees, customers, farmers, bankers and many others.

- The PR writer, with many specific audiences to reach, will probably use many channels.
- Gobbledygook or jargon are often seen in news releases about high-tech products, giving the uninitiated reader baffling information.
- Many words sound alike and are similar in spelling but have different meanings.

4. **Answer the following questions:**

1. What does the business correspondence include?
2. What is a business letter format? What does a business letter consist of?
3. What is the difference between the English and the American types of business letters?

5. **Explain the rule in Russian and give your examples (Passive Voice)**

Рабочая программа учебной дисциплины составлена в соответствии с учебным планом, федеральным государственным образовательным стандартом высшего профессионального образования по специальности: **030602.65 Связи с общественностью**.

Рабочую программу учебной дисциплины составил:

магистр филол. образования,

старший преподаватель кафедры лингвистики  /И.Е. Охолина/

Рабочая программа учебной дисциплины утверждена на заседании кафедры лингвистики, протокол № 7 от «23» августа 2011 г.

Зав. кафедрой лингвистики  /Г.И. Уткина/

Рабочая программа учебной дисциплины одобрена методической комиссией ФИЯ ТГПУ, протокол № 10 от «29» августа 2011 г.

Председатель методической комиссии  /С.М. Кошкарлова/

## **Зачетные и экзаменационные материалы**

## Test Card № 1

**Theme: “Business Trip”, “Business Correspondence”**

**Grammar: The Verb, Modal Verbs**

### **I. Translate the sentences from Russian into English:**

1. Как только вы проходите таможенный контроль, вы останавливаете такси, чтобы доехать до гостиницы. 2. Вы можете забронировать мне одноместный номер? 3. Сообщения по факсу должны пересылаться деловым партнерам других фирм. 4. Майклу нужен номер-люкс со всеми современными удобствами. 5. Ей следует писать свое сообщение кратко, чтобы оно поместилось на экране.

### **II. Translate the sentences from English into Russian:**

1. The room charge must include your breakfast. 2. Specimen letters, fax messages, memoranda and other documents should be included in the booklet. 3. Business people meet their business partners in other countries and visit international trade shows. 4. We intend to purchase a new office copier before the end of the year. 5. Why do some people choose planes for travelling?

### **III. Translate the words:**

**a) from Russian into English:** повышать, посадочный талон, верхнее место, сесть на самолет, содержание письма, вагон, бюро путешествий, пересекать границу, прибытие, заголовок.

**b) from English into Russian:** to pay the bill, company signature, duty free, to produce tickets, salutation, to do research, ticket collector, layouts, to book, waiting room.

### **IV. Choose the correct item:**

1. What is the difference between an English business letter and an American business letter?

A. the date                      B. the heading      C. the reference

2. Who usually shows a traveller to his or her room?

A. the usher                      B. the porter      C. the bell captain

3. A facsimile copy of a document which is transmitted by normal telephone lines to another fax machine?

A. a memorandum      B. a fax              C. an e-mail message

4. How can you book a room at a hotel?

A. by phone                      B. by book      C. by copy-book

5. Where is found “The Astoria Hotel”?

A. in Moscow                      B. in Chicago      C. in St. Petersburg

### **V. Cross out the unnecessary word:**

1. I'm afraid I may not be able evidently to catch this train.

2. Will you get me a newspaper yesterday when you are out?

3. I feel tired so I must ought to go to bed early.

### **VI. Speak on the topic.**



## VIII. Tell the grammar rule: The Modal Verb “Can”

### Test Card № 2

**Theme: “Business Trip”, “Business Correspondence”**

**Grammar: The Verb, Modal Verbs**

#### I. Translate the sentences from Russian into English:

1. Мы знали, что договор должен быть подписан вечером. 2. В настоящее время используется два вида деловой коммуникации: устная и письменная. 3. Женщине нужно помочь сесть в автобус. 4. Когда вы собираетесь освободить номер (выписаться)? = Я освобожу номер завтра около полудня. 5. Эта комната мне подойдет.

#### II. Translate the sentences from English into Russian:

1. The price of a hotel in Britain is going up faster than at any time since the war. 2. She wanted to speak, but the words would not come out. 3. Russian labour productivity in hotels is at 18 per cent of the USA. 4. The Prime Minister will make a statement on Wednesday. 5. Email (electronic mail) is a way of sending messages between computers.

#### III. Translate the words:

**a) from English into Russian:** ticket collector, chambermaid, to be sea-sick, reference initials, body, in the vicinity, registration form, to arrange, the crew, return ticket.

**b) from Russian into English:** проект, войти в сеть, проводить(вводить), формальность, общий запрос, пункт обмена валют, справочное бюро, название вашей фирмы, бухгалтерия, швейцар.

#### IV. Choose the correct item:

- Oh, dear! We have to fly on Saturday, ...?  
A. haven't we      B. aren't we      C. don't we
- Sorry, can I phone you later? I am ... the news on TV.  
A. seeing              B. watching      C. looking at
- ” a would- be MP” means:  
A. a person who wants to get to parliament  
B. a person who dreams about the career of a writer  
C. people who dream to be poets
- I can't stand ... to loud music.  
A. to listen              B. listen              C. listening
- Would you like to have a look ... my newspaper?  
A. on                      B. for                      C. at

#### V. Cross out the unnecessary word

- Shall I carry out your bag?
- Mr. Smith encloses a booklet Barbara explaining the company's general rules.
- Can you tell me how many hotels have you been here?

## VI. Speak on the topic.

## VII. Tell the grammar rule: The Modal Verb “May”

### Test Card № 3

**Theme: “Business Trip”, “Business Correspondence”**

**Grammar: The Verb, Modal Verbs**

#### I. Translate the sentences from Russian into English:

1. Антон хочет остановиться в гостинице на три дня. 2. Дата отправления письма печатается между заголовком и внутренним адресом. 3. Мне платить вперед? 4. По радио объявили, что вечером должен выступать президент. 5. Гостиничный работник, который стоит у дверей и помогает приезжим выйти из машины, называется швейцар.

#### II. Translate the sentences from English into Russian:

1. Abbreviations such as TKS (Thanks) and RGDS (Regards) are common in telexes. 2. We can give you a very good single room with a bath overlooking the street. 3. The receptionist hands over a registration form and Albert fills it in, giving all the information required. 4. When the ticket collector came for the tickets, the woman couldn't find her ticket anywhere. 5. Millions of people all over the world spend their holidays travelling.

#### III. Translate the words:

**a) from English into Russian:** waiter, traveller's cheque, single ticket, departure, to change, compartment, journey, urgent, outgoing, lower berth.

**b) from Russian into English:** изображать, дата письма, багажные карточки, справка, приземляться, рейс, сойти с поезда, ходить в поход, внутренний адрес, закуска.

#### IV. Choose the correct item:

- We ... smoke in the room.  
A. mustn't                      B. needn't                      C. shouldn't
- If you ... this way, I'll show you the company's office.  
A. will come                      B. have to come                      C. can come
- A hotel worker who gives and receives the keys is called...  
A. a porter                      B. a desk-clerk                      C. a maid
- How many parts contains an English Business Letter?  
A. eleven                      B. seven                      C. six
- The visitors... use the swimming-pool in the afternoon.  
A. may                      B. can                      C. must

#### V. Cross out the unnecessary word

- That's the man whose his ticket was stolen.
- The fax machine which I bought it last week is faulty.
- John, who is my best friend, made a trip to Italy.

**VI. Speak on the topic.**

**VII. Tell the grammar rule: The Modal Verb “Must”**

**Test Card № 4**

**Theme: “Business Trip”, “Business Correspondence”**

**Grammar: The Verb, Modal Verbs**

**I. Translate the sentences from Russian into English:**

1. Указание на общее содержание письма нередко опускается. 2. Вы сделали предварительный заказ? 3. Где находится администратор? 4. Джон опять опаздывает, будьте добры, позвоните ему, пожалуйста. 5. Несмотря на то, что в настоящее время используется множество средств коммуникации, деловые письма по-прежнему играют большую роль в обмене информацией.

**II. Translate the sentences from English into Russian:**

1. The ticket collector asked Ann to show her ticket but she couldn't find it. 2. Could you show me my room? 3. The rates for those who stay at a hotel longer are higher than for those who stop for a night or two. 4. It must have been raining all the night. 5. Jack has already cleaned his bicycle so he has to do it tomorrow.

**III. Translate the words:**

**a) from English into Russian:** cancellation, to apply, currency exchange office, to catch the train, image, “cc” notation, attention line, sheet, to sort out, website.

**b) from Russian into English:** инициалы подписавшего письмо, скидка, билет в оба конца, кратко, зал ожидания, рейс, загружать, отказ, гостиница, посадка.

**IV. Choose the correct item:**

1. Who usually helps you with your luggage when you come to a hotel?

- A. a chambermaid      B. a bell-boy      C. a bell captain

mike go

2. Will you book tickets ... advance?

- A. in      B. at      C. by

3. The children ... clean their shoes.

- A. must      B. need      C. are

4. Do you know ...?

- A. shall what I do      B. what shall I do      C. what I shall do

5. You ... to attend the meeting on Tuesday.

- A. must      B. have      C. be

**V. Cross out the unnecessary word:**

1. Why is it been best to book a room at a hotel?

2. We can to talk about my article later.

3. Mrs. Parker who is our receptionist..

**VI. Speak on the topic.**

**VII. Tell the grammar rule: The Modal Verb “To Be To”**

## Test Card № 5

**Theme: “Business Trip”, “Business Correspondence”**

**Grammar: The Verb, Modal Verbs**

### **I. Translate the sentences from Russian into English:**

1. Какую должность занимает подписавший письмо?
2. Известите нас, пожалуйста, о вашем отбытии за день до вашего отъезда.
3. У вас есть свободные номера?
4. Они сейчас осматривают достопримечательности города.
5. Содержатся ли в письме пометы «тема письма» и «приложение»?

### **II. Translate the sentences from English into Russian:**

1. As it is seen from the heading, this firm is a Limited company.
2. Airports make people uncomfortable and tense.
3. No one could have known beforehand that she was going to be at home.
4. Travelling by sea is mostly for those who are going on holiday and want a pleasant voyage.
5. In Britain on the road the right side is the left side and the left side is the right side.

### **III. Translate the words:**

**a) from English into Russian:** make a journey, reception clerk, in the vicinity, accommodation, on behalf of, to provide service, sign off, decimal, charge, brief.

**b) from Russian into English:** чаевые, номер люкс, срочный, заключительная формула вежливости, замена, выписаться, счет, пересекать границу, забронировать номер, проводник.

### **IV. Choose the correct item:**

1. You ... walk on the grass!  
A. must                      B. mustn't                      C. shouldn't
2. This room will ... me.  
A. sweet                      B. suite                      C. suit
3. What is ... become of me?  
A. for                      B. will                      C. to
4. ... does it take you to get to the station?  
A. How long                      B. How much                      C. What time
5. A hotel door attendant ... expect tips for hailing a taxi.  
A. can                      B. cannot                      C. must

### **V. Cross out the unnecessary word:**

1. I must ask to you some questions.
2. Mum told us do not to send the message.
3. Tina asked me that what I wanted to do with this broken fax machine?

### **VI. Speak on the topic.**

### **VII. Tell the grammar rule: The Modal Verb “Have To”**

## Test Card № 6

## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Мои родители хотят остановиться в гостинице. 2. Ссылка содержит инициалы составителя письма и того, кто печатал письмо. 3. Мистер Вильямс, для начала Вам нужно зарегистрироваться. 4. Подпись должна быть достаточно разборчивой. 5. На какой период вы собираетесь остановиться? – Я хочу остановиться в гостинице на три дня.

#### **II. Translate the sentences from English into Russian:**

1. How often do you have to travel on business? 2. Selecting the source of your information depends on the purpose this information is to serve. 3. The Astoria is one of the best hotels in St Petersburg with well-trained personnel. 4. Explain the structure of the American Business Letter. 5. The hotel industry is selected as an example of the service sector.

#### **III. Translate the words:**

**a) from English into Russian:** replacement, enclosure reminder, to cross border, office manager, waiting room, get off a train, urgent, letterhead, to approve, valet parking attendant.

**b) from Russian into English:** проводник, выставлять, отправление, бригада, бланк регистрации, брошюра, справка, администратор, счет, освещать.

#### **IV. Choose the correct item:**

1. If you ... to Paris, you'll see the Eiffel Tower.

A. will go                      B. went                      C. go

2. A hotel worker who keeps bedrooms in order.

A. a porter                      B. a maid                      C. a receptionist

3. ... I borrow your ruler?

A. must                      B. can                      C. may

4. What am I to do?

A. Как мне быть?                      B. Что со мной будет?                      C. Куда же мне идти?

5. She failed us. What ... shame!

A. -                      B. a                      C. the

#### **V. Cross out the unnecessary word**

1. That's the man whose his ticket was stolen.

2. I must go to the shoes shop to buy some milk.

3. She is been a girl who wrote this business letter.

#### **VI. Speak on the topic.**

#### **VII. Tell the grammar rule: The Modal Verb “Ought to”**

### **Test Card № 7**

## **Theme: “Business Trip”, “Business Correspondence”**

## Grammar: The Verb, Modal Verbs

### I. Translate the sentences from Russian into English:

1. Что со мной будет? 2. Скажите, чем определяется выбор варианта заключительной формулы вежливости? 3. Сколько стоит номер в сутки? 4. Я предполагаю пробыть в этом городе дней восемь и оплачу счет при выписке из гостиницы. 5. Иностранец просит отнести багаж в холл и вызвать такси. Он уезжает через четверть часа.

### II. Translate the sentences from English into Russian:

1. Sightseeing tours arranged; multi-lingual reception personnel; night porters; laundry service; telegraph. 2. Lunch in a simple hotel begins with soup, though in a more expensive one you usually have a choice of soup, fruit juice, or hors d'oeuvres. 3. In a telex readers often overlook some errors of spelling and grammar. 4. The guests are requested to warn the receptionist in advance about the day and hour of signing out so that he could have the bill ready for them in time. 5. The room will suit me.

### III. Translate the words:

a) **from Russian into English:** повышение, остановить такси, билет в один конец, путешествие по туристической путевке, старший портье, бухгалтерия, требования, дата письма, кратко, гость.

b) **from English into Russian:** to pay the bill, tip, service, attention line, on behalf of, sheet, to be sea-sick, go through the customs, enquiry letter, discount.

### IV. Choose the correct item:

1. Why is it best to ... a reservation?

- A. do                      B. want                      C. make

2. "What a beautiful picture!" "Thanks. It's ... picture I've ever painted"

- A. the better              B. the best                      C. best

3. The ... business letter consists of 7 parts.

- A. =                      B. British                      C. American

4. Karen is ... girl in the our group.

- A. more pretty              B. prettiest                      C. the prettiest

5. I have ... a house. Do you think it's a good idea?

- A. of buying              B. to buy                      C. to be buying

### V. Cross out the unnecessary word:

1. Having an operation was being the worst experience of my life.

2. She has checked out the hotel a month ago.

3. Mrs. Parker who is my business English teacher.

### VI. Speak on the topic.

### VII. Tell the grammar rule: The Modal Verb "Will"

## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Давайте я понесу вашу сумку. 2. Иностранец просит отнести багаж в холл и вызвать такси. Он уезжает через четверть часа. 3. Несмотря на то, что в настоящее время используется множество средств коммуникации, деловые письма по-прежнему играют большую роль в обмене информацией. 4. Ей следует писать свое сообщение кратко, чтобы оно поместилось на экране. 5. Эта комната мне подойдет.

#### **II. Translate the sentences from English into Russian:**

1. The price of a hotel in Britain is going up faster than at any time since the war. 2. In Britain on the road the right side is the left side and the left side is the right side. 3. Specimen letters, fax messages, memoranda and other documents should be included in the booklet. 4. It must have been raining all the night. 5. We can give you a very good single room with a bath overlooking the street.

#### **III. Translate the words:**

**a) from English into Russian:** replacement, inside address, to arrange, bellhop, to make a reservation, arrival, reference initials, body, flight, to catch the train.

**b) from Russian into English:** анулирование, багаж, не подлежащий налогообложению, общий запрос, первые строки текста, бланк регистрации, двухместный номер, работать вместе в сети, вытекающий, счет за проживание.

#### **IV. Choose the correct item:**

1. You ... better study a lot next week if you want to get through that exam.  
A. will                      B. had                      C. must
2. My grandfather was a very good footballer. He ... a professional if he had wanted.  
A. could                      B. could have been      C. was able to see
3. Applicants ... honest, well-organized and responsible people.  
A. should be                B. ought to                C. must have
4. Don't you wish you ... a cat as a pet?  
A. had                      B. have                      C. will have
5. Will you book tickets ... advance?  
A. in                      B. at                      C. by

#### **V. Cross out the unnecessary word:**

1. May I ask to you some questions?
2. Mum told us that we must do not play football in the house.
3. Tina asked me that what I wanted to print.

#### **VI. Speak on the topic.**

#### **VII. Tell the grammar rule: The Modal Verb “Should to”**

## Theme: “Business Trip”, “Business Correspondence”

### Grammar: The Verb, Modal Verbs

#### I. Translate the sentences from Russian into English:

1. Скажите, пожалуйста, в вашей гостинице есть свободные номера? 2. Если Вы подождете, то директор сможет уделить Вам внимание через двадцать минут. 3. Не надо было давать ребенку столько мороженого. Теперь у него болит живот. 4. Ответ на запрос постоянного клиента должен быть довольно коротким, вежливым, прямым. 5. Мы совершили путешествие по туристической путевке, но в следующий раз поедem без нее.

#### II. Translate the sentences from English into Russian:

1. I should have told you about my debts earlier, but I thought I could pay them without your help. 2. Our office is small, and a copier would generally be used by only three secretaries. 3. We showed our tickets to the ticket collector and he let us to board the train. 4. People who wish to travel either for pleasure or on business have at their disposal various means of transport. 5. What’s the price a day?

#### III. Translate the words:

a) from English into Russian: to show up to, accommodation, attendant, duty free, left-luggage office, subject line, salutation, refusal, suite, swimming-pool.

b) from Russian into English: заключительные предложения, проводник, прибытие, короткая поездка, запрос информации, повышение, удобства, заголовок, обзор, проект.

#### IV. Choose the correct item:

1. What hotel ... you recommend ?  
A. shall                      B. must                      C. can
2. Now we ... missed the copy deadline.  
A. have                      B. were                      C. have to
3. I’d rather ... you now because I have a lot of work to do.  
A. leave                      B. left                      C. will leave
4. Her hair is as ... as silk.  
A. softest                      B. softer                      C. soft
5. A tall man sat ... me, so I couldn’t see.  
A. next to                      B. in front of                      C. towards

#### V. Cross out the unnecessary word:

1. I started working here as a receptionist before five years ago.
2. How long is it been since you moved here?
3. I felt tired so I had decided to go to bed early.

#### VI. Speak on the topic.

#### VII. Tell the grammar rule: The Modal Verb “Need”.





## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Первые поселенцы в Америке не могли бы выжить без помощи индейцев. 2. На следующий день больной чувствовал себя лучше и смог погулять в парке. 3. Администратор попросил нас заполнить бланк, а затем выдал нам ключи от номера люкс. 4. Поезд отходит. Зайдите в вагон. 5. Самый дешевый и один из самых популярных видов путешествия - пеший туризм.

#### **II. Translate the sentences from English into Russian:**

1. At the next station there was the same difficulty, Andrew looked for his ticket anywhere, but couldn't find it. 2. A hotel worker who stands by the door and helps visitors to get out of the car is called a porter or a doorman. 3. Make sure that the bill is ready one day before leaving. 4. This is a special offer and is not subject to our usual discounts. 5. The burglar must have entered the house through the window.

#### **III. Translate the words:**

**a) from English into Russian:** to pay the bill, , tip, “cc” notation, layouts, brief, asking for information, cancellation, to produce tickets, travel agency, discount.

**b) from Russian into English:** повышать, посадочный талон, верхнее место, сесть на самолет, содержание письма, вагон, бюро путешествий, пересекать границу, прибытие, заголовок.

#### **IV. Choose the correct item:**

1. ... I pay in advance?  
A. must            B. have to            C. shall
2. I'd like to have ... double room.  
A. a                B. an                C. –
3. He works ... carefully than I do.  
A. so                B. less                C. as
4. The complimentary closing is found under the text ... of the letter.  
A. in the left corner            B. in the right corner            C. in the middle
5. We ... told her about this letter.  
A. must            B. can                C. should have

#### **V. Cross out the unnecessary word:**

1. I started working here before five years ago.
2. How long is it been since you moved here?
3. I felt tired so I had decided to finish this message later.

#### **VI. Speak on the topic.**

#### **VII. Tell the grammar rule: The Modal Verb “Must”**

### **Test Card № 12**

## **Theme: “Business Trip”, “Business Correspondence”**

## Grammar: The Verb, Modal Verbs

### I. Translate the sentences from Russian into English:

1. Давайте я понесу вашу сумку. 2. Иностранец просит отнести багаж в холл и вызвать такси. Он уезжает через четверть часа. 3. Несмотря на то, что в настоящее время используется множество средств коммуникации, деловые письма по-прежнему играют большую роль в обмене информацией. 4. Ей следует писать свое сообщение кратко, чтобы оно поместилось на экране. 5. Эта комната мне подойдет.

### II. Translate the sentences from English into Russian:

1. As it is seen from the heading, this firm is a Limited company. 2. Airports make people uncomfortable and tense. 3. No one could have known beforehand that she was going to be at home. 4. Travelling by sea is mostly for those who are going on holiday and want a pleasant voyage. 5. In Britain on the road the right side is the left side and the left side is the right side.

### III. Translate the words:

a) from English into Russian: waiter, traveller's cheque, single ticket, departure, to change, compartment, journey, urgent, outgoing, lower berth.

b) from Russian into English: изображать, дата письма, багажные карточки, справка, приземляться, рейс, сойти с поезда, ходить в поход, внутренний адрес, закуска.

### IV. Choose the correct item:

1. What hotel ... you recommend ?  
A. shall                      B. must                      C. can
2. Now we ... missed the copy deadline.  
A. have                      B. were                      C. have to
3. I'd rather ... you now because I have a lot of work to do.  
A. leave                      B. left                      C. will leave
4. Her hair is as ... as silk.  
A. softest                      B. softer                      C. soft
5. A tall man sat ... me, so I couldn't see.  
A. next to                      B. in front of                      C. towards

### V. Cross out the unnecessary word:

1. May I ask to you some questions?
2. Mum told us that we must do not play football in the house.
3. Tina asked me that what I wanted to print.

### VI. Speak on the topic.

### VII. Tell the grammar rule: The Modal Verb "Have To"

## Test Card № 13

Theme: "Business Trip", "Business Correspondence"

## Grammar: The Verb, Modal Verbs

### I. Translate the sentences from Russian into English:

1. Антон хочет остановиться в гостинице на три дня. 2. Дата отправления письма печатается между заголовком и внутренним адресом. 3. Мне платить вперед? 4. По радио объявили, что вечером должен выступать президент. 5. Гостиничный работник, который стоит у дверей и помогает приезжим выйти из машины, называется швейцар.

### II. Translate the sentences from English into Russian:

1. Abbreviations such as TKS (Thanks) and RGDS (Regards) are common in telexes. 2. We can give you a very good single room with a bath overlooking the street. 3. The receptionist hands over a registration form and Albert fills it in, giving all the information required. 4. When the ticket collector came for the tickets, the woman couldn't find her ticket anywhere. 5. Millions of people all over the world spend their holidays traveling.

### III. Translate the words:

**a) from English into Russian:** cancellation, to apply, currency exchange office, to catch the train, image, "cc" notation, attention line, sheet, to sort out, website.

**b) from Russian into English:** письмо-запрос, заказать номер, остановить такси, электронное сообщение, билет в оба конца, внутренний адрес, вагон, сортировать, повышение, первые строки письма.

### IV. Choose the correct item:

- If you ... to Paris, you'll see the Eiffel Tower.  
A. will go                      B. went                      C. go
- A hotel worker who keeps bedrooms in order.  
A. a porter                      B. a maid                      C. a receptionist
- ... I borrow your ruler?  
A. must                      B. can                      C. may
- What am I to do?  
A. Как мне быть?                      B. Что со мной будет?                      C. Куда же мне идти?
- She failed us. What ... shame!  
A. -                      B. a                      C. the

### V. Cross out the unnecessary word:

- Why is it been best to book a room at a hotel?
- We can to talk about my article later.
- Mrs. Parker who is our receptionist..

### VI. Speak on the topic.

### VII. Tell the grammar rule: The Modal Verb "May"

## Test Card № 14

### Theme: "Business Trip", "Business Correspondence"

## Grammar: The Verb, Modal Verbs

### I. Translate the sentences from Russian into English:

1. Скажите, пожалуйста, в вашей гостинице есть свободные номера? 2. Если Вы подождете, то директор сможет уделить Вам внимание через двадцать минут. 3. Не надо было давать ребенку столько мороженого. Теперь у него болит живот. 4. Ответ на запрос постоянного клиента должен быть довольно коротким, вежливым, прямым. 5. Мы совершили путешествие по туристической путевке, но в следующий раз поедем без нее.

### II. Translate the sentences from English into Russian:

1. The room charge must include your breakfast. 2. Specimen letters, fax messages, memoranda and other documents should be included in the booklet. 3. Business people meet their business partners in other countries and visit international trade shows. 4. We intend to purchase a new office copier before the end of the year. 5. Why do some people choose planes for travelling?

### III. Translate the words:

a) from English into Russian: repair fax machines, go through the customs, boarding, coach, fill out, in advance, to do research, sign off, dateline, waiting room.

b) from Russian into English: заключительные предложения, проводник, прибытие, короткая поездка, запрос информации, повышение, удобства, заголовок, обзор, проект.

### IV. Choose the correct item:

- Oh, dear! We have to fly on Saturday, ...?  
A. haven't we    B. aren't we    C. don't we
- Sorry, can I phone you later? I am ... the news on TV.  
A. seeing    B. watching    C. looking at
- "a would- be MP" means:  
A. a person who wants to get to parliament  
B. a person who dreams about the career of a writer  
C. people who dream to be poets
- I can't stand ... to loud music.  
A. to listen    B. listen    C. listening
- Would you like to have a look ... my newspaper?  
A. on    B. for    C. at

### V. Cross out the unnecessary word:

- Shall I carry out your bag?
- Mr. Smith encloses a booklet Barbara explaining the company's general rules.
- Can you tell me how many hotels have you been here?

### VI. Speak on the topic.

### VII. Tell the grammar rule: The Modal Verb "Can"

## Theme: “Business Trip”, “Business Correspondence”

### Grammar: The Verb, Modal Verbs

#### I. Translate the sentences from Russian into English:

1. Что со мной будет? 2. Скажите, чем определяется выбор варианта заключительной формулы вежливости? 3. Сколько стоит номер в сутки? 4. Я предполагаю пробыть в этом городе дней восемь и оплачу счет при выписке из гостиницы. 5. Иностранец просит отнести багаж в холл и вызвать такси. Он уезжает через четверть часа.

#### II. Translate the sentences from English into Russian:

1. How often do you have to travel on business? 2. Selecting the source of your information depends on the purpose this information is to serve. 3. The Astoria is one of the best hotels in St Petersburg with well-trained personnel. 4. Explain the structure of the American Business Letter. 5. The hotel industry is selected as an example of the service sector.

#### III. Translate the words:

a) from English into Russian: make a journey, reception clerk, in the vicinity, accommodation, on behalf of, to provide service, sign off, decimal, charge, brief.

b) from Russian into English: чаевые, номер люкс, срочный, заключительная формула вежливости, замена, выписаться, счет, пересекать границу, забронировать номер, проводник.

#### IV. Choose the correct item:

1. Who usually helps you with your luggage when you come to a hotel?

- A. a chambermaid      B. a bell-boy      C. a bell captain

Mike go

2. Will you book tickets ... advance?

- A. in      B. at      C. by

3. The children ... clean their shoes.

- A. must      B. need      C. are

4. Do you know ...?

- A. shall what I do      B. what shall I do      C. what I shall do

5. You ... to attend the meeting on Tuesday.

- A. must      B. have      C. be

#### V. Cross out the unnecessary word:

1. I'm afraid I may not be able evidently to catch this train.

2. Will you get me a newspaper yesterday when you are out?

3. I feel tired so I must ought to go to bed early.

#### VI. Speak on the topic.

#### VII. Tell the grammar rule: The Modal Verb “Will”

## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Мы знали, что договор должен быть подписан вечером. 2. В настоящее время используется два вида деловой коммуникации: устная и письменная. 3. Женщине нужно помочь сесть в автобус. 4. Когда вы собираетесь освободить номер (выписаться)? = Я освобожу номер завтра около полудня. 5. Эта комната мне подойдет.

#### **II. Translate the sentences from English into Russian:**

1. The price of a hotel in Britain is going up faster than at any time since the war. 2. She wanted to speak, but the words would not come out. 3. Russian labour productivity in hotels is at 18 per cent of the USA. 4. The Prime Minister will make a statement on Wednesday. 5. Email (electronic mail) is a way of sending messages between computers.

#### **III. Translate the words:**

**a) from English into Russian:** ticket collector, chambermaid, to be sea-sick, reference initials, body, in the vicinity, registration form, to arrange, the crew, return ticket.

**b) from Russian into English:** анулирование, багаж, не подлежащий налогообложению, общий запрос, первые строки текста, бланк регистрации, двухместный номер, работать вместе в сети, вытекающий, счет за проживание.

#### **IV. Choose the correct item:**

1. You ... walk on the grass!  
A. must                      B. mustn't                      C. shouldn't
2. This room will ... me.  
A. sweet                      B. suite                      C. suit
3. What is ... become of me?  
A. for                      B. will                      C. to
4. ... does it take you to get to the station?  
A. How long                      B. How much                      C. What time
5. A hotel door attendant ... expect tips for hailing a taxi.  
A. can                      B. cannot                      C. must

#### **V. Cross out the unnecessary word**

1. That's the man whose his ticket was stolen.
2. I must go to the shoes shop to buy some milk.
3. She is been a girl who wrote this business letter.

#### **VI. Speak on the topic.**

#### **VII. Tell the grammar rule: The Modal Verb “Ought To”**

## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Как только вы проходите таможенный контроль, вы останавливаете такси, чтобы доехать до гостиницы. 2. Вы можете забронировать мне одноместный номер? 3. Сообщения по факсу должны пересылаться деловым партнерам других фирм. 4. Майклу нужен номер-люкс со всеми современными удобствами. 5. Ей следует писать свое сообщение кратко, чтобы оно поместилось на экране.

#### **II. Translate the sentences from English into Russian:**

1. The ticket collector asked Ann to show her ticket but she couldn't find it. 2. Could you show me my room? 3. The rates for those who stay at a hotel longer are higher than for those who stop for a night or two. 4. It must have been raining all the night. 5. Jack has already cleaned his bicycle so he has to do it tomorrow.

#### **III. Translate the words:**

**a) from English into Russian:** replacement, enclosure reminder, to cross border, office manager, waiting room, get off a train, urgent, letterhead, to approve, valet parking attendant.

**b) from Russian into English:** проводник, выставлять, отправление, бригада, бланк регистрации, брошюра, справка, администратор, счет, освещать.

#### **IV. Choose the correct item:**

1. We ... smoke in the room.  
A. mustn't                      B. needn't                      C. shouldn't
2. If you ... this way, I'll show you the company's office.  
A. will come                      B. have to come                      C. can come
3. A hotel worker who gives and receives the keys is called...  
A. a porter                      B. a desk-clerk                      C. a maid
4. How many parts contains an English Business Letter?  
A. eleven                      B. seven                      C. six
5. The visitors... use the swimming-pool in the afternoon.  
A. may                      B. can                      C. must  
A. the date                      B. the heading                      C. the reference

#### **V. Cross out the unnecessary word:**

1. I must ask to you some questions.
2. Mum told us do not to send the message.
3. Tina asked me that what I wanted to do with this broken fax machine?

#### **VI. Speak on the topic.**

#### **VIII. Tell the grammar rule: The Modal Verb “Need”**



## **Theme: “Business Trip”, “Business Correspondence”**

### **Grammar: The Verb, Modal Verbs**

#### **I. Translate the sentences from Russian into English:**

1. Указание на общее содержание письма нередко опускается. 2. Вы сделали предварительный заказ? 3. Где находится администратор? 4. Джон опять опаздывает, будьте добры, позвоните ему, пожалуйста. 5. Несмотря на то, что в настоящее время используется множество средств коммуникации, деловые письма по-прежнему играют большую роль в обмене информацией.

#### **II. Translate the sentences from English into Russian:**

1. Sightseeing tours arranged; multi-lingual reception personnel; night porters; laundry service; telegraph. 2. Lunch in a simple hotel begins with soup, though in a more expensive one you usually have a choice of soup, fruit juice, or hors d'oeuvres. 3. In a telex readers often overlook some errors of spelling and grammar. 4. The guests are requested to warn the receptionist in advance about the day and hour of signing out so that he could have the bill ready for them in time. 5. The room will suit me.

#### **III. Translate the words:**

**a) from English into Russian:** to show up to, accommodation, attendant, duty free, left-luggage office, subject line, salutation, refusal, suite, swimming-pool.

**b) from Russian into English:** инициалы подписавшего письмо, скидка, билет в оба конца, кратко, зал ожидания, рейс, загружать, отказ, гостиница, посадка.

#### **IV. Choose the correct item:**

1. What is the difference between an English business letter and an American business letter?

- A. the date                      B. the heading      C. the reference

2. Who usually shows a traveller to his or her room?

- A. the usher                      B. the porter      C. the bell captain

3. A facsimile copy of a document which is transmitted by normal telephone lines to another fax machine?

- A. a memorandum      B. a fax                      C. an e-mail message

4. How can you book a room at a hotel?

- A. by phone                      B. by book      C. by copy-book

5. Where is found “The Astoria Hotel”?

- A. in Moscow                      B. in Chicago      C. in St. Petersburg

#### **V. Cross out the unnecessary word:**

1. Having an operation was being the worst experience of my life.

2. She has checked out the hotel a month ago.

3. Mrs. Parker who is my business English teacher.

#### **VI. Speak on the topic.**

#### **VII. Tell the grammar rule: The Modal Verb “To Be To”**

## Theme: “Business Trip”, “Business Correspondence”

### Grammar: The Verb, Modal Verbs

#### I. Translate the sentences from Russian into English:

1. Какую должность занимает подписавший письмо? 2. Известите нас, пожалуйста, о вашем отбытии за день до вашего отъезда. 3. У вас есть свободные номера? 4. Они сейчас осматривают достопримечательности города. 5. Содержатся ли в письме пометы «тема письма» и «приложение»?

#### II. Translate the sentences from English into Russian:

1. I should have told you about my debts earlier, but I thought I could pay them without your help. 2. Our office is small, and a copier would generally be used by only three secretaries. 3. We showed our tickets to the ticket collector and he let us to board the train. 4. People who wish to travel either for pleasure or on business have at their disposal various means of transport. 5. What’s the price a day?

#### III. Translate the words:

a) **from Russian into English:** повышение, остановить такси, билет в один конец, путешествие по туристической путевке, старший портье, бухгалтерия, требования, дата письма, кратко, гость.

b) **from English into Russian:** to pay the bill, tip, service, attention line, on behalf of, sheet, to be sea-sick, go through the customs, enquiry letter, discount.

#### IV. Choose the correct item:

1. Why is it best to ... a reservation?  
A. do                      B. want                      C. make
2. “What a beautiful picture!” “Thanks. It’s ... picture I’ve ever painted”  
A. the better              B. the best                      C. best
3. The ... business letter consists of 7 parts.  
A. =                      B. British                      C. American
4. Karen is ... girl in the our group.  
A. more pretty              B. prettiest                      C. the prettiest
5. I have ... a house. Do you think it’s a good idea?  
A. of buying              B. to buy                      C. to be buying

#### V. Cross out the unnecessary word:

1. May I ask to you some questions?
2. Mum told us that we must do not play football in the house.
3. Tina asked me that what I wanted to print.

#### VI. Speak on the topic.

#### VII. Tell the grammar rule: The Modal Verb “Should To”.

### Test Card № 20

## Theme: “Business Trip”, “Business Correspondence”

## Grammar: The Verb, Modal Verbs

### I. Translate the sentences from Russian into English:

1. Давайте я понесу вашу сумку. 2. Иностранец просит отнести багаж в холл и вызвать такси. Он уезжает через четверть часа. 3. Несмотря на то, что в настоящее время используется множество средств коммуникации, деловые письма по-прежнему играют большую роль в обмене информацией. 4. Ей следует писать свое сообщение кратко, чтобы оно поместилось на экране. 5. Эта комната мне подойдет.

### II. Translate the sentences from English into Russian:

1. Sightseeing tours arranged; multi-lingual reception personnel; night porters; laundry service; telegraph. 2. Lunch in a simple hotel begins with soup, though in a more expensive one you usually have a choice of soup, fruit juice, or hors d'oeuvres. 3. In a telex readers often overlook some errors of spelling and grammar. 4. The guests are requested to warn the receptionist in advance about the day and hour of signing out so that he could have the bill ready for them in time. 5. The room will suit me.

### III. Translate the words:

**a) from English into Russian:** replacement, enclosure reminder, to cross border, office manager, waiting room, get off a train, urgent, letterhead, to approve, valet parking attendant.

**b) from Russian into English:** проводник, выставлять, отправление, бригада, бланк регистрации, брошюра, справка, администратор, счет, освещать.

### IV. Choose the correct item:

1. What hotel ... you recommend ?  
A. shall                      B. must                      C. can
2. Now we ... missed the copy deadline.  
A. have                      B. were                      C. have to
3. I'd rather ... you now because I have a lot of work to do.  
A. leave                      B. left                      C. will leave
4. Her hair is as ... as silk.  
A. softest                      B. softer                      C. soft
5. A tall man sat ... me, so I couldn't see.  
A. next to                      B. in front of                      C. towards

### V. Cross out the unnecessary word

1. Shall I carry out your bag?
2. Mr. Smith encloses a booklet Barbara explaining the company's general rules.
3. Can you tell me how many hotels have you been here?

### VI. Speak on the topic.

### VII. Tell the grammar rule: The Modal Verb "Have To"

## Theme: “Business Trip”, “Business Correspondence”

### Grammar: The Verb, Modal Verbs

#### I. Translate the sentences from Russian into English:

1. Какую должность занимает подписавший письмо?
2. Известите нас, пожалуйста, о вашем отбытии за день до вашего отъезда.
3. У вас есть свободные номера?
4. Они сейчас осматривают достопримечательности города.
5. Содержатся ли в письме пометы «тема письма» и «приложение»?

#### II. Translate the sentences from English into Russian:

1. Abbreviations such as TKS (Thanks) and RGDS (Regards) are common in telexes.
2. We can give you a very good single room with a bath overlooking the street.
3. The receptionist hands over a registration form and Albert fills it in, giving all the information required.
4. When the ticket collector came for the tickets, the woman couldn't find her ticket anywhere.
5. Millions of people all over the world spend their holidays traveling.

#### III. Translate the words:

a) from English into Russian: make a journey, reception clerk, in the vicinity, accommodation, on behalf of, to provide service, sign off, decimal, charge, brief.

b) from Russian into English: чаевые, номер люкс, срочный, заключительная формула вежливости, замена, выписаться, счет, пересекать границу, забронировать номер, проводник.

#### IV. Choose the correct item:

1. If you ... to Paris, you'll see the Eiffel Tower.  
A. will go                      B. went                      C. go
2. A hotel worker who keeps bedrooms in order.  
A. a porter                      B. a maid                      C. a receptionist
3. ... I borrow your ruler?  
A. must                      B. can                      C. may
4. What am I to do?  
A. Как мне быть?                      B. Что со мной будет?                      C. Куда же мне идти?
5. She failed us. What ... shame!  
A. -                      B. a                      C. the

#### V. Cross out the unnecessary word:

1. I must ask to you some questions.
2. Mum told us do not to send the message.
3. Tina asked me that what I wanted to do with this broken fax machine?

#### VI. Speak on the topic.

#### VII. Tell the grammar rule: The Modal Verb “Can”

### Test Card 1

#### Theme: Banking, Currency, Money, Marketing

## Syntax, Passive Voice

### I. Translate the following words and expressions into English:

Процент, сделка, выгодный, банкомат, доход, средство платежа, счет(в банке), бартерная экономика, дензнаки, вклад в банке.

### II. Translate the following words and expressions into Russian:

Retail bank, merchant bank, overseas, building society, exchange rate, services, mortgage, loan, branch, wholesale bank.

### III. Translate the following sentences into English:

1. Существует несколько функций денег.
2. Деньги являются средством платежа.
3. Деньги можно использовать при покупке и продаже товаров и услуг.
4. Деньги служат средством сбережения.
5. Деньги выступают также мерой стоимости.

### IV. Translate the following sentences into Russian:

1. The lecture was devoted to banking.
2. There are ninety-two building societies in the UK.
3. These are wholesale banks..
4. Money is the medium through which people exchange goods and services.
5. Saving banks were set up with the aim of attracting small savers.

### V. Write Past Indefinite and Participle II (Past Participle) of the verbs:

Buy, sell, choose, feel, find, give, leave, lose, spend, win.

### VI. Complete the information about Barford Hall. Put in the correct form of these verbs.

*build* (past simple) *own* (present simple)

*use* (past continuous) *buy* (past simple)

*not look* (past perfect) *use* (present simple) *do* (present perfect)

The building at the end of the High Street is Barford Hall, which..... ( 1) in 1827.

Today the Hall

(2)..... by Bardale Council. It (3) .....as a warehouse when it

(4) ... .. by the Council in 1952 , and it ( 5) .....after very well .

Since then a lot of work (6) ..... on it, and these days the Hall

(7)..... as an arts centre.

### VII. Arrange the words in the correct order:

People, I, three, work, with, other, usually.

I'm, for work, late, never.

Finish work, you, do, 7 o'clock, always, before?

Often, on business, July, away, is, in ,he?

Often, travel, France, you, do, how, to?

### VIII. Read and retell the text:

### IX. Explain the rule in Russian and give your examples:

## Text Card 1

**Theme: Banking, Currency, Money, Marketing;**  
**Grammar: Syntax, Passive Voice**

### **What Do I Need to Open a Bank Account?**

Depending on how you open a bank account and what type of bank account you need, various materials may be required. At a minimum, you must provide proof of your age, address, and legal status, whether you open a bank account in person, on the phone, or on the Internet. Prepare to set aside approximately half an hour to open a bank account, and gather your supporting materials first so that you are ready to go. If you are opening a joint account with another person or a cosigner, collect all of your information and plan on being together to open the account.

Before you open a bank account, determine what kind of account you want, and where you want to bank. Most people have a checking account, which allows them to deposit money and then write checks or use a credit card to pay bills. Depending on the bank, you may be able to get an interest-bearing checking account, which will allow you to earn money on your deposit. In this instance, the bank will probably require a minimum balance, typically around \$1,000 US Dollars (USD), and if your balance dips below this amount, you will be charged a fee. If you just want to put money away, you will want to research various types of savings accounts, which earn interest on your deposit, but do not have the flexibility of checking.

You also have options when it comes to banks when you open a bank account. If you travel or move a great deal, you will probably want to consider a large chain bank, which will have a plethora of automatic teller machines for you to access cash from, as well as many physical branches. If, however, you prefer to do business locally or do not travel a great deal, a local bank or credit union is a good choice, and it will support your local economy.

When you open a bank account in person, you will need identification which proves your age, such as a driver's license or passport, proof of address such as mail sent to your home, and an additional proof of your legal status, such as a social security number or passport. You should also bring money to deposit when you open a bank account. Go into the branch during off hours so that you can be helped quickly by the bank staff, and be sure to ask about fees associated with the account before you sign paperwork. Once you have completed all the information, you will be given a passbook and temporary checks, if you have opened a checking account, to use until the bank mails you official documents.

You can also open a bank account over the phone or on the Internet. Your supporting information is given to the banker over the phone or entered into a form, and the bank will request that you send in your signature to finalize the account. Once the bank has received your signature, they will send your checks, official passbook, and other materials related to your new bank account.

### **Text Card 2**

**Theme: Banking, Currency, Money, Marketing**

## **Grammar: Syntax, Passive Voice**

### **What is a Merchant Bank?**

A merchant bank deals with the commercial banking needs of international finance, long term company loans, and stock underwriting. A merchant bank does not have retail offices where one can go and open a savings or checking account. A merchant bank is sometimes said to be a wholesale bank, or in the business of wholesale banking. This is because merchant banks tend to deal primarily with other merchant banks and other large financial institutions.

The most familiar role of the merchant bank is stock underwriting. A large company that wishes to raise money from investors through the stock market can hire a merchant bank to implement and underwrite the process. The merchant bank determines the number of stocks to be issued, the price at which the stock will be issued, and the timing of the release of this new stock. The merchant bank files all the paperwork required with the various market authorities, and is also frequently responsible for marketing the new stock, though this may be a joint effort with the company and managed by the merchant bank. For really large stock offerings, several merchant banks may work together, with one being the lead underwriter.

By limiting their scope to the needs of large companies, merchant banks can focus their knowledge and be of specific use to such clients. Some merchant banks specialize in a single area, such as underwriting or international finance.

Many of the largest banks have both a retail division and a merchant bank division. The divisions are generally very separate entities, as there is very little similarity between retail banking and what goes on in a merchant bank. Although your life is probably affected every day in some way by decisions made in a merchant bank, most people reading this article are unlikely ever to visit or deal directly with a merchant bank. Merchant banks operate behind the scenes and away from the spotlight.

### **Text Card 3**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **Is Online Banking Safe?**

Banks now make it possible for customers to do most of their banking online, paying credit cards, utilities, loans, mortgages, and even transferring money between accounts. Customers can save postage, paper, time and gasoline, and that's just good business. But with fraud and identity theft on the rise, is online banking really safe? Given a few precautions, the answer is probably yes.

To bank online a customer first sets up login credentials at the bank's website. Once logged in, the customer can access all of his or her accounts at that institution along with relative statements or bills. With a few clicks of the mouse a payment can be made by transferring money from a savings or checking account. The savings or checking account need not be at the same institution. The customer supplies the bank account number and a bank transfer is initiated between the two institutions.

A secure environment is provided for online banking, noted by the https at the beginning of the website's address. The "s" indicates that the connection between the website and the customer's computer is secured by point-to-point encryption. Data travels between these two points in cipher. If someone were to "steal" information en-route, they would see unreadable gibberish.

There are precautions to take, however, to make online banking safe. The first rule is never click through to a banking site via a link in email. The email might be a phishing scam, taking unsuspecting people to a fake website that looks exactly like the real thing. By setting up a fake banking site, thieves can capture usernames and passwords customers enter in an effort to login. These usernames and passwords can be used by the thieves at the real site to gain access to financial accounts and funds.

Even when sure that an email is legitimate, go to a banking site through normal channels as a matter of practice. Also note that banks do not ask for sensitive information through email. If the email asks for any kind of response or information, call your bank to verify using a phone book. Do not use phone numbers supplied in the email.

Secure online banking is safe over a wireless network, as the encryption used will prevent your information from being broadcast in readable form. However, it's a bad idea to do online banking from someone else's computer. A work computer, friend's computer or public computer might have spyware, rootkits or keylogger programs running. A keylogger records everything typed into the keyboard, often transmitting the information to a remote third party who has infected the computer without the owner's knowledge.

Along these lines, clean your computer with a few good scanners before starting online banking. Even if you run an antivirus program that looks for viruses, Trojans and keyloggers, many of these programs don't search for rootkits or spyware. Use spyware and rootkit scanners reviewed and recommended by websites such as PCWorld, TuCows, ZDNet and MajorGeeks. Sticking with tried and true, recommended software will ensure you don't unintentionally infect your computer while trying to clean it.

With a clean computer you're ready to roll into online banking and experience the ease of paying bills online. Keep usernames and passwords secure, and if you are going to write them down, keep them in a private place. Once you've tried online banking, you'll never look back.

#### **Text Card 4**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is Wholesale Banking?**

Wholesale banking is commonly defined as banking services that are provided between merchant banks and other financial institutions. However, wholesale banking is often used as a term to refer to the wide range of financial services that are provided by financial institutions to various corporations and businesses, as well as to government entities. Wholesale banking is different from retail banking, in that the former focuses more on corporate style entities and high value transactions, while the latter is focused on providing financial services to individual consumers. Thus, a bank will typically engage in both wholesale and retail banking.

Wholesale banking will include the task of providing a broad suite of services to large corporations, mid-sized companies, and small businesses. Often, a financial institution will provide these services as discounted rates, based on the number of services included in the package. This approach makes it more attractive for a



company to place all financial matters with the single institution, rather than using different banks and agencies for each banking service that the business needs in order to function.

Wholesale banking is also an option that is open for real estate developers, market investors, and others that operate in the buying and selling of properties and other forms of investment. The advantage of wholesale banking in this application is the easy access to the total financial portfolio, which makes transfers between accounts much simpler. Wholesale banking also includes features that allow for efficient transfers of stock ownership, funds, and other financial instruments between financial institutions.

The scope of wholesale banking packages that are extended to businesses and governmental entities can include a range of other financial services as well. Discounted interest rates are commonly included as part of the incentive for entering into a wholesale finance arrangement. Such valuable support services as consultation on investments, help with the details of a merger or acquisition, and various underwriting services are often included with wholesale banking support.

### **Text Card 5**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What Should I Know about Online Banking Security?**

Online banking is convenient, but not always safe. Hackers and scammers have learned numerous ways to access online banking users personal information to steal their funds. There are several things that you should learn about online banking security before you manage your account online.

Basic online banking security means using a password. Some people are tempted to use a password that is easy to remember, and may use the same password for multiple accounts. Unfortunately, seasoned hackers can figure out these passwords very easily. If the same password is used for multiple accounts, they can access each one, making it easy to steal your money, and identity. Choose passwords that are a combination of letters and numbers, without a special meaning.

Use a pop-up blocker to improve your online banking security. Pop-ups, when clicked on, may install spyware, or even worse, a hacker's software program. Your personal information will become available for the hacker to access. This will include all your online banking information and passwords as well as other personal information you have stored on your computer. Scammers commit identity theft in this manner on a regular basis.

Upgrade to the newest version of Windows® when it becomes available. The newest version will have updates that improve your online banking security. There are new pop-up blockers, spyware blockers, and firewalls. It may be frustrating to learn the new Windows® systems but it is worth the protection you receive.

Purchase the McAfee® security programs. Most new computers come installed with the basic version, but if possible, upgrade to the version with total protection. This software comes with anti-virus, anti-spyware and anti-phishing programs, a website safety ratings feature and an anti-theft encryption software. This makes it very difficult for scammers to access your personal information.

When using a laptop to conduct your personal banking, stay away from public hot spots. Your connection can easily be intercepted, allowing hackers to access your bank account information. Online banking security depends upon a secure connection, either with wired Internet access or your own secure wireless Internet connection.

As with any other method of banking, keep an eye on your transactions for anything that looks out of the ordinary. If you aren't sure of a transaction, investigate it. Contact the company where the transaction was made and ask for the receipt. If you didn't make the withdraw, contact your bank to change your account information and file a claim.

Online banking security is possible if you are aware of what is going on with your account and computer security features. Don't let Internet security features lapse. New upgrades are being made to online safety features and you should remain on top of it. Most computers will prompt you to install the newest versions. All it takes is a click of the mouse and a couple minutes of your time.

### **Text Card 6**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What are Banking Ethics?**

Banking ethics are the moral or ethical principles that certain banks chose to abide by. There isn't an ethics ombudsman or a universal code of ethical conduct, but the banks that vaunt their ethical credentials vet the ethical standing of potential investors and partners and also choose the companies that they in turn invest in with their ethical policy in mind. This means that a typical ethical bank will require potential investors to complete an Ethical Policy questionnaire. Should the nature of the investor's business run counter or in some way compromise the bank's ethical policy, they will refuse to accept the investment. Similarly, an ethical bank will often seek out investment opportunities that encourage environmental or social enterprises.

The number of ethical questions that the banking industry faces are many and multifaceted, but in broad brush strokes an ethical bank must have a policy that takes into consideration those questions that twenty first century globalization and the social and environmental issues attendant thereon pose. For example, the banking ethics that the Co-operative bank (UK) adopted in 1992 mean that it refuses to invest in companies involved in the arms trade, companies contributing to climate change, animal testing, genetic engineering and those companies who exploit sweat shop labor.

Banking ethics and profitability are not mutually exclusive, but being an ethical bank does sometimes mean that they maintain their moral rigor at the cost of profitability. This was the case with the Co-operative bank who in 2005, turned away investments totaling \$20 million US Dollars (USD) because the investors were involved in what they considered unethical enterprises. These included a company who made traditional Scottish sporrans from fox pelts and a shoe-making company that decorated its footwear with sable.

In the United States ethical banks such as ShoreBank, Wainwright and RSF have sought out investment opportunities in those under developed areas and communities that are perhaps unattractive to banks with fewer ethical imperatives.

ShoreBank has prospered within this moral framework and has seen its assets grow to \$2.1 billion (USD). Equally, RSF has loaned in excess of \$100 million (USD) and has reaped profits of over \$50 million (USD), with an annual growth rate of 60%.

Banks that are known to have functioning ethical policies are found all over the world, and include the following: Triodos Bank (UK), the Co-operative Bank (UK), ShoreBank (USA), RSF Social Finance (San Francisco and New York, USA), Shared Interest (UK) based in the United Kingdom, Wainwright Bank (USA), La Nef (France), GLS Bank (Germany), Banca Popolare Etica (Italy and Spain).

### **Text Card 7**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is Online Bill Pay?**

Online bill pay is a way to utilize the Internet to pay bills, normally through banking online. This service is offered for free by many banks. Those that do require a fee usually provide the service for a nominal charge. Many will find the convenience and money saved in postage worth any charges that may be incurred.

One of the keys to online bill pay is being able to set your payments as you want them. In some cases, the account holder may set a recurring payment, which is processed every month automatically. In other cases, this may be done manually. It all depends on the account holder's individual needs.

In some situations, the amount may change every month, but the date due never changes, or at least does not change very often. For example, a car payment is due, in the same amount, every month. An electricity bill may be due near the same time each month, but the payment could be based on usage during the prior month. In those situations, online bill pay systems may be able to send a reminder to the account holder that will allow him or her to log on and set the appropriate payment amount online before the payment is sent.

Most personal bankers will instruct new account holders in online bill pay when they open a new account. In many cases, it simply involves logging into the bank's online banking system and linking to the account. From there, all bills can be set up through a step-by-step process. Once completed, the account is ready for online bill pay.

Paying electronically through an online bill pay system offers a number of advantages over the traditional way of paying through the mail. Most online systems are a form of paperless bill pay, meaning there are no bills to lose, no addresses to keep track of, or dates to meet. It is all done over a digital medium. Thus, the convenience it offers is unmatched when compared to the traditional bill paying methods.

Further, online bill pay often offers an account holder a better record of when a payment was processed, just in case there are any doubts. Compared to sending a check through the mail, this is a definite advantage offered by the electronic system.

There is no arguing about when a check was sent, when it should have been received or who processed it. It is all recorded for both parties by an impartial system.

While some people have security concerns about online bill pay, it should be noted that most online banking systems are very secure. It would be very unlikely that personal financial information could be taken by unauthorized individuals through an online banking system, but not impossible. However, sending checks through the mail has a number of inherent risks as well, including an account holder's account and routing number changing hands multiple times.

### **Text Card 8**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is the Difference between Commercial Banking and Merchant Banking?**

The world of banking and finance is one of many intricacies. Many types of financial institutions exist, including commercial banking and merchant banking. The difference between commercial banking and merchant banking lies mainly in the services they provide, and to whom they are provided. Commercial banking is generally accessible to anyone for basic banking needs, whereas merchant banks serve mainly large companies and very wealthy individuals.

Commercial banks are what people typically refer to as “banks”. A commercial bank can provide loans to individuals and small businesses. It raises funds by collecting deposits from these same groups of people, as well as from interest charged on loans. It also purchases bonds from governments and corporate entities.

The banks described above are the most common definition of commercial banks. Commercial banking is also sometimes defined as the provision of banking services such as checking and loans to large businesses, as distinguished from individual citizens. In this case, banking provided to individuals is referred to as retail banking to differentiate it from the second definition of commercial banking.

Commercial banking and merchant banking both involve the provision of financial services and advice. Merchant banking, however, often focuses on investing a depositor's assets in a finance portfolio and managing these investments. Merchant banks are commonly called investment banks in the United States. Apart from investing and managing the assets of wealthy clients, merchant banks also offer counsel and advice to large corporations. This advice is particularly useful when a corporation is considering getting involved in a merger with, or acquisition of, another corporation.

Both commercial banking and merchant banking have roots that go back hundreds of years, if not more. Merchant banks were actually the original banks, and were invented in the Middle Ages by Italian grain merchants. These merchants, as well as Jewish traders fleeing persecution in Spain, used merchant banking to finance long trading journeys as well as the production of grain.

The use of commercial banks by the average citizen is a relatively new phenomenon, historically speaking, but moneylenders have engaged in basic banking practices since the time of ancient Roman Empire. Primitive banking, though, mainly consisted of changing foreign currency to that of the Empire, rather than investment as we see today. Today's commercial banks are so common that more people work in the commercial banking sector than in any other part of the financial services industry.

### **Text Card 9**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **How do I Get the Best Banking Services?**

Banking services vary widely in an effort to serve as many customers as possible. Finding the best banking services will require you to prioritize different aspects of banking in order of importance, to be able to get the services that benefit you the most. For example, banking hours might be of particular concern to one client, whereas the interest rates offered on Certificates of Deposit (CDs) may be of top importance to another person. A fair amount of research and comparison goes into getting the best banking services.

One of the first steps to take would be to compare available services based on different parameters. One bank may offer a discounted credit card rate, for example, but their checking accounts may have fees or surcharges. Another may have free checking, but an above-average credit card rate. If you need a credit card but are already satisfied with a checking account at another bank, the first bank may be the most beneficial. On the other hand, if you have too many credit cards already and need a less costly checking account, the second bank may be the wiser choice.

It's also a good idea to look for promotions. Many banks, for instance, will offer a promotional CD interest rate, or a \$100 U.S. Dollar (USD) deposit upon opening a new checking account. Advertisements for promotions are easily found at the bank location, and sometimes through direct mail or other media. Some banks have regular promotions that run on a yearly or seasonal basis, so direct inquiry at a bank branch about upcoming specials may also be worth the effort.

Hidden fees and other charges may be present in the terms and conditions when opening an account. It is important to review account documents thoroughly, as well as inquiring about unexpected charges before opening an account, to avoid unpleasant surprises later on. If certain account terms seem too good to be true, there are usually trade-offs in the form of hidden fees, and a wise consumer of banking services will take the time to educate himself about these.

Certain people may also want to look into alternative banking hours, locations, and online banking options when looking for banking services. Depending on the person's schedule requirements and lifestyle, these may be important considerations. Some banks even operate strictly online, without traditional branch locations. Face-

to-face customer service is lost here, of course, but these banks are often able to offer highly competitive interest rates on savings and time deposit accounts, making this an attractive option for some.

### **Text Card 9**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What Should I Consider When Choosing a Bank?**

Choosing a bank is an important decision. Many people would like to pick a single bank and stick with it for the rest of their lives, so it is a good idea to take time and think about your needs before choosing a bank. By establishing what you know you need in a bank, you can narrow down your choices. When you are choosing a bank, make sure to collect information from several banks so that you can examine it at leisure, and always check to make sure that the bank is insured, as you want your funds on deposit to be safe.

A major consideration for many people when choosing a bank is accessibility and availability. If you travel a great deal, for example, you will want a bank with an extensive branch and Automatic Teller Machine (ATM) network. If you have a tight schedule, you may want a bank which offers extended hours, or is open on the weekends. You may also want to think about choosing a bank which is a quick walk from home or work, making banking very easy for you.

You should also ask yourself how you want to deposit money at the bank. Most banks offer both checking and savings accounts, which may bear varying levels of interest. Some banks also require a minimum deposit, which is an important consideration if you are on a tight budget. While thinking about the types of accounts you want, you may want to think about how many checks you write each month, and if you will need extra services like traveler's checks, direct deposit, or a debit/credit card.

Many people like to do their banking online or by telephone. If this is important to you, find out whether the banks you are interested in offer these services, and if additional charges are imposed. You may also want to explore their online interface, to see whether or not you like using it. While asking about fees for these services, you should check on general banking fees as well, as these can vary from free to quite expensive, depending on the bank.

Finally, you should think about how you will be using the bank. If you are choosing a bank for personal accounts and nothing else, your needs may be different than someone who needs a bank for a business account as well. In addition, you may want to consider whether or not you want options such as a mortgage or car loan through your bank. Centralizing your accounts in one place can be convenient, and you may be able to get a better deal.

If you do not travel extensively and you would like to support your local community, you may want to consider a credit union. Credit unions keep their investments local, building a stronger and better community with the funds deposited there. Sometimes, a credit union can offer better interest than a conventional bank, and credit unions may also offer checking accounts and other features associated with regular banking. Credit unions also tend to invest more ethically than major banking companies, if this a concern.

### **Text Card 10**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is a Money Order?**

If someone needs to pay for something via US Mail and does not want to write a personal check, what does he do? He buys a money order! This method of paying bills is still popular today, and many people prefer a money order to a personal check.

A money order is an instrument that orders a sum of money to be paid to someone else. The buyer goes to a post office, grocery store or even a convenience store, pays for the order in the amount he wishes, along with a fee to the establishment selling it, and sends the order to the person he wants to pay. Because the money order must be paid for in full at the time of purchase, the payee is guaranteed the money will be paid to him.

A money order does not expire, so the payee can cash it at any time. Companies such as Western Union guarantee the funds for a money order, so the buyer does not have to buy the money order and then worry about the money coming out of his checking account unexpectedly some time later. The money order is also popular with those who do not have a bank account. They can pay bills via mail and not worry about sending cash or paying to wire cash to an individual. Anyone with cash in hand can purchase a money order, so there are no age requirements, as there may be for opening a bank account.

The money order system was first formally established in Great Britain in 1792, by a private company. It didn't do very well, and in the mid-1830s the system was taken over by the post office. The trend caught on in the U.S. as a safe way to send money and as a guarantee that the money would be available.

Cashier's checks from a bank are much the same as a money order, but usually involve larger sums of money. Many stores have limits on how much someone can make a money order for. Cashier's checks usually involve amounts of money over \$500 or \$1,000. They are guaranteed by the issuing bank.

A person should always ask how much the store's fee is to purchase a money order and should be ready with that amount of cash in hand.

### **Text Card 11**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What are the Different Types of Money Services?**

There are five different types of money services: check, draft, transfer, order, and wire. All five methods are used to move money from one bank account to another. These types of money services are available around the world and form the primary function of consumer banks.

A check is a paper note issued by the bank account holder to another party. This can be a person or a business. The check can have a wide range of designs and colors, but must include basic information that is required to complete the transaction.

The check must provide the name, address, date, the payee name, and the full amount to be transferred. All checks require the signature of the bank account holder.

The check number, bank account, bank identifier and branch number are all required. This information is preprinted on the bottom of the check, and is formatted according to the rules of the country's banking institution.

A draft is issued by the bank on request of the account holder. The details required are the same as those for a check, but there are two major differences. A draft can be issued in a foreign currency and will be honored by an unrelated bank in another country. The funds for the draft are withdrawn from the bank account at the time the draft is issued.

The money transfer is one of the most commonly used money services in Europe. Funds are moved within the banking system from one account to another. The recipient requires no paper documents, as the sender is responsible for creating the transfer from their bank. The only information required is the bank account and bank identification numbers.

A money order is available from a wide range of companies outside the banking services. The funds are paid to the money order company, who issues a paper document with the full amount, payee, and effective date. The recipient takes the money order and can cash it in at the same company's storefront, or at their bank.

The money wire transfer is used to quickly transfer funds to a bank account in another country. The banks around the world all subscribe to an old network of money transfers along a secured network. This type of money service can only be accessed from within a bank. Money services are one of the first features of the banking system, and provide a means to safely move money around the world. Always collect the required information in advance and double check the accuracy of the information used to ensure that it is correct.

### **Text Card 12**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is a Foreign Currency Exchange Rate?**

A foreign currency exchange rate is the amounts of one currency required to purchase or sell another currency. Every nation of the world has an official currency in which they conduct business. The exchange rate is calculated on a daily basis, based on the results of foreign currency trading activity for the day.

There are two different methods of calculating the foreign currency exchange rate: direct and indirect. A direct rate is also known as a multiplier. This value is multiplied by the target currency to determine the value of the currency in another currency.

For example, in order to exchange an English pound into US Dollars, two steps must be followed. First, obtain the direct exchange rate from a bank or foreign exchange company. Multiply the rate by the amount required in US Dollars. This value is the amount of English pounds required. When looking at a direct exchange rate table, it is always read from left to right.



An indirect foreign currency exchange rate is also known as a divider. The daily posted rate is provided based on one specific currency, and all values are based on the valuation of a third currency. Therefore, the rate must be divided by the daily rate for the third currency to obtain the actual amount required in the home currency to purchase the secondary currency.

The foreign currency exchange rate is based on trading that is done on the foreign currency exchange. Governments, banks, and large companies regularly hold other countries currency as an investment. They buy and sell the currency based the latest information on that counties economy, political stability, and economic forecasts.

The rate used by consumers for purchases and travel is known as the market rate, and is based on the trading completed the previous day. Whatever the currency was selling for at the close of trading the previous day is the rate for next business day. However, this rate is only available when trading in currency. Most banks and financial companies add a percentage value to the rate, so that the consumer pays more.

The banks report this mark-up as a way to minimize currency risk. This risk is because the dollar fluctuates and may be trading at a different when the transaction is actually processes. The reality is the difference between the posted rate and the bank rate is pure profit for the banks. The level of active trading and the ranking in the foreign exchange market are both good indicators of a currencies strength in the global market.

### **Text Card 13**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What is Hard Currency?**

A hard currency, also called a strong currency, is currency that is used by people in more than one area of the world, because it is widely accepted in exchange for goods and services. This is because it is seen worldwide as a reliable store of value. Hard currency must also be one that comes from a country which enjoys political and economic stability. Short-term stability in value and liquidity in foreign exchange markets are other traits typical of a hard currency. In many ways, the concept of a hard currency is related to that of a reserve currency.

In the 20th century, the U.S. Dollar and the British Pound emerged as the world's foremost hard currencies. Also, the German Deutschmark was considered to be one of the best hard currencies before it was replaced by the Euro. Apart from being useful for international exchange, hard currency can also be used in countries with command economies, such as the People's Republic of China, and the former East Germany. In these countries, as well as some others, there are and were special stores that would not accept the local currency, but only an internationally recognized

hard currency. These stores often sold items that were scarce and/or imported, hence the need to pay suppliers in something more stable than local currency.

In economics, hard currency is seen as distinct from a soft currency, one which does not hold value well or comes from a country suffering from war, harsh dictatorship, or other political or economic instability. In some cases, soft currency can be seen as anything other than gold bullion, gold coins, or gold-backed paper. Although gold itself fluctuates in value, at least in terms of currency, these definitions of hard and soft currency are applicable when discussing a long-term economic tendency known as Gresham's Law.

This law, named after a 16th century English financier, states that high-quality currency will tend to be replaced over time with currency of lower quality. When this happens, the high-quality currency, like gold, will be used mainly as a store of wealth, while lower-quality currency will become the means of exchange. One example of this is the fact that the U.S. Treasury abandoned the gold standard decades ago in favor of a fiat currency, which is the paper money now used in the U.S. It is not backed by gold, in the sense that the government will not now exchange gold for the paper, as it would under the gold standard.

#### **Text Card 14**

**Theme: Banking, Currency, Money, Marketing**

**Grammar: Syntax, Passive Voice**

#### **What are the Different Currencies of the World?**

The currencies of the world are used as a medium of exchange in their respective countries. They can be exchanged for goods and services, as well as for other currencies. Coins and paper money are two forms of currency. There are numerous currencies in use around the world, but some of the more well known are the U.S. Dollar, the British Pound, and the European Euro.

In many cases, the currencies of the world consist of a larger monetary unit and a fractional unit. This fractional unit is usually valued at 1/100th of the larger unit, such as is the case with the U.S. Dollar and its fractional unit, the cent. Mauritania and Madagascar have fractional currencies worth 1/5th of their larger currency, and are the only two remaining countries in the world whose currency is not based on a decimal system. However, the phenomenon of price inflation, common to nearly all of the currencies of the world, has caused these particular fractional currencies to be of little practical use.

Throughout the history of money and currency, it has been common at times for more than one country to use the same currency. For example, most of the countries of continental Western Europe use the Euro as their currency. This particular case was a deliberate collaborative effort between European nations, but it can also come as a result of the insolvency of one currency, which is then dropped, and a foreign currency adopted in its place.

In other cases, the currencies of more than one country may share the same name, while not actually being the same currency. Many countries, including Australia, Canada, Singapore, Zimbabwe, and Jamaica use currencies called Dollars, just as the United States does, but they are altogether different currencies with different values.

Foreign exchange markets exist to facilitate the exchange between currencies of the world. One currency can be exchanged for another, based on prices that continually fluctuate. The price of one currency in terms of another can change based on economic data, trade policy, and other factors. A currency is said to be “strong” if it can be exchanged for a relatively large amount of another currency, and “weak” if it will buy only a little of it. For example, if one Euro can be exchanged for \$1.45 U.S. Dollars (USD), the Euro might be said to be strong, compared to if it could buy only \$1.10 USD.

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