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**ПРАКТИКА УСТНОЙ
И ПИСЬМЕННОЙ РЕЧИ
АНГЛИЙСКОГО ЯЗЫКА
ПОЧТА. БАНК. ТЕЛЕФОН**

Практическое пособие

для студентов 2 курса специальностей
1-02 03 06 01 «Английский язык. Немецкий язык»,
1-02 03 06 03 «Английский язык. Французский язык»

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Целью данного практического пособия является дальнейшее развитие навыков устной и письменной речи в результате овладения студентами речевыми образцами, содержащими новые лексические явления. Оно призвано оказать помощь в более углубленном изучении отдельных аспектов темы «Почта. Телефон. Банк и деньги», предусмотренной учебной программой курса.

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РЕПОЗИТОРИЙ ГГУ ИМЕНИ

Предисловие

Предлагаемое практическое пособие адресовано студентам 2 курса специальности 1- 02 03 06 - 01 «Английский язык. Немецкий язык»; 1- 02 03 06 - 03 «Английский язык. Французский язык». Оно разработано в соответствии с основными принципами социокультурного, коммуникативного и системно-деятельностного подхода к обучению иноязычному общению.

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Тексты, на которых строится пособие, взяты из оригинальных произведений английских и американских авторов 20 века, а также из интернета. По своему содержанию они взаимосвязаны и дополняют друг друга. Работа над оригинальным текстом предполагает его краткий лексический анализ, толкование имеющихся в нем реалий, перевод текста на русский язык, обсуждение его содержания и особенностей языка и стиля автора.

За текстом следуют лексические пояснения, рассчитанные не только на толкование некоторых слов из текста, но и на расширение лингвистической базы студентов. За лексическими пояснениями идет список слов и словосочетаний, взятых из текста, и лексических пояснений, которые входят в активный словарь студента.

В основу всей системы упражнений по данной теме положены следующие методические принципы: упражнения даны в порядке нарастания языковых трудностей и постепенного перехода от упражнений репродуктивного типа к упражнениям продуктивного типа; устные упражнения чередуются с письменными.

Упражнения рассчитаны как на самостоятельную работу студентов, так и на выполнение их в аудитории.

UNIT 1

Post-office

Topical Vocabulary

telegram / cable / wire, n
express / regular / reply ~
letter, n
local / out of town / foreign ~
registered / insured / restante ~
official / personal ~
air-letter/aerogram ~
postcard, n
plain / illustrated ~
stamp, n
stick /paste ~
envelope, n
(un) stamped ~
message, n
parcel, n
package, n
insure ~
money order
mail, n
forward the ~
~ a package
How much is a letter to ... ? What's the weight limit? I'd like to have a return receipt.

post, v
send, v
sender, n
addressee, n
deliver, v
by recorded delivery
pay telephone rental
pay electricity bills
cash a money order
form, n
fill in, v
sign, v
post-box, n
pillar-box, n
letter-box, n
drop a letter into ~
slot machine
receipt, n
index number
fax, n
telex, n

Types of mail

first class	certified	special delivery
second class	registered	air mail
third class	regular	E-mail, n
book rate	valuable	snail-mail, n

Postal services

delivery of letters / parcels
selling of postage stamps
payment of weekly pensions / license
wrapping and packing service
public / fax / E-mail / telephone service

Postal windows

Money Orders	Air Mail
Poste Restante	Book Post
Stamps, Postcards, Stamped Envelopes	Parcel Post
Registered Letters	

Text 1

Ex. 1. Read the text and tell the class about your last visit to the post-office. You wanted to pay rental services / to send a greeting telegram / some books / a parcel by post.

At the Post - office

The Post-office is a great service industry in Britain and one of the biggest employers in Europe. It employs about one in sixty of all workers in this country (17,000 staff). It's made up for four large businesses, Posts, Telecommunications, Giro, and Data Processing Services.

The post-office gives the services which customers require. Its main task is to deliver mail: newspapers, magazines, telegrams, parcels. Here you can also buy envelopes, stamps, postcards, pay communal services. At a post-office you can have some services similar to those available in banks known as the "National Savings Bank".

You can find post-office in every town and city, but there are numerous sub post-offices in suburbs and in smaller places. Sub post-offices are smaller and are often part of a general store, but they offer all the usual services.

Now let us pay a visit to a local post-office. There are many of windows with a notice in big letters showing the operation handled. The first one is marked "Parcel Post", the next one is "Money Orders". Then there's one marked "Post Restante" (Am. – "General Delivery"). Going down the line you will see: "Stamps", "Post Cards", "Stamped Envelopes", "Registered Letters", "Air Mail". In some conspicuous places you will find a board with the postal rates. This will give you information about how many stamps are needed for inland and foreign letters, that is how much postage must be paid on those letters. Then somewhere near the entrance you will see a notice giving the hours of delivery. The windows marked "Parcel Post" handles all parcels or packages. Don't forget to insure your parcel if you've got something really valuable in it. This cost to buy a trifle, but makes delivery double sure. The larger post-office even maintains a wrapping and packing service.

If you want to send printed matter (newspapers, magazines, books) you'll have to go to the window marked "Book Post".

The "Post Restante" window keeps mail until it is called for. The post-office maintains this service for those who prefer to pick up their mail in person.

If you are in a hurry to post a letter and have no stamps at the moment, that does not keep you from sending it. Just mark it "Collect and the addressee pays the postage due".

When sending a letter of particular value you should have it registered (with or without declared value). The advantage of this service is that registered letters are not left with the ordinary mail in the letter box, delivered personally (the addressee has to sign them). The sender is given a receipt at the post-office so he can always trace a letter. Of course, there will be a special charge.

The "Money Orders" window needs almost no explanation. You may send money orders by mail or by telegram and whatever you do, don't lose the receipt.

Ex. 2. Read these dialogues between a postal clerk and a customer.

1 – How much is postage for a picture postcard?

– Are you sending it in the United States?

– Yes, I am.

– It's fifteen cents.

2 – How much is postage to Europe?

– First class is forty-five cents a half ounce. We also have aerograms.

– No, I don't want aerograms. Here are my letters. I want to send them airmail.

3 – I want to send a letter to my aunt in Miami, Florida. What's the ZIP code?

– Don't know. Here's the directory.

– Thank you. Here it is. The ZIP code is 33143.

4 – I want to send a money order to my cousin in Mexico.

– What's his name?

– It's Luise Gonzalez.

– How much do you want to send?

– Two hundred dollars.

– OK, there's a fee of a dollar ten. It's \$201.10.

– Fine. Here's the cash.

– Thank you. Sign here, please.

5 – Could you tell me how much this parcel to Germany is?

– I'll have to check/look up/make sure. Is there anything else?

– Yes. Half a dozen air mail labels and a roll of twenty-five cent stamps.

I may also need a large registered envelope soon.

– That'll be 8.95 in all.

– Thank you. Here it's. Could you give me a 2 p. piece in the change? I want to make a phone call.

Ex. 3. Act as a postal clerk and a customer. The customer wants to:

1) to send a money order to a friend in Brest; 2) to send this package book rate. How much is it? 3) to mail a letter to Frankfurt, Germany. How can he/she know the ZIP code there? 4) to send a letter by registered mail; 5) to mail a picture postcard to Europe. How much is the postage?

Ex. 4. Recommend an Englishman where it's better to go if he needs some postal services in Minsk and how to make arrangements with the local post-office to have his mail forwarded.

Ex.5. Practise short conversations based on the following statements.

1 Stamps teach history and geography, art and technology.

2 Writing letters is a real art.

3 All means of communication through letter writing seem to be most reliable.

Ex. 6. Read the text and compare different ways mail is delivered in Great Britain with those in our country. Then rate different classes of mail and types of letters according to the degree of reliability.

The post-office in Great Britain has different classes of mail. First class is for letters, personal mail, and packages. First class mail is a fast mail. Second class is for magazines. Third class is for advertisements, calendars, and other printed matter. Third class is for light packages, too. There is another class for books. Book rate is slow, but it's not expensive.

The post-office sends different types of letters. There are certified, registered, and special-delivery letters. The post-office sends a certified letter with regular mail. You receive proof of sending the letter. Registered mail is for valuable letters. The post-office insures delivery of letters. Special-delivery mail arrives quickly. The post-office delivers special-delivery letters before other mail.

Ex.7. Read the text and say what new you have learned about the postal industry in Belarus.

Post service in Minsk got its development after the treaty of 1667 between Russia and Poland. The Vilensk post was erected on the Moscow – Mozhaisk – Smolensk – Mogilev – Vilno route. Later in the first half of the 19th century there emerged a passenger coach mail from Petersburg to Kiev and to the Radzivil's estate.

The first post-office in Minsk was founded in a brick four-storeyed building in Gubernatorskaya street (now Lenin street) where a sport store is situated nowadays. The first mail boxes were enstalled in the most densely populated areas at Troitskaya Gora, at Krasnaya Gorka and another box was enstalled at the entrance of the post-office.

Being admitted to the service postmen had to give an oath or a written promise that they wouldn't participate in strikes. The women were admitted to the post-telegraph service in 1864 on condition they would never get married. In addition they were supposed to have secondary education and were obliged to know not less than two foreign languages (another demand was that they could speak not less than two foreign languages).

Ex. 8. Answer the following questions.

1 Do you like to receive letters? Why? Why not? Are you a good correspondent?

2 On what occasions do we send greeting telegrams and postcards? Is it a common practice in our country?

3 What different reasons might people have for making stamps-collecting a hobby?

4 Have you ever sent a telegram by phone? How is it done?

5 Do people send E-mails or faxes instead of writing letters now? Why?

6 Some people think that having two classes of post (first and second) is stupid. What are the advantages and disadvantages of this system?

7 In Britain the record for late delivery is held by a postcard posted in 1943 which arrived at its destination (20 miles away) in 1975. Is it typical? What do you think about it?

8 There is an opinion that postal services shouldn't duplicate some of the bank services. There must be a strict subdivision of responsibilities for each of them. Do you think it would be better for the customers?

Text 2

Ex. 1. a) Translate the following words and sentences:

Addressee. This package has my address but it's to a different addressee; it's not mine.

Certified mail. Since it's so important that the addressee receive this letter, I'd like to send it certified mail.

Forward. I'm moving next week, so I have to have the post office forward my mail to my new address.

Parcel post. All packages have to be brought directly to the post office and sent parcel post.

Registered mail. If you send your application by registered mail, you can track it until it's delivered.

Special delivery. If you want it to arrive tomorrow, you'd better send it special delivery.

Surface mail. Don't bother buying airmail stamps if you're just sending this in the U.S., because it'll go surface mail anyway.

Zip code. Do you know the zip code for Helena, Montana?

b) Explain the following words in English and translate the sentences with them.

Bulk mail. Jerrod just went to apply for a bulk-mail permit so he can send fliers advertising his new business.

COD. Martha, do you have \$20? The mail carrier has a COD package for you.

Direct mail. They say we'll get better results if we send these flyers directly to the customer, so let's go with direct mail.

Junk mail. Jack's mailbox is always full, but it's usually just junk mail.

Postmark. Some people like to collect unusual stamps, but Melissa likes to collect letters with unusual postmarks.

Priority mail. Jay ordered a CD and priority mail delivered it in two days.

Route. This route is a mail carrier's nightmare, because there's a dog in every other yard and it's all uphill!

Ex. 2. Read the text and tell what you've learned about the post-office service in the USA.

Mail delivery was something very different during colonial times from what it is today. In the early 1600s, overseas mail service used a tavern in Boston as the drop-off point for mail received from and sent to England. From there, it was delivered to other cities in the thirteen colonies. The first official post office was established in Pennsylvania in 1683.

In 1737, Benjamin Franklin was appointed the postmaster of Philadelphia. He was only 31 at the time, but this was where the young Franklin began to make his mark in the New World. He immediately began inspecting post offices throughout the British territories and established new and shorter

routes between cities. For the first time, the postal service in the colonies began to make money for the British government, and mail service began to operate regularly. Later, Franklin was dismissed from his position as postmaster because of his sympathies for the independence movement in the colonies. However, by the time of his departure there were 30 post offices operating in the colonies.

After the revolution, almost every mode of transportation was tried for improving mail delivery service in the U.S., including even balloons. Naturally, as the size of the new country grew, so did the challenges facing mail delivery. Mail service to California first followed the Butterfield Express, a stage line that began in Missouri and ended— 2800 miles later—in San Francisco. Mail delivery took between 24 days and several months. Later, the Pony Express delivered mail to California by horseback. A rider covered between 75 and 100 miles a day, rapidly changing horses at relay stations set about 10 to 15 miles apart. This method of mail delivery took about 10 1/2 days from St. Joseph, Missouri to Sacramento, California. This legendary mail delivery service lasted only a little over a year, until completion of the transcontinental telegraph line in late 1861.

About forty years later, the automobile began to play a role in mail delivery, and other technological advances in transportation would follow. Today, mail is delivered from city to city in the U.S. by truck, train or airplane. Within cities, mail is hand delivered by mail carriers who walk their routes. In many areas, mail carriers drive cars with steering wheels on the right so they can pull up beside mailboxes set along main roads and highways and deliver the mail without getting out of the car. The Internet is, of course, another means of delivering much of the kind of mail that was once sent as letters.

Mail delivery in the U.S. has undergone many changes during its history. Some of these changes have been significant in helping to establish different modes of transportation. Others have disappeared almost completely into legend. So the next time you mail a letter, remember how far things have come since that tavern in Boston!

Ex. 3. What does the definition describe?

addressee, bulk mail, certified mail, COD, direct mail, forward, junk mail, postmark, parcel post, registered mail, route, special delivery, surface mail, zip code.

1 The advertiser has your name and address and sends you an ad that is addressed to you.

2 You get a package and the mail carrier tells you to pay for it or you can't have it.

3 The person to whom the letter is addressed.

4 The mark on the upper right side of the envelope.

- 5 Your mail carrier follows this every day.
- 6 You must sign for it when it arrives.
- 7 You need this if you want to send a package through the mail.
- 8 You need to send the same information to a large group of people.
- 9 You've moved, and you want your mail to be sent to the new address.
- 10 This mail is tracked from the first post office to the last post office.
- 11 You pay extra to have the mail sent to someone faster.
- 12 This mail does not travel by airplane.
- 13 You recycle this kind of mail, because you don't want it.
- 14 Don't forget to put this on the address!

Text 3

Ex. 1. Read the text. Note that not all “post-office” expressions are connected with the post.

Keeping in Touch with Friendly Advice

I could really use a friend's advice now. I'm feeling really boxed in at work right now, like I have no choice, and I may need to quit my job. I know that work and stress are often a package deal, but things are really getting tough, and I think I may go postal if I don't sort things out soon! I've got a new boss, and it's not like I need a stamp of approval for everything I do, but with this guy, it seems like nothing is right! I mean, rain or shine, there's something I do that he complains about every day. Just the other day I made a suggestion in a meeting, and I thought I was really pushing the envelope, but he just looked at me like I was crazy. I don't want to go over his head and complain to the general manager, but I might have to. Well, anyway, drop me a line when you get a chance and let me know what you'd do. Let's keep in touch. I can always use your advice!

Ex. 2. Translate, explain or find synonyms to the following expressions from the previous text.

boxed in

a package deal

to go postal

stamp of approval

rain or shine

to push the envelope

over his head

drop me a line

to keep in touch

Text 4

Ex. 1. Read the text and trace the changes that have taken place in the history of post. Make a detailed plan or formulate some questions for discussion.

Postal service in the Past

“I have received a letter...” We never think that the letter came to us in many trains, that it flew through the air, over mountains and seas, that it passed through the hands of many people: it is so simple to send letters today that people never remember that it was once a very difficult and special task.

In ancient times “letters” were brought by the runners – men who could run fast and far – and the “letters” they carried were not written, because very few people knew how to write. They were delivered orally and told to receiver personally. Postmen in those days had to have a good memory, and they had to be honest. This was especially important: the “letter” often had important secrets in it, it had to reach only the ears of the receiver and without any change in it. Post runners were met everywhere with respect and honour. Nobody was allowed to stop them or to do anything against them. History has many stories about post runners and descriptions of what they did. One of them, named Phidippides, run 152 miles in two days. He carried the news that the Persians had attacked Athens; the city sent him to Macedonia to ask for help. When he died a monument was put in his memory.

Indian post runners in ancient Peru had postal stations every five kilometres. Four men lived in each station during peace time, eight men in war time. Half of them were on duty during the day, the other half during the night. As soon as the men on duty saw smoke from the nearest station, they made a fire, whose smoke could be seen by the next station. The runner told the letter to the next runner as they ran, without stopping for a minute. In this way, news was carried from one postal station to the next in the shortest possible time.

Post runners in ancient China had postal stations of the same kind: and the runner on duty got ready to start as soon as he heard the little bells tied to the clothes of his comrade running from the nearest station.

Traditions connected with the postal service were different in different countries. In Mexico, for example, after a battle the people knew by the runner's clothes whether the message he was carrying to the capital was good or bad. If he had a white belt on and if his long hair was tied with a red ribbon it meant that the battle had been won; if he came from the battlefield with his hair untied, he carried the news that the battle had been lost.

Post runners sometimes had other duties besides carrying letters. Indian post runners in Mexico, where the postal service was very fast, were sometimes used to send fish! Sea fish for the king's table. The capital was four hundred kilometres from the sea.

In the great days of Rome, carrier pigeons as letter carriers were well known. When a rich man went to the theatre, he took a carrier pigeon with him. If he wanted to tell his servant at home to do something, he sent the pigeon with a letter tied to his foot. The pigeon was taught to return to its master in the theatre; perhaps he needed it to send another letter home.

The heavy bag of the postman did not appear for a long time, even after postmen began to carry written letters. At first, the letters were tied to a stick, which could be used to fight the dogs that attacked them wherever they went. In China, postmen had to pass a special "night" examination, to show that they were brave enough not to be frightened by night sounds or animals. Only the bravest and strongest were allowed to carry the postman's bell.

In places in the far north, postmen moved from house to house on skies; and where there were many lakes, which were free of ice in summer, they travelled from place to place in boats. In the part of France called Vendee, a postman had to walk on stilts through the marshes and the high grass; without stilts a postman here was no better than a man without arms.

The postal service grew very slowly in all countries. There were no letter-boxes in Moscow a hundred years ago. When a person wanted to send a letter, he took it to a shop, where he knew that letters were taken for the city post-office. Postmen came to these shops three times a day to take the letters that had been left there. The postmen looked like soldiers: they had black hats and carried swords. If the letter was addressed to a person in another city, it sometimes took weeks to get to the receiver: because the roads were very bad, especially in rainy weather and in spring.

The postal service in Russia improved very slowly. At the beginning of the 20th century there were no letter-boxes and no postmen in country-places. People who lived in such places had to go to the post-office in the nearest town whenever they had a letter to send. Sometimes months passed before these people received the news of important things that had happened in other parts of the country – or even a hundred kilometres away.

The world today has not become smaller, but the postal service, the work of thousands of postal workers, brings the farthest cities and the smallest country places to our doors. You needn't ever move, only pick up the receiver.

The information today can be transmitted in many different ways: by telephone, by telegram, by E-mail, by radio and television, by satellite and so

on – and nobody needs to move at all. Pick up the receiver, dial the right number and in a few seconds you can speak to your friend or branch office in New York or Toronto. Business firms often make use of another kind of written communication system called fax or E-mail. Your message is easily transmitted to your customer's machine. He needn't even be in his office at that time; it will be waiting for him when he arrives. Finally, there are the “mass media” – radio, television and the press – which communicate information to a large number of people at the same time. Big broadcasting corporations operate external services in many different languages all over the world. Then there is the press which carries the world news to your house every day.

Ex. 2. Summarize the main idea of the text in eight-ten sentences.

Ex. 3. Study the list of the sentences which have been removed, decide what sentence was in each gap.

1 “Because many people don't know how to write a telegram.”

2 “Sending a telegram?”

3 “You are”, I answered.

4 Let me see your telegram.

5 Your wife must know it without any instructions.

6 ... the hotels were not crowded that year...

7 The telegram said...

Telegram

At 6 o'clock in the afternoon I went to the nearest post-office. I bought some stamps and an envelope to send a registered letter to my parents. When I was writing a telegram I saw a friend of mine, Briggs.

“_____?” he asked. “May I see it?”

“Why do you want to see it?” I asked.

“_____”. They write out a message, then they get angry that it costs a lot._____, I shall make it shorter and leave only the most important things”.

I gave him the telegram. It was a message to my wife to tell her that I would come to her in Switzerland.

_____ : “Finished business well everything OK stop arriving Friday five thirty stop book room stop.”

But the telegram didn't impress Briggs, “If you have settled your business well, doesn't it mean everything OK?”

“I think it does”, I agreed.

"I have never known that you made a bad transaction yet and your wife knows it too. Am I right?"

"_____".

"Did your wife have to go to Switzerland alone because you had to finish business in London?"

"Yes."

"Very well. Then it's not necessary to write business finished. So you will save three pence a word. And why are you telling her to book a room? _____." I had to agree with him.

"So we have made the telegram eight words shorter: arriving Friday five thirty. Now what about arriving? If you write Friday five thirty, your wife will understand what you mean."

And then I had an idea. I told Briggs that I didn't have to send a telegram at all as _____ and it was not necessary to book in room in advance. Besides I didn't like when somebody met me at the station.

"Well", said Briggs. "Do as you like, but never ask me to help you again," and he walked out of the post-office.

When he left the post-office, I took another telegram form and wrote the original text.

РЕПОЗИТОРИЙ ГГУ

UNIT 2

Telephone

Topical Vocabulary

telephone, n	receiver, n
office / public / private ~	call-box, n
mobile / cordless ~	phone booth
call, n	phone number
ordinary / urgent / emergency ~	extension, n
local / trunk / overseas ~	phone book
give / make / accept ~	directory enquiries
call, v	area code
phone, v	hang on, v
ring (up), v	hold the line
ring back, v	buzzing, n
connect, v	be engaged
disconnect, v	be on the phone
dial, v	be available
leave the message	telephone directory
tone, n	telephone book
dialling ~	answering machine
ringing ~	walkie-talkie, n
engaged ~	
number unobtainable ~	

Subscriber Trunk Dialling (STD), an automatic system which allows you to make trunk (long distance) call easily and cheaply. Cheap time call – you get the largest discount after 11 p.m. at night and on weekends.

Telephone services in Britain: numbers to dial

100 – Operator: she will help you connect the call if you can't do it yourself.

192 – Directory Enquires: if you're looking for a number.

8081 – Speaking Clock: it will tell you the time (this number may be different in different towns).

999 – Emergencies: if you want to call Fire Brigade, Police or Ambulance.

Text 1

Ex. 1. Make sure that you know the meanings of all the words.

Telephone can be used as a noun or a verb, as can the short form *phone*, which is four times more common in spoken English.

If someone phones you, you *have or receive a call* (NOT a telephone) from them.

If you want to *phone* a friend or *call* them / *ring* them (*up*) BrE/ *give* them *a ring* (BrE *a call*), you *dial* their (*phone*) *number*.

If you are phoning *long distance*, you will need to dial the *code* BrE / *area code* AmE for the region or country where they live, as well as their *local* number.

All these numbers are found in the *phone book* or *directory*.

If you have a problem *getting through* to the person you are phoning, you may ring the *operator* for help.

When you phone someone, their phone will *ring*, and if they are at home they will answer by *picking up the phone* (or technically the *receiver*, or on cordless phones the *handset*).

If they are busy, they may ask you to *phone / call / ring back* later or *hold on*.

If they do not want to speak to you, or have finished speaking to you, they may *hang up* (= replace the receiver or switch off the handset).

If someone is already *on the phone* when you call them, their number is *engaged* BrE / *busy* AmE.

A telephone in a public place is a *public phone* or *payphone*, often placed in a *phone / call box* BrE or *phone booth* AmE.

Ex. 2. Choose the best word or words.

1 You can't get through on the phone because the number you want is_____.

a) busy, b) occupied, c) in use.

2 You can make a telephone call from a public_____.

a) phone box, b) cabin, c) cubicle.

3 Someone calls your number by mistake, so you say, "Sorry!_____!"

a) Wrong number, b) Mistake, c) You've made a mistake, d) Error.

4 You want to use the phone. You ask, "Can I make a_____please?"

a) ring, b) phone, c) telephone, d) call.

5 Someone answers the phone and you say, "Can I___Elsa, please?"

a) speak to, b) talk to, c) say to, d) tell.

6 How do you pronounce the first figure in this number: 071 499 3725?_____

a) oh, b) nil, c) nought.

Text 2

Ex. 1. Read this text and explain to your partner how to use a private and public telephone.

If you want to ring somebody up, you pick up the receiver, wait for the dialing tone and then dial your number; if you are not sure of the number, you look it up in the telephone directory / book.

After you have finished dialing, you may hear a series of high-toned blips which means that the line is engaged (then you hang up or replace the receiver) or you may hear the calling-signal (i.e. a series of separate slower blips), which means that the line is free, and you just have to wait until your partner answers your call.

If you happen to have no private (home) phone you walk up to the nearest telephone booth (public phone, call phone). You start by dropping a coin into the slot. But for a trunk call (long-distance call) you have to make use of the operator. If you are calling from an extension phone, things work a little differently. Indeed instead of waiting for the signal and then dialing your number, you'll hear the switchboard operator say: "Number, please", or "Switchboard operator", or "Hotel operator" and you simply give the number of your partner. The operator will either repeat your number (to make sure she got it right), or just say "Thank you" and try to put you through.

By the way, in giving your number don't forget to give it figure by figure (e.g. seven-ou-five-ou – 70-50). When you have been put through, you may hear a voice, saying "Hello" at the other end, but it's much more likely that the person answering will either repeat his own phone number, e.g. "Kensington 2209 (here) speaking", or give the name of the office in full.

Ex. 2. Act out the dialogue with another student explaining how to make international calls.

Model: – What can I do for you?

– The thing is, my parents are in Switzerland at the moment and I want to phone them. I'm not sure if I do it correctly. Can you help me how to find out the code?

– Sure I can. First dial 010 for international calls, then the code of the country and the town you are calling. You can find this in the phone book. After that dial the personal number.

– And where can I find a phone book?

– At any Post-office, I suppose.

– Thank you very much, indeed.

Ex. 3. Read the model microdialogues and use the typical phrases when telephoning your friend colleagues, acquaintances.

1 – Hello, (608) 3427.

– Hello, Jane here. Can I speak to Mary, please?

– Yes, wait a moment. She is just coming.

2 – Hello, is Jane there?

– Who is calling?/ Who is it?/Who's on the phone?

– It's John.

– You've got the wrong number. We have no Jane here.

– Sorry.

3 – Hello, Mc Donald's here on the phone. May I speak to the managing director?

– Hang on, I'll check. (*in a minute*) I'm sorry, he is not in. But he is expected back soon. Could you ring back 20 minutes later or leave a message for him?

– Well, tell him to ring me when he returns.

– What's your extension, please?

–279-18-03.

4 – Operator? I want to make a long-distance call to Sussex. I want to speak to Mrs. Blake.

– What's the number, please?

– Mountbay, 261-05-43.

– Thank you. What's your number, please?

– 090-4020.

– I'm trying to connect you. You'll have to wait a little. Now you are through. Speak, please.

5 – Directory enquiries. Which town?

– Cambridge, please.

– Name of the people?

– Jones.

– Initial?

– H, I think.

– What address do you have?

– 24, Beechwood Road.

– The number is double-six-oh-nine.

– Double-six-oh-nine, thank you.

Ex. 4. Here is the beginning of a telephone conversation between two people who don't know each other. Put it in the right order.

Hello. TVS Computer Services. Darren speaking. How can I help you?

Certainly. Who is calling, please?

Good morning. Could I speak to your customer services department, please?

(pause) OK. You're through now. Go ahead.

One moment, Mr. Jones. I'm trying to connect you.

Thank you.

Yes, please.

This is Keith Jones.

I'm afraid the line's busy at the moment. Will you hold?

Hello. Is that customer services? I was wondering if you could tell me...

Ex. 5. Here is the end of a telephone conversation between two workmates Andy and Barry. Put it in the right order.

So, Barry. It was good to talk to you. Thanks very much for phoning.

I certainly will. And you'll send me a copy of the report?

That's great, Barry. Have a good weekend!

My pleasure. By the way, how's your golf these days? Still playing?

Same to you, too! Bye, Andy.

OK. I don't want to keep you. So, you'll give me a ring when you're back, right?

No, not much. I just don't seem to find the time these days. Anyway, Barry...

It'll be in the post tonight.

It's true. Right, Barry. I must fly. I'm late for a meeting.

What a shame! You used to enjoy it so much.

Bye, Barry.

Ex. 6. Answer the following questions on the previous dialogue.

1 Who's trying to end the conversation?

2 Who wants to chat?

3 How does Andy try to signal that he wants to end the conversation?

4 How do they confirm their arrangement?

Ex. 7. Make dialogues considering the following situations:

1) the person wanted on the phone is out;

2) someone rings you up by mistake;

3) you can't hear the person's name on the phone;

4) you want to book a long-distance call;

5) you hear the telephone ringing when you are staying at your friends;

6) you hear a frequent high-pitched buzzing;

7) you hear someone answering your telephone call at the other end of the line;

8) you hear the operator saying "Switchboard".

Ex. 8. When do you say or hear:

1) Speaking. 2) Hold the line/hang on. 3) You are through. 4) Could I leave a message for him? 5) Can you get me 544-6607, operator? 6) You are wanted on the phone. 7) What's your extension? 8) You've got the wrong number. 9) Engaged. 10) Who shall I say is calling? 11) What number are you calling?

Ex. 9. Below are situations in which you might find yourself in the United States or in other foreign country. Decide what is appropriate, and choose the answer that best fits the situation. Then discuss with your classmates how you would handle these situations in your country.

1 The telephone company sent you a bill, which you paid. Now you have received a letter saying you never paid the bill. What should you do? *a* Nothing. You know you've paid. *b* Call them and explain the situation. *c* Find proof that you've paid them (check or receipt), copy it, and send it to the telephone company.

2 When you answer the telephone, the caller asks for someone who does not live there. Obviously, the caller has the wrong number. What should you do? *a* Hang up. *b* Begin a conversation. *c* Tell the caller he or she has reached a wrong number. *d* Tell the caller your number and ask what number he or she dialed.

3 You have made a long-distance call, which you've dialed the wrong number and were connected with someone in another city. What should you do? *a* Call the operator and explain your mistake. *b* Refuse to pay for the call when you get your bill. *c* Dial again and hope you get the party you wanted. *d* Check the phone number and make sure you have written it down correctly.

4 You have called an airline, and someone has said, "Hello, Flight Time Airline. No one is available now to take your call. Please stay on the line until the next available attendant can help you". You hear a click, and music begins to play. What should you do? *a* Hang up. *b* Hold the line and wait. *c* Call the airline later. *d* Call the operator because there is trouble with the phone.

5 You make a phone call. When the ringing stops you hear, "The number you have dialed has been temporarily disconnected. This is a recording". What should you do? *a* Ask the person to repeat the message. *b* Say, "What? I don't understand". *c* Hang up, check the number in the phone book, and dial again.

6 You have called an operator for assistance in making a long-distance call. The operator tells you, "You can dial that direct". What should you do? *a* Hang up and dial the number yourself. *b* Ask the operator to help you. *c* Hang up and call the operator back.

7 You are talking on the phone with someone, and all of a sudden there is silence. The other person is not there any longer. What should you do? *a* Hang up. He or she obviously didn't want to talk with you any more and hung up. *b* Hang up and call back. Obviously, something went wrong with the telephone. *c* Hang on until the connection is restored.

Ex. 10. Practise using the telephone to ring to:

- 1) the police: you've seen a bank robbery;
- 2) the ambulance: your friend has fallen and hurt his leg;
- 3) the fire brigade: you've seen a house on fire;
- 4) your family: you're having extra lessons and you'll be late home;
- 5) your boss: you're ill, and can't go to work;
- 6) your friend: you can't go to the cinema, as you promised.

Ex. 11. While making calls (official and unofficial) mind the following telephone etiquette and good manners.

1 When talking on the telephone – speak clearly. Do not shout and take your cigarette out of your mouth.

2 Make sure that your conversation with a busy person is as brief as possible.

3 When calling a friend who does not recognize your voice – don't play: "Guess who?" Announce yourself promptly.

4 When you get a wrong number don't ask: "What number is this?" It is a good manner to ask: "Is this two-three-four-five-six?" If not apologize.

5 If a wrong number call comes through, don't lose your temper. Simply say: "Sorry, wrong number", – and hang up. Don't bang the receiver.

6 Always identify yourself when making a call, especially if you are calling on business, e.g. "This is Mr. Veresov of the Russian Trade Mission. Could I speak to Mr. Jones...?"

7 If you have a visitor don't carry a long chat where your visitor tries hard to avoid listening to your conversation. The best thing to do is to say you are busy at the moment and ... "May I call you back in a little while?" But don't forget to do so.

8 When inviting friends to a party do not ask: "What are you doing Saturday night?" or "Will you be busy on Saturday night?" The correct way is to say: "We'd like to have you over for dinner on Saturday".

9 Finally, remember: if you make the call, you should terminate it yourself. Don't "drag it out".

Ex. 12. In pairs roleplay each of the following calls. You may use one of the purposes given for the call or make up one of your own.

1 Call a friend to chat, to get the homework for one of your classes, to get someone's phone number, to make plans to go out, to extend an invitation to a party or social event.

2 Call a relative to chat, to wish him or her a happy birthday, to find out if his or her cold or other illness is better, to invite the family to dinner.

3 Call the library to find out what time they open and close, to find out if they have a particular book, to find out how to get a library card, to ask what the fines are for late books.

4 Call a classmate to ask when a test will be given, to ask for help with schoolwork, to ask if tomorrow is a holiday.

Text 3

Ex. 1. Read the text. Translate the words in bold type.

How Mobile Phone Make Our Life Different

If some single thing makes our life very special we always want that thing to be ours. Mobile phones make people's daily life easier. People get so many *facilities* through the mobile phones. Nowadays mobile phones are used not only by adults but children as well. In the market there are so many models available. You can get good and beautiful *handsets* according to your choice. There are so many *brand names* in the mobile market like Nokia, Sony Ericsson, Samsung, Motorola, LG and many more handset companies. Now there are new mobiles companies entering the market.

The mobile phone is a *communication tool* used to make and receive calls as well as send *text messages*, listen to music, *surf* the internet and even play mobile games. Mobile phones are now so common that they hardly attract attention. People have started understanding the value, convenience and ease of owning the mobile phone. In earlier days, very few people could think of buying mobile phone but today looking at the dropped prices, almost every individual can afford to purchase it.

Mobile phones are equipped with every latest feature you desire. Even if you don't need the advanced features, you can get a basic mobile phone to make and receive calls. They can help us in our fast lifestyles when we have no time to meet our friends, relatives and left with the only option of talking over the phone. We can stay in touch whenever and wherever we need to.

The loads of useful features make lives much easier. Some like to use it as a camera, some for listening to music, some for making calls, some for entertainment purposes and some for *multipurpose*. With the latest java games, *wallpapers*, *polyphonic ring tones*, *Blue tooth mobile technology*, *picture messaging*, you can never feel bored. These days, people are looking for comfort, convenience and reliability and mobile phones have surely provided them all.

Always remember some things before buying a mobile phone:

- Design: there are lots of styles to choose from, like *flip-open or non-flips*, *clamshell-style phones*; *candy bar-design phones or slider style*, or *swivel phones* that will twist open. Flip phones look chic but tend to break easily and are not suitable for rough handling.

- **Battery** life: choose a cell phone that gives you maximum battery life with a minimum of four hours talk time and 2 to 6 days *on standby*. Keep in mind that battery usage will depend upon your phone usage and the *network signal*. Do not forget *accessories like car battery charger and adapter*.

- Screen: you should go for a **PDA** phone if you are planning to send lists of messages or frequently go online.

- Size and weight: the most important feature of a cell phone is its *portability*. Today all the leading cell companies are in competition to make the lightest and the slimmest phone. You can choose one according to your budget.

- **Wireless mode**: it is preferable to use *dual-mode phones* that support both *analog and digital* than single-mode phones. This is especially important if you need to use your cell phone in rural areas and not just the main city.

Ex. 2. Answer the questions:

- 1 Why are mobile phones popular nowadays?
- 2 What opportunities do mobile phones offer?
- 3 What things should one keep in mind before buying a cell phone?
- 4 Describe the cell phone you have. Why do you have this particular model? What was your choice based on?
- 5 Can you think of the reasons against the mobile phone?

UNIT 3

Bank and Money

Topical Vocabulary

change, v	account, n
exchange, v, n	current ~
~ office	savings ~
~ rate	deposit ~
cash money / cheque	joint ~
cheque, n	open an ~
endorse the ~	put money on an ~
in traveller's ~	withdraw money from one's ~
in cash	deposit one's money
charge, n	make a deposit
pay a~	apply for a loan
credit, n	take out a loan / mortgage
~ card	handle one's money
bank book	tax, n
passbook, n	sales ~
deposit, n	income ~
loan, n	commission, n

Do you have an account with this bank? What's your savings account number?

Money

dollar (\$), n	run out of money
cent (c), n	be out of money / cash
pound sterling (£), n	be short of money
penny (p), n	be hard up
mark (DM), n	have a money problem
franc, n	earn money
currency, n	make money
hard ~	borrow money (from)
eurocurrency, n	lend money
paper money	invest money
banknote, n	deposit money
coin, n	

What's the rate of exchange for a DM, please?

Eurocurrency – евровалюта; валюта различных стран, находящаяся на депозитах в европейских банках и используемая на европейском финансовом рынке. Термин синонимичен термину Euromoney (евроденьги).

Text 1

Ex. 1. Read the texts and say which of the described banking services you usually apply for. Do you need a bank if you go abroad?

1 Banks offer their customers different services mostly connected with organizing money. When you are a visitor to a country you'll probably go there for two reasons: to exchange currency or to put your money on a deposit or savings account.

When you're exchanging foreign currency in a bank, look for a sign saying "Foreign Exchange" or if you have traveller's cheques in Britain simply "Change". If you have pounds, however, you can cash them in the main part of a bank. Each time you exchange money you'll have to pay a small charge called commissions. Because of this it's cheaper to exchange several notes together than to exchange them one at a time.

If you come to Britain for more than a few weeks you can open a current account at a British bank. In this case the bank may ask you for a reference (the name and address of a person who knows you) from someone who has a bank account in Britain.

Another way to keep your money safe is in an account for saving money – called either a savings account or a deposit account. Instead of a cheque book, you usually get a small book which you use to pay money in and to take it out. All banks and the Post-office have accounts like this and they'll be happy to tell you about them.

2 In a bank you usually have a current account, which is one where you pay in your salary and then withdraw money to pay your everyday bills. The bank sends you a regular bank statement telling you how much money is in your account. You may also have a savings account where you deposit any extra money that you have and only take money out when you want to spend it on something special. You usually try to avoid having an overdraft or you end up paying a lot of interest. If your account is overdrawn, you can be said to be in the red (as opposed to in the black or in credit).

Sometimes the bank may lend you money – this is called a bank loan. If the bank (or building society) lends you money to buy a house, that money is called a mortgage.

The money that you pay for services, e.g. to a school or a lawyer, is usually called a fee or fees; the money paid for a journey is a fare.

Ex. 2. Do the following money quiz.

- Currencies used in Japan, Australia, India and Russia.
- The meaning of the expression "hard currency".
- Two credit cards which are usable world-wide.
- Imports that most countries impose customs duties on.
- The coins and bank-notes used in your country and in other countries.

Ex. 3. Comment on the following English proverbs.

1 Never spend your money before you have it. 2 Money is power. 3 Money is the root of all evil. 4 Much coin, much care. 5 Time is money.

Ex. 4. Talk spontaneously for 1 minute on the subject: what you'd do if you had a million dollars.

Text 2

Ex. 1. Read the text for further comprehension work.

Autobanks

Automatic cash machines are now a common sight in high streets all over Britain, and there is no doubt that they are a convenient way of withdrawing cash 24 hours a day and seven days a week. Customers have a plastic card and a four-figure personal identification number (PIN). When they put the card into the machine and type their PIN into the computer, customers can withdraw cash, check their bank balance, and sometimes even order a new cheque book and deposit money.

A recent report from the National Consumer Council, however, has found some problems with these machines. Customers have complained that they have not received the correct money, or that their bank statements show two debits for a single withdrawal. There have even been a few cases where customers say that their statements show cash withdrawal, when they have never even used machine.

Take the case of Mrs. Woollard of Lopswich. She noticed a debit of £55 on her statement; the cash had been withdrawn from a Barclay Bank machine at 7.21 a.m. Mrs. Woollard says that at that time in the morning all her family is having breakfast and getting ready to leave the house at 7.40. She follows later at 8.30 a.m. The bank says that it is impossible for anyone to withdraw money without knowing and using Mrs. Woollard's confidential PIN.

To be fair, the scale of the problem is actually very small. Last year autobank machines were used for about 280 million transactions, while banks

had to investigate only one in 250,000 transactions. Most of these were easy to sort out.

Following their report, the NCC recommends that people with cash cards should guard their cards at all times, memorize the PIN and never tell the number to anyone.

Ex. 2. Read the text again. Find a paragraph which:

- 1) gives a particular example of a problem associated with automatic cash machines;
- 2) describes how cash machines work, and how customers can use them;
- 3) suggests one way in which the public can help themselves;
- 4) describes several things that can go wrong with cash machines;
- 5) compares the number of problems with the total number of times cash machines are used.

Ex. 3. Which of these users of cash machines are not mentioned in the paragraph?

- 1) withdrawing cash;
- 2) changing money into a foreign currency;
- 3) paying money into an account;
- 4) asking to borrow money;
- 5) ordering a new cheque book;
- 6) checking how much money you have in your bank account.

Text 3

Ex. 1. a) Make sure you know the following words and expressions. Translate the words and sentences.

Balance. It's important to know the balance of your checkbook each month.

Deposit. Madeleine's savings account has grown because she has deposited a lot of money this month.

Dividends. Credit unions pay a dividend into their members' checking and savings accounts.

Interest. The new interest rate on my mortgage will only be 6.125 per cent.

Member Number. Be ready to give your member number when you call your credit union.

Transaction. Check your statement to see which transactions have occurred this month.

Transfer. I'm transferring 1 000 from my savings to my checking account.

Withdraw. One can withdraw money at ATMs everywhere nowadays.

b) Explain in English what the following words mean and translate sentences with them.

Access Code. I can't get into my account because I don't remember my access code.

Assets. My uncle's assets are going to be distributed equally among his heirs.

Cleared Checks. You can call your bank's phone express service to find out about your cleared checks.

E-Statements. It's a good idea to check your e-statement online at least once a month.

Identity Theft. Sam was a victim of identity theft; someone opened a credit card account in his name and made several online purchases.

Portfolio. Financial planners always recommend that you diversify your portfolio so that you have a variety of ways to earn money for your retirement.

Surcharge. Be prepared to pay a surcharge when you use an ATM machine from a bank other than your own.

Volatile Market. Investors are worried because it's been such a volatile market.

Waive. If you forget to make a payment on time, some companies will waive the penalty if it is the first occurrence.

Ex. 2. Read the text.

Not too long ago, U.S. banks were offering incentives to entice clients into using ATM machines. No one wanted to use them though, because machines lack the warmth and personal touch of a human teller. But today, of course, nearly everyone uses ATM machines to get cash, deposit money, or transfer funds. And that's not the only banking innovation. There are other banking services that are rapidly becoming more and more useful to busy people who do not have the time to go to a bank in person and wait in line to see a teller. Banking by phone allows you as an account holder to check on your balances, make transfers, listen to transaction histories, and much more, all by using your touch-tone phone. You can of course do all of this after the bank has closed, including weekends. Online banking offers you the same services by accessing an account online. E-banking, or electronic banking, can be done without cash or checks. Your paycheck can be deposited automatically through direct deposit, and your bills can be paid by transferring funds electronically out of your account. You don't have to write a single check or mail a single statement. Managing your money is simple, too. All

you have to do is check you re-statement, daily if you like. Isn't it hard to remember the time when you had to go to a bank and stand in line to do all of this? So who needs cash? You've already got your debit card!

Ex. 3. Discuss which of the services described in the text you'd use in your everyday life and which not. Explain why.

Ex. 4. Insert the following words and expressions in the sentences using each word only once.

Access code, ATM, assets, balance, cleared checks, deposits, dividends, e-statement, identity theft, interest, member number, portfolio, surcharge, transactions, transfer, volatile market, waive, withdrawal.

1 The... on a home loan is the largest part of a mortgage payment for many years. 2 We made a \$750... for our vacation from our savings account. 3 Jack was a victim of... ; someone else used his social security number. 4 If you want to know which checks have been cashed, go online to check your... It will show you all your... 5 Joyce always forgets her... and can't get into her account. 6 Jerry had to list his... when he applied for a loan. 7 Stockholders get very nervous during a... because things are so unpredictable and a lot of money can be lost. 8 You get a... when you join a credit union. 9 Could you please... \$500 from my savings account to my son's checking account? 10 ...paid into your account each month are often small, but they add up overtime. 11 If you need cash, let's stop at an... 12 Tell me the... on your credit card statement. 13 Kerry never goes to the bank to cash her checks because she has automatic... 14 A judge will often... the fine if you go to court for your first traffic ticket. 15 The bill was much more than we expected because there was a... . 16 I checked on my most recent... to see if the check had cleared. 17 Would you like to add a utility stock to your... ?

Ex. 5. Read this text which is full of the idiomatic expressions.

In the Black

During the dot.com era, stocks skyrocketed in a bull market, making a lot of people filthy rich. Money making was so easy and people had so much dough that they were laughing all the way to the bank! But a short time later, the bubble burst and the bull market became a bear market. Companies were priced right out of the market and began to go bust. Suddenly a lot of people were down on their luck because their companies went broke and couldn't afford to keep them on. It got so bad that some people could only get jobs where they were paid under the table so that their employers didn't have to pay the extra bucks in taxes. Everyone was in the red.

Ex. 6. Try to translate, explain or find synonyms to the following words and expressions from the text.

To skyrocket
bull market
money making
dough
laughing all the way to the bank
bear market
priced right out of the market
to go bust
down on their luck
to go broke
under the table
bucks
in the red

Ex. 7. Listen to the text and say if these statements are true, false or it was not mentioned in the text.

- 1 Credit unions do not have checking account services.
- 2 You can become a member of a credit union.
- 3 Banks pay dividends on both checking and savings accounts.
- 4 It is usually cheaper to use a bank than to use a credit union.
- 5 Credit unions' ATMs are usually free to members.
- 6 A credit union member can make deposits at any ATM.

Text 4

Ex. 1. Read the text about money and develop your linguistic and cultural competence in his area. Say, what new have you learned about money in Britain and America.

Money

Money is used for buying or selling goods, for measuring value and for storing wealth. Almost every country 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 market-place that they considered to be of equal value. Barter, however, was a very unsatisfactory system because people's precise needs seldom coincided. People needed a 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, 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.

American money comes in coins worth 1 (pennies), 5 (nickels), 10 (dimes), 25 (quarters), and 50, though half dollars aren't very common. Paper money is in denominations of \$1, \$5, \$10, \$20, \$100. Two, fifty and one-hundred dollar bills exist, but they aren't common. Don't be surprised if a bank teller or store clerk looks very closely at a hundred dollar bill to make sure it's real!

British money comes in coins which are as follows. Coppers: one penny (1p), two pence (2p). Silver: five pence (5p), ten pence (10p), twenty pence (20p), fifty pence (50p). Gold: one pound (£1). There are bank notes at £5, £10, £20 and £50.

The one-pound coin has four different designs: an English one, a Scottish one, a Northern Irish one and a Welsh one (on which the inscription on the side is in Welsh; on all the others it is in Latin).

In Scotland, banknotes with a design are issued. These notes are perfectly legal in England, Wales and Northern Ireland, but banks and shops are not obliged to accept them if they don't want to and nobody has the right to demand change in Scottish notes.

Banks are open in Britain from 9.30 to 3.30, Monday to Friday. Some are also open on Saturday mornings. Outside these times, you can often change money at Thomas Cook or other travel agents, during normal shop hours (9 to 5 or 5.30 p.m.). Outside London there are rarely any other places to change money.

Ex. 2. Below is an English family's budget in pounds sterling for next month. Look at it to see where their money is coming from and how much is going out. Note down how you think they could save money and any differences between this budget and a family budget in your country.

Look, everyone, I think we ought to try and economise a bit this month – go carefully on our spending money, cut out a few luxuries, just generally cut down a bit.

<i>Income</i>		<i>Outgoings</i>	
<i>Basic salary (gross 380, after tax):</i>	335.00	<i>National Insurance Contributions:</i>	46.00
<i>Overtime payment:</i>	56.50	<i>Mortgage payment:</i>	175.00
<i>Productivity bonus:</i>	10.00	<i>Rates:</i>	39.50

<i>Royalties on 'Son of Jaws':</i>	35.50	<i>Gas and Electricity</i>	– 164.00
<i>Son's wages</i>	180.00	Quarterly Bills:	
<i>His tips and commission:</i>	25.00	<i>Alimony – maintenance money to ex-wife:</i>	173.50
<i>Basic Earnings:</i>	642.00	<i>HP installment on car:</i>	88.00
plus <i>extras:</i>		<i>Road Tax:</i>	80.00
<i>Jim's college grant (tax-free):</i>	80.00	<i>Speeding fine:</i>	35.00
<i>Freda's scholarship</i>	40.00	<i>Life Insurance premium:</i>	48.00
<i>Child Benefit</i>	60.00	<i>Deposit on new washing-machine:</i>	45.00
<i>Dad's pension:</i>	136.00	<i>Accountant's fees (3 months overdue):</i>	25.00
<i>Ted's dole money – unemployment benefit:</i>	146.00	<i>Repayment on Credit Company loan:</i>	60.00
<i>Dad's dividend on his shares:</i>	13.00	<i>Interest on overdraft on current account:</i>	45.00
<i>Interest on Mum's savings (bank deposit account):</i>	3.50	<i>Other bank charges:</i>	10.00
<i>Tax Rebate</i>		<i>Subscription to magazines</i>	10.00
<i>Winnings on the Derby:</i>	4.50	<i>Donation to 'Help the Aged':</i>	5.00
<i>Total extras:</i>	2.50	<i>Contribution to Labour Party funds:</i>	7.50
<i>Total Income (all sources):</i>	485.50	<i>Jenny and Jim's pocket money:</i>	60.00
	1127.50	<i>Stake money for football and horse-racing:</i>	18.50
		<i>Church Collection:</i>	1.00
		Total Expenditure:	1136.00
Balance:	– £8.50		

Ex. 3. Earning and spending money. Act out or write a conversation between various members of this family, discussing how perhaps they could cut down and save a little money.

Ex. 4. Below are a number of ways of saving or making money. Note down which you think are sensible and which you would not recommend. If you are working in a group, discuss your notes. If you are working on your own, write a brief summary of them.

- 1) *buying in bulk to beat inflation;*

- 2) **looking** out for genuine *reductions* and *real bargains* in the sales;
- 3) buying supermarket *brands* rather than *brand-name products*;
- 4) **buying economy-size** packets and tins of things;
- 5) collecting packet tops that offer *discounts* on the next *purchase*, have “5p off” labels on them or contain forms for *special offers*;
- 6) **looking** out for special *HP (hire-purchase) deals* at *good rates of interest*;
- 7) **delaying payment of bills** until the *final demand*;
- 8) **taking** your holidays *out of season* at *cheap rates*;
- 9) **buying second-hand** clothes in *jumble sales* or *charity shops*;
- 10) **buying** products that offer *trading stamps* or *gift vouchers* or *competitions* with once-in-a-lifetime *prizes*;
- 11) **using** the telephone at *off-peak, cheap-rate* times;
- 12) **shopping** only at places where money can be *refunded* rather than goods *exchanged*;
- 13) changing your *foreign currency* when the *rates of exchange* are favourable;
- 14) checking your *bank statement* and *cheque counterfoils* to make sure there are no errors;
- 15) looking after *receipts* and *guarantees*.

Ex. 5. Which expression from the list of comments below would you use about yourself at the moment? Notice how many expressions we have for rich and poor, reflecting our obsession with money, and how we often refer to *pence* as *p* in everyday conversation.

He's a *multi-millionaire*.

She *inherited* millions (an oil-heiress).

They *won a fortune*.

She's got *more money than sense*.

They're *made of money*.

He's a very *wealthy* businessman.

She's *extremely well-off*.

You're looking very *prosperous*.

They say we're living in an *affluent society*.

He's *comfortably off*.

Money doesn't buy happiness, but it helps.

I'm a bit *hard up* at the moment, actually.

I'm *down to my last ten p*.

He's *broke*.

They're *on the breadline*.

I haven't got a penny to my name.

I'm afraid we're *bankrupt*, gentlemen.

Now I know what it's like to be *poverty-stricken*.

I'm running into debt.

I *owe* money everywhere.

I'm *heavily in debt*.

I'm a few thousand *in the red*.

I'm *up to my ears in debt*.

I wonder if it's true that *crime doesn't pay!*

Ex. 6. Match items from columns A and B to make idioms and use them, in the correct form, to complete the sentences.

A

cost an arm

tighten one's

foot the

earn one's

save for a

make

keep one's head

be one's

have a

go from rags

B

nest egg

to riches

ends meet

above water

belt

bread and butter

rainy day

and a leg

bill

meal ticket

1 When I was your age I was working twelve hours a day to...

2 My new computer might have... but as far as I am concerned it was well worth it.

3 Andrew Carnegie, the poor immigrant who became a millionaire, is a great example of someone who...

4 In these days of rising costs, it's hard for a person with a family to...

5 I know it's a blow that I got demoted, but if we... we'll be fine.

6 My grandfather always advised me against spending all my wages. He always said, "Better to..."

7 We're barely managing to... and you are out buying expensive clothes and make-up!

8 She's been saving money since she was a teenager. I can imagine she... quite... by now.

9 That wealthy businessman was definitely Sue's... Before she met him she was penniless.

10 You went out and put all those purchases on the credit card and now I...

Text 5

Ex. 1. Read the text.

Shopping with Plastic Money (by J. Povey)

Probably, the most striking change in shopping habits during the last twenty years or so is the sharp rise in the use of credit cards. According to the recent statistics, nearly 80 % of big purchases are paid for with credit cards. These cards are made of plastic, so sometimes people call them just plastic money.

This is very different from the old form of credit: when you bought something expensive, e.g. a washing machine or a TV, you signed an agreement with a shop promising to pay for the goods in installments, weekly or monthly. With a credit card you can buy goods up to a certain limit in practically any shop. You simply hand the card to a shop assistant or cashier, they put it into a special machine, you sign the bill and get the goods. You can use your credit card not only for shopping but in restaurants, hotels, hairdresser's, to buy rail and air tickets etc. Shops and other places that accept credit cards often display those which they accept in their window or in some other prominent place.

At the end of each month or a quarter you get an account, a statement from the bank or the company that issued the card, showing the places where you bought things or had something done and the price. You have to pay not only for the goods or services you've had, but interest as well, interest for the money you've borrowed to pay for these things. Some companies don't charge interest if you pay your account immediately. The interest rate is over 20 %, but it varies from one company to another and according to the economic situation.

Why do so many people use credit cards if they have to pay so much interest? The point is that credit cards are very convenient and many people don't think about the statement they get at the end of the month when they're shopping or having a meal in a restaurant or having their hair done. They show the magic card and get everything they want. When they see the amount of interest they think of it as payment for a service, they pay for the convenience of buying things on credit. But no one complains about the interest rate.

As for getting into debt, most people are very sensible and know how much they can afford to spend. A real problem is with young people. Banks allow and even encourage them to have bank accounts and credit cards. And young people want all sorts of things they can't really afford and can't resist the temptation to overspend. They haven't got much experience of dealing with money, so they often get into debt and ask their parents to help them out.

Nowadays a lot of cardholders are no longer satisfied with one credit card. They often have two or more as there's a limit to the amount of credit you can get with each card. It depends on your income as declared when you apply for the card. The more credit cards you have, the more money you can spend. EXERCISES

Ex. 2. Give English equivalents for the following.

Резкий рост, банковский счет, декларировать доход, взимать проценты, большие покупки, пластиковая карточка, платить проценты, растратить, оплата, платить в рассрочку, влезть в долги, снять деньги, вместо наличности, покупать в кредит, класть деньги в банк, владелец карточки.

Ex. 3. Answer the questions on the text.

1) What do we use credit cards for? 2) What do you have to pay for when using a credit card? 3) Why are credit cards popular with people? 4) Are there any disadvantages of using a credit card?

Ex. 4. Translate the words in brackets.

When Kevin left school he (открыл счет в банке). The bank gave him (чековую книжку и кредитную карточку). Kevin enjoyed himself a lot but unfortunately, he wasn't very good with money and he (залез в долги). One day he went to (банкомату), and discovered that he couldn't (снять денег) because he was \$100 overdrawn. The bank agreed to give him (кредит). Soon Kevin had (израсходовал этот кредит) and couldn't withdraw any more money. And so he got a credit card with a \$2000 credit limit and went off to the Caribbean. Soon Kevin (попал в серьезные финансовые неприятности). He had to (занять денег у своей матери) and get a second job to help him (выплатить долги).

Ex. 5. Fill in the gaps with the appropriate word (the first letter is given).

- I'd like to open an a... with your bank.
- Have you got your m... in c... ?
- Yes, I have got 50,000 d... in c... . But I'd like first to find out what i... your bank p... .
- The i... rate depends on the a... of money deposited and on the length of time it will be k... in the b... .
- And shall I be able to w... my money from the a... at any time?
- It depends on the c... you'll have to make with the bank. In general, every d... has the right to do so.

Ex. 6. Use these words to complete the sentences. Use each item only once: bargain, on credit, rate of exchange, lend, loan, can't afford, borrowed, is charging, refund, insurance company, debts, get a discount.

1) The bank ... a minimum rate of 8 per cent for the loan. 2) He didn't have enough money for the air fare, so he ... \$1000 from his parents. 3) Can you ... me five pounds till tomorrow? 4) The company has ... of around \$100 million. 5) This coat was a ...! I got it for half the usual price! 6) We ... a new car so we're looking for a second hand one in good condition. 7) We got a favourable ... at the bank because our currency is quite strong at the moment. 8) I asked my bank manager for a ... but he turned me down. 9) The ... refused to pay the claim as they believed the shopkeeper started the fire deliberately. 10) You'll ... of ten per cent if you show your student card. 11) They couldn't replace the camera so they gave me a 12) Mail-order shopping grew in popularity as it was convenient and you could buy items... .

Ex. 7. Translate into English.

– Я продал свой дом и хотел бы купить виллу. Но у меня для этого недостаточно денег. Что ты можешь мне посоветовать?

– На твоём месте я бы поместил эти деньги в банк или вложил их в ценные бумаги (securities). И через несколько лет ты сможешь купить себе виллу.

– Ты, случайно, не знаешь какой-нибудь банк, который платит высокие проценты?

– К сожалению, нет. Между прочим, ты можешь попросить денежную ссуду под проценты (to apply for a bank loan at interest). Тогда ты сможешь быстрее осуществить свою мечту. Кроме того, я тоже могу дать тебе немного денег взаймы.

– Это очень мило с твоей стороны. Большое спасибо. Я охотно последую твоему совету.

Text 6

Ex.1 Read the text.

Russian Creativity in Talking the Talk to Make the Money (by Michele A. Berdy)

One of the delights of early post-Soviet period was the magical way some people made billions overnight. They didn't seem to do anything. They didn't have any factories, or own an import-export firm, and there was no such thing as a stock market. Somehow, however, the day after the Soviet

Union fell, numerous banks opened with initial capital of millions of dollars. Beats me how these banks managed to manufacture the money and capital they required, but I was never convinced that people heading them *prosto skinuli semeynye sberezheniya* (they all just chipped in their family savings). But maybe I have the wrong kind of "family".

The loveliest way of making millions in those years was the *investitsionnaya piramida*, a pyramid-investment scheme. In American English this is also called a Ponzi scheme, after the man who bilked his fellow compatriots out of millions in the 1920s, before laws were passed in an attempt to prevent this form of fraud. People who invested in these get-rich-quick schemes were first called *vkladchiki* (investors), and then very quickly *obmanutye vkladchiki* (cheated investors) or, perhaps more harshly, *lokhi* (suckers).

Of course, you can also make money by taking on extra work. *Rabotat' po sovmestitelstvu* means "to take on a second job", and *podrabotat'* also has the connotation of "to earn extra money". *Voobshche ya inzhener v Nii, no ya rabotayu konsultantom po sovmestitelstvu* (I have a regular job as an engineer in a research institute, but I moonlight as a consultant). *Dengi nuzhny? Beri khalturu – khoroshii perevodchik vsegda mozhet podrabotat'* (You need money? Moonlight! A good translator can always earn some extra money).

You can also make money the old fashioned way – by working really hard. *On tak pashet! On ochen' trudolyubivy* (He really puts his nose to the grind-stone. He's a very hard worker). However, Russians and Americans have different styles of working. Americans tend to plug along, doing a modicum of work every day. Their Russian colleagues, meanwhile, tend to sail along for a bit, taking things easy and letting the work pile up and then push hard to clear the desks, *как Stachanovtsy* – like workers in the Stakhanov movement of the 1930s, which was named after a miner in the Donetsk coal-fields who achieved high rates of production. As the saying goes, *rabota ne volk – v les ne ubezhit* ('work isn't a wolf, and won't run off into the forest') which is to say that the work will always be there, however late you leave it. The result is that the Russians are driven mad by American *zanudstvo* (pedantry, tediousness) and Americans are terrified that the work won't get done.

Ex. 2. Find in the text English equivalents for:

быть склонным, сбережения, соотечественник, мошенничество, подрабатывать, предотвращать, скапливаться, сводить с ума, многочисленный, принять закон, вкладчик, первоначальный капитал.

Ex. 3. Explain the following expressions:

to chip in, to put one's nose to the grind-stone, modicum of work, to bilk out of, to plug along, to sail along.

Ex. 4. Answer the questions:

1 The article says that some people in the early post-Soviet period could make billions overnight. How do you think they were able to do that?

2 Do you think it is difficult to start your own business in Russia? If you had a chance what sort of business would you start?

3 Why do you think some Russian people in 1990s were so trustful and naive that they invested their money in "investment pyramids"?

4 Do you agree that "Russians and Americans have different styles of working"?

Ex. 5. Multiple choice.

1... is a machine from which 2... can 3... money from their bank accounts, using their 4... cards. They can do it at any 5... of their bank. With the cash card, customers also receive a PIN (personal identification number). This number is kept secret even from the 6... of the bank. When using a cash point, customers 7... the card and key the PIN in. By following a clear set of instructions, which appear 8... the video screen, they can withdraw cash up to a certain 9..., check the balance of their account or deposit money. When you buy something you show your 10... card to the 11... S/he takes the details of your card: the number, the credit limit and the 12... date. Each month the credit card company sends the 13... an account, which lists that month's 14... and 15... charges.

1	A cash machine	B cash giver	C cash point	D cash dealer
2	A customers	B sellers	C shop assistants	D bankers
3	A take off	B withdraw	C put off	D withhold
4	A cash	B index	C identity	D plastic
5	A corner	B place	C point	D branch
6	A colleagues	B staff	C workers	D collaborators
7	A put out	B put off	C put in	D put up
8	A at	B on	C in	D within
9	A number	B figure	C border	D limit
10	A cash	B credit	C identity	D plastic
11	A shopper	B customer	C consumer	D shop assistant
12	A expiry	B birth	C current	D important
13	A shopper	B shopkeeper	C seller	D cardholder
14	A transportations	B translations	C transactions	D transcriptions
15	A money	B interest	C pay	D income

Ex. 6. Fill in the gaps with the appropriate word.

Installments, to save money, bank, sale, cash, to pay, deposit, discount, afford, cost, debt, bill, buy, spending, bargain, exchange rate, wallet, currency, price, receipt.

Bruce walked out of the travel agency and looked at the (1)... he'd been given. It had been so easy to book the holiday in the Caribbean. He'd been attracted by the 25 % (2)... offered on the (3)... in the brochure if you booked before the end of the month. He had only had to pay a (4)... of \$100 to be followed by four monthly (5)... of \$75, surely he could (6)... that. He realized, however, that he'd forgotten to ask about the (7) ... of living on the island or about the (8)... of the local (9)... . These were important as he'd only booked bed and breakfast and so would have to (10)... other meals out of his (11)... money. He took his (12)... out of his pocket and remembered that he had to go to the (13)... as he'd run out of (14)... Oh dear, and there inside was the electricity (15)... that he'd forgotten (16)... He stopped and looked up. He was outside a very smart clothes shop. In the window there was a big sign with (17)... written on it and there next to it was a lovely lightweight jacket. It would be just the thing for the Caribbean, and at only \$55 it was a real (18)... Even if it meant going into (19) ..., he couldn't resist such a good chance (20)... He walked into the shop. "This holiday is worth it," he said to himself.

Ex. 7. Discuss with your partner in a form of dialogue.

1 "Plastic money" is the name for credit cards, like Visa or American Express. There are also cash cards (for autobanks) and cheque cards, which people have to show when they write a cheque. How can people use these cards in your country?

2 Do you think "plastic money" will ever replace cash completely?

Ex. 8. Getting a bank loan.

Task for Student A: You want to borrow £25,000 to start a small business. Decide what the business is: – A hotel? – A factory? – Import/export?

Prepare to explain to the bank manager: – your business experience (*I've worked as a ... I for...*)

– your experience in the business you want to start; – the preparation you've already done (*I've found... /asked... I started. . .*)

– what the competition is; – how much capital you already have; – what exactly you want to do with the loan; – how soon you can pay it back.

Task for Student B You are a bank manager. Student A is going to ask you for a loan of £25,000 to start a small business. Prepare the questions you want to ask her/him about:

– business experience *Where have you worked. . . ? What experience have you got... /*

– what preparation has been done *Have you found an office? Have you done any market research?*

– the competitors; – the capital that he/she already has; – why he/she wants the loan; – the problems involved *Have you thought of... ?*

How soon do you want the loan repaid? Can you decide whether to give the loan at the end of the interview or do you need more time?

Ex. 9. Translate.

Жизнь в долг

Если вы проедете по любой улице в обычном американском районе, где живут представители среднего класса, то увидите на каждой подъездной дорожке как минимум две машины. Вы также можете увидеть, что американцы живут в домах и таунхаусах, которые по стоимости намного превышают их доход за многие годы. При этом в любом доме наверняка есть несколько телевизоров, телефон в каждой спальне, компьютеры, видеоигры, DVD-плееры, акустические системы, все разновидности бытовой электроники и многие другие признаки материального благополучия, без которых американцы не могут обойтись. Разумеется, у всех этих потребительских товаров есть цена, и если вам трудно представить, каким образом большинство американцев могут это себе позволить, ответ таков: многие из них и не могут этого себе позволить – и покупают в кредит. Американцы очень хорошо относятся к покупкам в кредит, что означает, что американцы спокойно живут в долг. Платежи по кредитным картам составляют существенную часть ежемесячных расходов многих американцев, но, разумеется, долги по кредитным картам – лишь один вид долга. Также существуют залладные, ссуды на покупку автомобиля, ссуды на обучение ... и этот список можно еще продолжать. Для некоторых долг – всего лишь ожидаемая часть жизни в этой стране, наряду со всеми стрессами и другими отрицательными моментами, которые может принести жизнь в долг.

UNIT 4

Revision

Ex. 1. Using the dictionary find the word in each column with the more general meaning.

1) message	2) account	3) dollar	4) fax
letter	deposit account	mark	telex
telegram	savings account	frank	mail
packet	current account	currency	E-mail

Ex. 2. Give as many word-combinations with the key words *code, call, box, account, exchange* you can.

Ex. 3. Fill in the missing word from the box.

A

1 Another word for the post is the...	envelope
2 Each letter or postcard must have a...	pillar-box
3 The man who delivers letters is the...	letter-box
4 Putting your name at the end of a letter is called...	Post-office box
5 The name you put there is your...	mail
6 Before mailing the letter you must put (enclose) it into an...	stamp
7 Then you put the letter in a...	postman
8 The place where the postman delivers your private mail is the...	signing
9 Big firms often have a P.O.B. That's a...	signature

B

1 When you make a telephone-call you lift the...	long-distance / trunk call
2 Then you...	direct
3 If you don't know the number you look it up in the...	international code-number
4 When you can't find it there you can dial...	receiver
5 Making a call to a place far away is called a...	dial the number
6 To most countries in Europe you can phone...	telephone directory
7 The first dial is the...	directory inquiries

Ex. 4. Think of some other words, which have similar meanings with those listed: a telegram, to phone, to send, a call-box, a phone book.

Ex. 5. Explain the difference between the following words: area code – zip code; air mail – surface mail; express – registered letters; packet – parcel; operator-assisted – dial-direct.

Ex. 6. Study the meaning of some special calls (B) by matching them with their definitions (A).

- | | |
|---|---|
| <p>A</p> <ol style="list-style-type: none">1) you ask for a call to wake you at a particular time;2) you want to book a call for a particular time;3) you give the name of the person you want to speak to;4) the person you're phoning pays for the call instead of you;5) you can call the Police, Fire or Ambulance Services (by dialing number 999);6) after your call is finished the operator will ring back to tell you how long it lasted and how much it cost. | <p>B</p> <ol style="list-style-type: none">a) personal call;b) alarm call;c) fixed time call;d) emergency call;e) transferred call;f) ADC (advice of duration and charge) call. |
|---|---|

Ex. 7. Translate the sentences illustrating the use of the synonyms.
to call, to phone, to ring (up), to connect

1 Did anyone call me? I'll call you back. We called them to say Tom fell ill. 2 I have no time to come to your place tonight. Can you phone me to clear up the matter? 3 The telephone was ringing for five minutes. Can I ring you back in ten minutes? 4 If you ring the operator he will connect you with the airport. He is connected with the advertising department of the company.

to change, to exchange, to alter

1 Times change. You haven't changed at all. I want to change a 100-dollar note. 2 You can exchange foreign currency in an exchange office or bank. I got a new passport in exchange for my old one. The exchange rate is steady. 3 She altered her dress. I found her very much altered. That alters things.

Ex. 8. Fill in prepositions where necessary.

1 Am I to stick a stamp... the bottom... the envelope, or... the top right-hand corner? 2 ...the post-office they were told that the telegram might yet come... evening delivery. 3 It turned out that the letter had been delivered... the wrong address. 4 I asked the clerk whether I could send the book... book-post. 5 There is an express letter... you. Will you sign... it? 6 After filling... the blank she went... the window marked "Money Orders". 7 When I dropped the post-card... the letter-box I recollected that I had not stuck a stamp... it.

8 I want some stamps... a collection, please. 9 She found... his address by making an inquiry... the address bureau. 10 How much will it cost me to send a business letter... England?

Ex. 9. Give English (A) and Russian (B) equivalents for the following.

A 1 Поднимите телефонную трубку и ждите гудка. 2 Положите трубку. 3 Наберите номер. 4 Опустите монету. 5 Номер не занят. 6 Позвонить через коммутатор. 7 Телефонистка. 8 Подождите, пока вам не ответят. 9 Междугородний телефонный вызов. 10 Международная телефонная автоматическая связь. 11 Цифра. 12 Добавочный номер. 13 Позвоните телефонистке, и вас соединят. 14 Не кладите трубку.

B 1 Check the code and number. 2 Ringing tone. 3 Engaged tone. 4 Number unobtainable tone. 5 Replace the receiver securely. 6 Make a call from an extension phone. 7 To make sure she got it right. 8 I try to put you through. 9 This will save you time. 10 When you dial, don't pause too long between digits. 11 Whose telephone numbers are prefixed by the area code? 12 Indicate the duration of your call. 13 A description of the many services offered by the telephone company.

Ex. 10. Answer the questions.

1 What can one do in: an exchange office? a phone booth? a bank?
2 What can one do with: currency? the registration form? mail? phone book?
3 What can one do if: the line is engaged? one doesn't know the telephone number? one wants to make a trunk call? one wants urgent mailing?

Ex. 11. Express in one word.

1) money paid for a place to live;	a) fees;
2) money paid to the government;	b) interest;
3) money paid for the professional services;	c) taxes;
4) money in coins and notes, not cheques;	d) wages;
5) money paid to workers by hour or week;	e) salary;
6) money paid as charges on the money you borrow;	f) rent;
7) money paid to workers for a month's or year's work;	g) pension;
8) money paid to older people who no longer work;	h) fare;
9) money returned to you after you pay too much;	i) cash;
10) money paid for a journey by bus, train or plane.	j) change.

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