MINISTRY OF EDUCATION AND SCIENCE OF UKRAINE

O. M. BEKETOVNATIONALUNIVERSITY of URBAN ECONOMY in KHARKIV

Methodological guidelines for independent work on the subject

"BUSINESS ENGLISH"

(for 2-year full-time students for all directions of studies)

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Unit 1 BUSINESS CORRESPONDENCE

Businesses do not communicate, people communicate. Business letters are read by real people. Regardless of the position the reader holds, he is a person whose interests and feelings are probably not much different from yours. Your letters should sound as though you are a person, should let the reader see a bit of your personality so that after reading your letter he feels that he knows someone from your company. To achieve that effect, you need not (and indeed you should not) talk about yourself, but let your writing demonstrate that you really are a person.

Before you begin to write a business letter, take a few minutes to think about its two most important elements: the message and the reader. The message is what you are thinking - the idea you want to communicate to your reader, whose mind you want to bring into conformity with your own.

The effective business writer not only uses the language correctly but also makes certain that every letter, every sentence is written from the reader's point of view. Be psychologically astute: to get your reader's attention and make a good impression, convey your sincere concern for his situation and your recognition that he is the most important person in the world.

Try to establish guidelines for your writing. Many writers find the following four-step process efficient and logical:

Outline: Think before you write. Commit your thoughts to paper. Decide the real purpose of your message. Decide how many paragraphs your letter will contain and what topic sentence will open each of those paragraphs.

Write: Write the rough draft all at once, quickly. Do not stop to worry about grammar, usage, or spelling: just get your sentence onto the page.

Revise: Go back over your draft sentence by sentence. Look for major mechanical errors; look for anything that might confuse your reader. Improve every sentence: delete unnecessary phrases; tighten up paragraphs.

Proofread: Carefully read your final draft to catch any overlooked minor errors. Your proofreading will be most effective if you can put your letter aside overnight and approach it with fresh eyes the next day.

A business letter should have an introduction development - conclusion structure.

The introduction will provide the background information to the letter. This may be a reference to a previous communication:

- Thank you for your letter of 12. 04. 16.

- With reference to your application for the post of secretary with our company ...
- Following our telephone conversation yesterday, ... or it may be a description of the background events that prompted the letter:
- Our representative, Mr. Humphries, has informed me that you are interested in our range of word processing equipment.

In general, the introduction should make it clear why the letter is being written.

The development, like the development of a report or memo, should present a logical, organized discussion of the facts.

The conclusion should make it clear what follow-up action is necessary or possible:

- I hope you will not hesitate to contact me if you require any further information.
- I look forward to receiving your confirmation of this appointment.
- I should be grateful if you could ensure that this mistake does not occur again.

If no follow-up action is required, a polite closing phrase may be used:

- I hope these arrangements are to your satisfaction.
- I look forward to meeting you again in the future.

NOTES

- References are normally given using the abbreviations Our ref. and Your ref.
- With an indented layout, dates are given thus: 2nd May 1999/10th March 1999, etc.
 - Salutations are used as follows:
 - to a company Dear Sirs,
- to a person whose name you know Dear Mr. Brown, /Dear Ms. Rees, / Dear Dr. Davies,
- to an individual in an organization (e.g. Personnel Manager) whose name you don't know Dear Sir or Madam,
 - to a friend Dear Helen, Dear John,
 - Note the following relationships between the salutation and the close:

COMPREHENSION QUESTIONS

- 1. How should your letters sound?
- 2. How can you achieve in your letter the effect that the reader knows someone from your company?
- 3. What is the message as one of the important element of the business letter?
- 4. Why should you be psychologically astute while writing a business letter?
- 5. What is the method for writing any letter?
- 6. How can you organize the information of your letter?

EXERCISES

Ex. 1

Write sentences as directed.

- 1. Politely remind your customers of the following:
- a) their January account has not been settled. (K)
- b) your terms are 60 days from receipt of statement.
- c) that their last two accounts have not been settled yet.
- d) the specifications have already been agreed.
- e) full payment must be made within 30 days of receipt of the goods.
- 2. Express the following conditions for disregarding reminders (or letters):
- a) sent the check during the last week. (K)
- b) settled the account in the last six days.
- c) sent the information during the last week.
- d) sent the check in the last few days.
- e) settled the account since this reminder was written. (K)

Ex. 2

Match sentences (a) - (d) together with sentences (e) - (h) to make four separate complaints.

- a) Unfortunately, one of the machines you sent us was damaged.
- b) Unfortunately, we have not yet received your payment.
- c) Unfortunately, your driver took the goods to the wrong place.
- d) Unfortunately, you forgot to mention the cost of your products.
- e) Please could you send us your check before 30 June.
- f) We would be grateful if you could send us a replacement.
- g) We would appreciate it if you could collect them and bring them to our offices.
- h) Please could you send your price list as soon as possible.

Ex. 3

What would you write in these situations? In each case, decide what action you want the company or organization to take. Follow the example.

- a) A company has sent you a bill for the wrong goods.
- b) Unfortunately you sent us a bill for the wrong goods. Please could you send us a correct bill as soon as possible.
- c) Your new photocopier has broken down. You have to write to the company who sold it to you.

- d) A temporary secretary does not speak English. You have to write to the agency who sent her to you.
- e) You keep receiving letters for someone else. You have to write to the post office.

Ex. 4

These two letters are all mixed up. Put the sentences in the right order. Each letter has three separate main parts.

1.

Mrs. S Weinburger 12 December 1999

ABC Business Consultants

1911 N Formosa Avenue

Los Angeles

California USA

Dear Mrs Weinburger

- a) Please give my regards to Steven Hill.
- b) It was interesting to hear your views on our new products.
- c) I would be very grateful, therefore, if you could send me a list of agents perhaps from the yellow pages.
- d) As you know, our company is planning to open a branch in Los Angeles.
- e) I was wondering if you could help me.
- f) It was a pleasure to meet you at the Trade fair last month.
- j) We are now looking for office space in the town center and we need to know the names and addresses of some property agents.

With best wishes,

Hans Seitz

Divisional Director

2.

Ms. F Soares 15 October 1999

Rua J Falcao 20-7

4001 Porto

Portugal

Dear Ms. Soares

- a) I am afraid that I have some bad news.
- b) Thank you very much for your letter.

- c) I hope that this does not inconvenience you in any way.
- d) I hope that you have completely recovered now.
- e) Due to unforeseen problems, we are unable to deliver your order on time.
- f) Please give my regards to Mr. Segall.
- g) We expect to be back to normal by the end of this month, so I am sure that you will receive the goods within three weeks.
- h) I was sorry to hear that you have been ill recently.

Kind regards

Ke Soon Lee

Overseas Sales Dept

Ex. 5

How would you write the receiver's address, the salutation and the close in the following situations?

- 1. You are writing to the Chief Training Officer of a company called Newmark and Grayson Chemicals. They are based at 30-32, Dunmow Lane, London Ec11.
- 2. You are writing to Ann Baines, who works in the Accounts Department of a company called Taylor and Johnson. Their offices are at 76 Davies Street, Liverpool 8.
- 3. You are writing to Peter Andrews, the Marketing Manager of Drew and Aubel, who have their headquarters in Tonbridge, Kent at 22 Main Street. You have worked closely with Peter Andrews before and know him well.

Ex. 6

1. Complete a proposal letter containing the following expressions. (Add as much information and as many sentences as necessary).

Dear Mr./Ms ...,

We believe that your company will be interested in the possibility of ...

We are . . . and we are now seeking . . .

If this idea interests you, we could . . .

I am very much looking forward to your reply.

You can relate the letter to your present job. What kind of business proposal could your company make - and to whom?

2. Your local government authority is willing financially to help worthwhile business ventures get started. Think of a possible new venture that might succeed in your local area, and write it as a proposal to your local authority.

a) Dear Mr. Watson
In our last order from your company, we asked for six water filters. Unfortunately, when we opened the box we found that there were only five. I would be grateful if you could send us the missing filter as soon as possible. Looking forward to hearing from you. Yours,
b) Dear Ms. Spencer
Owing to increased costs, we have been forced to increase our prices to our customers as shown on the enclosed list. We are however still able to offer a 10% discount on any order that you make. Hoping that we can continue to be of service to you, Yours,
c) Dear Mrs. Poirotthe invitation to the exhibition last weekto see the range of products that you produce.
a new service that we have just introduced. This is the Golden Maintenance Agreement. For a fixed price we can offer 24 hour emergence repairs for d) Dear Mr. Sanchez
that I have not written before now to thank you for the invitation to the conference last month. meet your colleagues and to exchange ideas. I need a new Marketing
Manager for our Middle East office. I know that you

Ex. 7

Fill in the missing parts of these letters.

Ex. 8.

What error has been made on the invoice? (K)

What do Green Tools plc want M Pinelli Ltd to do? (K)

GREEN TOOLS PLC 16 East Street, Bishops Stortford, Herts HM 6 2DZ Tel: Bishops Stortford (0297) 613726M Pinelli Ltd Your ref: MN/LD16 Garibaldi Street Our ref: CT/MD Turin Italy 10 September 1999Dear Sirs INVOICE No. YD/633009With reference to your invoice No. YD/633009 of 2 September, we must point out that you seem to have made an error in the total. You have entered \$742. 20 but we calculate that the correct figure is \$722.20. We enclose our check for \$722.20 and would be obliged if you could either let us have your *credit note for \$20 or amend the invoice appropriately. Yours faithfully CLIVE THOMAS Accounts Director

Ex. 9

Write a letter for the following situation:

Neil Johnson, Purchasing Manager of Merror and Bletchley, plc, has written to you expressing interest in your company's product. From what he told you of his company's requirements your product will need slight modification to suit his needs, but you feel this can be done quickly and inexpensively. You are about to go to England on a business trip and want to arrange to meet Mr. Johnson. His firm's address is 261 Denby Road, Chester.

Ex. 10

You work in the computer section of StorFinans bank, Nygatan 47, Stockholm, Sweden. Recently, you met Gerard van Ek when you were on a training course. He gave a talk about his ideas on computer security. You will see him again at a computer exhibition in London next June.

Some time ago you ordered a large quantity of computer paper from his company. The paper arrived yesterday but it was the wrong color: you ordered white and they sent green. Write to Gerard van Ek and complain. His address is: Computer Suppliers, 84 Ave Franklin Roosevelt, 1067 Brussels, Belgium.

Unit 2 WRITING A LETTER OF APPLICATION FOR A JOB

The purpose of a job application letter is to get an interview. If you get a job through interviews arranged by your campus placement office or through contacts, you may not need to write a letter. However if you want to work for an organization that isn't interviewing on campus, or later when you change jobs, you will. Writing a letter is also a good preparation for a job interview, since the letter is your first step in showing a specific company what you can do for it.

In a letter of application you should

- Address the letter to a specific person.
- Indicate the specific position for which you are applying.
- Be specific about your qualifications.
- Show what separates you from other applicants.
- Show a knowledge of the company and the position.
- Refer to you resume (which you would enclose with the letter).
- Ask for an interview.

The following order of points is normal:

Point	Useful expressions
1	2
Referring to the	I am writing with reference to your advertisement for
advertisement	I am interested in the position of advertised in, and
	would like to apply.
Describing work	I have 9 years experience of
record	After leaving, I worked for 8 months in as a
	For the last 2 years, I have worked as with
Describing	My main qualification for the position is my 8 years
qualifications	sales experience with
•	I trained for 3 years in as a and have a Higher
	Certificate in
	A am quite fluent in English and use the language
	regularly.
Describing present	My main duties are to sell to and to give
job	demonstrations on
	My present responsibilities consist of
	I am in charge of
Describing	I hope you will see this as evidence of my capacity for
achievements/	hard work.
personal qualities	I believe that these qualities have enabled me to
	Due to, my contract expires at the end of
reasons for applying	I would like to apply as I would welcome the challenge /
	the opportunity to work for a
	I wish to gain experience in
	<u> </u>

1	2
Closing the letter	I can arrange for you to receive letters of reference
	Please do not hesitate to tell me if there is anything else you would like to know.
	I enclose my curriculum vitae and hope to hear from
	you soon.

SAMPLE LETTER OF APPLICATION

4930 Sherman Avenue Studio City, CA 91478 October 8, 2007

Mr. Michael Tarkanian Vice President, Personnel Target Department Stores 637 South Lucas Avenue Los Angeles, CA 90017

Dear Mr. Tarkanian:

Since I have focused my education and training on retail management, your advertisement for a management trainee, appearing October 7 in Section F of the <u>Los Angeles Times</u>, captured my attention.

Recent sales and management experience at Rike's Department Store enabled me to develop the interpersonal and supervisory skills specified in the Target advertisement. I started as a salesperson and was soon promoted to assistant manager, a position demanding initiative and responsibility.

In addition to this experience, I am enrolled at Valley Community College and expect to receive an associate's degree in June. In my marketing major, I successfully completed courses in marketing, management, microcomputing, and communication, earning a 3.5 grade-point average in my major.

Please examine the attached resume for details of my qualifications. At your request, I would be pleased to provide the names of individuals who could verify my education, skills, and performance.

I would appreciate an opportunity to discuss with you now my background and training could contribute to Target Department Stores. Please call me at (818) 359-9920 to arrange an interview at your convenience.

Sincerely,

Enclosure

ACTIVE VOCABULARY

to apply (for) звертатися (за довідкою, дозволом); стосуватися,

відноситися

applicant прохач (той, хто бажає отримати посаду, роботу тощо);

претендент, кандидат

application прохання, заява to put in an подати заяву

application

application form анкета при вступі на роботу

(blank)

сарасіту здібності, розумові здібності

a mind of great глибокий розум

capacity

curriculum vitae автобіографія

supervisory skills контролюючі (спостережні) уміння

to be promoted to бути підвищеним до ... (на посаді), бути висунутим до

major ...

grade point головний предмет average середня оцінка

back - ground підготовка, кваліфікація

USEFUL EXPRESSIONS

I trained for some years in... Я готувався кілька років ...

I am in charge of ... Я відповідаю за ..., я маю доручення...

I would welcome the Яб із задоволенням отримав виклик на роботу ...

challenge to work for a ...

Your advertisement Ваше оголошення (реклама) привернуло мою

captured my attention увагу.

COMPREHENSION QUESTIONS

- 1. What is the main purpose of a job application letter?
- 2. How can you organize a letter of application?
- 3. What useful expressions can you use explaining the reasons for applying?
- 4. How can you close the application?

EXERCISES

Ex. 1

Revise each of these sentences to improve you attitude and positive emphasis in job letters. You may need to add information.

1. I understand that your company has had problems due to the mistranslation of documents during international ad campaigns.

- 2. Included in my resume are the courses in finance which earned me a fairly attractive grade average.
- 3. I am looking for a position which gives me a chance to advance quickly.
- 4. Although short on experience, I am long on effort and enthusiasm.
- 5. I have been with the company from its beginning to its present unfortunate state of bankruptcy.

Ex. 2

Rewrite this job application in its full form:

Dear Sir,

1/interested/position/advertised/5th April/like to apply.

Main qualification for/position/my 8 years' sales experience/Jason/American photographic goods manufacturer. When I joined/their European trade/limited to France. Since then/extended this trade into Britain and Holland/doubled the number of companies on Jason's European export list.

Trough lacking formal training/photographic goods manufacture/acquired considerable on-the-job know-how/range and capabilities of high-sensitivity photomaterials. Published several articles/photographic journals. Attended several company sales training courses/wide experience/technical demonstrations.

Enclose/curriculum vitae/hope/hear from you soon.

Yours faithfully

Ronald Burns.

Ex. 3

Write an application from yourself in reply to this advertisement

WANT TO WORK IN THE U. S.?

If you have a professional qualification, skill or trade, let us find the appointment you are looking for.

17,000 professional and executive appointments on file.

Information service on immigration requirements

(e.g. visa, work permit) also available.

For confidential appointments service, send c.v. to:

Accord Placement Bureau

5905 Vista

Charleston

North Carolina 29412

USA

Ex. 4

Write an application for a (real or imaginary) job that you would like to have. Perhaps you do not have exactly the right qualifications or experience for the job. How would you present yourself?

Unit 3 ORGANIZING THE WRITING OF YOUR RESUME

A resume may be the one item that gets you an offer for a job interview. It is the first impression the employer will have of you. Your qualifications, your experiences, and the way you organize and present yourself on paper will be determining factors when choosing you over all the other applicants for consideration. And, you may not have a second chance; consequently, the resume has to be your «ticket» in the door.

A resume is a summary of your qualifications and experience and will be used as a sales device to honestly sell your skills more effectively than other applicants sell theirs.

There are two kinds of resumes: chronological and skills. A chronological resume summarizes what you did in a time line (starting with the most recent events and going backwards in reverse chronology). It emphasizes degrees, job titles, and dates. Use a chronological resume when a) your education and experience are a logical preparation for the position for which you're applying; b) you have impressive job titles, offices, or honors.

A skills resume emphasizes the skills you're used, rather than the job in which or the date when you used them. Use a skills resume when a) your education and experience are not the usual route to the position for which you're applying; b) you want to combine experience from paid jobs, activities or volunteer work, and courses to show the extent of your experience in administration, finance, speaking, and so on; c) you lack impressive job titles, offices, or honors; d) your recent work history may create the wrong impression.

Although the resume is a factual document its purpose is to persuade. In a job application form or an application for graduate or professional school, you answer every question even if the answer is not to your credit. In a resume, you cannot lie, but you can omit anything which does not work in your favor.

Resumes commonly contain the following in formation. The categories marked with an asterisk are essential.

Name, Address, and Phone Number

Career Objective

Education

Experience

Honors

Activities

References

However, you have many options. You may choose other titles for these categories and add categories that are relevant for you qualification: <u>Computer skills</u>, <u>Foreign Languages</u>.

If you have more than seven items under a heading, consider using subheadings. For example, a student who had a great many activities might divide them into Student Government, Other Campus Activities, and Community Service.

Resumes differ from letters of application in the following ways:

- A resume is adapted to a position. The letter is adapted to the needs of a particular organization.
- The resume summarizes all your qualifications. The letter shows now your qualifications can help the organization meet its needs, how you differ from other applicants, and that you have some Knowledge of the organizations.
- The resume uses short, parallel phrases and sentence fragments. The letter uses complete sentences in well-written paragraphs.

RESUME

Shirley A. Connors

1313 West Scott Street Home phone: Monroe 6-1231

Des Plaines, I 11. 60016 Work phone: Financial 6-1200

JOB OBJECTIVE:

Professional position as an auditor with a CPA firm and eventual managerial capacity in such a firm.

MAJOR QUALIFICATIONS:

University education in accounting. Four years part-time experience in accounting firm. Two years assistant manager in drive-in restaurant.

EDUCATION:

Bachelor of Science degree, de Paul University's College of Commerce-June 19

COURSES IN ACCOUNTING:

Elements Cost Accounting

Principles Auditing Theory

Interpretation Auditing Practice

Intermediate Theory Taxes I and II

Advanced Theory Consolidations

Systems Governmental Accounting

COURSES IN RELATED FIELDS:

Business Law I and II Corporate Finance

Economics Money and Banking

Income Determination Business Communications

The Stock Market Business Report Writing

Marketing Problems Ethics

EXPERIENCE:

Martin and Allen, certified public Accountants

315 West Wabash Avenue

Chicago, I11. 60604

Period from October, 19, June, 19.

Duties: First Year –proofreading. Remaining three years –member of accounting staff –auditing: preparing individual and corporate tax returns, both state and federal: compiling financial statements, reports on examination and SEC 10-k reports.

Kopper Kitchen Restaurant

64 East Lake Street

Chicago, Illinois 60604

Period from September, 19___, to June, 19___

Duties: First year—waitress. Remaining two years—assistant manager at night, supervising four persons.

Other part-time jobs: Stock person in pet shop; saxophone player in musical combo.

ACTIVITIES, HONORS, AND ORGANIZATIONS:

National Honor Society—High School

Des Plaines Library Art Club

Writer for De Paul University's Literary Magazine, «Trajectories»

Winner of De Paul University's Art Contest

PERSONAL DATA:

Physical details: Age 23: height 5 feet, 6 inches; weight 120 pounds;

health excellent

Marital status: Single

Hobbies and interests: Reading, art, music, sports, and painting.

REFERENCES:

Mr. John L. Foreman, CPA Professor Edwin T. Sloan

Audit Manager Professor of Accounting

Martin and Allen De Paul University

315 West Wabash Avenue Chicago, I11. 60604

Chicago, I11 60604

Mr. Harold S. Jackson Professor Martin M. Contrant

Kopper Kitchen Restaurant, Inc. Department of Finance

1900 East Queen Court Northwestern University

Chicago, I11. 60604 Evanston, I11 60200

ACTIVE VOCABULARY

resume ['re(I)zjVmeI] резюме, зведення, конспект, підсумок

resume [rI'zju:m] відновлювати, знову продовжувати, підбивати

підсумки

resumption відновлення, продовження (після перерви),

одержання назад

office посада, обов'язок, функція to persuade умовляти, переконувати option вибір, право заміни

career objective мета діяльності (кар'єри)

USEFUL EXPRESSIONS

You lack impressive job titles. Тобі бракує службових титулів, що справляють

глибоке враження.

To work in one's favo(u)r. Діяти на чиюсь користь.

COMPREHENSION QUESTIONS

1. What purpose does a resume serve?

- 2. Why does the list jobs held in reverse chronological order in a resume?
- 3. Should major headings be presented in alphabetic order? Why?
- 4. What headings do typically appear on a chronological resume?
- 5. If you had little or no experience, which resume would probably be better:
- a) chronological or b) skills?
- 6. Five years after graduation, which would probably appear first on a resume:
- a) "Education" or b) "Experience"?

EXERCISES AND PROBLEMS

Ex. 1

List 10 accomplishments that give you the most personal satisfaction. These could be things that other people wouldn't notice. They can be things that you have done recently or things you did years ago.

Answer the following questions for each accomplishment.

- 1. What skills or knowledge did you use?
- 2. What personal traits did you exhibit?
- 3. What about this accomplishment makes it personally satisfying to you?

Ex. 2

In each of the following situations, will a chronological or a skills resume make the applicant look stronger? How detailed should the applicant be? Briefly defend your choice.

1. Gene Di Salvo wants to leave his job as an auditor and find a position in personnel.

- 2. Ron Oliver has been steadily employed for the last six years, but most of the jobs have been low-level ones.
- 3. Andrea Barcus was an assistant department manager at a clothing boutique. As assistant manager, she was authorized to approve checks in the absence of the manager. Her other duties were ringing up sales, cleaning the area, and helping mark items for sales.

Ex.3

As Your Instructor directs, write a resume based either upon what you have already done or including things you hope to do before you get your degree.

White a chronological resume.

Write a skills resume.

Ex.4

Prepare a resume for a job you would like to have.

Unit 4 ADDITIONAL TEXTS FOR TRANSLTION

TEXT 1

Read and translate into Ukrainian. Make a vocabulary

Every economic system tries to anticipate (1) and then meet human needs (2) through the production and distribution of goods and services (3). The economic system is the mechanism that brings together (4) natural resources (5), the labor supply (6), technology (7), and the necessary entrepreneurial (8) and managerial (9) talents.

So, the first ingredient (10) of an economic system is the natural resources from which goods are produced, and which include the natural fertility of the soil (11), minerals (12), forests, rivers and the riches of the sea (13). Unlike the other ingredients, the natural resources are limited in supply (14), but good organization of living helps cope with (15) this problem.

Second, the amount of available labor (16) and its quality – how hard people are willing to work and how skilled (17) they are – helps determine the health of an eco nomy. The strong emphasis placed on education, including technical and vocational education (18), also contributes to a country's economic success.

Third, enterprises (19) which are well organized, well managed and which use up-to-date equipment (20) will generally be more efficient (21) than those which are poorly equipped (22) and badly managed (23). This means that an enterprise should follow the world technological achievements (24) in order to perform better results.

And last but not least, no economic system can do without such an ingredient as entrepreneurship (25). The existence of abundant (26) natural resources and a skillful (27) and willing (28) labor force (29) accounts for (30) only part of the structure of a country's economy. If left to themselves, these ingredients will not produce anything. The resources must be brought together and directed as efficiently as possible into the areas (31) where they will be most productive (32).

So, once the first entrepreneurial investment (33) of capital has been made, someone must be hired to manage the business (34), factory or other endeavor (35) – to take the decisions on what, how and where to produce, and to undertake all the responsibilities (36) and the risks.

Exercise 1. Translate the following words and word combinations into Ukrainian.

1. economic system; 2. to cope with the problem; 3. to bring together; 4. to follow the world technological achievements; 5. entrepreneurial investment; 6. to undertake all the responsibilities and the risks; 7. to perform better results; 8. the natural fertility of the soil; 9. the riches of the sea; 10. technical and vocational education; 11. to use upto-date equipment; 12. skilled; 13. to meet human needs; 14. natural resources; 15. labor supply; 16. minerals; 17. limited in supply; 18. available labor; 19. the health of an economy; 20. To account for; 21. endeavor; 22. to take the decisions on what, how

and where to produce; 23. to direct efficiently; 24. to contribute to success; 25. poorly equipped; 26. badly managed; 27. to place the strong emphasis on education.

Exercise 2. Translate the following words and word combinations into English.

1. підприємства із доброю організацією; 2. економічна система; 3. керувати справою; 4. визначити стан здоров'я економіки; 5. наявність природних ресурсів у великій кількості; 6. працездатна робоча сила; 7. виробництво та розподіл товарів і послуг; 8. найняти когось; 9. передбачити; 10. підприємницький та організаторський таланти; 11. задовольнити людські потреби; 12. скерувати ресурси у ті сфери, де вони виявляться найбільш продуктивними; 13. досвічена та добровільна робоча сила; 14. пояснювати; 15. техніка; 16. складова економічної системи; 17. Корисні копалини; 18. морські багатства; 19. вдала організація життя; 20. економічний прогрес країни; 21. застосовувати сучасне обладнання; 22. підприємництво; 23. запас яких обмежений; 24. досягнення світового технічного прогресу; 25. кваліфікований; 26. професійно-технічна освіта; 27. ефективне підприємство.

TEXT 2

Fill in the missing words in the text below and then translate into Ukrainian.

Although the type of(1) system used by a nation is the result of a political
decision, it is also in even larger part the result of a historical experience that, over
time, becomes a national culture.
The economic system of the United States is principally one of private(2).
This system, often referred to as a 'free(3) system', can be contrasted with a
socialist economic (4), which depends heavily on government planning and
public ownership of the means of (5).
Yet government has to some extent always been involved in regulating and
(6) the U.S. economy. At the same time, U.S. citizens have always had the
freedom to choose for whom they will work, and what they will buy.
As a rule,(7) look for the best values for what they spend, while(8)
seek the best price and profit for what they have to(9). Government, at the
federal,(10) and local levels, seeks to(11) the public safety, assure
reasonable(12), and provide a(13) of services believed to be better
performed by public rather than(14) enterprise. Some of these(15)
services include the administration of justice, education (although there are many
private schools and training centers), the postal (but not the telephone) service, the
road system, social statistical(16) and, of course, national defense.
In the United States, most people are simultaneously consumers and(17);
they are also voters who help influence the decisions of government. The mixture
among(18), producers and members of(19) changes constantly,
resulting in a dynamic rather than a static economy.

Exercise 1. Translate the following words and word combinations into Ukrainian.

1. the result of a historical experience; 2. government planning; 3. means of production; 4. public ownership; 5. social statistical reporting; 6. voters; 7. a static economy; 8. Public services; 9. a socialist economic system; 10. a 'free enterprise system'; 11. national defense; 12. to promote the public safety; 13. members of government; 14. to influence the decisions of government; 15. the type of economic system; 16. the result of a political decision; 17. private ownership; 18. regulating and guiding the U.S. economy; 19. to have the freedom to choose for whom to work; 20. consumers look for the best values for what they spend; 21. to assure reasonable competition; 22. private schools and training centers; 23. the road system; 24. the administration of justice; 25. the postal service; 26. to seek the best prices; 27. to provide a range of services.

Exercise 2. Translate the following words and word combinations into English.

1. більшість громадян є одночасно споживачами та виробниками; бути вільним обирати, що купувати; 2. послуги, що входять до компетенції державних установ; 3. 'система вільного підприємництва'; 4. бути протипоставленим; 5. Результат політичного рішення; 6. статична економіка; 7. виборці; 8. на федеральному, штатному та місцевому рівнях; 9. система шляхів сполучення; 10. Виробники прагнуть отримати найвищий прибуток від товару, який пропонують на продаж; 11. чесна конкурентна боротьба; 12. тип економічної системи; 13. приватна власність; 14. соціалістична економічна система, що спирається на державне планування; 15. усуспільнена власність; 16. засоби виробництва; 17. бути причетним до процессу керування; 18. піклуватися про безпеку громадян; 19. поштова служба; 20. Громадська статистична служба; 21. робити економічну систему динамічною.

TEXT 3

In the American economy, managers of enterprises responding to signals from markets perform the function of bringing together and directing the natural resources and labor force.

Large blocks of resources must be available for major investments. In America, entrepreneurs accumulate money and then invest in projects – buy supplies, hire workers and sell products – that seem likely to give a high return on the original investment. This is determined on the basis of an assessment of the wants and needs of those who buy goods and services – what is known as consumer demand.

So, entrepreneurs are decision-takers and risk-bearers. They can have no guarantee that they will make a profit – that the money they will obtain from selling their outputs will cover their costs. But the expectation of profits persuades the entrepreneurs to accept the risks of setting up and carrying on a business.

Entrepreneurs are free to develop their businesses. Unless they can provide goods and services of a quality and price to compete with others, they are driven from

the market, so only the most efficient and those who best serve the public remain in business.

Exercise 1. Translate the following words and word combinations into Ukrainian.

1. to remain in business; 2. to accept the risks; 3. managers of enterprises; 4. outputs; 5. to seem likely to give a high return on the original investment; 6. those who best serve the public; 7. to compete with others; 8. consumer demand; 9. in the American economy; 10. to make a profit; 11. to be driven from the market; 12. an assessment of the wants and needs; 13. to respond to signals from markets; 14. labor force; 15. the natural resources; 16. entrepreneurs; 17. to accumulate money; 18. to invest in projects; 19. to sell products; 20. to develop one's business; 21. expectation of profits; 22. decision-takers; 23. to buy supplies; 24. risk-bearers; 25. to hire workers; 26. to be determined on the basis of.

Exercise 2. Translate the following words and word combinations into English.

1. великий обсяг ресурсів; 2. виконувати функцію; 3. не мати жодної гарантії; 4. поєднувати та направляти ресурси; 5. найефективніші; 6. товари чи послуги достатньої якості та за конкурентоспроможною ціною; 7. спонукати; 8. пропонувати товари та послуги; 9. покрити витрати; 10. значніші капіталовкладення; 11. бути наявним для; 12. купувати товари та послуги; 13. отримувати гроші від продажу; 14. Набирати робітників; 15. відповідати на запити ринку; 16. лишатись у справі; 17. підприємці; 18. очікування прибутків; 19. розпочинати бізнес; 20. оцінка потреб людей; 21. менеджери підприємств; 22. вихідні інвестиції; 23. вести бізнес; 24. купувати сировину; 25. споживчий попит.

TEXT 4

Translate the text into Ukrainian.

All communities have to deal with the same basic economic problem – they have limited amounts of land, labor and capital which cannot produce enough goods and services to satisfy all the people's wants, and they have to decide how these limited resources are to be used. Economists describe this as a problem of resource allocation, because decisions have to be made on the way in which the resources are to be distributed, or allocated, to different industries and occupations.

A country can only produce some of the goods and services its people want. It must, therefore, find a way of discovering what people really want, in order to choose which particular goods and services to produce.

Similarly, all economies have to make choices between different me thods of production, to decide how resources should be allocated between the production of consumer goods and the production of capital goods, and to solve the problem of non-replaceability of some natural resources.

All countries would like to make the fullest use of their economic resources, but many of them have found it difficult to achieve this objective. The actual outputs of goods and services in these countries are much less than the possible outputs.

Exercise 1. Translate the following words and word combinations into Ukrainian.

1. the actual outputs; 2. to solve the problem; 3. to make the fullest use of; 4. Resource allocation; 5. limited amounts of land; 6. to satisfy all the people's wants; 7. the production of consumer goods; 8. to find it difficult to achieve the objective; 9. to distribute; 10. to allocate; 11. to deal with the problem; 12. to produce enough goods and services; 13. the possible outputs; 14. the basic economic problem; 15. capital; 16. limited resources; 17. Different industries and occupations; 18. to discover what people really want; 19. to choose which particular goods to produce; 20. to decide how resources should be allocated; 21. The production of capital goods; 22. different methods of production; 23. non-replaceability of some natural resources; 24. economic resources.

Exercise 2. Translate the following words and word combinations into English.

1. будь-яке суспільство; 2. випуск товарів та послуг; 3. економісти; 4. Трудові ресурси; 5. застосовувати обмежені ресурси; 6. основна економічна проблема; 7. проблема розподілу ресурсів; 8. повністю застосовувати; 9. потрібно приймати рішення стосовно шляхів розподілу ресурсів; 10. досягти мети; 11. Задовольнити потреби усіх людей; 12. споживчі товари; 13. товари виробничого призначення; 14. засоби виробництва; 15. можливий випуск продукції; 16. реальний випуск продукції; 17. обмежена кількість земельних ресурсів; 18. галузі промисловості та роди діяльності; 19. економічні ресурси; 20. знайти засоби визначення, чого насправді потребує народ.

Exercise 3. Translate the following words and word combinations into English.

1. економічна система; 2. виробництво та розподіл товарів та послуг; 3. працездатна робоча сила; 4. вести бізнес; 5. визначити стан здоров'я економіки; 6. корисні копалини; 7. морські багатства; 8. застосовувати сучасне обладнання; 9. підприємництво; 10. пояснювати; 11. поєднувати та направляти ресурси; 12. Вдала організація життя; 13. професійно-технічна освіта; 14. ресурси, наявні у великій кількості; 15. складова економічної системи; 16. 'система вільного підприємництва'; 17. державне планування; 18. засоби виробництва; 19. певною мірою; 20. Громадська статистична служба; 21. піклуватись про безпеку громадян; 22. урядовці; 23. Приватні навчальні заклади та центри підготовки; 24. на федеральному, штатному та місцевому рівнях; 25. великий обсяг ресурсів; 26. накопичувати гроші; 27. Споживчий попит; 28. здобути прибуток; 29. розпочати бізнес; 30. конкурувати з іншими; 31. менеджери підприємств; 32. лишатись у справі; 33. оцінка потреб; 34. Збувати продукцію; 35. відповідати на запити ринку; 36. продукція;

37. обмежена кількість земельних ресурсів; 38. засоби виробництва; 39. споживчі товари; 40. Можливий випуск продукції; 41. досягти мети; 42. розподіл ресурсів; 43. повністю застосувати; 44. визначити, чого насправді потребує народ; 45. реальний випуск продукції; 46. основна економічна проблема; 47. розподіляти; 48. виробництво товарів виробничого призначення; 49. деякі природні ресурси, що не поновлюються.

Exercise 4. Translate the following words and word combinations into Ukrainian.

1. to anticipate; 2. to meet human needs; 3. the natural fertility of the soil; 4. Entrepreneurial talent; 5. managerial talent; 6. the natural resources; 7. to undertake all the responsibilities; 8. to use up-to-date equipment; 9. poorly equipped; 10. badly managed; 11. skilled; 12. to cope with the problem; 13. endeavor; 14. to follow the world technological achievements; 15. a skillful and willing labor force; 16. to contribute to a country's economic success; 17. to direct the resources as efficiently as possible; 18. the areas where the resources will be most productive; 19. technology; 20. private ownership; 21. public ownership of the means of production; 22. to be contrasted with; 23. the administration of justice; 24. Private enterprise; 25. consumers; 26. to assure reasonable competition; 27. to be involved in regulating and guiding the economy; 28. to provide a range of services; 29. national defense; 30. producers; 31. public services; 32. major investments; 33. to give a high return on the original investment; 34. entrepreneurs; 35. decision-takers; 36. to develop one's business; 37. expectation of profits; 38. to hire workers; 39. to carry on a business; 40. to cover the costs; 41. risk-bearers; 42. labor force; 43. to be driven from the market; 44. to invest in projects; 45. to satisfy all the people's wants; 46. industries; 47. occupations; 48. to persuade; 49. to buy supplies; 50. to obtain money from selling products.

Translate the following texts into English or Ukrainian.

TEXT 5

Хоча рішення, які формують американську економіку, приймаються споживачами й виробниками, уряд має потужний вплив на неї. Для того, щоб бізнес якнайкраще служив народові, уряд регулює та контролює приватне піприємництво багатьма різними шляхами. Поширена думка, що втручання потрібне там, де приватному підприємництву надано монополію (скажімо, в електро-енергопостачанні чи телефонії), або в тих галузях, де відсутня широка конкуренція (залізничні перевезення). Державна політика дозволяє таким компаніям мати в розумних ме жах прибуток, водночас обмежує їхні можливості щодо 'несправедливого' (за визначенням законодавців) підвищення тарифів на послуги, адже громадськість чекає на такі послуги і залежить від них. Часто до контрольних заходів вдаються, щоб захистити громадськість, — наприклад, коли управління контролю якості продуктів та медикаментів

забороняє той чи інший небезпечний для здоров'я препарат або вимагає від виробників продуктів дотримання стандартів якості. В інших галузях промисловості уряд встановлює певні правила гри, аби сприяти розгортанню чесної й здорової конкуренції без прямого втручання зі свого боку.

TEXT 6

Урядові органи, серед них Конгрес і такі організації, як Федеральна резервна система, намагаються утримати крайні прояви економічного буму, інфляції й депресії, регулюючи розмір податків, обсяг грошової маси та використання кредитів. Вони пробують впливати на економіку через зміну обсягу урядових видатків. Звичайно, все це робиться задля збалансування федерального бюджету. Але починаючи від 1960 року, дефіцит федерального бюджету не зникав із року в рік (за винятком 1969), виявляючи загальну тенденцію до збільшення. З середини 80-х він досяг апогею, після чого його зростання уповільнилося.

Уряд надає пряму допомогу компаніям та окремим громадянам, що виявляється у різних формах, наприклад, визначені тарифи на певні товари захищають їх від іноземної конкуренції. Встановлені урядом податки та кількісні обмеження на імпорт сприяють тому, що аналогічні американські товари почуваються на ринку упевненіше. Уряд також субсидує ціни на фермерську продукцію.

TEXT 7

Business spirit was not indigenous to the United States; rather, it grew from the soil of European capitalism. But huge industrial enterprises such as railroads, with their extensive managerial hierarchies, became more prevalent and more powerful in the United States than elsewhere. Unlike most other countries, in the United States industrial bureaucracies, particularly railroads, grew faster and became larger than the government's own bureaucracy; in 1890, a dozen railroads employed over 100,000 workers, while the U.S. Civil Service in Washington numbered just over 20,000.

J. Pierpont (J. P.) Morgan, perhaps the most flamboyant of the entrepreneurs, operated on a scale of magnificence. He displayed ostentation and grandeur in his private and business life. He and his companions gambled, sailed yachts, gave lavish parties, built palatial homes and bought the art treasures of Europe.

In contrast, such men as John D. Rockerfeller and Henry Ford demonstrated puritanical qualities. They retained their small-town values and life-styles. As churchgoers, they left a sense of responsibility to others. They demonstrated that personal virtues could bring success; theirs was the gospel of work and thrift. Later their heirs would establish the largest philanthropic foundations in America.

While upper-class European intellectuals generally looked on commerce with disdain, most Americans – living in a society with a more fluid class structure – embraced the idea of moneymaking with enthusiasm. They enjoyed the risk and

excitement of business enterprise, as well as the higher living standards and potential rewards of power and acclaim that business success brought.

TEXT 8

Хоча протягом тривалого періоду розвитку американська економіка зазнала докорінних змін, деякі з прикметних її рис сягають від перших днів існування республіки. Однією з таких особливостей є постійна дискусія щодо ролі уряду в переважно ринковій економіці. Економіку, яка склалася на засадах вільного підприємництва, характеризує приватна власність та ініціатива, до чого уряд не має прямого відношення. Щоправда, час від часу уряду доводиться втручатися, щоб захистити економічні права громадян, запобігти зловживанням, загальмувати інфляцію та стимулювати розвиток.

Другою прикметною рисою економіки США ϵ її систематична трансформація під тиском нових технологій. Колишня нація фермерів докорінно змінилася завдяки успішному впровадженню машин та виробничих процесів під час 'індустріальної революції'.

Третьою прикметною рисою ε безперервна дискусія щодо політики США у міжнародній торгівлі та рівня інтеграції Сполучених Штатів у світову економіку. Торгівля була наріжним каменем колоніальної системи: експорт американських товарів відкривав дорогу імпортові капіталу та машин для подальшого розширення обсягів економіки. Але уряд США завжди підтримував протекціоністські заходи, необхідність яких державний діяч Александр Гамільтон обстоював одразу ж після Американської революції.

Зазначені чинники виявляють деякі істотні особливості американської економіки.

По-перше, вона постійно змінюється через діяльність громадян, що вільно виражають свої економічні погляди як прямим шляхом, на ринку, так і непрямим — голосуючи на виборах. Водночас тривала незмінність характеристичних ознак засвідчує історичну наступність та цілісність економіки США.

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Методичні рекомендації

для самостійної роботи з курсу

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(для студентів 2 курсу денної форми навчання всіх напрямів підготовки)

(Англ. мовою)

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