

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ
РОССИЙСКОЙ ФЕДЕРАЦИИ
ФГБОУ ВО «СТАВРОПОЛЬСКИЙ ГОСУДАРСТВЕННЫЙ
АГРАРНЫЙ УНИВЕРСИТЕТ»**

**BUSINESS ENGLISH
FOR STUDENTS**

**ДЕЛОВОЙ АНГЛИЙСКИЙ
ДЛЯ СТУДЕНТОВ**

УЧЕБНО-МЕТОДИЧЕСКОЕ ПОСОБИЕ

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Содержит учебные тексты, упражнения на отработку лексического и повторение пройденного грамматического материала. В пособие включены поурочный словарь и словарь специальных терминов, которые способствуют развитию навыков всех видов речевой деятельности на английском языке.

Для студентов ВУЗов экономических специальностей, слушателей курсов английского языка, а также для желающих самостоятельно изучить английский язык.

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UNIT 1

ECONOMICS AND FINANCE

TEXT 1

Discussion

1. Why have you chosen the profession of an economist?
2. Would you like to work for a company, teach economic disciplines at university or operate your own economic business?
3. Do you think you have entrepreneurial flair or talent? What traits is a succesful businessman supposed to possess?

CAREERS: ECONOMISTS

Notes: 1. Wear a second hat – *занимать вторую должность*.
2. Opt – *выбирать, предпочитать* (for; between). 3. Addictiveness – *вызывающий привычку, привыкание*.

In many ways, we are all part of the world economy. When we drink our imported coffee or hot chocolate in the morning, when we use a foreign-made videocassette recorder, or when we travel abroad on holiday, we are participating in the growing world of international trade and finance. And it is not only as a consumer of foreign goods and services that we are part of the world economy. The money that our pension funds or university endowments earn from global investments may actually be paying for our retirement or a new building on campus. Foreign investment in local real estate and companies can also provide needed jobs for our friends and families. Even the local athlete who has signed a contract to play abroad is part of the expanding global economy. The world economy is made up of all those interactions among people, businesses, and governments that cross international borders, even the illegal ones. We use the world economy to achieve specific political or ecological objectives when we employ economic sanctions to fight racial segregation or the illegal killing of whales.

Economists study the ways in which individuals and society choose to use limited resources, such as natural resources, labor, factories, and machines, in an effort to satisfy unlimited wants. They are concerned with the production, distribution, and consumption of goods and services and are interested in helping society get as much satisfaction as possible from its limited resources.

Economists collect, process, and analyze data to determine the costs and benefits of using resources in various ways. Economists are employed

in a number of different job settings. About half of them are academic economists, who engage in teaching, writing and doing research in colleges, and Universities. They also write textbooks and journal articles, develop and test new theoretical models, provide consulting services to governments and businesses, and engage in variety of other professional activities. The other half of all economists work for government or business.

Government economists collect and analyze information about economic conditions in the nation and possible changes in government economic policies. Much of this information is published in government bulletins and reports. Often the government economist wears a second hat as a policy analyst. Economists forecast tax revenues and interest rates, analyze, who gains and who loses from particular changes, monitor prices, compute total output and perform other useful tasks in the public sector.

Business economists work for banks, insurance companies, investment companies, manufacturing firms, economic research firms, and management consulting firms.

Some economists operate their own economic businesses. They are called entrepreneurs. This is a French word that has been accepted into the English language. Entrepreneurs are a mystery to some people, especially those who are only comfortable with a nine-to-five existence and assured weekly paychecks and fringe benefits. The entrepreneur is a business person who prefers to take calculated risks in order to be his or her own boss. An individual hoping to start up a new company needs to have entrepreneurial flair or talent, as well as good technical skills and financial skills, because they make a profit through risk-taking or initiative. They are self-employed, and often work long hours for less pay than they would if they were an employee of another company.

While the percentage of growth for men entering into business independence could be measured in the teens, women's increase in a single decade was 69 percent. There is no mystery here. Women go into business for the same reason men do – to make money and to be their own bosses. Entrepreneurship is regarded to be the first track to success. Rather than to take a low-wage, big-industry job, people opt to use their wits and energy to climb the ladder of independence. People who are successful in business and so have become rich and powerful are called tycoons. Speaking about entrepreneurship, Professor K. Vesper of the University of Washington says that “A driving force in entrepreneurship is addictiveness. Once people have a taste of freedom in a business of their own, they like it. They don't want to go back to working for someone else.”

Text exercises

1. Match the following word combinations

A	B
1) academic argument	a) приобрести профессию экономиста
2) to provide fringe benefits	b) заниматься коммерцией
3) a private entrepreneur	c) чисто теоретическое доказательство
4) an independent entrepreneur	d) доход от налогов, налоговые поступления
5) to show a flair	e) частный предприниматель
6) to engage in business	f) обнаруживать способность (к чему-либо)
7) to monitor performance	g) независимый предприниматель
8) to qualify as an economist	h) управлять работой
9) tax revenue	i) предоставить дополнительные льготы

2. Choose the words with similar meaning from two columns and arrange them in pairs

A	B
1) costs (n)	a) supply, equip, outfit
2) monitor (v)	b) expenses, outlay
3) flair (n)	c) control, manage
4) entrepreneur (n)	d) skill, talent, inclination
5) forecast (n)	e) employer
6) provide (v)	f) responsible
7) job-setting (n)	g) place of work
8) liable (a)	h) prediction, prophecy

3. Complete the sentences using the words given below

1. ... means having the qualities that are needed to succeed as an entrepreneur. 2. An ... is a person who sets up business and business deals. 3. A ... is a person who is successful in business and so has become rich and powerful. 4. The industry will have to pass its increased ... on to the consumer. 5. The management will ... accommodation, food and drink for thirty people. 6. He has always been ... for his children. 7. The ... of the job include a car and free health insurance. 8. He won't ... as an economist until next year. 9. An individual hoping to start up a new company needs to have entrepreneurial ... or talent. 10. Unfortunately ... of higher profits did not come true. 11. Economists are concerned with the production, ... and

Words for reference: self-employed, forecasts, entrepreneur, benefits or fringe benefits, qualify, flair, entrepreneurial, costs, provide, liable; tycoon, distribution, consumption.

4. Retell the text in 12-15 sentences.

TEXT 2

Discussion

- 1. Can you explain the difference between wants and needs? Is it possible to satisfy all the desires? Why?*
- 2. Do you know what scarcity is? Do you agree that scarcity is typical for all nations?*
- 3. What is a luxury and what is a necessity?*

ECONOMICS: THE STUDY OF SCARCITY AND CHOICE

Our world is a finite place where people, both individually and collectively, face the problem of scarcity. Scarcity is the condition in which human wants are forever greater than the available supply of time, goods, and resources. Because of scarcity, it is impossible to satisfy every desire. Pause for a moment to list some of your unsatisfied wants. Perhaps you would like a big home, gourmet meals, designer clothes, clean air, better health care, shelter for the homeless, more leisure time, and so on. Unfortunately, nature does not offer the Garden of Eden, where every desire is fulfilled. Instead, there are always limits on the economy's ability to satisfy unlimited wants.

You may think your scarcity problem would disappear if you were rich, but wealth does not solve the problem. No matter how affluent an individual is, the wish list continues to grow. The condition of scarcity means all individuals, whether rich or poor, are dissatisfied with their material well-being and would like more. What is true for individuals also applies to society.

Economics is the study of how society chooses to allocate its scarce resources to the production of goods and services in order to satisfy unlimited wants. Society makes two kinds of choices: economy-wide, or macro choices and individual, or micro, choices.

The prefixes macro and micro come from the Greek words meaning "large" and "small," respectively. Reflecting the macro and micro perspectives, economics consists of two main branches: macroeconomics and microeconomics.

Macroeconomics

The old saying "Looking at the forest rather than the trees" fits macroeconomics. Macroeconomics is the branch of economics that studies

decision making for the economy as a whole. Macroeconomics examines economy-wide variables, such as inflation, unemployment, growth of the economy, money supply, and national incomes. Macroeconomic decision making considers such “big picture” policies as the effect of balancing the federal budget on unemployment and the effect of changing the money supply on prices.

Microeconomics

Examining individual trees, leaves, and pieces of bark, rather than surveying the forest, illustrates microeconomics. Microeconomics is the branch of economics that studies decision making by a single individual, household, firm, industry, or level of government. Microeconomics applies a microscope to specific parts of an economy, as one would examine cells in the body. The focus is on small economic units, such as economic decisions of particular groups of consumers and businesses. We have described macroeconomics and microeconomics as two separate branches, but they are related. Because the overall economy is the sum or aggregation of its parts, micro changes affect the macro economy, and macro changes produce micro changes.

Text exercises

1. Complete the following sentences with the appropriate word from the list below

economic economical economics economist economize economy

1. A good manager is _____ in the use of his funds. 2. An _____ person saves money and expense wherever possible. 3. An _____ is a person who studies, teaches, or writes about economics. 4. By exercising strict _____ he saved enough money to retire early. 5. By using _____ in buying food and clothes, we were soon able to save money for the new car we needed. 6. _____ is a social science concerning behavior in the fields of production, consumption, distribution, and exchange. 7. In times of difficulties we all have to _____. 8. It is much more _____ to buy in bulk. 9. Nations experience different rates of _____ growth. 10. The country is in the period of _____ and industrial crisis.

2. Match English and Russian equivalents

A	B
1) удовлетворять каждое (любое) желание	a) to face the problem of scarcity
2) столкнуться с проблемой редкости (нехватки)	b) to satisfy every desire
	c) unsatisfied wants
	d) economy's ability
	e) an affluent individual

3) перспективный взгляд 4) размещать ресурсы 5) вечная проблема 6) существенный экономический рост 7) улучшать качество 8) быть неудовлетворенным 9) богатый индивидум 10) способность экономики 11) неудовлетворенные потребности	f) to be dissatisfied g) to improve the quality h) substantial economic growth i) perpetual problem j) to allocate resources k) perspective overview
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3. Expand the sentences, using the text

1. Our world is a finite place where people
2. Scarcity is the condition in which... .
3. Economics is the study of how
4. Macroeconomics is the branch of economics that
5. Microeconomics is

4. Retell the text in 12-15 sentences.

GRAMMAR

Present Simple and Present Continuous

Времена Present Continuous и Present Simple означают настоящее время, однако между ними есть **отчетливая разница** как в образовании, так и в употреблении.

Present simple употребляется, когда мы говорим о:

— привычных действиях

He goes away to Malta.

— повторяющихся действиях

I often make for the Middle East.

— постоянных ситуациях

They live in Italy.

— состояниях

Do you have your ticket?

— общеизвестных вещах

Warsaw, which is the capital of Poland, is my home town

Present continuous употребляется, когда мы говорим о:

— действиях, которые происходят сейчас

He is trying to catch up with other tourists.

— временных действиях

I am living in Brest this week.

- ситуации, которая развивается
More and more people are setting off to far away countries.
- действиях, которые нас раздражают
He is always changing the route.

Запомните!

Ряд глаголов английского языка не используется в continuous.

Список основных глаголов состояния в английском языке: believe, imagine, know, mean, think, understand, be, exist, hate, like, love, need, prefer, satisfy, want, hear, smell, see, sound, taste, appear, look, seem, resemble, belong to, consist of, have, include, involve, own.

Present Simple	Present Continuous
Глагол в Present Simple совпадает с формой инфинитива (без частицы to) во всех лицах, кроме 3-го лица единственного числа, принимающего окончание -s. Вспомогательный глагол do/does употребляется для построения отрицательных и вопросительных предложений во времени Present Simple.	Образуется при помощи вспомогательного глагола to be в настоящем времени (am, is, are) и формы причастия настоящего времени Present Participle (окончание -ing) смыслового глагола.
Примеры	
<ul style="list-style-type: none"> • I often make mistakes – Я часто допускаю ошибки. • Do you love her? – Ты любишь ее? • Anna doesn't like flowers – Анна не любит цветы. 	<ul style="list-style-type: none"> • I am typing at the moment – В данный момент я печатаю. • We are waiting for you in the street – Мы ждем вас на улице. • Are they sleeping? – Они спят? • Boris is not working now – Борис сейчас не работает.

Grammar exercises

1. Write verbs in correct forms:

1. I (hate) dealing with tourists. Most of them are impolite.
2. This room (have) a wonderful view over the village.
3. They always (take) trips to distant places. I find it annoying.
4. Look out! That red car (try) to pull in.
5. I (know) Jim is head over heels with Mary at the moment.

6. More and more people (go) on holiday to Spain.
7. I always (try) to get back to my home town.
8. She (wait) for me at the border now.
9. I (see) all the sights here. Let's go straight ahead new ones.
10. A good essay (consist) of an introduction, a main part and a conclusion.

2. Find mistakes in the sentences:

1. She speak French very well.
2. I'm taking my umbrella because is raining.
3. I am hating hot milk.
4. Are you understanding this rule now?
5. I am liking tea.
6. He is speaking three languages.
7. I'm so dirty. I am need a bath now.
8. He is having a flat in the center.
9. Peter is in the kitchen. He cooks breakfast for the family.

3. Use the verbs in appropriate forms:

1. Where ... you ... (go)? – To the library.
2. Betty's bus ... (arrive) at 5 o'clock. I must go and meet her at the bus station.
3. Have you seen my record book? I ... (look) for it all the morning.
4. Mike ... (talk) to his friend for an hour.
5. More and more forests ... (disappear) because of fires nowadays.
6. How long ... you ... (work) on this problem?
7. The first lesson ... (not finish) at 9.45.
8. Where are they now? - They ... (play) football.
9. School ... (prepare) children for life.
10. We ... (have) a party next Saturday night. Will you come?
11. ... you ... (try) to take photos? It's not allowed here, you know...
12. ... you ... (remember) where he ... (work)?

4. Translate into English:

1. Я учу английский язык.
2. Я сейчас читаю книгу. (Не мешай мне.)
3. Я чищу зубы каждое утро.
4. — Что ты сейчас делаешь? — Я рисую.
5. Я вас не понимаю.
6. Мой брат ждет меня внизу.
7. — Кто плачет? — Это плачет моя сестра.
8. — Джейн хорошо поет. Слышишь? — Да?! Это она поет сейчас?
9. Кто-то идет сюда. Я слышу шаги.
10. Где ты покупаешь хлеб?

UNIT 2

MANAGEMENT

TEXT 1

Discussion

What is «to manage people»? What does the word management mean in economics?

FIRST STEPS IN PROBLEM SOLVING

Decisions do not occur in a vacuum. Many come about as part of the firm's planning process. Others are prompted by new opportunities or new problems. It is natural to ask: What brought about the need for the decision? What is the decision all about? In all kinds of textbooks examples, the decision problem is stated and is reasonably well defined. In practice, however, managerial decisions do not come so neatly packaged; rather, they are messy and poorly defined. Thus, problem definition is a prerequisite for problem management.

A key part of problem definition is identifying the setting or context. Identifying the decision context and the decision maker represents a large step toward understanding the choice process. The particular setting has a direct bearing on both the decision maker's objectives and the available courses of action.

The next two steps consider each of these aspects in turn.

Determine the Objective

When it comes to economic decisions, it is a truism that «you can't always get what you want». But to make any progress at all in your choice, you have to know what you want. In most private sector decisions, the principal objective of the firm - and barometer of its performance — is profit: the difference between the firm's total revenues and its total costs. Thus, among alternative courses of action, the manager will select the one that will maximize the profit of the firm. Attainment of maximum profit worldwide is the natural objective of the multinational steel company, the drug company, and the management and shareholders of Disney, Canon, Time Inc., Texaco, and Pennzoil. Sometimes the manager focuses on the narrower goal of minimizing cost. For instance, the firm may seek to produce a given level of output at the least cost or to obtain a targeted increase in sales with minimal expenditure on advertising. In a host of settings, measures that reduce costs directly serve to increase profits.

The objective in a public sector decision, whether it be building an airport or regulating a utility, is broader than the private profit standard. In

making its choice, the government decision maker should weigh all benefits and costs, not solely those that accrue as revenue or are incurred as expenses. According to this benefit-cost criterion, the airport may be worth building even if it fails to generate a profit for the government authority. The optimal means of regulating the production decisions of the utility depend on a careful comparison of benefits (mainly in the form of energy conservation) and costs (in material and environmental terms).

Text exercises

1. True or false?

- A. Decisions come as a part of the planning process. B. In practice problems are very hard to recognize.
C. Identifying context is a key part of problem definition.

2. Define the following in English:

- | | |
|-----------------------|---------------------------------|
| a) profit | d) attainment of maximum profit |
| b) shareholders | e) means of regulating the |
| c) particular setting | production |
| f) objective | |

3. Give an example of truism. What truisms make it hard to come up with a sound solution in economics?

1. Do you agree that problems in textbooks are «neatly packaged»? Is it reasonable to use the examples if one cannot use the solutions in practice?
2. Do you agree that the objective of any firm is profit? What about the image and reputation? What is more important for the development of a firm? Give an example of a situation when a) profit is the objective b) reputation and image are the objectives.

4. Summarize the text in 12-15 sentences.

TEXT 2

Discussion

Have you ever written business letters? What, in your opinion, are the main parts in a business letter?

BUSINESS LETTER

A business letter is a formal communication between people or companies and it is written to conduct some sort of business. For example, you might write to inform readers of specific information, create proposals

for clients, make an arrangement, request a price list, thank someone for a service or apply for a job. It differs from personal letters exchanged by friends in both its layout and content, make the action that you want the reader to take, clear and easy to understand.

The typical business letter usually consists of about six essential parts: the heading (and the date), the inside address, the salutation or greeting, the body of the letter, the complimentary close, and the signature. The heading of the letter contains the full address of the sender. Most companies have letterhead with this information already imprinted. The inside address coincides with the address that appears on the envelope and contains the name, title and address of person to whom you are writing. The salutation adds a personal touch to your letter and should be consistent with the whole tone. Include the addressee's name and courtesy title along with the greeting. The body of the letter is where you write the purpose of the letter. The complimentary close should be relevant to the tone of the letter and the salutation. And, your signature should be hand written legibly below the complimentary close.

Try to organize your letter logically, making smooth transitions between sentences and paragraphs. It should be clear and concise, with short sentences and simple words. Use personal pronouns and active voice. Avoid me, I, we, us in the beginning of the letter. Avoid also formal and stuffy expressions (like "thanking you in advance", "as per", —be advised, "in compliance with your request" or —enclosed herewith.

Write positively and with confidence. Try to put yourself in the reader's shoes and to anticipate the reader's reaction to your comments. Don't be manipulative. Threatening, cajoling, begging, flattering, and making extravagant promises are manipulative and are usually ineffective. In fact, they may alienate the reader.

Don't ever forget to proof-read your letter. Check the spelling, particularly the name of the person and company. When you send a business letter you create an image of you and your company in the reader's mind. When a reader scans a document he subconsciously builds a picture of the writer. The writer can project the image of a conscientious, energetic professional, or the image of a bored bureaucrat marking time with an antiquated company.

Keep the letter to one page. Business people are busy and do not appreciate unnecessarily long letters. Most business letters are less than one A4 page long. If you need a second page for your letter, you should think about whether you could say using less words.

An important factor in the readability of a letter is the chosen font. The generally accepted font is Times New Roman, size 12, although other

fonts such as Arial may be used. When choosing a font, always consider your audience. If you are writing to a conservative company, you may want to use Times New Roman.

In most cases, the business letter will be the first impression that you make on someone. The way you write a letter and the etiquette you employ may have a significant impact on your success or failure in business. The best writers strive to write in a style that is so clear that their message cannot be misunderstood. Clarity should be the primary goal of your business writing style.

Text exercises

1. True or false?

1. Business letter doesn't differ from personal letter.
2. Business letter should be written with short sentences and simple words.
3. You don't have to put yourself in the reader's shoes.
4. When you send a business letter you create an image only of your company.
5. A business letter should be the longer the better.

2. Find equivalents in Russian for:

- | | |
|------------------------|------------------------|
| – formal communication | – readability |
| – manipulative | – font |
| – alienate | – conservative company |
| – proof-read | – primary goal |
| – bored bureaucrat | |

3. Read the example of a business letter. Try to write your own one.

Mr Nikolay Roshin
ABC-company
Office 2002, Entrance 1B
Tverskaya Street
Moscow
RUSSIA

20 June 2010

Dear Mr Roshin,

I'm writing to you in regard of your enquiry. Please find enclosed our information pack which contains our brochures and general details on our schools and summer centres.

In England we have two schools, Brighton and Bath, both beautiful locations which I am sure you and your students will like. Our schools are located in attractive premises in convenient, central positions. Brighton is a clean and safe town with a beautiful bay and countryside nearby. Bath is one of the most famous historic cities in England, famous for its Georgian architecture and Roman Baths.

Accommodation is provided in host families chosen for the ability to provide comfortable homes, a friendly welcome and a suitable environment, in which students can practice English and enjoy their stay. We have full-time Activities Organisers responsible for sports, cultural activities and weekly excursions.

Please complete and return the enclosed registration form in order to receive more brochures and other promotional materials.

I look forward to hearing from you and later hope to welcome your students to our schools and summer centres.

Yours sincerely,
Thomas Green
Managing Director

4. Summarize the text in 12-15 sentences.

GRAMMAR

Past Simple vs. Past Continuous

Время **Past Simple** используется для обозначения действия, которое произошло в определенное время в прошлом и время совершения которого уже истекло. Для уточнения момента совершения действия в прошлом при использовании времени **Past Simple** обычно используются такие слова, как: five days ago, last year, yesterday, in 1980 и т.п.

Образование Past Simple

Утвердительные предложения:

I played	We played
You played	You played
He / she / it played	They played

Вопросительные предложения:

Did I play?	Did we play?
Did you play?	Did you play?
Did he / she / it play?	Did they play?

Отрицательные предложения:

I did not play	We did not play
You did not play	You did not play
He / she / it did not play	They did not play

Для того чтобы употребить английский глагол в **Past Simple**, нужно использовать его «вторую форму». Для большинства глаголов она образуется прибавлением окончания **-ed**: examine – examined, enjoy – enjoyed, close – closed.

Однако есть также достаточно большая группа неправильных английских глаголов, которые образуют форму прошедшего времени не по общим правилам, для них форму прошедшего времени нужно просто запомнить.

We **saw** your dog two blocks from here.
Мы видели вашу собаку в двух кварталах отсюда.

Время **Past Continuous** указывает на процесс, длившийся в определенный момент или период в прошлом. В отличие от времени **Past Simple**, этот момент в прошлом должен быть назван прямо (например, yesterday at 5 o'clock, when you called, when rain started) или быть очевидным из контекста.

When you called I was taking a shower.

Когда ты позвонил, я принимал душ.

Charlie and I were already driving home when the engine suddenly stopped.

Мы с Чарли уже ехали домой, как вдруг заглох мотор.

Образование Past Continuous

Утвердительные предложения:

I was playing	We were playing
You were playing	You were playing
He / she / it was playing	They were playing

Вопросительные предложения:

Was I playing?	Were we playing?
Were you playing?	Were you playing?
Was he / she / it playing?	Were they playing?

Отрицательные предложения:

I was not playing	We were not playing
You were not playing	You were not playing
He / she / it was not playing	They were not playing

The Past Continuous Tense может выражать следующие действия:

1. Действие, которое происходило в определенный момент в прошлом. Так как этот момент все-таки выражен длительным временем, то можно указать и период.

From six to seven I was cooking dinner.

Одно и то же действие можно выразить как через Past Continuous, так и через Past Simple. Это зависит от того, хотите ли вы подчеркнуть длительность действия или нет. Обычно, когда существует такой выбор, выбор длительного времени акцентирует больше внимания на совершаемом действии.

Что делал вчера вечером? - I played cards (больше как факт) или I was playing cards (заострение внимания).

2. Действие, на фоне которого произошло другое действие, которое **обязательно** должно быть выражено Past Simple. Past Simple обычно вставляется в предложение при помощи союзов **when** и **and**.

He *was walking* home (фоновое действие) *when* somebody called his name. She *was reading* a book *and* suddenly came across an interesting phrase.

3. Действия, занимающего некоторый период времени в прошлом.

He told me that he was working at his diploma.

4. Для выражения двух параллельных действий, происходящих в определенный момент в прошлом. Ни одно из параллельных действий предложения не является фоновым для остальных.

The boy was reading, and the girl was playing the piano.

Past Simple	Past Continuous
законченное действие в прошлом (т.е. совершившийся в прошлом факт): John did his homework yesterday. Вчера Джон сделал свою домашнюю работу.	длительное действие в прошлом, начавшееся до определенного момента в прошлом и продолжавшееся в тот момент: John was doing his homework when his mother came home. Джон делал свою домашнюю работу, когда его мама пришла домой.
события в прошлом, наступавшие друг за другом: John got up early, washed , and did his morning exercises. Джон встал рано, умылся и сделал зарядку.	условия, на фоне которых совершается действие: When I got up yesterday, it was raining and the wind was blowing. Kогда я вчера встал, шел дождь и дул ветер.

Grammar exercises

1. Write verbs in correct forms:

- I (to play) computer games yesterday.
- I (to play) computer games at five o'clock yesterday.
- He (to play) computer games from two till three yesterday.
- We (to play) computer games the whole evening yesterday.
- What Nick (to do) when you came to his place?
- What you (to do) when I rang you up?
- I (not to sleep) at nine o'clock yesterday.
- What he (to do) yesterday? - He (to read) a book.
- What he (to do) the whole evening yesterday? --He (to read) a book.
- She (to sleep) when you came home?
- My brother (not to play) tennis yesterday. He (to play) tennis the day before yesterday.

12. My sister (not to play) the pi-ano at four o'clock yesterday. She (to play) the piano the whole evening.
13. When I came into the kitchen, mother (to cook).
14. She (to cook) the whole day yesterday.
15. We (to wash) the floor in our flat yesterday.
16. We (to wash) the floor in our flat from three till four yesterday.
17. You (to do) your homework yesterday?
18. You (to do) your homework from eight till ten yesterday?
19. Why she (to sleep) at seven o'clock yesterday?
20. He (to sit) at the table the whole evening yesterday.

2. Use the verbs in appropriate forms:

1. When I (to come) home, my little sister (to sleep).
2. When Nick (to come) home, his brother (to play) with his toys.
3. When mother (to come) home, I (to do) my homework.
4. When father (to come) home, Pete (to sleep).
5. When mother (to come) home, the children (to play) on the carpet.
6. When I (to get) up, my mother and father (to drink) tea.
7. When I (to come) to my friend's place, he (to watch) TV.
8. When I (to see) my friends, they (to play) football.
9. When I (to open) the door, the cat (to sit) on the table.
10. When Kate (to open) the door, the children (to dance) round the fir-tree.
11. They (to drink) tea when I (to come) home.
12. He (to walk) along the river when a boat (to pass).
13. The old man (to think) about his plan when he (to fall) asleep.
14. We (to listen) to an interesting lec-ture yesterday.
15. When I (to enter) the classroom, the teacher (to write) words on the blackboard and the pupils (to copy) them into their exercise-books.
16. They (to get) ready to go out when it (to begin) raining.
17. Yesterday at one o'clock I (to have) lunch at the canteen.
18. When he (to come) in, I (to do) my exercises.
19. What you (to do) at eight o'clock yesterday?
20. At this time yesterday I (to go) home.

3. Write an essay (e.g. news report, an article) using the past simple and the past continuous forms (15-20 sentences).

UNIT 3

YOUR CAREER

TEXT 1

Discussion

1. *Do you consider yourself as an ambitious person? Why? Why not?*
2. *Do you have a career plan?*

WHAT IS A CAREER?

Career is defined by the Oxford English Dictionary as «an occupation undertaken for a significant period of a person's life and with opportunities for progress: the time spent by a person in a career; the progress through history of an institution, organization, etc.; [as modifier] working permanently in or committed to a particular profession; [as modifier] (of a woman) interested in pursuing a profession rather than devoting all her time to childcare and housekeeping» (Oxford Dictionary online).

Career is the progress and actions taken by a person throughout a lifetime, especially those related to that person's occupations. A career is often composed of the jobs held, titles earned and work accomplished over a long period of time, rather than just referring to one position.

The term 'career' was traditionally associated with paid employment and referred to a single occupation. In today's world of work the term 'career' is seen as a continuous process of learning and development.

Contributions to a career

Contributions to a career can include:

Work experience

Work experience gives you time at a workplace to learn about an occupation or industry. You may observe others or complete tasks. It is an opportunity to develop skills and networks and to decide what you would like to do.

Types of work experience

Work experience may be paid or unpaid. It may be for a few days, a few weeks or a year. It may be observation, work shadowing, volunteer work, a structured work placement, a cadetship or an internship.

Benefits of work experience

Work experience can provide: insights into what a job involves structured, supervised, hands-on experience; useful work skills that are recognized in the workplace; confidence in your ability to learn and become competent at new tasks; work/life skills, such as communicating effectively, or working in teams; a chance to demonstrate how you can contribute in a work environment; an understanding of the world of work; an opportunity to

demonstrate commitment and reliability; a new referee to add to your resume; an employment opportunity.

Community involvement

Community involvement gives you opportunities to network and gain valuable skills, knowledge and experience. Your community is made up of lots of different groups of people, for example: school boards and committees, youth organizations, professional interest groups, not-for-profit enterprises, cultural and creative groups, volunteer groups. Community involvement is about joining one or more of these groups to exchange ideas, build partnerships and make things happen. You may already be involved with a group, or thinking about joining one. If you're looking for work, joining a community group can help you by:

- showing that you can be committed to a task for a substantial period;
- demonstrating your skills to an employer;

- giving you new skills to bring to the paid workforce. For instance, as treasurer of your local neighborhood watch committee you can develop book-keeping skills;

- increasing your knowledge of an area you're interested in. You can apply this knowledge to volunteer work, or in a paid work setting;

- showing what kind of a person you are—you can include it among your interests in your resume.

Text exercises

1. Give Russian equivalents to the following words/word combination and learn by heart:

- 1) work experience;
- 2) community involvement;
- 3) employment;
- 4) employees;
- 5) employers;
- 6) full-time workers
- 7) part-time workers
- 8) permanent or casual workers
- 9) temporary workers
- 10) on call or standby workers
- 11) people who work flexible hours
- 12) shift workers.
- 13) contractors.

2. Find definitions to the following words:

- a) a career;
- b) community involvement;
- c) an entrepreneur;
- d) an employment;
- e) contractors.

3. Summarize the text in 12-15 sentences.

TEXT 2

Discussion

- 1. What can help you to improve your career?*
- 2. Would you prefer to work for one company, for several companies or for yourself during your career? Why?*

HOW TO ACCELERATE YOUR CAREER

There are several factors you should look at when making a career choice, including your personality, values, interests and skills. The goal of this process, called self-assessment, is to find a career that is a good match for you. Career skills are crucial to your ability to climb positions and successfully change jobs within an industry. Career change is also a scenario where your career training for specific abilities and skills will play a crucial role.

If you find yourself at your desk with some free time, here are few things you can do to help improve your career.

Find A Mentor: If you do nothing else on this list today, do this. Find someone (or several people) that you respect and ask them to mentor you. Most people will be more than happy to pass along advice that they have learned over the years which can be invaluable in helping your career. They will also be great people to use as a sounding board with ideas you have and help you figure out the best way to obtain the goals you are seeking to accomplish. A mentor can have amazing effects on your career and will make your advancements much easier.

Identify How You Procrastinate: We all do it, but if you can identify how you are doing it and put in a system to discourage yourself from doing so, you will dramatically increase your productivity. In most cases their big vice is watching TV far too much or spending too much time on social networking sites. Once you have identified places that you are spending too much time, take steps to reduce the amount of time you spend on them and instead use that time to further your career.

Pinpoint Work Essentials: The big myth in business is that the ones who work the hardest are the ones that get ahead the most. Working hard is

important, but working smart is just as important. Working smart means finding the areas within your job that are essential to your group and to the company and focusing most of your resources in those area. This is one of the best pieces of advice what we can ever receive when working for a large company. Take some time to look at your job and what portions of it are most essential to others both inside and outside your group. If you pinpoint those areas that are most essential, you become the person that people come to when things need to get done.

Begin Making Lists: We used to think that making list is useless until we start making them yourself in a way that was useful for you. We actually should have two lists - one is a list of all the things we want to do and one is for our daily must do list. On the daily list, we can only place the three most important things we have to do that day and work on those three things until they are done. Once finished, then we can go to our general list and choose projects from there. This ensures that we get those things that we may not like to do as much that would be constantly delegated to the end of the longer list.

Learn Many Languages: As someone who was the worst student ever when it came to languages in school, we can have many proofs that absolutely anyone can learn any language. We think all of our language teachers would roll over in their graves if they knew we are proficient in other languages. Being proficient in more languages can open up a lot of career opportunities and is well worth pursuing if you have an interest in one. There are plenty of resources online.

Take Some Classes: Too many people feel that education ends when you receive that college diploma. In fact, it is a never ending pursuit even if you aren't taking formal classes. There are almost certainly classes you can take or skills that you can obtain that will make it easier for you to advance in your career. Take a few moments to talk with your boss or a mentor to find out what skills will make your advancement easier. Talk with your personnel department and ask if they will help pay for you to obtain these skills. Many will. It is easier than ever to take classes while working full time with online education.

Love Your Job: Learn to love what you are doing or begin looking for something else. There are times when you may have to take a job that you do not particularly like, but there is no reason that you have to be stuck there. If you do not thoroughly enjoy what you are doing, start implementing steps to get a job that you do love. And if for some reason you don't know what you love, start experimenting. That is the only way to find out.

Exercise 1. Match the verbs (1-6) with the nouns (a-f) to form expressions from the text.

- | | |
|----------------|-------------------|
| 1. to increase | a) a career |
| 2. to give | b) a resume |
| 3. to further | c) productivity |
| 4. to obtain | d) an opportunity |
| 5. to update | e) skills |
| 6. to take | f) classes |

Exercise 2. Match the expressions (1-4) with their definitions (a-d)

- | | |
|---|--|
| 1. a full-time job | |
| 2. a permanent job | |
| 3. a temporary work | |
| 4. a part-time job | |
| a. a kind of work that finishes after a fixed period | |
| b. a kind of work is for the whole of the normal working week | |
| c. a kind of job that does not finish after a fixed period | |
| d. a kind of job that you do for fewer hours. | |

Exercise 3. Fulfill the gaps with the appropriate prepositions.

- under on for at off at for
1. I'm usually work till 7.
 2. James works a big oil company.
 3. Luckily I don't get ill much, so I'm not often work.
 4. He has to work the presentation about a new project.
 5. A team of 12 people work me.
 6. I usually leave ... for work at 7.30 in the morning.
 7. He arrives work at nearly 7.50.

Exercise 4. Choose any profession for yourself. Tell about your work considering the following questions:

1. Do you have a part-time or a full-time job, a permanent or temporary work?
2. What are you in charge of?
3. What time do you leave for work?
4. Do you take a lot of time off work?

Exercise 5. Summarize the text in 12-15 sentences.

TEXT 3

WRITING A CV

Curriculum Vitae: an outline of a person's educational and professional history, usually prepared for job applications (L, lit.: the course of one's life). Another name for a CV is a résumé.

A CV is the most flexible and convenient way to make applications. It conveys your personal details in the way that presents you in the best possible light. A CV is a marketing document in which you are marketing something: yourself! You need to "sell" your skills, abilities, qualifications and experience to employers. It can be used to make multiple applications to employers in a specific career area. For this reason, many large graduate recruiters will not accept CVs and instead use their own application form.

There is no "one best way" to construct a CV; it is your document and can be structured as you wish within the basic framework below. It can be on paper or on-line or even on a T-shirt (a gimmicky approach that might work for "creative" jobs but not generally advised!).

How Long Should a CV be?

There are no absolute rules but, in general, a new graduate's CV should cover no more than two sides of A4 paper. If you can summarize your career history comfortably on a single side, this is fine and has advantages when you are making speculative applications and need to put yourself across concisely. However, you should not leave out important items, or crowd your text too closely together in order to fit it onto that single side. Academic and technical CVs may be much longer: up to 4 or 5 sides.

What Information Should a CV Include?

Personal Details

Normally these would be your name, address, date of birth (although with age discrimination laws now in force this is not essential), telephone number and email.

Education and Qualifications

Your degree subject and university, plus A levels and GCSEs or equivalents.

Work Experience

Use action words such as developed, planned and organised.

Even work in a shop, bar or restaurant will involve working in a team, providing a quality service to customers, and dealing tactfully with complaints. Do not mention the routine, non-people tasks (cleaning the tables) unless you are applying for a casual summer job in a restaurant or similar.

Try to relate the skills to the job. A finance job will involve numeracy, analytical and problem solving skills so focus on these whereas

for a marketing role you would place a bit more emphasis on persuading and negotiating skills.

All of my work experiences have involved working within a team-based culture. This involved planning, organization, coordination and commitment e.g., in retail, this ensured daily sales targets were met, a fair distribution of tasks and effective communication amongst all staff members.

Interests and Achievements

Keep this section short and to the point. As you grow older, your employment record will take precedence and interests will typically diminish greatly in length and importance.

Show a range of interests to avoid coming across as narrow: if everything centres around sport they may wonder if you could hold a conversation with a client who wasn't interested in sport.

Hobbies that are a little out of the ordinary can help you to stand out from the crowd: skydiving or mountaineering can show a sense of wanting to stretch yourself and an ability to rely on yourself in demanding situations

Skills

The usual ones to mention are languages (good conversational French, basic Spanish), computing (e.g. "good working knowledge of MS Access and Excel, plus basic web page design skills" and driving ("full current clean driving licence").

If you are a mature candidate or have lots of relevant skills to offer, a skills-based CV may work for you.

References

Many employers do not check references at the application stage so unless the vacancy specifically requests referees it is fine to omit this section completely if you are running short of space or to say "References are available on request."

Normally two referees are sufficient: one academic (perhaps your tutor or a project supervisor) and one from an employer (perhaps your last part-time or summer job). The order and the emphasis will depend on what you are applying for and what you have to offer. For example, the example media CV lists the candidate's relevant work experience first.

Exercise 1. Answer the following questions according to the text:

1. What is a CV?
2. How Long Should a CV be?
3. What Information Should a CV Include?

Exercise 2. Go to the website <http://www.kent.ac.uk/careers/cv/goodbadCV.htm> and study examples of good and bad CVs.

Exercise 3. Write down your own CV.

GRAMMAR

Future actions

В английском языке есть различные способы передачи будущих действий. Наиболее употребительны следующие:

1) структура **to be going + to+Infinitive** выражает действия, которые лицо намерено осуществить или не осуществлять в будущем:

He **is not going to speak** to his ex-wife again.

Он больше **не собирается разговаривать** со своей бывшей женой.

2) глагол-сказуемое в **Present Continuous** употребляется для выражения действий, запланированных на ближайшее будущее, и решение в отношении которых уже принято:

The Prime Minister **is flying** to America tomorrow.

Премьер-министр **улетает** завтра в Америку.

3) глагол-сказуемое в **Present Simple** употребляется для выражения действий, которые произойдут в будущем согласно плану, расписанию, программе, договоренности:

The new regulations **come** into effect from the beginning of the new year.

Новые правила **вступают** в силу с начала нового года.

4) глагол **to be + to+Infinitive** употребляется для выражения действий, которые произойдут в будущем согласно официальной программе, договоренности, приказу, распоряжению:

The Queen **is to drive** down the main street up to the palace gates.

Королева **проследует** по главной улице до ворот дворца.

5) глагол в форме будущего времени (Future Simple). Как правило, эта форма употребляется в случае прогноза на будущее, обдуманного решения, в котором говорящий уверен на 100%, или спонтанного решения.

Tomorrow it **will be** cloudy in Stavropol.

Завтра в Ставрополе будет облачно.

I **will not go** to Paris.

Я не поеду в Париж.

(Door bell) I **will go** and open the door.

(Звонок в дверь) Пойду, открою дверь.

Мы образуем **Future Simple** по следующей схеме:

S + will/shall + V

где S — подлежащее,

V — смысловый глагол.

Глагол shall используется только после **I** и **we**, тогда как will можно ставить в любом случае. Вспомогательные глаголы will и shall могут иметь полную или сокращенную форму:

В последнее время глагол shall все реже употребляется для образования будущих времен. Поэтому можно и даже предпочтительнее использовать will для всех лиц. Что же касается shall, то он используется в современном английском в качестве **модального глагола**.

Отрицательные предложения в Future Simple образуются с помощью прибавления частички not. Здесь стоит обратить особое внимание на сокращенную форму: will not = won't, shall not = shan't. Для образования *вопроса* следует shall или will поставить перед подлежащим.

Повествовательное	Отрицательное	Утвердительное
I shall turn	I shall not turn	Shall I turn ?
We shall turn	We shall not turn	Shall we turn ?
He (She, it) will turn	He (She, it) will not turn	Will He (She, it) turn ?
You will turn	You will not turn	Will you turn ?
They will turn	They will not turn	Will they turn ?

В разговорной речи больше используются *сокращенные формы*:
 I shall=I'll, You will =you'll, she will =she'll
 Will not = won't, shall not = shan't

Grammar exercises

1. Translate the following sentences into Russian and explain the use of every future form

- Hurry up! The train leaves from platform 4 in 20 minutes.
- Our group is going to meet after college every year.
- The presidential election is to be held in March.
- We are leaving for Istanbul in three days.
- I am seeing my bank manager tomorrow. I am going to ask him for a loan but I expect he will refuse.

6. Jones is to appear in court after a car he was driving killed two pedestrians.

7. My driving license expires in a year.

2. Choose the correct forms of the verbs and complete the sentences

1. By the end of next year I (*will have been working/ am working*) for him for 45 years.

2. Don't phone Jim from 5 to 6 - he (*will have/has*) English.

3. The exhibition (*will open/ opens*) at the British museum next week.

4. Peter (*will be expelled/ is expelled*) if he (*admits/ will admit*) his guilt.

5. The government (*will raise/ is going to raise*) taxes again.

6. By the end of the week his nomination (*will have been approved/ will be approved*).

7. You (*will stay/ are to stay*) here until you have apologized.

8. I (*am/will be*) at home if you need anything.

9. Miss Richards ... (*is going to attend/is to attend*) a lecture from 2 till 5 p.m. today.

3. Use one of the future form

1. There's no point in running now. We _____ (miss) the bus anyway.

2. Yes, I'll come out this evening. I _____ (not/work).

3. You can relax. The match _____ (not/start) until four o'clock.

4. I _____ (go) to the market this afternoon. Do you want anything?

5. Are you OK, Donna? You look like you _____ (faint).

6. You realize that the boss _____ (not/like) this, don't you?

7. I _____ (cook) dinner this evening - as usual.

8. She _____ (look) for a new flat next year.

9. Don't worry. The shops _____ (not close) until eight o'clock tonight.

4. Write a small story about your future plans and intentions using your knowledge about future actions in English.

Assignment 1

Read, translate the article, do exercises and retell the text

The History of Money

Money is something that is very difficult to explain. People in various cultures think of money in different ways. A London banker and an African tribesman have different ideas of what money is.

Many people think of money as a currency –metal coins and paper bills . We need it to buy the things in life that we need. We also get money for the work that we do. So, money is a way of exchanging goods and services .

In early civilizations people did not have money. They traded objects. Maybe a hunter had more animal furs than he could use and his neighbor might have caught more fish than he could eat himself. They soon saw that they needed each other. The fisherman needed furs to protect himself from the cold and the hunter needed something to eat, so they exchanged their goods . This is called barter .

Barter also had disadvantages . If there weren't any more people who needed the hunter's furs he couldn't trade them for the things he needed.

Early Forms of Money

As time went on, people used things that were valuable as a kind of money. Cattle was one of the earliest forms of money. People who had many cows were thought to be very rich. Later on, grain and salt were common forms of money. They had advantages because you could weigh them.

The Aztecs used cacao beans as money. They were valuable and easy to carry. The early American colonists used gunpowder , tobacco and nails as money. These things were very rare .

Coins

Money in the form of metal coinsIn the course of time people searched for better ways of trading goods. They found out that metal , especially gold and silver, was very valuable .

Some historians believe that the first coins were made at around 700 B.C. by the Lydians . The Greeks and Romans also had silver and gold coins . Their value was guaranteed by the government .

But it was not until the late Middle Ages that coins became common throughout Europe. Metals were stamped and coins had to have a certain weight . People knew how many coins they needed to buy something because they had a fixed value .

Paper money

Paper money came into use about 300 years ago. The idea came from goldsmiths who gave people pieces of paper in exchange for their gold.

These bills could be exchanged for their gold later on . They told you that real gold and silver existed somewhere.

Until the middle of the 20th century governments all over the world had deposits of gold that was worth as much as the money they gave to their people. Paper money had many advantages . It was cheaper to make and easier to carry around.

But there were also dangers. Governments could produce as much paper money as they wanted. If they produced too many banknotes and gave them to the people, they would have too much money to spend. If there were not enough goods to buy, prices would go up. The money then would lose its value . We call this inflation.

Today, the amount of money in circulation is controlled by central banks . They make sure that paper money has a constant value .

In the second half of the 20th century people realized that they didn't have to carry money around to buy the things they needed. Information about money was sent from bank to bank, so you could have your money transferred from one place to another without touching it.

Credit cards

Today, more and more people use credit cards to buy things. You don't have to take real money with you. With a credit card the bank lends its customer money to buy something. The customer signs a small slip of paper and the shop assistant sends it to the bank and gets his money at once. A few weeks later the customer pays the money back to the bank.

Write out 20 unknown words, translate and learn them by heart.

Assignment 2

Read, translate the article, do exercises and retell the text

Banks and Banking

A bank is a company that works with the money that the people give it. If you give your money to a bank, it not only protects it but pays you interest so that it can work with the money. This is one of the reasons why people save their money in a bank. Money may also be safer there than at home.

Banks also lend money to other businesses and customers. They collect extra money called banking fees with which they pay interest to savers as well as salaries for their workers. Banks make a profit because they collect more interest than they pay to savers.

Without banks the world's economy would not be able to grow. Investors would not find the money they need for new projects. Industries could not buy new machines and modern technology.

What kind of services do banks offer?

Banks provide their customers with a number of services. With a checking account you can pay your bills. A check is a slip of paper that tells the bank how much money it should withdraw from your account and pay to someone else. Today, more and more people use the internet, also a banking service, to pay their bills. Banks also give their customers plastic cards with which they can get money from their account everywhere and whenever they want. They can also use them to pay without cash at shops, gas stations and other stores. Checking accounts are a comfortable way for customers to handle their money.

For people who want to save money banks offer savings accounts. Usually, banks pay more interest for savings accounts than they do for checking accounts. They hope that the customers will leave their money in the bank for a long time, which is why the bank can work with this money and offer it as loans. Banks, however, cannot give all of their money as loans. In most countries the government limits the amount of money that banks can use as loans. They must always keep back a certain percentage in the form of cash.

People who need money for certain things like buying a house or a car need a lot of money quickly. The money they borrow from a bank is called a loan. In most cases they do not pay back all of the money at once but a small part of it, with interest, every month. If someone cannot pay back a loan the bank usually can take away valuable objects like cars or houses. Modern banks offer their customers many other services as well. They tell them how they can make money with investments in stocks and bonds. Credit cards are given to customers as a cash-free way of buying things. Almost all banks have automatic teller machines (ATM) at which customers receive money from their account. Telephone banking is an easy way to pay your bills by calling a special telephone number and typing in a certain sequence of digits. Some banks even deal with insurance.

Write out 20 unknown words, translate and learn them by heart.

Assignment 3

Read, translate the article, do exercises and retell the text

History of Globalization

Your shirt was made in Mexico and your shoes in China. Your CD player comes from Japan. You can travel to Moscow and eat a Big Mac

there and you can watch an American film in Rome. Today goods are made and sold all over the world, thanks to globalization.

Globalization lets countries move closer to each other. People, companies and organizations in different countries can live and work together. We can exchange goods, money and ideas faster and cheaper than ever before. Modern communication and technology, like the Internet, cell phones or satellite TV help us in our daily lives.

Globalization is growing quickly. A German company can produce cars in Argentina and then sell them in the United States. A businessman in Great Britain can buy a part of a company in Indonesia on one day and sell parts of another business in China the next, thanks to globalization. Fast food companies open shops around the world almost every day.

Globalization is not new. For thousands of years people have been trading goods and travelling across great distances. During the Middle Ages, merchants travelled along the Silk Road, which connected Europe and China.

The modern age of globalization started with the Industrial Revolution at the end of the 18th century. New machines were able to produce cheaper goods. Trains and steam-powered boats transported products farther and faster.

Since 1980, globalization has been moving at a faster pace. Today it is easier for companies to work in other countries. The Internet gives them the chance of reaching more customers around the world. Teleworkers work for firms that may be far away. However, there is a growing debate over globalization. Governments are in favour of globalization because the economy can grow. Other people are not so sure that there are only advantages. Here are some arguments from both sides:

Good sides

Globalization lets countries do what they can do best. If, for example, you buy cheap steel from another country you don't have to make your own steel. You can focus on computers or other things. Globalization gives you a larger market. You can sell more goods and make more money. You can create more jobs. Consumers also profit from globalization. Products become cheaper and you can get new goods more quickly.

Bad sides

Globalization causes unemployment in industrialized countries because firms move their factories to places where they can get cheaper workers. Globalization may lead to more environmental problems. A company may want to build factories in other countries because environmental laws are not as strict as they are at home. Poor countries in the Third World may have to cut down more trees so that they can sell wood to richer countries.

Globalization can lead to financial problems . In the 1970s and 80s countries like Mexico, Thailand, Indonesia or Brazil got a lot of money from investors who hoped they could build up new businesses there. These new companies often didn't work, so they had to close down and investors pulled out their money. Some of the poorest countries in the world, especially in Africa, may get even poorer. Their population is not as educated as in developed countries and they don't have the new technology that we do. Human, animal and plant diseases can spread more quickly through globalization.

Many experts say that we need a different kind of globalization in our world today. There must be ways to make sure that all countries profit from the good sides of globalization. We should help poorer countries by giving them better education and showing them how new technology works. Every year, leaders of the world's biggest industrial countries get together to discuss economic problems. This meeting is called the G8 summit. In the last few years groups against globalization have organized protest marches and demonstrations to point out that not everyone is happy with how the world's economy is developing.

Write out 20 unknown words, translate and learn them by heart.

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