

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ
ДОНЕЦКОЙ НАРОДНОЙ РЕСПУБЛИКИ
ГОСУДАРСТВЕННОЕ ПРОФЕССИОНАЛЬНОЕ ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ
«ГОРЛОВСКИЙ ТЕХНИКУМ ТЕХНОЛОГИЙ И СЕРВИСА»**

ENGLISH FOR EXPERTS ON MERCHENDISE

АНГЛИЙСКИЙ ДЛЯ ТОВАРОВЕДОВ

Учебно-практическое пособие
по дисциплине ОГСЭ.03. Иностранный язык (английский)
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потребительских товаров

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Учебно-практическое пособие является частью учебно-методического комплекса по дисциплине по дисциплине ОГСЭ. 03. Иностранный язык (английский) для специальности 38.02.05 Товароведение и экспертиза качества потребительских товаров.

Пособие состоит из 2 разделов, включающих в себя глоссарий профессиональных терминов, тексты, иллюстрирующие употребление лексики, тренировочные и контрольные упражнения, направленные на достижение автоматизации речевых навыков; универсальные стандартные фразы, диалоги, используемые в сферах профессиональной коммуникации; тематических тестов; дополнительных текстов для чтения.

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ВВЕДЕНИЕ

Современная концепция языкового образования в образовательных учреждениях СПО нацелена на профессионально-ориентированное обучение иностранного языка. Конкурентоспособность современного специалиста определяется не только его высокой квалификацией в профессиональной сфере, но и готовностью решать профессиональные задачи в условиях иноязычной коммуникации. В связи с этим Государственный образовательный стандарт СПО требует учета профессиональной специфики при изучении иностранного языка, его нацеленности на реализацию задач будущей профессиональной деятельности выпускников.

Целью данного учебно-практического пособия является формирование коммуникативных умений студентов в таких видах речевой профессиональной деятельности как говорение, чтение, письмо в ситуациях профессионального общения, первичных переводческих умений; развитие познавательной активности и самостоятельности студентов, готовности к взаимодействию; а также памяти, логического мышления, компенсаторных языковых навыков.

Пособие состоит из 2 разделов: Магазины и покупки. Права потребителей, Деньги экономические отношения.

Каждый раздел содержит глоссарий профессиональных терминов, тексты, иллюстрирующие употребление лексики; тренировочные и контрольные упражнения, направленные на достижение автоматизации речевых навыков; универсальные стандартные фразы, диалоги, используемые в сферах профессиональной коммуникации.

Тематические тесты позволяют студентам самостоятельно проконтролировать уровень усвоения учебного материала.

Дополнительные тексты для чтения помогут расширить профессиональный лексический запас студентов по изучаемым темам.

Контекст учебных материалов соответствует контексту специальности, что способствует повышению мотивации к изучению профессионального иностранного языка.

Данное учебно-практическое пособие будет способствовать реализации поставленных задач и формированию общих и общеучебных компетенций. Пособие может быть использовано преподавателями и студентами как для работы в аудитории, так и для самостоятельной работы.

UNIT 1

SHOPS AND SHOPPING. CONSUMER RIGHTS. (МАГАЗИНЫ И ПОКУПКИ. ПРАВА ПОТРЕБИТЕЛЕЙ.)

1.1. SHOPS AND SHOPPING.

1. *Match the names of goods with the places where they can be bought*

Part 1

- | | |
|----------------------------------|-----------------------------|
| 1. a prescribed medicine | a) the stationery |
| 2. a book | b) the millinery |
| 3. bread and cakes | c) the newsagent's |
| 4. fish | d) the florist's |
| 5. flowers | e) the chemist's |
| 6. writing paper, pens and files | f) the butcher's |
| 7. a woman's hat | g) the fishmonger's |
| 8. newspapers and magazines | h) the bookshop / bookstore |
| 9. fresh meat | i) the baker's |

Part 2

- | | |
|-----------------------------------|-----------------------|
| 10. cigarettes and matches | j) the off-license |
| 11. very old furniture | k) the boutique |
| 12. stamps | m) the pet shop |
| 13. tools | n) the antique shop |
| 14. vegetables and fruit | o) the tobacconist's |
| 15. wine and other alcohol drinks | p) the green-grocer's |
| 16. tea, biscuits, butter | q) the post office |
| 17. a dog or a cat | r) the ironmonger's |
| 18. fashionable clothes | s) the grocer's |

2. *Match the following phrases of quantity with the nouns they go with. Bear in mind that some phrases of quantity can go with different products.*

Part 1

- | | |
|----------------|--------------------------|
| 1. a jar of | a) yoghurt |
| 2. a kilo of | b) milk |
| 3. a bottle of | c) cheese |
| 4. a packet of | d) tuna |
| 5. a carton of | e) jam/honey |
| 6. a loaf of | f) bread |
| 7. a piece of | g) ketchup/sunflower oil |
| 8. a bar of | h) butter/rice/spaghetti |
| 9. a tin of | i) juice |
| 10. a pot of | j) meat/fish |
| 11. a can of | k) chocolate/soap |

Part 2

- | | |
|-----------------|----------------------|
| 12. a tube of | l) bananas/grapes |
| 13. a roll of | m) flour |
| 14. a bunch of | n) margarine |
| 15. a packet of | o) potatoes |
| 16. a bag of | p) toilet paper |
| 17. a box of | q) cookies/ biscuits |
| 18. a pack of | r) film |
| 19. a roll of | s) matches |
| 20. a packet of | t) cornflakes |
| 21. a bag of | u) cigarettes |
| 22. a tub of | v) toothpaste |

3. *Read and memorize the following words:*

cannot do without	немогут без	bookseller's	книжный магазин
to buy [bai]	покупать	salesgirl ['seilzɡə:l]	продащица
various ['væriəs]	разнообразный	salesman ['seilzmæn]–	shop assistant
goods	товар	to weigh [wei]	взвешивать
the grocer's	бакалея	scales [skeilz]	весы
the baker's	булочная	self-service [ˌself'sə:vis]	
the butcher's	мясной магазин	самообслуживание	
the greengrocer's	овощной магазин	household goods	товары для дома
the confectioner's	кондитерская	mall	торговый центр
foot wear shop	обувной магазин	canned	консервированный
the jeweler's	ювелирный магазин	supermarket	супермаркет
cashier [kæ'ʃiə]	кассир		

4. *Read and retell the text:*

Shops and shopping

Shops play an important role in our life. People cannot do without them. When people want to buy something, they go to shops where various goods are sold. Through the shop-window we can see what is sold in this or that shop.

At the grocer's you can buy sugar, tea, coffee, salt, pepper, ham, bacon, sausages, frankfurters and so on. Bread is sold at the baker's, meat at the butcher's. We go to the greengrocer's for vegetables and fruit. Cakes and sweets are sold at the confectioner's. When we want to buy clothes we go to men's and ladies clothes shop. We buy boots and shoes at the footwear shop. We buy jewelry at the jeweler's. We buy books at the bookseller's.

A salesman, salesgirl or saleswoman usually stands behind the counter. The cashier sits at the cash desk. The salesman or salesgirl weighs the goods, which are not packed on the scales, and tells the price. People who often come to buy different things in the shop are called customers.

Some shops may have many departments. These shops are called department stores or supermarkets. Supermarkets are self-service stores with departments for different food products. Supermarkets sell thousands of food products: meat, fresh fruits and vegetables, dairy products, canned groceries, bakery items, delicatessen items, and frozen food. Some supermarkets also have seafood and alcohol. In some supermarkets you can also buy household goods. The supermarkets are located in shopping centers or malls and along main roads. Supermarkets are popular because they save time, have low prices and variety of products in one place. There you can buy almost everything you need.

5. *Answer the questions:*

1. Do shops play an important role in our life?
2. Where do people go when they want to buy something?
3. What can we see through the shop-window?
4. What can we buy at the grocer's?

5. What can we buy at the baker's?
6. What can we buy at the greengrocer's?
7. What can we buy at the butcher's?
8. What can we buy at the confectioner's?
9. What can we buy at the footwear shop?
10. What can we buy at the bookseller's?
11. Where do the customers pay for the goods at the self-service shops?
12. What is a supermarket?

1.2. AT THE FOOD SHOP

1. Read and memorize the following words:

go shopping	делать покупки	noodles	лапша
wide choice [ˈwaɪd ˈɔɪs]	широкий выбор	flour [ˈflaʊə]	мука
necessary [ˈnesɪsəri]	необходим	potato flour	крахмал
foodstuffs [ˈfuːdstʌfs]	продукты	peas [piːz]	горох
sales staff	продавцы	<i>We can buy at the greengrocer's:</i>	
polite [pəˈlaɪt]	вежливый	greengrocer's [ˈɡriːnˈɡrouseɪz]	овощной магазин
counter [ˈkaʊntə]	прилавок	greengrocery [ˈɡriːnˈɡroseri]	овощной магазин
attractive [əˈtræktɪv]	привлекательный	vegetables [ˈvedʒɪtəblz]	овощи
food basket	продуктовая корзина	spring onions [ˈsprɪŋˈɒnjənz]	зеленый лук
choose [tʃuːz]	выбирать	brown onions	свекла
laser scanner [ˈleɪzəˈskænə]	лазерный сканер	cabbage [ˈkæbɪdʒ]	капуста
to sum up	суммировать	red-cabbage	красная капуста
cashier's desk [ˈkeʃiəz desk]	касса	Brussels sprout [ˈbrʌslzˈspraut]	брюссельская капуста
aisle [aɪl]	ряд прилавков	sauerkraut [ˈsauəkraʊt]	квашеная капуста
all year round	весь год	cucumber [ˈkjuːkəmbə]	огурец
offer [ˈɒfə]	предлагать	tomatoes [təˈmaːtoʊz]	томаты
microwave oven [ˈmaɪkrəweɪv ˈɒvən]	микроволновая печь	turnip [ˈtɜːnɪp]	репа
tasty	вкусный	potatoes [pəˈteɪtəz]	картофель
on sale	в продаже	carrots [ˈkærəts]	морковь
<i>We can buy at the grocer's:</i>			
grocery [ˈɡrouseri]	бакалея	beets [biːts]	репа
cereals [ˈsiəriəlz]	крупы	swede [swiːd]	брюква
oatmeal [ˈaʊtmil]	овсянка	pumpkin [ˈpʌmpkɪn]	тыква
millet [ˈmɪlɪt]	пшено	lettuce [ˈletɪs]	салат
rice [ˈraɪs]	рис	radish [ˈrædɪʃ]	редис
buckwheat [ˈbʌkwɪt]	гречневая крупа	horse-radish	хрен
pearl barley [ˈpɜːlˈbɑːli]	перловая крупа	cauliflower [ˈkɒlɪflaʊə]	цветная капуста
macaroni [ˌmækəˈrouni]	макароны	egg-plant [ˈægplɑːnt]	баклажан
vermicelli [ˌvɜːmiˈseli]	вермешель	green peas	зеленый горошек

<i>Greens</i>	<i>Зелень</i>	cherry [ˈtʃeri]	вишни
dill	укроп	sweet cherries	черешни
dills	маринованные огурцы	black currants	чёрная смородина
parsley [ˈpa:slɪ]	петрушка	red currants	красная смородина
celery [ˈseləri]	сельдерей	water melon [ˈwɒtə,melən]	арбуз
<i>Spices [ˈspaisɪz]</i>	<i>Специи</i>	melons [ˈmelən]	дыня
pepper [ˈpepə]	перец	juice [dʒu:s]	сок
ground pepper	перец молотый	<i>We can buy at the fish shop</i>	
allspice [ˈɔ:lspais]	перец душистый	<i>(fishmonger's):</i>	
cayenne [keiˈen]	перец красный	fishmonger's [ˈfɪʃmɑŋgəz]	рыбный отдел
vinegar [ˈvɪnɪgə]	уксус	carp [ka:p]	каarp
cinnamon [ˈsɪnəmən]	корица	pike [paɪk]	щука
clove [klaʊv]	гвоздика	bream [bri:m]	лещ
basil [ˈbæzɪ]	базилик	sheat-fish [ˈʃi:tfɪʃ]	сом
caraway [ˈkærəweɪ]	тмин	frozen [ˈfrouzn]	замороженный
bay leaf [ˈbeɪli:f]	лавровый лист	perch [pɜ:tʃ]	окунь
<i>We can buy at the fruit shop:</i>		cod [kɒd]	треска
fruit(s) [fru:t]	фрукты	plaice [pleɪs]	камбала
pomegranate [ˈpɒmɡrænɪt]	гранат	pike-perch	судак
banana [bəˈnɑ:nə]	банан	sturgeon [ˈstɜ:dʒən]	осетр
grapes [greɪps]	виноград	lobsters [ˈlɒbstə]	омар
lemon [ˈlemən]	лимон	shrimps [ˈʃrɪmp]	креветка
orange [ˈɒrɛndʒ]	апельсин	scallops [ˈskɒləp]	морской гребешок
grape-fruit	грейпфрут	fillet [ˈfɪlɪt]	филе
kiwi	киви	sword-fish [ˈso:dfɪʃ]	рыба-меч
tangerine [ˈtændʒəˈri:n]	мандарин	tuna [ˈtu:nə]	тунец
pineapple [ˈpaɪn,æpl]	ананас	craw-fish [ˈkro:fiʃ]	рак
avocado [ævəʊˈkɑ:dou]	авокадо	herring [ˈherɪŋ]	сельдь
mango [ˈmæŋɡou]	манго	kipper [ˈkɪpə]	копченая сельдь
papaya [paˈpaɪə]	папайя	canned fish	консервированная рыба
parsimmon [pəˈsɪmən]	хурма	<i>We can buy at the baker's:</i>	
fig	инжир	baker's [ˈbeɪkəz]	булочная
apricot [ˈeɪprɪkɒt]	абрикос	bread [bred]	хлеб
peach [pi:tʃ]	персик	white bread	белый хлеб
pear [pɛə]	груша	brown bread	чёрный хлеб
apple [æpl]	яблоко	rye bread	ржаной хлеб
plum [plʌm]	слива	baked items [ˈaɪtəmz]	выпечка
berry [ˈberi]	ягода	rolls [roulz]	рогалик
strawberries [ˈstro:berɪz]	клубника	buns [bʌnz]	булочка
raspberries [ˈrɑ:zberɪz]	малина	muffins [ˈmʌfɪnz]	сдобная булочка
gooseberries [ˈgu:zberɪz]	крыжовник	croissants [kruɪˈsa:nz]	круассан
cranberries [ˈkrænberɪz]	клюква	crackers [ˈkrækeɪz]	крекер
blueberries [ˈblu:berɪz]	черника	loaf [louf]	буханка
red bilberries	брусника		

We can buy at the dairy shop:

Dairy [dɛəri] молочный магазин
 milk молоко
 butter [ˈbʌtə] масло
 cream [kri:m] сливки
 yogurt [ˈjɒɡət] йогурт
 kefir [ˈkefə] кефир
 sour cream [ˈsauəˈkri:m] сметана
 cheese [tʃi:z] сыр
 curd [kəd] творог
 cottage cheese [ˈkɒtɪdʒtʃi:z] сыр
 молочный
 pot cheese брынза
 cream cheese сливочный сыр
 eggs яйца
 mayonnaise [ˈmeɪəneɪz] майонез
 margarine [ˌmɑ:dʒəˈri:n] маргарин
We can buy at the butcher's:
 butcher's [ˈbʊtʃəz] мясной отдел
 meat [mi:t] мясо
 beef [bi:f] говядина
 pork [pɔ:k] свинина
 mutton [ˈmʌtn] баранина
 lamb [læm] молодая баранина
 veal [vi:l] телятина
 poultry [ˈpɒltri] птица
 game [geɪm] дичь
 delicatessen [ˌdelɪkəˈtesn] мясная
 кулинария
 sausage [ˈsɒsɪdʒ] колбаса
 smoked sausages копченая колбаса
 boiled sausages вареная колбаса
 half-smoked sausages полукопченая
 колбаса
 frankfurter [ˈfræŋkfətə] сосиски
 liver pâté [ˈlɪvəpæˈteɪ] печеночный
 паштет

ham [hæm] ветчина
 can консервы
 lean meat постное мясо
 fat meat жирное мясо
 steak [steɪk] вырезка
 cuts [kʌts] куски (мяса)
 beef sirloin [ˈsɜ:lɔɪn] говядина филе
 blade [bleɪd] лопаточная часть
 brisket [ˈbrɪskɪt] грудная часть
 pork ribloin [ˈrɪbˈlɔɪn] свиная
 грудинка
 ready-made готовый
 beef mince [mɪns] фарш из говядины
 beef fillet [ˈfɪlɪt] филейная часть
 rump [rʌmp] огузок, крестец
 chuck [tʃʌk] шейная часть
 beef forequarters [ˈfo:kwɒtəz]
 спинно-лопаточная часть

We can buy at the confectioner's (sweet-shop):

confectioner's [kənˈfekʃənəz]
 кондитерская
 confectionery кондитерская
 sugar [ˈʃʊɡə] сахар
 granulated sugar сахар-песок
 biscuits [ˈbɪskɪts] сухое печенье
 pastry [ˈpeɪstri] сдобное печенье
 jam [dʒæm] джем
 puff [pʌf] слойка
 fancy-cakes [ˈfænsɪkeɪk] пирожные
 wafers [ˈweɪfəz] вафли
 marmalade [ˈmɑ:məleɪd] мармелад
 tea [ti:] чай
 coffee [ˈkɒfi] кофе
 cocoa [ˈkɒkəʊ] какао
 sweets сладости

2. *Read and translate the text:*

At the Food shop

People go shopping almost every day. There are big supermarkets almost in every town. They are self-service shops. Why do people like shopping in supermarkets? There are three main reasons for this: it doesn't takes them much time, there is a wide choice of all possible products in this shop and the prices are not very high. Customers can buy all the necessary foodstuffs there: bread, milk,

fish, grocery, sausages, sweets, vegetables and fruit. Everything on the counters looks very attractive and the sales staff is very polite.

When customers come into the shop, they take a food basket and choose the products they want to buy. When they put everything they want into the basket they come up to the cashier's desk. There is a computer with a laser scanner that reads and sums up the prices on packed goods at the cashier's desk. The cashier tells how much to pay. The customers pay the money and leave the shop.

There are several aisles in the shop: fruit and vegetables, meat and fish counters and others.

The green grocery and fruit aisles offer a great variety of fresh and canned vegetables and fruit. There you can buy spring onions, brown onions, potatoes, carrots, beets, cabbages and lettuce. There are also radishes, cauliflowers and green peas on the counters. The customers can put the vegetables into plastic bags.

The fruit are always very fresh. You can buy bananas, grapes, lemons, oranges, tangerines and pineapples, pomegranates and pears, apples and plums. In season the shop has a great variety of berries: strawberries, cherries, raspberries, black and red currants, gooseberries and cranberries. In summer they sell water melons and melons. Fruit and berry jams are sold all year round. There is always a wide choice of fruit and vegetable juices to any taste. You can buy bottles and packs of juice of any size.

In the grocery aisle there are all kinds of cereals: oatmeal, millet, rice, buckwheat, pearl barley, macaroni, vermicelli and noodles. You can also buy vegetable oil, spices, flour, potato flour, peas and some other products there.

At the meat counter the customers can buy pork, beef, mutton, veal and poultry. The meat products are ready packed and some of them can be cooked in microwave oven. There are also delicatessen and smoked meats and sausages here. They offer you all kinds of sausages: boiled sausages, half-smoked sausages and smoked sausages, frankfurters, liver pâté, ham, canned beef and pork.

The shop has a wide choice of fish. You can buy live carp, pike, bream and sheat-fish. There is much fresh-frozen fish: perch, cod, plaice and some other. You can buy pike-perch and sturgeon, lobsters, shrimps, scallops, fillet of sword-fish, tuna-fish, live craw-fish, herring and kipper here. There is also much canned fish.

There is a wide choice of milk products in the dairy department. You can buy milk, butter, cream, yogurts, kefir, sour cream, cheese, curds, cottage cheese, pot cheese and cream cheese. At this department you can also buy eggs, mayonnaise and margarine.

You go for white and brown bread to the bread section. There are a lot of baked items in this section. You can also buy rolls, buns, muffins, and croissants there.

There is a rich choice of items in the confectionery: sugar, granulated sugar, caramel, rich sweets, chocolates, bars of chocolates, biscuits. A lot of other tasty things are on sale here: pastry, jam-puffs, fancy-cakes, wafers, marmalade and also tea, coffee and cocoa.

3. *Translate into English:*

делать покупки, широкий выбор, необходимый, продукты, продавцы, прилавок, продуктовая корзина, выбирать, лазерный сканер, суммировать, касса, ряд прилавков, в продаже, бакалея, крупы, овсянка, пшено, рис, гречневая крупа, перловая крупа, макароны, вермишель, лапша, мука, крахмал, горох, овощной магазин, овощи, лук, картофель, морковь, свекла, капуста, квашеная капуста, огурец, томаты, тыква, салат, редис, хрен, цветная капуста, баклажан, зеленый горошек, укроп, петрушка, перец, уксус, лавровый лист, фрукты, гранат, банан, виноград, лимон, апельсин, грейпфрут, киви, мандарин, хурма, абрикос, персик, груша, яблоко, слива, ягода, земляника, малина, вишни, черная смородина, арбуз, дыня, сок, рыбный отдел, креветка, филе, тунец, рак, сельдь, копченая сельдь, булочная, хлеб, рогалик, булочка, сдобная булочка, крекер, буханка.

В этом торговом центре есть новый супермаркет.

В этом супермаркете можно приобрести все, что вам необходимо.

Мы всегда делаем покупки в этом супермаркете.

Мария работает в этом супермаркете? - Да, она работает там продавцом.

4. *Translate into Russian:*

dairy, milk, butter, cream, yogurt, kefir, sour cream, cheese, curds, eggs, mayonnaise, margarine, items, confectionery, sugar, granulated sugar, caramel, rich sweets, chocolates, bars of chocolates, biscuits, tasty, pastry, jam-puffs, fancy-cakes, wafers, marmalade, tea, coffee, cocoa.

5. *Answer the following questions:*

1. How often do you go shopping?
2. Why do people like shopping in the supermarket?
3. What can we buy at the supermarket?
4. What aisles are there at the supermarket?
5. What does the greengrocery offer to the customers?
6. What fruit can we buy at the fruit aisle?
7. What can the customers buy at the meat counter?
8. What fish does the shop offer?
9. What milk products are on sale?
10. What is sold at the bakers and at the confectionary?

6. *Read the dialogs in pairs and make your own ones:*

At the baker's

- What would you like?
- A loaf of white bread, two loaves of brown bread and two buns.
- Anything else?
- Let me think. Oh, yes! I forgot about muffins and croissants for breakfast and biscuits for tea.
- All right! How many of them do you want?
- Two muffins, three croissants and two packs of biscuits, please!
- Here you are! Don't forget the change!

At the greengrocer's

- We haven't got any fruit and vegetables at home. Let's go to the greengrocer's.
- All right! Let's go. What do you need?
- I need potatoes, cabbage, carrots, beets, brown onions and lettuce.
- Will you buy fresh tomatoes and cucumbers for salad?
- Yes, of course. And you can go now to the fruit department and buy some apples, apricots and plums.
- Do they sell water-melons now?
- Yes, they do. I saw them in the shop window yesterday.

At the supermarket

- Will you go shopping with me?
- I don't mind. Where shall we go?
- Let's go to the supermarket. It's a big and nice shop. There is a wide choice of items there.
- What shall we buy?
- First, we'll go to the meat counter to buy a cut of beef fillet and a chicken. You know, I cannot do without meat. Then we'll go to the grocer's department and buy flour and macaroni.
- We haven't got any sugar. It's off. And don't forget about fish.
- We'll buy carp or pike-perch and some cold or hot smoked salmon.
- What else do we need?
- A dozen of eggs, thick sour cream, butter, margarine and cheese.
- What fruit shall we buy?
- They have nice tangerines, oranges and lemons today. But I'd better buy apples and grapes.
- Our basket is almost full. Let's go to the cashier's desk and pay for everything we bought.

At the butcher's counter

- What would you like? We've got a lot of meat cuts today: beef sirloin, blade and rump for steaks, brisket for soups.
- What cuts would you suggest for chops?
- For chops and cutlets we usually sell lamb neck, pork rib loin or beef topside. We also have ready-made beef mince. How much do you want?
- I'll take one kilo of beef mince for cutlets, a large cut of lean beef for steaks and a cut of fat beef brisket for soup.

1.3. AT THE DEPARTMENT STORES.*1. Read and memorize the following words:*

<i>Ready-Made Clothes</i> Готовая одежда	raincoat ['reɪnkəʊt] плащ e.g. Mary is wearing a raincoat. It will keep her dry.
coat [kəʊt] пальто e.g. Bobby is putting on his coat.	suit [sju:t] костюм e.g. Father has on a dark suit.

trousers (U. K.)/pants (U. S.) брюки
 e.g. This is a pair of boy's pants.
 wind-breaker ['wind.breikə]
 спортивная куртка
 dress [dres] платье
 shirt [ʃə:t] рубашка
 e.g. Men wear shirts.
 blouse [blauz] блуза
 cardigan ['ka:digən] шерстяной
 джемпер
Foot-Wear Обувь
 shoes [ʃu:z] туфли
 e.g. Most shoes are made of leather.
 boots [bu:ts] ботинки e.g. Boots are
 made of leather, too.
 heel [hi:l] каблук e.g. I don't want high
 heels, I want low heels.
 sandals ['sændəlz] босоножки
 e.g. Here is a very nice pair of sandals.
Hosiery Трикотаж
 socks [soks] носки
 stockings ['stokinz] чулки
 e.g. Socks are short. Stockings are long.
 Socks and stockings keep our feet
 warm.
 knitted [ni:tɪd] вязаный
 panty-house ['renti'houz] колготки
Haberdashery Галантерея
 handkerchief ['hænkətʃɪf] носовой
 платок
 neckerchief ['nekətʃɪf] косынка
 tie [taɪ] галстук
 e.g. I'd like to buy that tie.
 umbrella [ʌm'brɛlə] зонт e.g. Mary's
 umbrella keeps the rain off Mary.
Leather Goods Изделия из кожи
 handbag ['hæn(d)bæg] женская сумка
 wallet ['wɒlɪt] кошелек
 e.g. I've lost my wallet.
 gloves [glʌvz] перчатки
 e.g. My gloves are made of leather.
 suit-case ['sju:tkɛɪs] чемодан
 e.g. I need a suit-case.

Perfumery Парфюмерия
 powder ['paʊdə] пудра e.g. Mother is
 putting powder on her face.
 lipstick ['lɪpstɪk] губная помада
 e.g. Pink lipstick seems very popular
 this year.
 soap [səʊp] мыло e.g. Tom washed his
 hands with soap and water.
 perfume ['pæfjʊm] духи
 e.g. I've got a bottle of perfume.
 brush [brʌʃ] щетка e.g. There are many
 kinds of brushes: tooth-brushes,
 scrubbing-brushes, paint-brushes.
 razor ['reɪzə] бритва
 blade [bleɪd] лезвие
 e.g. Give me a package of blades.
 cream [kri:m] крем
 e.g. I need a tube of shaving cream.
Textiles Ткани
 wooll [wu:l] шерсть e.g. Sheep's wool
 is made into yarn and cloth.
 silk [sɪlk] шелк e.g. Mother's dress is
 made of silk cloth.
 cotton ['kɒtən] хлопок e.g. Some
 clothes are made of cotton.
Stationery Канцелярские товары
 portfolio [pɔ:t'fɒljʊ] портфель
 memo-pad/writing pad блокнот
 pen ручка e.g. This is a pen to write
 with.
Jewelry Ювелирные изделия
 bracelet ['breɪslɪt] браслет
 pearl [pɜ:l] жемчуг
 ring [rɪŋ] кольцо e.g. Jane's ring is
 made of gold.
 ear-rings ['ɪərɪŋz] сережки e.g. These
 ear-rings are made of silver.
 chain [tʃeɪn] цепочка
Tobacconist's Табачные изделия
 match [mætʃ] спичка e.g. We use
 matches to start a fire.
 cigarette [ˌsɪgə'ret] сигареты e.g. Many
 people are smoking cigarettes.

2. *Remember the following phrases:*

What can I do for you?	Чем я могу быть полезен?
May I be of assistance?	Вам помочь?
Are you being served?	Вас обслуживают?
What size do you take in shoes /a suit?	Какого размера туфли/ костюм Вы носите?
It's in fashion.	Это модно.
It's out of fashion.	Это немодно.
It's the latest fashion (style).	Это последняя мода.
It's out of season.	Это не по сезону.
It suits you perfectly.	Это Вам очень идет.
It's cheap.	Это дешево.
It's too dear (expensive).	Это слишком дорого.
It's a bargain.	Это выгодная покупка

3. *Give it a name:*

1. We wear it if it is cold. 2. We take it if it rains. 3. We put them on our hands. 4. We put it on our heads. 5. We put them on our feet. 6. Women put them on their legs.

4. *Fill in the blanks:*

1. Please ... another dress. This one is too big for you. 2. The farmers sell fruit and vegetables at the 3. The ... will give you the hat you have bought. 4. How much does this ice-cream ... ? 5. The ... of these sweets is three dollars a kilogram.

5. *Answer the following questions:*

1. When do you usually go shopping? 2. Where do you go shopping? 3. What have you bought today in the way of food? 4. What have you bought in the way of manufactured goods? 5. What do you buy at a grocer's shop (baker's, butcher's shop, fishmonger, flower-shop)? 6. What things are sold at a haberdashery (jeweler's, bookseller's)? 7. What presents did you receive for birthday? 8. Which is the best shop in your city (town)? 9. What can you buy at a market? 10. What things do you wear in winter (in summer)?

6. *Read and dramatize the following dialogues:*

Salesclerk: May I help you?

Woman: Yes. How much are these socks, please?

Salesclerk: Six dollars.

Woman: Oh, that's too expensive. How much are the cotton ones?

Salesclerk: They are 2 dollars.

Woman: O. K. I'll take those.

A: What can I do for you?

B: I'd like some shoes.

A: What size, please?

B: Five, please.

A: Here you are.

B: Thank you.

A: What can I do for you?

B: I want to buy a coat.

A: What colour would you like?

B: I'd prefer a plum coloured coat.

A: Try this one.

B: I can't say that I like it. It's much too shorter .

A: Try this grey one.

B: It isn't quite what I want. I'd like something of a better quality.

A: What do you think of this model?

B: This one fits very well. How much does it cost?

A: 70 dollars.

B: Well, I'll take this one.

A: Shall I wrap up the coat?

B: No, thank you, you needn't. I'll put it on.

7. *Ask questions on the following text:*

Today the women are going to Oxford Street to shop. Both of the girls and my wife are going. They don't want Simon and me with them. Thank goodness!

Women are terrible shoppers. They spend a lot of time and buy a few things. I only spend a little time and I buy a lot of things. Sometimes my wife does shopping all day and she doesn't buy anything. She tries on clothes all day and then doesn't bring anything home.

This seems mad! She's too fussy. She likes only a few colours. She likes only blue, green and yellow. Her favourite colour is either blue or green. I don't know which one. She doesn't like red and pink. They are too bright. They don't suit her. And brown and grey aren't bright enough. Oh, she's fussy.

8. a) *Fill in the gaps with one suitable word and read the text.*

My friend loves window-shopping. She loves _____(1) up and down in front of shop windows, looking at the range of _____ (2) on display, especially in the new shopping _____(3), where there are a lot of boutiques selling their own designs. I _____(4) big department stores because all the best-known products are on _____(5), and usually in stock. If they are out of stock, the shop _____(6) can order them for you. Most of the chain stores have _____ (7) in our shopping centre. My friend only enjoys going there when they have the sales every year and she thinks she can find _____(8).

b) *Answer the questions.*

1. Do you like window-shopping? Why? Why not?
2. Do you prefer department stores or corner shops (local shops) where the shopkeeper knows you and can better advise you what to buy?
3. Where would you buy a smart suit or dress: in a boutique or a department store?

4. Do department stores and boutiques in the place you live have sales? How often?
5. How often are you lucky enough to get a bargain on a sale?

9. *Fill in the gaps with one word from the box below and read an encyclopedia article about department stores and their history.*

Department Stores

Retailing, merchandise, store, merchant, articles, early, variety, downtown, self-service, those, storeys, majority, customers, management, upper, level, goods.

Department store is a large store that sells many kinds of goods in separate departments under one ____ (1). It also provides a variety of services. In a typical department store, perfumes, jewellery, and similar _____ (2) are located on the first floor, and clothing, furniture and appliances are on the _____ (3) floors. Some department stores also sell bargain _____ (4) in the basement.

Many historians believe that Aristide Boucicaut, a French, established the first department store. He managed a _____ (6) in Paris called "Bon Marche" (French for "a good bargain"). Originally, it sold only fabrics, but in the 1850's, it began to sell a large _____ (7) of goods, arranged by department.

Boucicaut's (8) practices were quickly copied by several American businessmen and by the early 1900's, department stores had spread throughout the United States.

Early department stores differed from _____ (9) of today in a number of ways. For example, the first department stores were established in _____ (10) areas, but many are now located in suburbs. The (11) department stores were one-store operations. Today, the _____ (12) of department store organizations have several stores (chains) within a metropolitan area - or even in different cities. Originally, department stores provided a high _____ (13) of personal service to their _____ (14) in all departments. Many modern stores, however, have some departments that are largely _____ (15). The first department stores occupied several _____ (16) and offered a great variety of merchandise. Today's newer department stores occupy only a few floors and sell a smaller variety of _____ (17). In addition, many department stores now sell merchandise through direct-mail activities and other methods.

1.4. SHOPPING ON THE INTERNET

1. *You are going to read a newspaper article about shopping on the Internet. Choose the best heading from the list (A-G) for each part (1-4) of the text and write its letter in the box. There are two extra headings that you do not need to use.*

Shopping on the Internet

0 Shopping on the Internet, or shopping on-line is becoming more and more popular. More and more people are using the Internet to buy things. Why do people use the Internet to shop?

1 Some people say it is more convenient. They don't have to leave their homes to order something, and they can shop for anything they want at any time,

day or night. Other people say they can find things for sale that they can't find in the stores near their homes. Still other people say they can find better prices on the Internet.

2 If you want to buy something on the Internet, you need a credit card. You have to type your credit card number and some other information on the website and send it to the store over the Internet. You have to be sure that the store will not use your information in the wrong way. You don't want someone to get your credit card number and charge something to your account. Of course, you always have to be careful with your credit card number, because people sometimes steal credit card numbers from stores and restaurants too.

3 For people who are too nervous to shop on-line, the Internet is a good place to go window-shopping. Window-shopping is when you go to a store and look at the things for sale, but don't plan to buy anything. Window-shopping is easy on the Internet. You can see what kinds of products are available and how much they cost. You can visit stores with branches near you, or you can visit stores that are only on the Internet.

4 Some stores have a website for information about their stores, but not for shopping. Some stores have a website for information about their stores, and you can shop on-line there too. Some stores are only for on-line shopping.

- A A certain time for shopping on the Internet
- B Growing popularity of the Internet
- C Getting credit cards from other people
- D Window-shopping as a way-out for people who are afraid to buy something
- E The reasons of using the Internet for shopping
- F Websites for stores
- G The necessity to have a credit card for buying something

1.5. SOME METHODS OF MAKING BUYERS GET MORE

2. *You are going to read a magazine article about some methods of making buyers get more at supermarkets.*

a) Match the words given below with their synonyms or explanations.

Part I	
1. at leisure	a) to press something so that it becomes soft, damaged or flat
2. a compartment	b) the money people make by selling things
3. to pipe	without hurrying
4. to speed up	d) a small cart used for putting the things you buy at supermarkets
5. counterproductive	e) a section
6. to squash	to send something through tubes from one place to another
7. a counter	to make somebody want to do something even if they know it is wrong

8.profit	h) having the opposite effect
9.essentials	i) plan, design, arrangement
10. a trolley	j) to move or happen faster
11. to tempt	k) a long flat surface over which goods are sold in shops
12. a layout	l) (here) basic products
Part II	
13.a queue	m) to place or throw things in different directions
14.disabled	n)a try
15.a checkout	o) to attract or interest somebody
16.groceries	p) to look at a lot of things rather than looking at one particular thing
17.a wheelchair	q) a line
18.a badge	r) always thinking of other people's wishes and feelings, trying not to hurt or upset others
19.to appeal	s) a place where you pay for the things you are buying in a supermarket
20.an attempt	t) invalids
21.to put somebody off	u) a special moving chair for invalids
22.considerate	v) a special sign showing that a person who wears it has a particular status
23.to browse	w) goods sold at supermarkets
24.to scatter	x) to make somebody dislike something

b) Read the text below and decide if the statements given after it are true or false.

Have you ever wondered why some stores smell of fresh bread or why some play music and others don't? We asked the experts at 'SuperMarketing' magazine to explain some of the hidden tricks of the trade.

Question 1. "Why are the fresh fruit and vegetables usually at the entrance to the store? It's always crowded, and they get squashed if I have to load heavy cans and packets on top."

Answer. It's simply because supermarkets make a high profit on fresh fruit and vegetables and they have discovered they sell more of them if they're near the entrance. According to research carried out by supermarkets, customers prefer fresh goods to come first. Maybe it's because many of us arrive at the store concentrating on the kinds of fruit and vegetable we need. Once we've got that out of the way we can relax and do the rest of the shopping at leisure. Another reason is that if we see fresh goods first, the sight and smell of all those rosy apples and glossy aubergines give a "feel good" impression of freshness and quality which we carry around the store. Nowadays, trolleys should have a separate compartment where you can place fruit and vegetables so they don't get squashed.

Question 2. "Do they have to pipe smells of freshly baked bread around stores? I always end up buying an extra loaf or a cake because the smell is just so tempting.

Answer. That's what the store is counting on! It's well-known in the retail food industry that smell is the most powerful of human senses when it comes to influencing our choice of where we shop and what we buy. For years, some stores have been piping smells of freshly baked bread and real coffee through the air-conditioning to get appetites going. But this may be counterproductive, retail consultants point out: "If you are doing your shopping at lunch or dinner time when you are already hungry, the smell of baking may send you straight to the bread counter and then out of the store so you can eat quickly."

Question 3. "Why is it that supermarkets change their layout so often? Just when I have speeded up my shopping by knowing where everything is, they move the section!"

Answer. This is another way of trying to make you buy things you thought you didn't need. Supermarkets make most of their money out of fresh foods and "luxury" snacks and far less on essentials like milk, sugar and bread. So everyday items are scattered around the store because in order to get them, you have to pass the "high earners" and, hopefully, suddenly decide to buy some. The eye-catching display on the unit at the end of a row does not necessarily mean that the goods are the bargain of the week, as you may think. Manufacturers sometimes pay the supermarket to put their brands in the best positions. Among the best are the places across the ends of units where customer traffic is very high.

Question 4. "Why does my supermarket have to play music all the time? It drives me mad and I can't avoid it since it's the only store I can reach conveniently."

Answer. This may be an attempt to please customers – so they will enjoy shopping more or a way of projecting an image. One supermarket plays 1960s music to go with its decor. Another sets out simply to please - playing 1950s and 1960s music in the morning when old customers do most of their shopping and pop music in the evenings and on Saturdays for a younger audience, and music that appeals to the whole family on a Sunday. Some stores use music to increase their profits by playing slow waltzes or light classics on quiet days like Mondays, to keep customers browsing and buying. At busier times like Saturdays, they'll increase the tempo to encourage customers to move quickly through the store. A recent supermarket study reported a 38% increase in sales when the store played slow music compared to fast. However, you can shop in silence at some supermarkets, which never play music – their customers say it puts them off.

Question 5. "Why do I always choose the queue that moves the slowest?"

Answer. Perhaps you're too considerate! For example, don't think the wider checkouts marked "disabled" are exclusively for wheelchairs. If there are no wheelchair customers waiting, anyone is welcome to use them. And if you're in a real hurry, avoid the check assistant wearing a 'trainee' badge - a sign of possible delay. Checkouts could become a thing of the past anyway. One supermarket is

testing a hand-held unit which customers use themselves as they shop. It reads and records the prices of groceries and then totals the bill... but you still have to pay before you leave.

Statements

1. In most supermarkets you can buy fruit both at the entrance and at the exit of the store.
2. All trolleys are provided with a special compartment for fresh fruit and vegetables.
3. The smell of freshly baked bread in the supermarket always makes customers buy more bread than they originally wanted.
4. Supermarkets very often change their layout so that the customers could notice the things they don't usually buy.
5. Bargains of the week are usually displayed at the end of a row.
6. "High earners" are products that people buy every day.
7. Supermarkets never ask customers what kind of music they would like to listen to while they are making purchases.
8. Music in supermarkets can be a great influence on the time buyers spend in it and the number of the products they buy.
9. All customers can use all checkouts at any time.
10. All checkouts usually work with the same speed.
11. There are plans to replace checkouts with self-service equipment.

3. Answer the questions below.

1. Are there any supermarkets in the place you live? If yes, what are their names? Are they very big? How many storeys are there?
2. How far is the nearest supermarket situated from your house?
3. How often do you go to supermarkets?
4. What do you usually buy there?
5. When you enter a supermarket, do you usually take a trolley or a smaller shopping basket?
6. How well do you find your way about the supermarket you go to?
7. Do they often change the display and layout of the goods in the supermarket you go to?
8. What is your usual route in the supermarket you go to? What do you usually buy first and last in the supermarket?
9. Do you like the quality of the groceries you buy in the supermarket you go to?
10. How long do you usually have to queue at the checkout? How do you feel about it?

4. You are going to read about the manufacturers' tricks to sell their products.

a) Match the words from the text below with their synonyms or explanations.

- | | |
|---------------------|---|
| 1) obviously | a) a type of product made by a particular company |
| 2) a customer | b) to change |
| 3) to foot the bill | c) things that are expensive and valuable but not essential |

- | | |
|------------------------------------|---|
| 4) cost-effective | d) always |
| 5) to prosecute | e) medicine that eases physical suffering |
| 6) luxury | f) at the end of the period of time |
| 7) enchanting | g) to take to court |
| 8) to promote | h) to offer a product for sale |
| 9) a brand | i) clearly |
| 10) eventually | j) to pay for goods or services |
| 11) to market | k) a person who buys things |
| 12) a pain killer
that is spent | l) giving the best possible profit in comparison with the money |
| 13) to vary | m) to form an idea of the cost, size and value of something |
| 14) invariably | o) attractive and pleasing |
| 15) to estimate | p) to help to sell a product by making it popular |

b) Read about the manufacturers' tricks to sell their products

Are you Aware of all these Tricks?

Shopping is not as simple as you may think! There are all sorts of psychological and eye-deceiving tricks at play each time we reach out for that particular brand of product on the shelf. Colouring, for example, varies according to what the manufacturers are trying to sell. Most cosmetics are packaged in delicate pastel colours such as pink. Health foods come in greens, yellows or browns because we think of these as healthy colours. Ice cream packets are often blue because we identify that as a cool colour; and luxury goods, like expensive chocolates, are invariably gold or silver.

When a brand of pain killer was brought out recently, researchers found that pastel colours turned the customer off because they made the product look weak and ineffective. Eventually, it came on the market in a dark blue and white package – blue because we associate it with safety, and white for calmness.

The size of a product can attract a shopper. But quite often a jar or bottle doesn't contain as much as it appears to. Recently a cosmetics company was successfully prosecuted for marketing a jar of make-up which gave the impression it contained far more than it actually did.

All the research behind the wording and presentation of packaging is obviously expensive, and there are no prizes for guessing that it is the customer who foots the bill. However, there are signs of revolution against fancy packaging: The Body Shop, for instance, sells its products in containers with handwritten labels. These bottles are practical as well as cost-effective and can be used again.

It is estimated that the more established cosmetics companies spend, on average, 70 per cent of the total cost of the product itself on packaging!

The most successful manufacturers know that it's not enough to have a good product. The founder of Pears soap, who for 25 years have used enchanting little girls to promote their goods, summed it up. "Any fool can make soap, but it takes a genius to sell it," he said.

5. *Answer the questions below:*

1. Do you use any cosmetics? If yes, what kinds? What are your favourite brands?
2. Describe the packaging of the soap you usually use. What colour is it? What patterns or drawings has it got?
3. What is your favourite ice-cream? What colour is its packaging?
4. When you are buying some product what do you first pay attention to: its colour, size or label?
5. Do you usually keep or throw away empty containers if you like their design or colour? If you keep them, what for?
6. How much does the packaging influence your choice in buying some products?
7. Is your attitude to advertising positive or negative? Explain why.

1.6. CONSUMER RIGHTS

1. *Read about the consumer rights in the EU and make your own report on this topic in our country.*

Consumer rights

In their role as consumers, ordinary EU citizens are key players in the Union's new frontier-free single market. The Union has in fact incorporated as the basis of its consumer policy, the protection of the five fundamental rights which lie at the heart of national policies. These are:

1. The protection of consumers' health and safety

Only products which will not endanger health or safety may be put on the market. This means setting safety requirements, providing full information about potential risks, protecting consumers against physical injury.

2. The protection of consumers' economic interests

There is for example a general ban on misleading advertising and unfair terms in contracts with consumers.

3. Consumer rights to information and education

Consumers need to be put in a position where they can make an informed choice among goods and services offered. This includes objective information on the features and price of the items available. Consumers also require proper information about their efficient and safe use.

4. The right to redress

Consumers have the right to receive advice and help when seeking redress for faulty products or for injury or damage resulting from the use of goods and services. There need to be simple, affordable and rapid procedures for settling complaints and claims.

5. Consumer representation and participation

Representatives of consumers need to be present in decision-taking procedures on issues of concern to them at local, national or EU level. At Union level, this covers not only specific consumer issues but also other relevant policy areas like food laws, transport, competition policy, financial services, environment and the like. When the Community (the former name of European Union) adopted its first consumer programme in 1975, it focused on the practical application of the five

principles. As a first result, a number of directives were adopted over the next 10 years covering among other things the safety of cosmetic products, the labeling of foodstuff, misleading advertising, consumer rights in door-step selling, product liability and the provision of consumer credit.

In addition to its programme of legislation on consumer protection, the Union took steps to make sure the interests of consumers are taken into account at local and EU level. It has supported the development of national consumer organizations and of five major EU-wide organizations with consumer interests.

These are:

The European Consumer's Organization (BEUC), The Confederation of Family Organizations in the European Union (Coface), The European Community of Consumer Cooperatives (Eurocoop), The European Trade Union Confederation (ETUC), and The European Interregional Institute for Consumer" Affairs (EIICA). Internally, the European Commission created an independent Consumer Policy Service in 1989 in order to give more authority and a higher profile to the implementation of consumer policy. According to the data of 1991, nearly 64 % of Community GDP (внутренний национальный продукт) is devoted to private consumption, the highest proportion being 70.3 % in Greece and the lowest 52.5 % in Denmark (63.4 % in UK). The remainder of the GDP is devoted mainly to financing investments and the collective consumption of general government.

On average, Europeans devote 20 % of their 'consumption' budget to food (ranging from 37.8 % in Greece to 16.6 % in Germany, 21.5 % in UK) whereas 17.2 % covers housing expenditure (27.8 % in Denmark as against 10.3 % in Portugal, 18.5 % in UK). There are also marked disparities in spending on leisure and education (4.3 % in Luxembourg compared with 10.5 % in Ireland, with a UK average of 9.7%).

There is plenty to be done, even after the legislative programme set out in the Maastricht Treaty on European Union is completed. The single market, like any other, needs to balance the interests of buyers and sellers if it is to operate efficiently. This means not only fixing additional rules for consumer protection but also ensuring that existing ones are applied correctly (which is not always the case).

2. Answer the questions below:

1. State five main principles of EU policy of consumer protection.
2. What organizations are involved in this process?
3. When was the first consumer programme adopted?
4. What is the 'consumption' structure in Great Britain?
5. What kind of legislative programme is mentioned in the text?

UNIT 2

MONEY AND ECONOMIC RELATIONS.

(ДЕНЬГИ И ЭКОНОМИЧЕСКИЕ ОТНОШЕНИЯ.)

2.1. MONEY

1. Read and memorize the following words:

money [ˈmʌni] деньги e.g. Money has various uses in the modern world.

price [praɪs] цена e.g. Every man has his price.

value [ˈvælju:] ценность e.g. Money is a measure of the value of goods and services.

wage [weɪdʒ] заработная плата e.g. Wage is a payment received at regular intervals for work or services.

fee [fi:] гонорар e.g. Fee is a payment for professional advice or services.

exchange [ɪksˈtʃeɪn(d)ʒ] обмен; обменивать e.g. What are the operating hours of the currency exchange office?

relations [rɪˈleɪʃənz] отношения e.g. We are willing to establish long-term economic relations with your country.

cooperation [koʊ(ʊ) ɒpəreɪʃn] сотрудничество e.g. In what way is cooperation with Ukraine arranged?

activity [ækˈtɪvɪti] деятельность e.g. We are interested in foreign economic activity.

partner [ˈpɑːtnə] партнер e.g. We have had many opportunities to see that your firm is a reliable partner.

credit [ˈkredɪt] кредит e.g. On what terms does this bank grant credits?

offer [ˈɒfə] предложение e.g. Let's discuss some points of your offer.

negotiation [niˌɡəʊʃieɪʃn] переговоры

e.g. We have successfully conducted our negotiations.

cheque [tʃek] чек

e.g. A cheque is a written order to a bank given and signed by someone.

coin [ˈkɔɪn] монета

banknote [ˈbæŋknəʊt] кредитный билет, банкнота

e.g. Banknotes are printed on paper.

2. Learn the following word-combinations:

(to) sell things	продавать вещи
(to) buy things	покупать вещи
(to) keep money	хранить деньги
(to) put money	вкладывать деньги
means of storing up	средство накопления
(to) be heavy with orders	иметь много заказов
(to) clarify some details	выяснять некоторые детали
a repeat order	повторный заказ
(to) settle prices	договориться о ценах
manufacturing plant	завод-производитель

to establish trade contacts	установить торговые контакты
barter economy	бартерная экономика
(to) deal with a bank	пользоваться услугами банка
Recipient country	страна, получающая помощь
aid-giving country	страна, оказывающая помощь

3. *Make up sentences:*

Money	is	the root of all evil. a measure of the value of goods. a means of exchanging goods. the guarantee of security.
	has	a way to store up buying power. various uses in the modern world. good and bad points. some very serious disadvantages.

4. *Fill in the blanks with the necessary words:*

1. Synthetic materials have become cheaper, since the ... of production are lower now. (value, cost, price) 2. Sometimes it is easy to make plans but difficult ... them, (to find, to show, to carry out) 3. The money which he ... from his parents did not arrive, (expected, respected, avoided) 4. It is obvious that a primitive system of exchanging goods for goods cannot ... the needs of a highly developed economic system, (satisfy, occupy, justify) 5. He was known for his ... to solve most complicated problems very quickly, (opportunity, ability, difficulty)

5. *Compose questions and let your fellow-students answer them:*

Price	is	a place where people meet to buy and sell goods
Money		money for which a thing is bought or sold
Cost		a particular type of money used in a state
Market		quantity of something given in return for the money paid
Currency		a measure of the value of goods
Purchase		a price to be paid for a thing

6. *Complete the following sentences:*

1. Has money various ... ? 2. Money is a means of 3. By means of money things can be 4. Time is 5. Money is the root ...

7. *Translate into English:*

1. Прямой обмен товарами невозможен в развитом обществе. 2. Для того чтобы развивалась торговля, должны существовать деньги. 3. Покупательная способность денег в наше время очень быстро меняется. 4. Мы успешно провели переговоры по этому вопросу. 5. Монеты изготавливают из разных металлов.

8. *Read and retell the text:*

Money

In the modern world money has various uses. For selling and buying things, all modern people use money. Money gives us a useful means of measuring the value of things. Money is also of very great use as a means of exchanging goods and services. Money is a way to store up buying power that one can use later. If we consider money as a means of storing up buying power, it has good and bad points. Money can more easily be kept for a long time than such things as food, buildings and machines. Food spoils, buildings fall to pieces and machines rust. Money takes up very little space and if we want we may put it in a bank.

But modern money has some very serious disadvantages if we use it as a means of storing up buying power. In earlier times when money was in the form of gold and silver coins, the metal in each was really worth the amount stamped on the coin. But the paper in modern paper money is worth much less than the amount written on it. In a short time the buying power of modern money can change very greatly and because of that, some people are doubtful about the wisdom of saving money.

9. *Read and dramatize the following dialogues:*

A: I wish I had more pocket money. What you are giving me is laughable.

B: Is it? We are giving you what we can. If you want more, you can work during your summer holiday.

A: Cheer up, John. You do look so down. What's the matter?

B: I've had a talk with Dad about buying a new stereo recorder on hire-purchase. He says I can't buy it.

A: Poor John! I do feel for you, I really do. But what does he actually say? Why is he against it?

B: Oh, he says he will not sign as a guarantor for me. At least not till we have paid for the TV. And that's another six months.

A: Well, cheer up! It's not the end of the world! Six months is not a very long time to wait.

A: Here's the bank. When does it close?

B: It closes at half past three. Some banks aren't closed until six o'clock on Thursdays, but not this bank. Now look for the foreign exchange counter.

A: These are the paying-in counters. Is that the foreign exchange counter?

B: No, it isn't. That's inquiries. This is the foreign exchange counter. Change your Swiss money first.

A: I can't change my money.

B: Yes, you can.

A: No, I can't.

B: Why not?

A: Because I haven't got it. It's in my blue handbag. There's nothing in this handbag. B: Oh, we can't go back to the hotel again. It's late ... but don't worry.

A: Can I change it tomorrow?

B: Yes, you can.

A: Can I help you, sir?

B: Yes, I'd like to open a savings account.

A: Certainly, sir. We'll have to fill some forms. Could I have your name, please?

B: It's Brown, Nick Brown.

A: How do you spell your last name, Mr Brown?

B: It's B-r-o-w-n.

A: And where do you live?

B: 2418 Grey stone Road. A: Is that in Chicago?

B: Yes, that's right.

A: And your zip code?

B: 60602.

A: What's your telephone number?

B: 364-9758. A: And your occupation?

B: I'm a salesman.

A: I see. What's the name of your employer?

B: I work for IBM. A: Fine. Just a minute, please.

10. *Make up your own dialogues using the following expressions:*
metal money, currency, to earn money, to spend money, to borrow money, to open a savings account, to fill out some forms, name, telephone number, salary, to pay monthly.

11. *Read and retell the text:*

Money

Money is used for buying or selling goods, for measuring value and for storing wealth. Almost every society now has a money economy based on coins and paper bills of one kind or another. However, this has not always been true. In primitive societies a system of barter was used. Barter was a system of direct exchange of goods. Somebody could exchange a sheep, for example, for anything in the marketplace that they considered to be of equal value. Barter, however, was a very unsatisfactory system, because people's precise needs seldom coincided. People needed more practical system of exchange, and various money systems developed based on goods which the members of a society recognized as having value. Cattle, grain, teeth, shells, feathers, skulls, salt, elephant tusks and tobacco have all been used. Precious metals gradually took over because, when made into coins, they were portable, durable, recognizable and divisible into larger and smaller units of value. A coin is a piece of metal, usually, disk-shaped, which bears lettering, designs or numbers showing its value. Until the eighteenth and nineteenth

centuries, coins were given monetary worth based on the exact amount of metal contained in them, but most modern coins are based on face value — the value that governments choose to give them, irrespective of the actual metal content. Most governments now issue paper money in the form of bills, which are really "promises to pay". Paper money is obviously easier to handle and much more convenient in the modern world. Checks and credit cards are being used increasingly, and it is possible to imagine a world where "money" in the form of coins and paper currency will no longer be used.

storing wealth— накопление богатства

precise needs— конкретные потребности

elephant tusk — бивень слона

precious— драгоценный

divisible — делимый

lettering — тиснение

amount — количество, сумма

face value — номинальная стоимость

obviously — ясно, очевидно

12. Translate into English:

для определения стоимости, денежная экономика, базирующаяся на монетах и бумажных банкнотах, в первобытных обществах, более практичная система обмена, драгоценные металлы, независимо от фактического содержания металла, выпускать бумажные деньги, обещания оплаты. Бартер был системой прямых обменов товаров. Монета - это кусок металла. Стоимость большинства современных монет обусловлена их номинальной стоимостью. Чеки и кредитные карточки используют все чаще.

13. Answer the questions below:

1. What is money used for?
2. What is money economy based on?
3. What system instead of money was used in primitive societies?
4. Why was barter a very unsatisfactory system of exchange?
5. In what form do most governments issue paper money now?
6. What kinds of money are being used increasingly?

14. Test yourself:

1. What is modern money economy based on?
 - a. Barter deals.
 - b. Coins and paper bills.
 - c. Exchange of goods.
 - d. Precious metals.
2. What system was used in primitive society?
 - a. Exchange of cattle was used in primitive society.
 - b. Barter system.
 - c. Exchange of salt gold and silver.
 - d. System of coins.
3. Why was barter a very unsatisfactory system of exchange?
 - a. Because the society recognized shells as having some value.

- b. It was not easy to exchange a sheep for a cow.
 c. Cattle couldn't be divided into smaller units of value.
 d. Because people's needs seldom coincided.
4. Why did precious metals gradually take over?
 a. When made into coins they were portable, durable, divisible.
 b. Because goods became cheaper.
 c. Because coins were disc-shaped.
 d. Because the numbers on coins showed their value.
5. How was monetary worth given to coins?
 a. By the amount of salt that could be bought by a coin.
 b. By their shape.
 c. By the amount of metal contained in them.
 d. By the picture on the coin.
6. In what form do most governments issue paper money now?
 a. In the form of dollars.
 b. In the form of bills.
 c. In the form of postcards.
 d. In the form of pounds.
7. What kinds of money are being used increasingly?
 a. Bills.
 b. Dollars.
 c. Disc-shaped coins.
 d. Checks.
8. What is the system of direct exchange of goods called?
 a. Market.
 b. Selling.
 c. Barter.
 d. Buying.
9. What can we measure value with?
 a. Money.
 b. Precious metals.
 c. Checks.
 d. Elephant tusks.
10. What is face value of the coin?
 a. The value of the coin which depends upon the portrait on it.
 b. The value based on the amount of metal in the coin.
 c. The coin is made of gold which is worth one dollar.
 d. The value that government chooses to give a coin.

15. *Read and translate the text, find in the text English equivalents of words and word combinations given below:*

Money in Our Life

goal-oriented - целеустремленный
 confident - уверенный
 contend - утверждать
 outgrowth - следствие
 correlation - соотношение

affluent - богатый
 profoundly - глубоко
 technical gadgets – технические приборы
 mint – монетный двор

What money really means for people? Some people think that money makes us independent, well organized, goal-oriented and confident. The vast majority believes that the purpose of work is to pay for their other interests. Others contend that their success is an outgrowth of their inner happiness. And only small group of people say that they are happy because they are successful.

Psychological and sociological research has shown that once basic needs are met, money has a very low correlation with happiness. Even the joy you'd feel if

you won the lottery would last only a few months. Most of people acknowledge that having more money means having fewer problems. People at the top of income pyramid rarely consider themselves affluent and certainly not wealthy. "Middle income" or "comfortable" are the two most common labels we hear.

A lifestyle that includes most of the things we want is profoundly richer than 10 years ago. Our houses are bigger, we own more technical gadgets, we eat out more often and we are more likely to travel. In the world where nearly a billion people don't eat three meals a day, it seems almost absurd to suggest that the word wealthy does not apply.

All values in the economic system are measured in terms of money. Our goods and services are sold for money and that money is in turn exchanged for other goods and services. Originally, a valuable metal (gold, silver or copper) served as a constant store of value. The first coins weren't round like the coins of today. People first used round coins in Turkey about 2,700 years ago. Banknotes were firstly used in China in about the year 800. Today we use both coins and banknotes: coins are for small amounts and banknotes are for bigger amounts. Factories called "mints" make coins and bank notes. The first bank opened in Italy in 1171, since then banks have opened in cities and towns throughout the world.

Today many people use credit cards to pay for things. Valuable metal has generally been replaced by paper notes. Personal finance depends on the state of the economy, on your age, on your willingness to tolerate risk, on the nature of your goals.

Означать, независимый, цель, успех, следствие, счастье, исследования, радость, доход, признавать, богатый, ярлык, уровень жизни, приспособления, есть не дома, намекать, ценность, измерять, товары, услуги, ценные металлы, золото.

16. Read and translate the text

Using Scarce Resources

Tim Taylor has just moved into an apartment to live on his own for the first time. Although he is going to a vocational school full-time, he works 20 hours a week as a cashier in a drugstore. Each month his parents send him a certain amount of money. As a result, Tim knows exactly what his income will be for the month. To help him use that income in the most efficient way possible, Tim makes a budget at the beginning of each month. He writes down the amount of money he will spend on food, rent, clothing, and such flexible expenses as recreation. He then tries to follow this budget during the month. Tim also practices good consumer buying principles. For example, when he shops for food, Tim first, reads the food ads in the local newspaper to find which supermarket in his immediate area has the items he wants at the lower prices. He also clips out cents-off coupons to use as he shops. Tim stocks up on bread, noodles, rice, and canned goods if they are on sale. He has learned enough about nutrition not to spend his food dollars on snacks and convenience foods.

But when studying for a test, Tim does buy convenience foods. He feels the time cost of preparing a regular meal is too high then. His clothing decisions are easier. Tim buys washable jeans only. He has decided not to buy more stylish clothes until he is out of school and making a better income, Tim's recreation expenses are small. He uses comparison shopping there, too. For example, he finds out which theaters offer reduced rates for early evening movies.

17. Find English equivalents in the text:

Переезжать, квартира, жить самостоятельно, сумма денег, доход, эффективно, плата за жилье, гибкие расходы, отдых, принципы хорошего покупателя, реклама продуктов, купоны на скидку, консервы, питание, закуски и полуфабрикаты, готовиться к экзаменам, лучшей доход, расходы на отдых, сравнение, льготные тарифы.

18. Answer the questions:

1. What has Tim Taylor just done?
2. What does Tim Taylor do in his life?
3. What do his parents send him each month?
4. What does Tim make at the beginning of each month?
5. What amount of money does he write down?
6. What does Tim practice?
7. Why does Tim read the food ads in the local newspaper?
8. What does Tim stock up?
9. What does Tim buy when studying for a test?
10. What are his clothing decisions?
11. What are Tim's recreation expenses?

2.2. BANKS

1. Learn new words, read and translate the text:

to be concerned – быть связанным	originate - возникать
effort - попытка, усилие	current account – текущий счет
prevent - предотвращать	profit - прибыль, выгода
allocate - распределять	

Banks

Banks are closely concerned with the flow of money into and out of the economy. They often co-operate with governments in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit. Banks originated as places to which people took their valuables for safe-keeping, but today the great banks of the world have many functions in addition to acting as guardians of valuable private possessions.

Banks normally receive money from their customers in two distinct forms: on current account, and on deposit account. With a current account, a customer can issue personal cheques. No interest is paid by the bank on this type of account.

With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

The bank in turn lends the deposited money to customers who heed capital. This activity earns interest for the bank, and this interest is almost always at a higher rate than any interest which the bank pays to its depositors. In this way the bank makes its main profits.

2. Answer the questions:

1. In what way do banks co-operate with government?
2. What was the original function of a bank?
3. In what two ways do banks receive money from their customers?
4. How does the bank make its main profit?

3. As you know, banks focus their work on money and financial services. What do you think banks do with their money? Read more information about banks:

Types of banks

There are two types of banks: commercial banks and investment banks – or merchant banks as they are called in Great Britain. Commercial banks deal mainly with individual customers, for instance, private citizens, small businesses, and such like. They receive and hold deposits, lend money, exchange foreign currencies, advise their customers how to invest their money, and manage the customers' accounts (for instance, pay or invest money according to the customer's wishes). Commercial banks make their profit from the difference between the interest that they pay to people who deposit money and the interest they charge to people who borrow money. This difference is called a margin.

Investment banks deal mainly with rich corporate clients (companies or large firms) or rich individual clients. They aim not so much at lending money but at raising funds for industry (their corporate clients) in different financial markets. Therefore, investment banks act mainly as intermediaries for their customers. They do not themselves make loans, but make their profits from fees paid for their services. Merchant banks in Britain do the same, but they have greater authority because they also offer loans themselves. They finance international trade, deal with mergers, and issue government bonds.

In recent times the difference between commercial and investment banks has been slowly disappearing as the so-called "financial supermarkets" replace them. These are a combination of a commercial bank, an investment bank, and an insurance company, offering the full range of financial services.

Whether depositing or borrowing money, a customer is most interested in the bank's interest rate. The minimum interest rate within a certain country is usually determined by the central bank, and the interest rates offered by other banks sometimes fluctuate slightly from time to time, and are publicly advertised by any bank. They are always either higher than or equal to the minimum interest rate fixed for that country.

4. *Find words or word combinations in the text that mean the following:*

- a) when one company unites with another company and they make a single company;
- b) a combination of a commercial bank, an investment bank, and an insurance company offering different financial services;
- c) a client of a bank that is a whole company or a large firm;
- d) money put in a bank;
- e) percentage of money paid by a bank to people who deposited their money with it; percentage of the loan paid to the bank by people who borrowed money from the bank;
- f) to get money for some project (usually through an intermediary);
- g) money charged by a bank for its services;
- h) the money that is used in various countries;
- i) a document issued by a government indicating that the money was borrowed and the government promises to give it back with interest to the holder of the document.

5. *Read and retell the text:*

Banking in Britain

There are several different types of banks in Britain, but the most important for everyday business are the clearing banks, often called High Street banks. The biggest are the National Westminster, Barclay, Lloyd's and the Midland. You can usually find at least one branch of these in small towns, and several branches in larger towns. Banks hours are 9.00 – 3.30.

The banks provide a wide range of services:

Current accounts. These are for day-to-day dealings. A cheque book and cheque guarantee card are provided, as well as a cash card for withdrawing money from electronic cash point machines outside banking hours. Interest is sometimes paid on these accounts.

Deposit accounts. For those who wish to save money, regular, fixed interest is paid on savings.

Foreign exchange. Most banks have sections which buy and sell foreign currency and travelers cheques.

Loans. Banks provide loans for cars, furniture, holidays, etc., and the client must pay interest of these loans. Special loans for buying houses called "mortgages" are also arranged.

Other services. Banks usually provide specialist services, such as investment advice, buying and selling shares for customers, insurance, and standing orders for paying bills, such as electricity, water and credit cards.

Building societies, which used to provide deposit accounts and mortgages for people wishing to buy houses, are now competing with the High Street Banks, and offer a full range of banking services.

6. *Answer the questions:*

1. Which banks are the most important for everyday business?
2. Which are the biggest banks in Britain?
3. Is interest paid on current accounts?
4. Where can you exchange your foreign currency?
5. How can a client receive a loan from the bank?
6. Which specialist services are provided by banks?
7. What do you think “a standing order” means?

2.3. INTERNATIONAL TRADE

1. *Read and translate the text:*

What Is International Trade?

When Honduras exports bananas to Switzerland, they can use the money they earn to import Swiss chocolate — or to pay for Kuwaiti oil or a vacation in Hawaii. The basic idea of international trade and investment is simple: each country produces goods or services that can be either consumed at home or exported to other countries.

The main difference between domestic trade and international trade is the use of foreign currencies to pay for the goods and services crossing international borders. Although global trade is often added up in U.S. dollars, the trading itself involves various currencies. Japanese videocassette recorder is paid for in German marks in Berlin, and German cars are paid for in U.S. dollars in Boston. Indian tea, Brazilian coffee, and American films are sold around the world in currencies as diverse as Turkish liras and Mexican pesos.

Whenever a country imports or exports goods and services, there is a resulting flow of funds: money returns to the exporting nation, and money flows out of the importing nation. Trade and investment is a two-way street, and with a minimum of trade barriers, international trade and investment usually makes everyone better off.

In an interlinked global economy, consumers are given the opportunity to buy the best products at the best prices. By opening up markets, a government allows its citizens to produce and export those things they are best at and to import the rest, choosing from whatever the world has to offer.

Some trade barriers will always exist as long as any two countries have different sets of laws. However, when a country decides to protect its economy by erecting artificial trade barriers, the result is often damaging to everyone, including those people whose barriers were meant to protect.

The Great Depression of the 1930s, for example, spread around the world when the United States decided to erect trade barriers to protect local producers. As other countries retaliated, trade plummeted, jobs were lost, and the world entered into a long period of economic decline.

2. *Answer the questions:*

1. What is the basic idea of international trade?
2. What is the main difference between domestic and international trade?
3. How can you consider trade barriers?
4. What is the difference between trade and investment?
5. What were the sequences of the Great Depression of the 1930s?

3. *Read and translate the text. Write down a plan of the text.*

Trade Between Nations

particular jobs -	craft ремесло
определенные виды работы	lower - снижать
thrive - процветать	spring up - подсакивать
guild - гильдия	cumbersome - обременительный

You often hear it said that this is the age of specialization. People devote themselves entirely to particular jobs, so perhaps your father makes shoes, a next door neighbor may turn out a small but important part of automobile, while your uncle may own a farm and raise fresh lettuce, radishes and onions for the city.

Division of labor first began to appear in Europe during the fourteenth and fifteenth centuries. In this period, towns and cities were growing, and goods formerly produced on big estates or tiny farms were made in town and sold. Trade began to thrive between country and town, between towns and even between countries.

Workers' guilds came into existence and grew rapidly. First came the merchant guilds, which devoted themselves to trade. One merchant sold meat, another cloth and so on. Then craft guilds were created, each specializing in the making of some one product, as boots and shoes, bakery goods, cloth or iron products.

As trade and commerce grew, so did the demand for goods, and soon producers were looking for new and speedier ways to create them. This brought about the Industrial Revolution of the eighteenth and nineteenth centuries. As we know, machines were invented to do the work of many men and do it much more efficiently. Steam took the place of man power and animal power. Labor was divided still further. Instead of making a pair of shoes from start to finish, a man tended a machine that turned out a single part of the shoes very fast. This lowered the cost of the shoes still further. Lower costs meant lower prices. Lower prices meant that more people could afford to buy shoes. The demand for things increased all over the civilized world. More and more people began to make things for each other; the division of labor had come to stay, and buying and selling had become a major industry.

Our old friend Robinson Crusoe on his island did everything for himself (at least until Friday came) so that neither division of labor nor trade entered into his experience. However, imagine a hundred of people living on an island. As soon as they began to divide their labor among different occupations, the need for exchange would spring up.

One man would make a weapon and exchange it, perhaps for a fish caught by another, or for some grain grown by a third. That would be a simple exchange of goods — we call it barter. When you exchange a pocket knife for some marbles, you are bartering. In early times, even in this country, most trade was conducted in the same manner. Today, to a very limited extent, barter is still used, as when a farmer brings a crate of eggs to a village store and in exchange receives from the storekeeper flour or sugar.

The system of barter is very inconvenient and cumbersome. Suppose, for example, that an opera singer needs a new costume. She doubtless would have difficulty in finding a shopkeeper who would be willing to exchange a dress for a song. The problem would immediately arise (assuming the merchant was willing to make such an exchange) as to how long she must sing or how many songs must be sung to pay for the dress. What trouble the musician would have if she tried to exchange her talent for all the goods needed in her daily life!

Very early it was realized that some method had to be invented for measuring and stating values. So, instead of saying that a hat is worth so many pounds of sugar or so many pairs of socks, we price all of these things in money. We say a hat costs so many dollars, and sugar so many cents a pound. Trade is greatly simplified through the use of money.

THEMATIC TESTS
SHOPS AND SHOPPING. CONSUMER RIGHTS.

Variant 1.

I. Match Russian words with their English equivalents :

- | | | | |
|-----------------|---------------|-----------------|------------------|
| 1) a customer | a) консервы | 11) to sell | k) платить |
| 2) a counter | b) очередь | 12) to squash | l) покупать |
| 3) a loaf | c) буханка | 13) to pay | m) продавать |
| 4) food | d) покупатель | 14) to promote | n) раздавить |
| 5) the scales | e) отдел | 15) to cost | o) взвешивать |
| 6) a can | f) прибыль | 16) to browse | p) продвигать |
| 7) the goods | g) прилавок | 17) to estimate | q) выбирать |
| 8) a department | h) товар | 18) to buy | r) стоить |
| 9) profit | i) пища, еда | 19) to choose | s) рассматривать |
| 10) a queue | j) весы | 20) to weigh | t) оценивать |

II. Which of the statements are true and which are false?

1. At the grocer's you can buy vegetables and fruit.
2. Cakes and sweets are sold at the confectioner's.
3. People who come to buy different things in the shop are called customers.
4. A cashier stands behind the counter.
5. Supermarkets are popular because they save time.
6. Prices are very high in supermarkets.
7. At the bakers there are all kinds of cereals.
8. The smell of freshly baked bread in the supermarket always makes customers buy more bread than they originally wanted.
9. "High earners" are products that people buy every day.
10. There is a wide choice of milk products in the dairy department.
11. Department store has only one department.
12. Supermarkets make no profit on fresh fruit and vegetables.
13. Smell is the most powerful of human senses.
14. Some stores have been piping the smell of flowers to get appetites going.
15. According to research carried out by supermarkets, customers prefer fresh goods to come first.

III. Complete the following sentences choosing one of the given variants:

- 1) ... means to help to sell a product by making it popular.
 - a) to prosecute
 - b) to promote
 - c) to proclaim
- 2) Luxury goods, like expensive chocolates, are packaged in ...
 - a) black and white
 - b) gold or silver
 - c) yellow and green

- 3) ... means to form an idea of the cost, size and value of something.
 - a) to estimate
 - b) to prosecute
 - c) to foot the bill
- 4) A type of product made by a particular company is called ...
 - a) a blend
 - b) a brand
 - c) a trend
- 5) The money people make by selling things is ...
 - a) a bargain
 - b) a market
 - c) a profit
- 6) A person who buys things is ...
 - a) a customer
 - b) a costumer
 - c) a consumer
- 7) Things that are expensive and valuable but not essential are called ...
 - a) luxury
 - b) grocery
 - c) jewelry
- 8) We can buy a bunch of ...
 - a) kiwis
 - b) apples
 - c) grapes
- 9) We can buy at the dairy shop ...
 - a) meat
 - b) millet
 - c) milk
- 10) Poultry is sold at the ...
 - a) grocer's
 - b) butcher's
 - c) baker's

IV. Fill in the blankets:

- | | |
|--|---------------------------------------|
| 1) chse (сыр) | 11) lf (буханка) |
| 2) m... ..t (мясо) | 12) s r cr... ..m (сметана) |
| 3) c... ..nt...r (прилавок) | 13) s s ...ge (колбаса) |
| 4) ch... ..se (выбирать) | 14) c...c... .. (какао) |
| 5) c...r... ..ls (крупы) | 15) sw... ..ts (сладости) |
| 6) fl... ..r (мука) | 16) b...ckwh... ..t(гречка) |
| 7) gr... ..np... ..s (зеленый горошек) | 17) c...lifl....w..r(цветная капуста) |
| 8) p... ..ch (персик) | 18) n... ..dl...s (лапша) |
| 9) j... ..ce (сок) | 19) b... ..t (свекла) |
| 10) br... ..d (хлеб) | 20) v... ..l (телятина) |

Variant2.*I. Match the Russian words with their English equivalents :*

- | | | | |
|-----------------|---------------|-----------------|------------------|
| 1. the goods | a) консервы | 11. to weigh | k) рассматривать |
| 2. a queue | b) пицца, еда | 12. to cost | l) выбирать |
| 3. a loaf | с) буханка | 13. to pay | м) продавать |
| 4. a customer | d) весы | 14. to promote | н) раздавить |
| 5. the scales | e) отдел | 15. to squash | о) взвешивать |
| 6. a can | f) прибыль | 16. to browse | р) продвигать |
| 7. a counter | g) прилавок | 17. to estimate | q) платить |
| 8. a department | h) товар | 18. to buy | г) стоять |
| 9. profit | i) очередь | 19. to choose | с) покупать |
| 10. food | j) покупатель | 20. to sell | t) оценивать |

II. Which of the statements are true and which are false?

1. At the Chemist's you can buy shoes and boots.
2. A cashier seats behind the cash desk.
3. Cakes and sweets are sold at the confectioner's.
4. Prices are very high in supermarkets.
5. People who come to buy different things in the shop are called distributors.
6. There is a wide choice of meat products in the dairy department.
7. Department store has many departments.
8. Supermarkets make no profit on fresh fruit and vegetables.
9. "High earners" are products that people buy every day.
10. Smell is the most powerful of human senses.
11. Some stores have been piping the smell of freshly baked bread to get appetites going.
12. Supermarkets are popular because they save time.
13. According to research carried out by supermarkets, customers prefer fresh goods to come first.
14. The smell of freshly baked bread in the supermarket always makes customers buy more bread than they originally wanted.
15. At the baker's there are all kinds of milk products.

III. Complete the following sentences choosing one of the given variants:

1. ... means to help to sell a product by making it popular.
 - a) to prosecute
 - b) to promote
 - c) to proclaim
2. Luxury goods, like expensive chocolates, are packaged in ...
 - a) black and white
 - b) gold or silver
 - c) yellow and green
3. ... means to form an idea of the cost, size and value of something.

- a) to prosecute
b) to foot the bill
c) to estimate
4. A type of product made by a particular company is called ...
a) a blend
b) a trend
c) a brand
5. The money people make by selling things is ...
a) a profit
b) a bargain
c) a market
6. A person who buys things is ...
a) a costumer
b) a customer
c) a cashier
7. Things that are expensive and valuable but not essential are called ...
a) luxury
b) grocery
c) jewelry
8. We can buy a bunch of ...
a) kiwis
b) apples
c) grapes
9. We can buy at the dairy shop ...
a) meat
b) milk
c) millet
10. Poultry is sold at the ...
a) grocer's
b) butcher's
c) baker's

IV. Fill in the blankets:

- | | |
|-----------------------------|--|
| 1. b... ..r (масло) | 11. lf (буханка) |
| 2. f..... ..h (рыба) | 12. s r cr... ..m (сметана) |
| 3. c... ..nt...r (прилавок) | 13. s s ...ge (колбаса) |
| 4. ch... ..se (выбирать) | 14. c...c... .. (какао) |
| 5. c...r... ..ls (крупы) | 15. sw... ..ts (сладости) |
| 6. fl... ..r (мука) | 16. b...ckwh... ..t (гречка) |
| 7. c... e (капуста) | 17. c...lfl.....w..r (цветная капуста) |
| 8. a... e (яблоко) | 18. n... ..dl...s (лапша) |
| 9. c.....e (кофе) | 19. c... ..t (морковь) |
| 10. br... ..d (хлеб) | 20. b... ..f (говядина) |

Keys.

Variant 1.				
	I.	II.	III.	IV.
1.	d	-	b	cheese
2.	g	+	b	meat
3.	c	+	a	counter
4.	i	-	b	choose
5.	j	+	c	cereals
6.	a	-	a	flour
7.	h	-	a	green peas
8.	e	+	c	peach
9.	f	-	c	juice
10.	b	+	b	bread
11.	m	-		loaf
12.	n	-		sour cream
13.	k	+		sausage
14.	p	-		cocoa
15.	r	+		sweets
16.	s			buckwheat
17.	t			cauliflower
18.	l			noodles
19.	q			beat
20.	o			veal

Variant 2.				
	I.	II.	III.	IV.
1.	h	-	b	butter
2.	i	+	b	fish
3.	c	+	c	counter
4.	j	-	c	choose
5.	d	-	a	cereals
6.	a	-	b	flour
7.	f	+	a	cabbage
8.	e	-	c	apple
9.	f	-	b	coffee
10.	b	+	b	bread
11.	o	+		loaf
12.	r	+		sour cream
13.	q	+		sausage
14.	p	+		cocoa
15.	n	-		sweets
16.	k			buckwheat
17.	t			cauliflower
18.	s			noodles
19.	l			carrot
20.	m			beef

MONEY AND ECONOMIC RELATIONS

Variant 1.

1. Match the Ukrainian words with their English equivalents :

- | | | | |
|------------------|--------------|----------------------|-------------|
| 1) валюта | a) money | 11) заработная плата | k) price |
| 2) монета | b) fee | 12) распродажа | l) exchange |
| 3) деньги | c) purchase | 13) обмен | m) to spend |
| 4) тратить | d) to earn | 14) предложение | n) wage |
| 5) занимать | e) coin | 15) покупка | o) currency |
| 6) потребитель | f) value | 16) доход | p) consumer |
| 7) цена | g) to borrow | 17) ценность | q) expenses |
| 8) платить | h) offer | 18) количество | r) sale |
| 9) расходы | i) to pay | 19) покупать | s) income |
| 10) зарабатывать | j) to buy | 20) гонорар | t) amount |

2. Which of the statements are true and which are false?

1. Tim Taylor has moved into an apartment to live on his own.
2. Tim's parents send him no money.
3. Tim makes a budget at the end of each month.
4. Tim Taylor clips out coupons to use as he shops.
5. Tim spends his food dollars on snacks and convenience foods.
6. Every society now has a barter economy.
7. Money economy based on coins and paper bills of one kind or another.
8. Metal money is easier to handle and more convenient in the modern world/
9. Checks and credit cards are being used increasingly.
10. A coin is a piece of metal.
11. A lifestyle now is richer than 10 years ago.
12. . The first coins were round like the coins of today.
13. The first bank opened in Russia in 1171.
14. Today not many people use credit cards to pay for things.
15. Valuable metal has generally been replaced by paper notes.
16. Fee is a payment received at regular intervals for work or services.
17. Banknotes are printed on paper.
18. Currency is a particular type of money used in a state.
19. Market is a price to be paid for a thing.
20. Modern money has no disadvantages.

3. Complete the following sentences choosing one of the given variants:

1. Price is
 - a) quantity of smth given in return for the money paid.
 - b) a measure of the value of goods.
 - c) money for which a thing is bought or sold.
2. Market is
 - a) a place where people borrow money

- b) a place where people buy and sell goods
 - c) a place where people exchange money
3. Currency is
- a) money for which a thing is bought or sold
 - b) price to be paid for a thing
 - c) a particular type of money used in a state
4. The paper in modern paper money is worth ... than the amount written on it.
- a) much less
 - b) much more
 - c) the same
5. Some people are doubtful about the wisdom of ...money.
- a) spending
 - b) earning
 - c) saving
6. Almost every society now has a
- a) barter economy
 - b) money economy
 - c) service economy
7. In a short time the buying power of modern money can
- a) not change greatly
 - b) be unchangeable
 - c) change very greatly
8. It is possible to imagine a world where "money" in the form of ...currency will no longer be used.
- a) coins and paper
 - b) credit cards
 - c) consumer goods
9. ... are being used increasingly.
- a) coins
 - b) credit cards
 - c) paper bills
- 10.... is a system of direct exchange of goods.
- a) credit
 - b) market
 - c) barter

Variant 2.

I. Match the Russian words with their English equivalents :

- | | | | |
|-----------------|--------------|----------------------|-------------|
| 1) расходы | a) offer | 11) заработная плата | k) expenses |
| 2) ценность | b) fee | 12) распродажа | l) exchange |
| 3) гонорар | c) income | 13) обмен | m) to spend |
| 4) тратить | d) to earn | 14) предложение | n) wage |
| 5) зарабатывать | e) coin | 15) покупка | o) currency |
| 6) потребитель | f) value | 16) занимать | p) consumer |
| 7) цена | g) to borrow | 17) валюта | q) to buy |
| 8) платить | h) purchase | 18) количество | r) sale |
| 9) доход | i) to pay | 19) покупать | s) price |
| 10) деньги | j) money | 20) монета | t) amount |

II. Which of the statements are true and which are false?

1. Money economy based on coins and paper bills of one kind or another.
2. A coin is a piece of glass.
3. Banknotes are printed on paper.
4. Checks and credit cards are being used increasingly.
5. Valuable metal has generally been replaced by paper notes.
6. Tim makes a budget at the end of each month.
7. The first coins were round like the coins of today.
8. Tim Taylor clips out coupons to use as he shops.
9. Tim spends his food dollars on snacks and convenience foods.
10. Every society now has a barter economy.
11. Tim Taylor has moved into an apartment to live with his girl-friend
12. Metal money is easier to handle and more convenient in the modern world..
13. Modern money has no disadvantages.
14. A lifestyle now is richer than 10 years ago.
15. Tim's parents send him no money.
16. The first bank opened in Ukraine in 1171.
17. Today not many people use credit cards to pay for things..
18. Fee is a payment received at regular intervals for work or services
19. Currency is a particular type of money used in a state
20. Market is a price to be paid for a thing.

III. Complete the following sentences choosing one of the given variants:

1. Some people are doubtful about the wisdom of ... money.
 - a) earning
 - b) saving
 - c) spending
2. Almost every society now has a
 - a) money economy
 - b) service economy
 - c) barter economy
3. In a short time the buying power of modern money can

- a) be unchangeable
 - b) change very greatly
 - c) not change greatly
4. It is possible to imagine a world where "money" in the form of ...currency will no longer be used.
- a) credit cards
 - b) consumer goods
 - c) coins and paper
5. ... are being used increasingly.
- a) credit cards
 - b) paper bills
 - c) coins
6. ... is a system of direct exchange of goods.
- a) market
 - b) barter
 - c) credit
7. Price is
- a) a measure of the value of goods
 - b) money for which a thing is bought or sold
 - c) quantity of smth given in return for the money paid
8. Market is
- a) a place where people buy and sell goods
 - b) a place where people exchange money
 - c) a place where people borrow money
9. Currency is
- a) price to be paid for a thing
 - b) a particular type of money used in a state
 - c) money for which a thing is bought or sold
10. The paper in modern paper money is worth ... than the amount written on it.
- a) much more
 - b) the same
 - c) much less

4. Keys.

№ вопроса	I	II	III
1.	o	+	c
2.	e	-	b
3.	a	-	c
4.	m	+	a
5.	g	-	c
6.	p	-	b
7.	k	+	c
8.	i	-	a
9.	q	+	c
10.	d	+	
11.	n	+	
12.	r	-	
13.	l	-	
14.	h	-	
15.	c	+	
16.	s	-	
17.	f	+	
18.	t	+	
19.	j	-	
20.	b	-	

№ вопроса	I	II	III
1.	k	+	a
2.	f	-	a
3.	b	+	b
4.	m	+	c
5.	d	+	a
6.	p	-	b
7.	s	-	b
8.	i	+	a
9.	c	-	b
10.	j	-	c
11.	n	-	
12.	r	-	
13.	l	-	
14.	a	+	
15.	h	-	
16.	g	-	
17.	o	-	
18.	t	-	
19.	q	+	
20.	e	+	

ADDITIONAL READING TEXTS

SHOPS AND SHOPPING. CONSUMER RIGHTS.

Shopping

Some people are fond of shopping. Others consider it to be a waste of time.

Different people have different attitude to shopping. It is usually considered that all women love shopping, while all men hate it. In reality there are women who are indifferent to the process of purchasing things and there are men who find shopping to be the best entertainment.

Personally, I like shopping. To my mind, it is a wonderful leisure activity. I often go shopping just to pass the time, to get pleasure or to plan a later purchase. Besides, sometimes I make purchases online. It is very fast and convenient. You have access to the information about the particular product and you can look at it. What is more, you don't even have to leave your house. It helps you save much time and effort and encourages you to purchase more products.

However, some people hate shopping and consider it to be a terrible waste of time and money. It drives them crazy to look for the things they need and to wait in long lines to buy them. They prefer to purchase everything they need in the nearest supermarket. Sometimes they buy clothes in the sales without paying attention to their quality and price. Such people take the first thing that falls into their hands and don't try to look for something cheaper and better as they can't stand the process of exploring shop-windows and counters. But I think that department stores and supermarkets save plenty of time and make our lives easier.

To conclude, shopping is a part of people's daily lives. But it's up to you to decide how much time and money to spend on shopping.

Some people like supermarkets and shopping centers. However, others say that they have too many disadvantages.

Nowadays there are a lot of shops, supermarkets and shopping centers in every city. Some of us are fond of spending our free time there. But the increasing number of supermarkets and shopping centers worry a lot of people.

Personally, I am fond of supermarkets and shopping centers. A supermarket usually offers you a wide choice of goods and you can buy food, clothes, toys, books, disks and electrical goods under a single roof. Nowadays everything is done in order to make shopping more convenient. Many shops work 24 hours. So food and drinks are available at night. Some supermarkets offer extra services such as cafes, pharmacies, banks or children centers.

However, many people prefer small shops to big ones. There are usually crowds and long lines in supermarkets. So there is always noise and hustle there. Perhaps, there are too many supermarkets and shopping centers nowadays. They make us buy more and more goods. Quite a lot of people can't resist the temptation to buy things that they don't need when they see bright wraps and reduced prices. Shops attract the buyer with advertising, discounts and lottery. A lot of

supermarkets use the so-called psychological prices: a little less than a round number, for example \$ 9.99. Some people are addicted to shopping. They get great pleasure from buying things and they often make useless and unplanned purchases.

To sum up, I think that supermarkets and shopping centers are very useful. But when you go there, you should try to be economical and buy only the things you need. Otherwise, you risk spending too much money.

Some people enjoy buying different things, while others say that our lives would be better if we bought fewer goods.

To buy or not to buy? That is the question. Modern society is often called consumer society, because buying goods and services is considered to be very important. What people need depends on their age, character, way of life and other factors. But do we really need as much as we buy?

Personally, I am fond of shopping. I often buy things which I don't really need, but which make my life a little happier such as an MP3 player, designer jeans, beautiful postcards or a bar of chocolate. There is always a wide choice of different goods in every shop and supermarket and when I see beautifully shaped bottles and bright wraps, I can't resist the temptation to buy things.

However, some people say that if we bought only what we needed, there would be enough for everybody. If we buy fewer goods, we will become "conservers" because it will help save natural resources. Some products have too much packaging, creating more rubbish and causing pollution. Besides, if we don't buy so many things, we won't have to work so much. We will reduce our working day and we will have more spare time. It will give us an opportunity to go in for sports, to travel and what not.

To conclude, when we go shopping, we should think about what we really need to buy. It is also useful not to take much money with you and to make a list of goods you need, so that you will not be influenced by advertisements, discounts or promotions. Our lives may become happier and healthier if we buy less.

Some people think that excessive shopping is a hobby and the way to spend your free time. Others say that shopaholism is a disease with its specific symptoms.

Many people, especially women, consider shopping to be a leisure activity. They go shopping to pass the time and to get pleasure. However, love for shopping is all right until it turns into addiction.

To my mind, shopaholism is becoming a global problem, with the growth of advertizing and online trading. It can be compared with smoking, alcoholism or drug abuse. People who are addicted to shopping say that the act of buying gives them a high like a drug. Shopaholics often feel satisfaction when they are in the process of purchasing. Shopping gives them a sort of euphoria and excitement. It helps them forget about their sorrow. But there is usually a feeling of disappointment afterwards, followed by guilt. Shopaholics feel either regretful or depressed when they get home. Some people become so ashamed of their problem that they may commit suicide. Furthermore, shopaholism leads to emotional, social

and financial problems. The consequences also include ruined relationships, health problems, extreme levels of debt or even theft.

Nevertheless, some people do not realize how destructive the nature of shopaholism is. They don't take any measures when their friends or relatives spend much time and money on buying useless things. But they must understand that shopaholism is not just love for shopping. I think that people who are addicted to shopping must receive treatment for shopaholism.

To conclude, shopaholism is a serious disorder which can lead to numerous problems. That's why it is essential to notice early signs of this addiction. If you catch the trouble early, the problem may be easy to fix.

What is shopping?

It is rather a tricky question, in my opinion, as for different people shopping means different things: it may be a household duty, a favourite leisure activity or something else. For most men it is an ordeal, they can hardly bear more than twenty minutes in any shop and prefer doing any kind of hard work to accompanying their wives or girlfriends in a boutique or a supermarket. For women shopping for clothes, toiletries or jewelries is a kind of entertainment, they can spend hours choosing a T-shirt or a pair of shoes, trying them on or even window-shopping. Although the word shopaholic was coined a few years ago the phenomenon itself has been existing for hundreds of years. Fortunately I am not crazy about shopping, but I always shop around before making a purchase; however I am compelled to admit that modern department stores and malls have an irresistible fascination, especially at Christmas time when they are lit by light and beautifully decorated.

By the way, a few years ago we had no idea of what a mall is, they were associated with the USA or Western Europe. As far as I know American teenagers who spent most of their time in malls were even called mall rats. Now we have in Saratov and have got used both to the word and these huge shopping centers.

Modern technology affects people's lifestyles and daily routine. Now we can do our shopping not only in stores or markets but also on the Internet. No doubt shopping online is more convenient and less time consuming but on the other hand buying clothes without trying them on or perfume without smelling it may not seem a good idea.

While Internet purchases seem to be the most advanced kind of shopping flea markets attract more and more people. Lots of people go there in search of bargains. Period pieces in antique shops may cost a fortune while in a flea market one can buy a unique thing dirt cheap. Some flea markets like the one in Portobello Road in London or Jaffo in Israel have become tourist attractions so far. Back yard or garage sales are also a good way to buy a useful thing (household goods, toys, books, CDs) at a low price, unfortunately they are not so popular in our country as, for example, in the USA.

Shopping can tell us a lot about any country and its culture. In the Near East, bargaining is a part of tradition and a kind of art. In Russia we more often pay in

cash while in Western Europe cards are more common and shoppers even get a discount if they pay in cash.

Shopping for food is less exciting but may be more essential. One can choose between small groceries and big food shops, chain stores and supermarkets. In contrast to small shops they are more spacious and well laid out, with the goods arranged tidily and attractively on long lines of shelves and in refrigerator units. A bewildering multitude of signs, posters and advertising displays draw the attention of customers to this or that product or "special offer". Because of their big size big stores are able to offer a much wider selection of goods than their small competitors and at a lower price. So they are large, efficient, well organized and modern but at the same time somewhat soulless and impersonal. Nevertheless very few people feel nostalgic about the time when there were neither supermarkets nor food on the shelves of local shops.

Supermarkets

A supermarket is a self-service store offering a wide variety of food and household merchandise, organized into departments. It is larger in size and has a wider selection than a traditional grocery store and it is smaller than a hypermarket or superstore.

The supermarket typically comprises meat, fresh produce, dairy, and baked goods departments along with shelf space reserved for canned and packaged goods as well as for various nonfood items such as household cleaners, pharmacy products, and pet supplies. Most supermarkets also sell a variety of other household products that are consumed regularly, such as alcohol (where permitted), household cleaning products, medicine, clothes, and some sell a much wider range of nonfood products.

The traditional suburban supermarket occupies a large amount of floor space, usually on a single level, and is situated near a residential area in order to be convenient to consumers. Its basic appeal is the availability of a broad selection of goods under a single roof at relatively low prices. Other advantages include ease of parking and, frequently, the convenience of shopping hours that extend far into the evening or even 24 hours a day. Supermarkets usually make massive outlays of newspaper and other advertising and often present elaborate in-store displays of products. The stores often are part of a corporate chain that owns or controls (sometimes by franchise) other supermarkets located nearby; even transnationally; thus increasing opportunities for economies of scale.

In North America, supermarkets typically are supplied by the distribution centers of its parent company, such as Loblaw Companies in Canada, which operates thousands of supermarkets across the nation. Loblaw operates a distribution center in every province; usually in the largest city in the province.

Supermarkets usually offer products at low prices by reducing their economic margins. Certain products (typically staple foods such as bread, milk and sugar) are occasionally sold as loss leaders, that is, with negative profit margins. To maintain a profit, supermarkets attempt to make up for the lower margins by a

higher overall volume of sales, and with the sale of higher-margin items. Customers usually shop by placing their selected merchandise into shopping carts (trolleys) or baskets (self-service) and pay for the merchandise at the check-out. At present, many supermarket chains are attempting to further reduce labor costs by shifting to self-service check-out machines, where a single employee can oversee a group of four or five machines at once, assisting multiple customers at a time.

A larger full-service supermarket combined with a department store is sometimes known as a hypermarket. Other services offered at some supermarkets may include those of banks, cafés, childcare centers/creches, photo processing, video rentals, pharmacies, and/or gas stations.

Supermarkets use stock rotation, the practice of moving products with an earlier sell-by date to the front of a shelf so they get picked up and sold first.

History of Supermarket

In the early days of retailing, all products generally were fetched by an assistant from shelves behind the merchant's counter while customers waited in front of the counter and indicated the items they wanted. Also, most foods and merchandise did not come in the individually wrapped consumer-size packages that we take for granted today, so an assistant had to measure out and wrap the precise amount desired by the consumer. These practices were by nature very labor-intensive and therefore also quite expensive. The shopping process was slow, as the number of customers who could be attended to at one time was limited by the number of clerks employed in the store.

The concept of a self-service grocery store was developed by American entrepreneur Clarence Saunders and his Piggly Wiggly stores. His first store opened in Memphis, Tennessee, in 1916. Saunders was awarded a number of patents for the ideas he incorporated into his stores. The stores were a financial success and Saunders began to offer franchises. The Great Atlantic and Pacific Tea Company (A&P) was another successful early grocery store chain in Canada and the United States, and became common in North American cities in the 1920s. The general trend in retail since then has been to stock shelves at night so that customers, the following day, can obtain their own goods and bring them to the front of the store to pay for them. Although there is a higher risk of shoplifting, the costs of appropriate security measures ideally will be outweighed by the increased economies of scale and reduced labor costs.

Early self-service grocery stores did not sell fresh meats or produce. Combination stores that sold perishable items were developed in the 1920s. [

According to the Smithsonian Institution, the first true supermarket in the United States was opened by a former Kroger employee, Michael J. Cullen, on August 4, 1930, inside a 6,000 square foot (560 m²) former garage in Jamaica, Queens in New York City. The store, King Kullen, (inspired by the fictional character King Kong), operated under the slogan "Pile it high. Sell it low." At the time of Cullen's death in 1941, there were seventeen King Kullen stores in operation.

Other established American grocery chains in the 1930s, such as Kroger and Safeway, at first resisted Cullen's idea, but eventually were forced to build their own supermarkets as the economy sank into the Great Depression and consumers became price-sensitive at a level never experienced before. Kroger took the idea one step further and pioneered the first supermarket surrounded on all four sides by a parking lot.

Supermarkets proliferated across Canada and the United States with the growth of suburban development after World War II. Most North American supermarkets are located in suburban strip malls as an anchor store along with other, smaller retailers. They are generally regional rather than national in their company branding. Kroger is perhaps the most nationally oriented supermarket chain in the United States but it has preserved most of its regional brands, including Ralphs, City Market and King Soopers.

In Canada the largest such chain is Loblaw, which operates stores under a variety of regional names, including Fortinos, Zehrs and the largest Loblaws (named after the company itself). Sobeys is Canada's second largest supermarket with locations across the country, operating under many banners (Sobeys IGA in Quebec). Today, supermarkets are found around the world in dozens of countries.

In the 1950s supermarkets frequently issued trading stamps as incentives to customers. Today, most chains issue store-specific "membership cards," "club cards," or "loyalty cards". These typically enable the card holder to receive special members-only discounts on certain items when the credit card-like device is scanned at check-out.

Traditional supermarkets in many countries face intense competition from discount retailers such as Wal-Mart, Asda in the UK, and Zellers in Canada, which typically are non-union and operate with better buying power. Other competition exists from warehouse clubs such as Costco that offer savings to customers buying in bulk quantities. Superstores, such as those operated by Wal-Mart and Asda, often offer a wide range of goods and services in addition to foods. The proliferation of such warehouse and superstores has contributed to the continuing disappearance of smaller, local grocery stores, increased dependence on the automobile, suburban sprawl because of the necessity for large floorplates, and increased vehicular traffic and air pollution. Some critics consider the chains' common practice of selling loss leaders to be anti-competitive. They are also wary of the negotiating power that large, often multinational, retailers have with suppliers around the world.

Are we manipulated into buying stuff we don't need?

The concept of shopping mall was invented by Victor Gruen, Austrian-born architect, who designed in 1956 the Southdale Mall in Edina, Minnesota. Today, the majority of shopping centers around the world are fully enclosed, introverted, multitiered complexes with an anchor-tenant, a garden court, a fountain and a food court. With the shopping malls came the new rules and practices to draw the customers in and to make them buy, buy more. Here are just a few of those.

Say, the escalators should be placed on the opposite sides on the each layer to make customers walk by all the shops and thus increase the chances of them popping in one-two of them. And this walking distance ideally should not exceed 1000 feet or 300 meters (which is the equivalent of about three city blocks) for a customer not to get tired and not to lose shopping interest.

The time a person needs to slow down and stop is also taken into account: so it is better not to have a store next door to a bank because shoppers speed up when they walk past a bank (there's nothing to look at), and thus are likely to walk past a shop without even noticing it.

The design should be transparent not to disrupt the view. For instance, the handrails on the second layer should be transparent for customers looking up from the first level to see the shops above them.

Lighting is crucial too. Ideally, the shoppers should not see the daylight at all, not to see the dusk coming that may alarm them that it is time to go home.

Another important thing is parking. Some shopping malls put more parking spaces on the upper level, because people go down much easier than they go up.

It is also known now that people walk the way they drive, and for that reason it is better to place the fast-food joints on the left, and the shops on the right side - most people will cross a lane to satisfy their hunger, but are unlikely to do so to buy shoes or a handbag. Some experts believe that this rule of right side is explained by the fact that most people are right-handed, or by the fact that right side of the brain is responsible for logic use of information absorbed by the left side of the brain.

It is not recommended to place women's product in a narrow aisle or a lower shelf, because as the experts found out a woman brushed on her behind while she's examining a product is unlikely to convert from a browser to a buyer - they just become too uncomfortable to concentrate on shopping after that.

And on the contrary, in the grocery store place those chocolate cookies on the bottom shelf for your kid to grab a bag and convince you to buy it even if it is not on your list. That strategy works best with the dads who are not so good as moms at saying no to their kids.

There are ways too to draw shoppers deeper in the store. Say, in a supermarket dairy products can be often placed on one side, fresh produce at the back, and meat on the other side for a buyer to make a full loop and see everything the shop sells. Many shops selling clothing for both sexes often put the menswear up front and the women's wear at the back, because women are not getting uncomfortable going through racks with the men's clothing, while men are.

Another way to lure a shopper deeper into the clothing shop is to put basic things that people buy more often (T-shirts, pants) at the rear of the store. This way a customer spends more time in the shop, sees more, and therefore is likely to buy, buy more.

MONEY AND ECONOMIC RELATIONS.

History of Credit Cards

The first credit cards were issued in the United States in the 1920s by oil companies and hotel chains, and the purpose of these first cards was not the convenience, but to build customer loyalty.

Before plastic era the credit cards (or credit tokens) were made of metal coins or plates, celluloid, cardboard.

The first bank credit card named Charg, was invented in 1946 by a Brooklyn banker. Unlike today's cards allowing for purchases with countless third parties all over the world, Charg was based on the program between bank customers and local merchants only.

In 1951, the Diners Club issued the credit cards intended to pay restaurant bills to 200 customers who could use the card at 27 restaurants in New York City. These first cards were made of cardboard.

The first American Express cards were launched in 1958. Bank of America issued its Bank Americard later in 1958. In 1976 the Bank Americard changed its name to Visa – a simple, memorable name that is pronounced the same in every language.

Today, consumers carry more than 1 billion Visa cards worldwide with more than 450 million of those cards in the United States.

Currency, Banking and Finance

The pound sterling (Xi), of 100 new pence, is the basic unit of currency (£ 0.6551 equals US\$1; 1996). In 1968 Britain took the first step in a three-year conversion of its currency to the decimal system of coinage by introducing the first two new coins, the 5-pence piece (equal to one old shilling) and the 10-pence piece. In 1969 the 50-pence coin was introduced, replacing the old 10-shilling note. The conversion was completed in 1971. The pound was permitted to float against the dollar and other world currencies beginning in June 1972.

The Bank of England, chartered in 1694, was nationalized in 1946, and it is the sole bank of issue in England and Wales. Several banks in Scotland and Northern Ireland may also issue currencies in limited amounts. Great Britain has, in addition, some 13 major commercial banks with more than 10,000 domestic and overseas branches, most of which are offices of the four leading banks: Lloyds, Barclays, National Westminster, and Midland. Some banking services are provided by the postal system, savings banks, and cooperative and building societies.

There are also a number of domestic clearing banks, discount houses, and other financial institutions, such as the London Stock Exchange, and Lloyd's insurance market, linked to Britain's role as one of the world's leading financial centres. In 1994 there were come 486 banks registered in the United Kingdom, as well as many other banking and non-banking institutions. Banking, finance, insurance and leasing services accounted for about 20 per cent of Britain's output, a substantial rise over a decade earlier, and 13 per cent of employment. In the mid-

1990s about 16 per cent of the workforce were employed in the banking and finance sector. Net overseas earnings were some US\$25 billion (£ 15.6 billion). Historically, the financial services industry has been based in the famous "Square Mile" in the City of London. This remains very much the case today, even though Manchester, Cardiff, Liverpool, Leeds, Edinburgh and Glasgow have developed as financial centres in recent years. The City of London, however, has the greatest concentration of foreign banks in the world and accounts for 20 per cent of total international bank lending. It also has one of the world's largest insurance markets, is the world's top centre for trading overseas equities, has one of the world's largest financial derivatives markets, and is a leading market for trading commodities such as copper, gold, cocoa and coffee.

The financial services sector expanded particularly fast after the deregulation of the Stock Exchange, or "Big Bang", in 1986, developing new markets and products, and taking on large numbers of new employees. The recession of the early 1990s led to many workers being laid off, and the sector was also hit by a number of problems and scandals.

In the Bank

In a large, dimly lighted room with acoustic walls and ceilings to deaden sound, about fifty operators — predominantly women — are sitting at a battery of monitors with a keyboard beneath each. It is here that holders of the blue, green, and gold credit cards are given or refused credit.

When a card is presented anywhere in payment for goods or services, the place of business can accept the card without question if the amount is below an agreed limit, usually between twenty-five and fifty dollars. For a larger purchase, authorization is needed, though it takes only seconds to obtain.

The approval procedures move at jet speed. From wherever they are, merchants and others dial directly to the credit-card processing center of the bank. Automatically each call is routed to a free operator, whose first words are, "What is your merchant number?" As soon as the answer has been given, the operator types the figures, which appears simultaneously on the monitor. Next, she asks the card number and amount of credit being sought. They are also typed and displayed. The operator presses the key, feeding the information to a computer, which instantly signals "accepted" or "declined". The first means that credit is good and the purchase has been approved, the second that the cardholder is delinquent and credit has been cut off. The operator informs the merchant, the computer records the transaction. On a normal day fifteen thousand calls come in.

Sometimes a monitor flashes a message from the computer — "stolen card". In this situation an operator, speaking calmly, as trained, has to answer, "The card presented to you has been reported as stolen. If possible, detain the person presenting it and call police. Retain the card. The bank will pay you thirty dollars reward for its return."

Storekeepers are usually pleased at the prospect to get an easy thirty dollars. For the bank it is also a good deal, since the card, left in circulation, can be used fraudulently for a much greater total amount.

But this system works well only when the bank has got the information and can program the computer. Unfortunately most of the defrauding happens before a missing card is reported. To avoid this, the computer also warns the operators about excessive purchasing: when a cardholder makes ten or more purchases during a single day, the computer alerts an operator. Since an ordinary cardholder never makes more than six or eight purchases a day, a card showing more than normal use may be fraudulent, even though the owner might be unaware of its loss. However, despite all the warning systems, a lost or stolen card, if used cautiously, is still good for twenty thousand dollars' worth of fraudulent purchases in the week or so during which most stolen cards stayed unreported.

Moreover, there are devices used by criminals to decide whether a stolen card can be used again or if it is hot. A favorite is to pay a waiter twenty-five dollars to check a card out. He can get the answer easily by consulting a weekly confidential warning list issued by the credit card company to merchants and restaurants.

The importance of trade in our world today

Trade takes a product from where it is made to where it is needed, and until an article can be placed in the hands of a person who wants or needs it, it has not really become useful. Some winters ago a college made elaborate plans for a week end of winter sports, which of course included tobogganing and skiing. Unfortunately, in midweek a sudden warm spell melted all the snow. In order not to disappoint the students and the guests who were coming to enjoy the events, thousands of dollars were spent to bring in a trainload of snow from the northern part of the state, where it was so deep that highways were blocked and transportation was greatly restricted. This is an instance of giving great value to a commodity by bringing it from a place where it was not wanted to a place where it was greatly desired.

Every working day men are busy all over the world, planting, reaping and manufacturing things to be transported by land or sea or air to places where they are needed. Engineers make roads, railways, vehicles, ships, barges and planes to assist transport; and the world presents a picture of mountains of goods of all sorts being carried from place to place to satisfy human needs. Where once a few barbarians doing little or no trading gained a meager living, great populations exist because of the trade that has been built up.

History of trade

Trading is as old as mankind. The early civilizations of Mesopotamia or Egypt traded among themselves and with other people. Gradually, trade routes developed over land and sea. These were used to transport spices, salt, minerals and jewels over great distances.

In the 15th century Europeans started exploring the seas to find new trade routes to Asia. The Portuguese explored the coast of Africa, the Spanish, English and French set across the Atlantic and founded colonies in the New World.

In the 1700s the Industrial Revolution began in Great Britain. During the following two centuries it became the most powerful trading nation in the world. The British sold goods to its colonies and received raw materials from them.

During this era governments did not interfere much with free trade. As a result many owners became very rich. They kept all the money themselves and paid workers badly. In the first half of the 20th century World War I and the Great Depression led to the decline of world trade. Many governments introduced new plans to help their own companies' workers.

After the Second World War the big countries of the free world tried to improve free trade. Some have formed trading blocs that trade freely. The biggest of them are the European Union, NAFTA and South America's Mercosur. About 150 countries are members of the World Trade Organization, an institution that sets up rules for world trade.

Why do we trade?

Trade is the buying and selling of goods and services. The products that are exchanged are things that people grow or make, like food to eat, machines to work with or clothes to wear. Services are things that people do for others, like working in bank, caring for old people or teaching pupils.

Trade happens because people need or want things that they don't have. We also trade for work that we cannot do ourselves. Trade between countries happens for the same reason. Some countries, for example, have natural resources, like coal, oil or wood which other countries might want to buy. They try to sell the goods, products or services that they have too much of to other countries. They earn money from these sales and then can buy the things that they themselves need and cannot produce on their own.

Both producers and consumers profit from international trade. If countries can produce goods more cheaply than others because they specialize on them why not let them. They make more money on one side and consumers in other countries can buy goods that are cheaper.

Even though many nations have a lot of different goods to export there are countries that depend only on one or two products to get money. Saudi Arabia, Kuwait and other countries of the Middle East depend on oil exports, because it is pretty much the only thing that they can sell. Poor countries in Africa depend largely on the export of tropical farm products to get money.

Each year goods and services worth about 11 trillion dollars (\$ 11 000 000 000 000) are traded all over the world. The biggest exporting nations are The United States, France, Germany, the United Kingdom, Canada and Japan.

The difference between what a country exports and what it imports is called the balance of trade. If a country exports more than it imports we call this a trade

surplus. And if a country pays more for its imports than it gets for its exports it has a trade deficit.

How trade is limited

In some countries the government controls all trade and in others it allows companies and firms to trade freely. However, all governments control trade in some way.

Sometimes a government forbids companies to buy or sell dangerous or illegal products, or military technology. When companies expand and get bigger they often take over others and form a monopoly. Governments pass laws to prevent companies from becoming too strong and powerful and from controlling the market.

Many governments try to help their own industries by making it more difficult to import foreign products. They put import taxes on foreign goods to make products more expensive and their own products cheaper. A government may also limit the number of products that it will buy from another nation. European countries, for example, may limit the number of cars that are imported from Japan or the USA. They want their people to buy European cars. We call this strategy protectionism because governments want to protect their companies and industries.

ЗАКЛЮЧЕНИЕ

Учебное пособие имеет ярко выраженную профессиональную направленность, используется при подготовке и проведении занятий для формирования и развития иноязычной коммуникативной компетенции студентов, обучения нормам межкультурного общения на иностранном языке, развития культуры устной и письменной речи в условиях профессионального общения.

Значительная роль отводится чтению, которое входит в сферу коммуникативной деятельности человека. Учитывая специфику будущей профессиональной деятельности студентов, подобраны оригинальные тексты, работа с которыми в значительной степени будет способствовать обогащению профессиональной англоязычной лексики и ее применению в соответствующих ситуациях. Тематика текстов не только обеспечивает богатый лексико-грамматический учебный материал, но и имеет большое познавательно-воспитательное значение.

В результате изучения дисциплины студенты должны знать лингвострановедческие реалии, правила транслитерации, профессиональные термины и понятия, разговорные штампы, нормы делового этикета и поведения, грамматику и лексику в пределах грамматического и лексического минимумов, виды словообразования, наименования учреждений, организаций, основных производственных процессов, названия должностных лиц в стране, структуре компании; уметь осуществлять устное и письменное общение в типичных ситуациях профессионально-делового, официального и неофициального, характера, читать и анализировать тексты профессионально-ориентированного и общенаучного характера, составлять доклад-презентацию, делать аннотации, строить диалог по содержанию текста, составлять план текста.

Использование пособия будет способствовать эффективному осуществлению поставленных задач.

**ПЕРЕЧЕНЬ УЧЕБНЫХ ИЗДАНИЙ, ДОПОЛНИТЕЛЬНОЙ ЛИТЕРАТУРЫ,
ИНТЕРНЕТ-РЕСУРСОВ.**

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РЕЦЕНЗИЯ

на учебно-практическое пособие «Английский для товароведов» для студентов специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров»

Рецензируемое учебно-практическое пособие, разработанное в ГПОУ «Горловский техникум технологий и сервиса» преподавателем английского языка Сердюченко В.С., имеет профессиональную направленность и ориентировано на обучение английскому языку студентов, обучающихся по специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров».

Учебно-практическое пособие структурировано методически грамотно и имеет достаточно высокий уровень языковой сложности. Материал представлен в пособии в виде двух тематических разделов, тематических тестов, дополнительных текстов для чтения, содержание которых выглядит актуальным с точки зрения современного состояния выбранного направления.

Контекст учебных материалов соответствует контексту специальности, что без сомнения может способствовать повышению заинтересованности студентов и повышению мотивации к изучению профессионального иностранного языка.

Пособие содержит глоссарий профессиональных терминов; тексты, иллюстрирующие употребление лексики, тренировочные и контрольные упражнения, направленные на достижение автоматизации речевых навыков; универсальные стандартные фразы, диалоги, используемые в сферах профессиональной коммуникации.

Задания преимущественно основаны на текстовом материале аутентичного характера, который содержит высокий процент профессиональной лексики, так как тексты заимствованы из оригинальных источников. Примечательным является то, что на основе текстового материала студенты вовлекаются в дискуссии профессионального характера, что позволяет им демонстрировать наряду с языковой компетенцией собственный опыт и специальные знания.

Тематические тесты позволяют студентам самостоятельно проконтролировать уровень усвоения учебного материала.

Дополнительные тексты для чтения помогут расширить профессиональный лексический запас студентов по изучаемым темам.

Учебно-практическое пособие соответствует требованиям, предъявляемым к работам подобного рода, и может быть рекомендовано к использованию в качестве учебного пособия для студентов, обучающихся в образовательных организациях среднего профессионального образования по специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров».

Рецензент: методист ГПОУ «Горловский колледж городского хозяйства», преподаватель иностранных языков, специалист высшей квалификационной категории

_____ А.Ю. Руденко
Подпись

Подпись Руденко А.Ю. заверяю _____

РЕЦЕНЗИЯ

на учебно-практическое пособие «Английский для товароведов» для студентов специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров» по дисциплине ОГСЭ.03 «Иностранный язык (английский)»

Учебно-практическое пособие составлено преподавателем английского языка Сердюченко В.С. в соответствии с требованиями рабочей программы по дисциплине ОГСЭ.03 «Иностранный язык (английский)», разработанной на основе государственного образовательного стандарта среднего профессионального образования по специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров».

Пособие предназначено для студентов, которые приступили к изучению английского языка как языка специальности.

Содержание пособия способствует развитию навыков работы студентов с иноязычным профессионально-направленным лексическим материалом. Объем материала является достаточным и необходимым для решения следующих задач:

- формирование умения самостоятельно читать литературу по специальности с целью получения информации из иностранных источников;

- формирование и развитие умений и навыков, которые нацелены на понимание профессионально-направленных текстов и активизации языкового материала;

- развитие навыков и умений устной и письменной речи по профессиональной направленности.

Пособие построено по тематическому принципу и состоит из 2 разделов, включающих в себя глоссарий профессиональных терминов; тексты, иллюстрирующие употребление лексики, тренировочные и контрольные упражнения, универсальные стандартные фразы, диалоги, используемые в сфере профессиональной коммуникации.

Тематические тесты позволяют студентам самостоятельно проконтролировать уровень усвоения учебного материала.

Дополнительные тексты для чтения помогут расширить профессиональный лексический запас студентов по изучаемым темам.

Данное пособие может быть использовано преподавателями английского языка и студентам, обучающимися в образовательных организациях среднего профессионального образования по специальности 38.02.05 «Товароведение и экспертиза качества потребительских товаров», как для работы в аудитории, так и для самостоятельной работы.

Заведующая отделением № 1
ГПОУ «Горловский ТТС»,
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(подпись)

В.И. Чуб

Заверяю
Директор ГПОУ «Горловский техникум
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В.А. Гаваза