

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ  
НАЦІОНАЛЬНИЙ ТЕХНІЧНИЙ УНІВЕРСИТЕТ  
«ХАРКІВСЬКИЙ ПОЛІТЕХНІЧНИЙ ІНСТИТУТ»

Ahibalova, T., Karachova, D.

**ENGLISH FOR EFFECTIVE INTERNATIONAL  
BUSINESS COMMUNICATION  
Part 1**

Study guide for the students in the specialty 035 «Philology»

Т. М. Агібалова, Д. В. Карачова

**АНГЛІЙСЬКА МОВА ДЛЯ ЕФЕКТИВНОЇ  
МІЖНАРОДНОЇ ДІЛОВОЇ КОМУНІКАЦІЇ  
Частина 1**

Навчальний посібник  
для студентів спеціальності 035 «Філологія»

Рекомендовано Вченою радою НТУ «ХПІ»



Рецензенти:

*Т. Ю. Черкашина*, д-р філол. наук, професор,  
Харківський національний університет імені В. Н. Каразіна;  
*В. В. Місеньова*, канд. філол. наук, доцент,  
Національний юридичний університет імені Ярослава Мудрого;  
*В. В. Самаріна*, канд. філол. наук, доцент,  
Національний технічний університет «Харківський політехнічний інститут»

Рекомендовано

*Вченою радою НТУ «ХПІ»  
як навчальний посібник для студентів філологічних спеціальностей,  
протокол № 5 від 01.07.2022 р.*

**Ahibalova, T.**

A 24 English for Effective International Business Communication. Part 1 : Study guide for the students in the specialty 035 «Philology» / T. Ahibalova, D. Karachova. – Kh. : Publishing House I. Ivanchenka, 2022. – 216p.

ISBN 978-617-8059-63-7.

The study guide is composed due to current requirements for the development of foreign language communicative competence among students of philological specialties at higher educational institutions. The edition contains authentic materials that objectify the language behavior model of professional community representatives.

For students in the specialty 035 "Philology", specialization "Germanic languages and literature (including translation), the first language is English", postgraduate students, teachers, and everyone who is interested in English-language communication within a business environment.

Bibl. titles : 22

**Агібалова Т. М.**

A 24 Англійська мова для ефективної міжнародної ділової комунікації. Частина 1 : навчальний посібник для студентів спеціальності 035 «Філологія» / Т. М. Агібалова, Д. В. Карачова. – Харків : Видавництво Іванченка І. С., 2022. – 216 с.

ISBN 978-617-8059-63-7.

Посібник укладено згідно з чинними вимогами до формування іншомовної комунікативної компетенції студентів вищих навчальних закладів філологічних спеціальностей. Видання містить автентичні матеріали, що об'єктивують модель мовної поведінки фахівців у професійному контексті.

Для студентів спеціальності 035 «Філологія» спеціалізації «Германські мови та літератури (переклад включно), перша англійська», аспірантів, викладачів, усіх, хто цікавиться сучасними проблемами англомовної комунікації в діловому середовищі.

**УДК 811.111 (075)**

## ЗМІСТ

<b>ПЕРЕДМОВА</b> .....	4
<b>CHAPTER 1 WORKING ENVIRONMENT</b> .....	5
UNIT 1. BECOMING A CORPORATE CULTURE CHAMELEON .....	5
UNIT 2. INTROVERTS VS. EXTROVERTS: HOW TO GET ALONG AT WORK. ....	26
UNIT 3. SHARING WORKING SPACE. ....	45
<b>CHAPTER 2 EVERYDAY FINANCIAL ACTIVITIES</b> .....	68
UNIT 4. BEING FINANCIALLY LITERATE.....	68
UNIT 5. THE POWER OF FAMOUS NAMES.....	98
UNIT 6. SHOPPING ADDICTED.....	106
<b>CHAPTER 3 BUSINESS MANAGEMENT</b> .....	121
UNIT 7. BUSINESSMAN vs. ENTREPRENEUR .....	121
UNIT 8. SMALL BUSINESS: YOU CAN START FROM YOUR BACKYARD.....	134
UNIT 9. PENCILS DOWN: WORK-LIFE BALANCE TALENT.....	149
<b>CHAPTER 4 EMPLOYMENT OPPORTUNITIES</b> .....	163
UNIT 10. SO MANY IDEAS – NOBODY CARES.....	163
UNIT 11. TOYING WITH TICKING TIME BOMB: THE ANGRY MILLIONS .....	176
UNIT 12. MATCHING ECONOMIC MIGRATION WITH LABOUR.....	
MARKET NEEDS.....	184
<b>VOCABULARY</b> .....	196
<b>СПИСОК ВИКОРИСТАНОЇ ЛІТЕРАТУРИ</b> .....	214

## ПЕРЕДМОВА

Актуалізований глобальною тенденцією євроінтеграції України у світовий цивілізаційний простір сучасний стан розвитку зовнішньоекономічної діяльності вимагає уточнення, поглиблення існуючих культурних і наукових парадигм пізнання всесвіту. Так само нагальна потреба в номінації актуальних реалій професійного середовища зумовлює залучення нових мовних форм, що утворюють тезаурус ділової терміносистеми.

Лексичний шар на позначення всіх площин суспільного життя відображає еволюційні зміни в процесі розвитку країни, і саме ділове мовлення актуалізує його прогрес або регрес у матеріальному еквіваленті. Тому наразі актуальними постають питання мовної підготовки майбутніх перекладачів і формування їхньої лінгвокультурної компетенції. Ця компетенція вимірюється якістю застосування набутих знань і навичок мовної поведінки, що виникає в професійному оточенні.

Такі засадничі положення покладено в основу видання «English for Effective International Business Communication». Першу частину навчального посібника укладено відповідно до чинних рекомендацій щодо викладання дисциплін «Ділова іноземна мова» й «Переклад ділового мовлення» у вищих навчальних закладах за спеціалізацією «Германські мови та літератури (переклад включно), перша англійська». Добір лексико-граматичного матеріалу узгоджено з навчальною програмою підготовки бакалаврів. Джерелом мовного матеріалу обрано сучасний зріз медійної сфери ділового мовлення як актуально-зразковий для оволодіння необхідними навичками так званої *живої* комунікації.

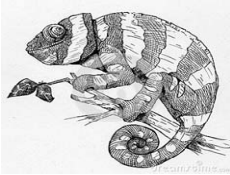
Мета видання – сприяти формуванню досвіду міжкультурної комунікації фахівців у сфері перекладу, їхній спроможності ефективно реалізувати одержані знання й уміння в професійному полі. Посібник складається з передмови, 4 розділів, англо-українського словника, списку використаної літератури. Лексико-граматичний зміст розділів представлено на матеріалі таких тем: 1) «Working Environment», 2) «Everyday Financial Activities», 3) «Business Management», 4) «Employment Opportunities». Вони вміщують функціонально-комунікативний комплекс завдань, що сприяють закріпленню лексико-граматичних і стилістичних норм, затребуваних у професійній діяльності фахівця з іноземних мов; забезпечують здатність володіти ініціативою у спілкуванні англійською мовою за фахом спеціальності.

# CHAPTER 1

## WORKING ENVIRONMENT

### UNIT 1

#### BECOMING A CORPORATE CULTURE CHAMELEON



##### ***Corporate Culture definition:***

*A blend of the values, beliefs, taboos, symbols, rituals and myths all companies develop over time  
(The Entrepreneur)*

**Task 1. Check the tips on how to feel comfortable at work. Add your own options.**

*Whether written as a mission statement, spoken or merely understood, corporate culture describes and governs the ways a company's owners and employees think, feel and act. Your own business's culture may be based on beliefs spelled out in your mission statement. It could consist in part of a corporate symbol, like the rainbow-colored apple that symbolizes Apple Computer. Whatever shape it takes, your corporate culture plays a significant role in determining how well your business will do.*

*If you're not happy with your current culture, there are things you can do to start changing it now. Look for a symbol, story, ritual or other tool you could use to bring out the values and practices you want for your company. Your cultural tool might be a new corporate logo symbolizing your company's personality. Or you could choose a story to embody your approach and make it part of your culture. If you can't find a tool, make one. For example, you can turn an admired former employee into a symbol by giving an award named after that individual, complete with ritual ceremony.*

**Task 2. Scan the following list of the international words. Try to explain their meaning and give as many synonyms as you know. Check your choice by consulting a business thesaurus.**

employee	reforms	conservative	logo
businesses	corporate	expert	applicant
values	deadline	personnel	colleague

**Task 3. Look through the following tips to pass an interview. Ask your friends how useful and valuable they sound to them. Then match the words and expressions to their definitions in the box beneath.**

1. It is no surprise then that more and more graduates and professionals are looking for opportunities to live and work in a foreign country.
2. Get the CV right but the cover letter wrong and you destroy your chances of getting short-listed for interview.
3. When it comes to the cover-letters, the French expect candidates to handwrite detailed ones which may be analysed by handwriting experts.
4. If you are an applicant, the best advice for you looks like: «Be aware of *culture clash*».
5. You behave completely wrongly, if withdraw your application because they've invited you for a second interview.
6. Nowadays, employment agencies make good profit sense of labour market information.
7. It's all about the smart corporate symbol with second thought to make you look twice.
8. Adapt a similar style of dress to your co-workers, eat the kind of food they eat, enjoy similar activities – these things help to win trust and respect.

1) graduate	a) a conflict arising from the interaction of people with different cultural values
2) labour	b) to stop taking part in an activity, belonging to an organization etc, or to make someone do this

3) shortlist	c) determination the manner in which a document was prepared, by whom it was executed, and if changes have occurred since its production
4) handwriting expertise	d) mark, sign, or word that indicates, signifies, or is understood as representing a company
5) culture clash	e) someone who has completed a university degree, especially a first degree
6) withdraw	f) a fellow employee in the same profession, business or organization
7) co-worker	g) work, especially physical work
8) corporate symbol	h) to choose a few candidates from a longer list, who can be asked to come for a test or interview

**Task 4. You are going to read the article about intercultural intelligence. Give the paragraphs 1 – 5 headlines according to the content. Before you read match a word on the left with a word on the right to make collocations.**

- |            |                 |            |               |
|------------|-----------------|------------|---------------|
| 1 informal | a) controlled   | 5 one-year | e) rules      |
| 2 radical  | b) reports      | 6 few home | f) secondment |
| 3 tightly  | c) changes      | 7 strict   | g) session    |
| 4 sales    | d) conversation | 8 training | h) truths     |

### **Becoming a Cultural Chameleon**

#### **Active Words and Phrases**

1	<i>business executive</i>	<i>керівник підприємства</i>
2	<i>correspondingly</i>	<i>відповідно</i>
3	<i>counterpart</i>	<i>противник</i>
4	<i>deal in the bag</i>	<i>угода «в кишені»</i>
5	<i>directive</i>	<i>директива, розпорядження</i>
6	<i>dissenting</i>	<i>незгодний</i>
7	<i>ease</i>	<i>легкість</i>
8	<i>expense claims</i>	<i>вимоги щодо покриття витрат</i>
9	<i>home truth</i>	<i>гірка правда</i>

10	<i>in particular</i>	зокрема
11	<i>market share</i>	доля ринку
12	MD (Managing Director)	керівний директор
13	<i>perception</i>	сприйняття, розуміння
14	<i>pre-conceptions</i>	упередження
15	<i>prejudices</i>	упередження, забобони
16	<i>rectified</i>	виправлений
17	<i>rival</i>	конкурент
18	sales force	команда агентів з продажу, відділ продажів
19	<i>sales income</i>	дохід від продажів
20	<i>secondment</i>	відрядження
21	<i>sticking to deadlines</i>	дотримання строків
22	<i>the reverse</i>	те, що навпаки
23	<i>thriving</i>	процвітаючий
24	<i>to appoint</i>	призначати
25	<i>to breake the ice</i>	зрушити з мертвої точки, розтопити лід (у стосунках)
26	<i>to buy on the basis of a pretty picture</i>	купувати через гарну картинку
27	<i>to exert control over</i>	здійснювати контроль над
28	<i>to jet-set</i>	дотримуватися способу життя заможних людей, які багато подорожують
29	<i>to prosper</i>	досягати успіхів
30	<i>to regard</i>	розглядати
31	<i>to run</i>	возглавляти
32	<i>to sack</i>	звільнити
33	<i>to take over</i>	захопити, взяти на себе
34	<i>to urge</i>	спонукати
35	<i>training session</i>	тренінг
36	<i>workaholic</i>	трудоголік



*The ease with which we travel nowadays can easily blind us to the idea that people from different cultures have correspondingly different ways of doing business. In particular, they have different ways of working with people, different customs, and – most significantly of all – different perceptions of how they think people from other cultures should behave.*



1. \_\_\_\_\_. Take the example of the Hamburg-based machinery company that recently took over one of its Italian rivals and appointed a German managing director to run it. The new MD was horrified by the Italians' approach to selling: the sales manager seemed to exert very little control over his sales force; the salesmen (and they were all men) did pretty much what they liked, took long lunches, made far fewer sales visits per week than the German sales force, and submitted fewer sales reports, despite the fact the new MD had introduced a new database system that every salesman could access from his laptop.

The German MD had built up a good relationship with his Italian sales manager, so he met with him to tell him he was introducing some radical changes. These included detailed, weekly reports, a strict limit on corporate entertaining, a minimum number of client meetings per week, and strict rules on expense claims. The sales manager agreed that changes were needed but urged his new boss to introduce them slowly. 'We are very conservative... and so are our customers,' he advised him. But the German MD chose to ignore this advice and introduced his reforms within days. The Italian salesmen simply ignored the new rules. After six weeks, the MD called a meeting of the dissenting salesmen.

He asked his sales team why his directives were being ignored, but they couldn't produce a satisfactory reason for their resistance to his ideas. Finally, the MD told them he'd have to sack them if the new rules weren't followed.

2. \_\_\_\_\_. Two weeks after the meeting, the MD was able to report to his head office that the sales team were accepting the changes. But six

months later, he also had to report a big fall in sales income. At the end of his first year, sales were down 15% and the company was losing market share fast. Even worse, some of the company's best salesmen had left the company. The situation was only rectified when the German MD was told a few home truths about working in Italy. The MD learned that, in Italy, business is regarded as very personal. It depends a lot on people talking to each other, whether on the phone or face-to-face. After all, the firm's machinery may look good in the brochure, but few Italian farmers are going to buy on the basis of a pretty picture; he wants to get to know the salesman and his company. With the Italian sales manager's help, the German MD amended his new rules. Expenses and client entertainment would still be tightly controlled, but they could write shorter, less frequent sales reports and have fewer meetings. I heard, one year later, that the German MD was still in place and the company was thriving.

3.\_\_\_\_\_. To take another example, an Italian lawyer who'd just started a one-year secondment in London was encountering problems with her English colleagues. During a training session at my firm, she told me about her difficulties. 'I try to be friendly and speak with them, but they are very cold, very closed. After a few minutes, they find an excuse to leave.'

I was puzzled by this, so I asked if we could act out a typical informal conversation at her office. She agreed, and started talking ... about herself. Ten minutes later she was still talking, and she probably would have gone on longer if I hadn't interrupted her. 'Why,' I asked, 'didn't you try to find out something about me?' The Italian lawyer explained: 'In Italy, when you want to show that you are open and friendly, you tell people a lot about yourself.' I explained that the reverse is true in the UK. If you want to make friends with colleagues here, you need to show them you are interested in them. She looked doubtful, but agreed to try out this advice when she got back to her London office. A few weeks later she called me. 'You were right! Asking questions broke the ice. I've now made friends with several women in my office and they've even invited me out to dinner.'

4.\_\_\_\_\_. What lessons can we learn from these stories – and from countless similar stories that business executives encounter when they jet-set from one business culture to another? The answer is that if you want to prosper in your dealings with customers and colleagues from business

cultures different from your own, you need to turn yourself into a cultural chameleon. You need to learn to adapt very sincerely to new environments while remaining entirely true to yourself, your values and your personality. And don't allow other to consider you a workaholic!



5. \_\_\_\_\_. So how do you become a cultural chameleon? First, you need to understand your own prejudices. You need to know what kind of behaviours and pre-conceptions in social and business settings you regard as the norm. Once you know this, you can relate it to how other people see the world.

Secondly, you need to understand why your customers and colleagues in different countries may see things differently from you. You need to understand the facts (geographical, demographic, historical, religious, educational, economic factors) that have created the attitudes which shape the behaviour of the people from the particular culture you are dealing with, especially with regards to:

TIME – How important is punctuality and sticking to deadlines?

TRUTH – What is their attitude towards honesty?

RELATIONSHIPS – How do they regard older/senior people?

THE HUMAN CONDITION – What is their attitude to risk? Do they believe they have free choice?

COMMUNICATION – Do they like to be frank and direct?

Thirdly, you need to know how you are seen by others. You especially need to be aware of any negative perceptions your counterparts might have about your own culture. Becoming a cultural chameleon takes time and effort. Just as a chameleon's ability to change colour shows a sensitivity to location, so you need to show a similar sensitivity to the business culture of the country you're travelling to. Do that and you'll be more likely to return home with a deal in the bag.

*(by **Richard Pooley** for Canning)*

**Task 5. Give the English equivalents to the following units:**

Призначити керівного директора; возглавити відділ; головніше за все; мати різне розуміння щодо звичаїв і традицій; подавати звіт; мати доступ до бази даних із власного лаптопа; вводити радикальні зміни в роботі компанії; погодитися, що зміни необхідні; впроваджувати реформи в дію впродовж декількох днів; звільняти когось через невиконання правил і обов'язків; суттєвий спад обсягу продажів; втратити долю на ринку; укладати більш короткі звіти й проводити збори не так часто; знаходити причину піти додому; дізнатися щось про когось; показувати, що ти зацікавлений у комусь; засвоїти урок із цієї історії; перетворитися на «культурного хамелеона»; адаптуватися до нового оточення в іншій корпоративній культурі; переконатися, чи вважаєте ви таку поведінку нормою; усвідомлювати, як вас бачать інші; це потребує часу й зусиль; повернутися додому з угодою «в кишені».

**Task 6. Translate the following into English:**

1. Зараз, як ніколи, ми маємо усвідомлювати, що корпоративна культура – це наш персональний етикет і відповідальність. Топ-менеджери й керівники, не говорячи про рядових співробітників, можуть мати різне уявлення про те, що є прийнятним і неприпустимим усередині організації.

2. Я не розумію вашого підходу до менеджерської відповідальності. Ваші співробітники й уявлення не мають про те, аби приходити до офісу вчасно й дотримуватися внутрішнього етикету. Ви не

контролюєте відділ продажів, вони займаються, чим хочуть, замість виконання своїх безпосередніх обов'язків, часто дуже довго перебувають на ланчі, не вміють укладати звіти.

3. Якщо ви не хочете бути звільненим із нашої компанії, ви маєте усвідомлювати, що ви укладате щотижневі звіти, приборкуєте свої вимоги щодо покриття витрат на відрядження, і головне, неприпустимо весь час говорити тільки про себе.

4. Наші колеги відкриті й дружелюбні, але жоден із них не запросить вас на обід. Ви звернули увагу на те, що тільки-но ви починаєте з ними розмовляти, вони шукають якийсь привід, аби піти? Чому б вам просто зараз не спробувати розпитати мене про моє життя й плани на майбутнє? Спробуйте поцікавитися справами інших, аби зрушити з метрової точки в співвідносінах із колегами.

5. Невже це неважливо для головного менеджера розуміти, як вас бачать інші люди, коли ви працюєте в міжнародних проектах? Можу дати вам безцінну пораду: уявіть себе «культурним хамелеоном», що може адаптуватися до будь-яких обставин і умов. Звісно, розвинення таких умінь потребує багато часу й зусиль, проте якщо у вас це вийде, ви невідмінно повернетеся додому з багатотисячним контрактом у кишені.

**Task 7. Check through the article and mark the sentences with T (true) or F (false). Change false ones to make them true.**

1. To have a successful career these days you need to have clear vision of how people from different cultures think and behave. **T/F**

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2. Business in Italy is considered to be very personal. **T/F**

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3. In spite of displeasure at being forced to accept new rules and reforms, the team staff made a big increase in sales income. **T/F**

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4. When it comes to new MD-s, the only recommendation you need is to check whether your sales manager is going to get the ball rolling. **T/F**

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5. If you are told a few home truths, you are involved into dirty wide-spread rumour about other people. **T/F**

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6. In the UK, if you want to be friendly, you should make no pause and mustn't share any personal life details with your colleagues. **T/F**

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7. Sometimes, having fewer meetings provides better understanding between MD and his staff team. **T/F**

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8. When working abroad, you should behave in a similar way to those around you. **T/F**

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**Task 8. Scan the article «Becoming a Cultural Chameleon» and following statements (A-E) to answer the questions below.**

*A. Nowadays, with record quantity of workers hoping to relocate, working abroad experience is something employers expect*

*B. The EU has introduced the Euro CV to standardise application procedures throughout Europe*

*C. Sometimes, a culturally adapted CV can suit better. For example, in the UK, it is customary to add hobbies and interests at the bottom of the page. In Italy, however, that information is not necessary*

*D. Another point to think about is whether or not employers will recognize your degree subject, especially when you have studied a subject, such as Wireless Network Systems, which doesn't necessarily translate into another language and culture*

*E. You also need to consider the cover letter, the first thing that an employer will read*

1. Why do graduates and professionals look for opportunities to live and work in a foreign country?
2. What is the main reason to introduce the Euro CV? Why do some experts consider a culturally adapted CV a better one?
3. Are you expected to give any information about your hobbies and interests when writing your CV?
4. What is the problem with recognizing your degree subject when applying for a job abroad?
5. Do you need any cover letter to accompany your CV?
6. It is important to be aware of 'culture clashes', when it comes to interviews? Why?
7. How to define the notion of «Cultural Chameleon»?

**Task 9. Look at the eight pieces of advice for people who are going to live abroad. Then match the beginnings with the correct endings. Tell your classmates which pieces of advice are true for your country. Which are different? What other advice and information could you offer?**

1 You might have to pay two month's rent	a) for free with most banks.
2 When you move out of a flat	b) your landlord will check the inventory.
3 You can have an overdraft	c) to withdraw money from a cash point.
4 You can use your bank card from home	d) as a deposit before you move into a flat.
5 You need to be registered with a doctor	e) broadband access in the area where you live.
6 Most employers include medical insurance	f) means you don't need to sign a contract for your mobile phone.
7 Using top-ups	g) to get medical treatment.
8 You need to check that there is	h) as part of their employment package.

**Task 10. Discuss the following options for newbies with your groupmates. Explain your choice and ask your partner to argue their position.**

You've just started working for a new company. Do you:

- a) wear your best clothes or b) wear jeans and a T-shirt like all the other employees? Why?
- b) stop working at five o'clock like everyone else or b) stay longer to finish your work? Why?
- c) share your ideas and opinions at meetings immediately or b) say nothing like most of your colleagues? Why?

**Task 11. In small groups, discuss the following questions:**

What do you think organizations and companies can do to avoid negative unwritten rules? What unwritten rules do you imagine you might encounter in your country as an intern in:

- a government department?
- a small public relations firm?
- a manufacturing company?



Think about:

- office etiquette, e.g. dress code, punctuality, personal calls, coffee and lunch breaks;
- relationships with colleagues, management and clients/ business partners.

### **Task 12. Translate the following into English:**

1. Ми живемо в епоху міжкультурного обміну, тому інколи незнання того, як в інших країнах займаються бізнесом, може призвести до глобальних наслідків. Проте ще найгіршою проблемою є наші нетолерантність і егоїзм, що віддаляють нас від розуміння норм і стандартів поведінки в іншій культурі. Коли ви працюєте в іноземній компанії, на це треба зважати, аби уникнути культурних конфліктів.

2. Моєму племіннику довелося переїхати минулого літа, оскільки його призначили керівним директором у великій рекламній компанії в Брюсселі. В останньому проекті він контролював роботу великої команди агентів із продажу й із легкістю обійшов конкурентів. Він був упевнений, що впорається зі своїми обов'язками, зокрема зможе очолити роботу без того, аби мати у своїй команді «незгодних» гравців, а якщо хтось не дотримуватиметься його директив, його можна завжди звільнити.

3. Після проходження тренінгу наш відділ зіткнувся з цілою низкою радикальних змін: звіти стали довшими, збори частішими, закордонних відряджень менше, з'явилися чіткі вимоги щодо покриття щотижневих витрат і, відповідно, ліміт на корпоративні розваги. У такий спосіб наше керівництво створювало нам імідж інноваційного процвітаючого бренду. Наш менеджер по продажах намагався довести до нашого шефа гірку правду про те, що аби зрушити з мертвої точки, треба здійснювати зміни повільно. Без інформації про нашу долю ринку й політики щодо дотримання термінів виконання робіт клієнти не співпрацюватимуть із нами й не купуватимуть товари тільки через гарну картинку.

4. Минулого тижня нам довелося звітувати про 10%-вий спад у продажах. Упередження наших лінійних менеджерів, що угода вже «у кишені», «противники» слабкі, а команда складається виключно з трудоголиків, уже впродовж цілого року не дають нам досягати успіхів і

отримувати дохід від продажів. Насправді, треба усвідомлювати, чому ваші партнери або клієнти можуть мати власне розуміння проблеми і навіть особисте уявлення про пунктуальність і дедлайни.

### Task 13. Read the article about unwritten rules at work.

#### Monkey Business?

##### Active Words and Phrases

1	<i>achieving results</i>	<i>досягнення результатів</i>
2	<i>assignment</i>	<i>завдання</i>
3	<i>customer service</i>	<i>обслуговування клієнтів</i>
4	<i>enforcing</i>	<i>нав'язування</i>
5	<i>every bit as</i>	<i>настільки ж</i>
6	<i>induction</i>	<i>офіційне введення на посаду</i>
7	<i>influential factor</i>	<i>фактор впливу</i>
8	<i>negative attitude</i>	<i>погане ставлення</i>
9	<i>objective</i>	<i>завдання</i>
10	<i>orientation programmes</i>	<i>програма навчального інструктажу</i>
11	<i>performance</i>	<i>діяльність</i>
12	<i>personal development</i>	<i>особистісний розвиток</i>
13	<i>profitability</i>	<i>прибутковість</i>
14	<i>recruit</i>	<i>новобранець, новий учасник</i>
15	<i>staff</i>	<i>штат співробітників</i>
16	<i>to be promoted</i>	<i>отримати підвищення по службі</i>
17	<i>to embrace</i>	<i>включати в себе</i>
18	<i>to give up</i>	<i>відмовитися</i>
19	<i>to keep smth to (themselves)</i>	<i>тримати щось при собі (не розголошувати)</i>
20	<i>to pick up</i>	<i>підхоплювати, переймати</i>
21	<i>to value</i>	<i>цінувати</i>
22	<i>unwritten rules</i>	<i>неписані правила</i>
23	<i>work environment</i>	<i>робоче середовище</i>

Scientists put a group of five monkeys in a cage. At the top of a ladder they hung a banana. As soon as a monkey climbed the ladder, he was showered with cold water; the group soon gave up trying to reach the banana. Next, the scientists disconnected the cold water and replaced one of the five monkeys. When the new monkey tried to climb the ladder, the others immediately pulled him down and gave him a good beating. The new monkey learned quickly, and enthusiastically joined in beating the next new recruit. One by one, the five original monkeys were replaced.



Although none of the new group knew why, no monkey was ever allowed to climb the ladder. Like the monkeys in the experiment, every culture and organization has its unwritten rules. These rules are probably the single most influential factor on the work environment and employee happiness. Though many work cultures embrace positive values, such as loyalty, solidarity, efficiency, quality, customer service, personal development, too often they reinforce a lot of different negative attitudes. In many businesses, an unwritten rule states that working long hours is more important than achieving results.

In one medium-sized company, the boss never leaves the office until it is dark. Outside in the car park, he checks to see who is still working and whose office windows are dark. Staff who risk leaving earlier now leave their office lights on all night. Other common unwritten rules state that the boss is always right, even when he's wrong; if you're not at your desk, you're not working; nobody complains, because nothing ever changes; women, ethnic minorities and the over 50s are not promoted; the customer is king, but don't tell anyone, because management are more interested in profitability.

Often nobody really knows where these unwritten rules came from, but like the new monkeys, new recruits pick them up very quickly, despite the best intentions of induction and orientation programmes. The way staff speak to

management, to customers and to each other gives subtle but strategic clues to an organization's culture, as do the differences between what is said, decided or promised, and what actually gets done.



New staff quickly learn when their ideas and opinions are listened to and valued, and when it's better to keep them to themselves. They learn which assignments and aspects of their performance will be checked and evaluated, and whose objectives and instructions they can safely ignore. Monkeys may be so more direct, but work culture is every bit as effective at enforcing unwritten rules as a good beating.

*(The Entrepreneur)*

**Task 14. Scan the text «Monkey Business?» to find out what is said on the following issues:**

- 1) the reason of «good beating»;
- 2) the significant factor of employee's happiness;
- 3) working long hours vs achieving results;
- 4) night office lights benefits;
- 5) «over 50s: age discrimination»;
- 6) «what is said never comes true»;
- 7) whether they really need your opinion.

**Task 15. Give the English equivalents to the following units:**

Відмовитися від своїх планів або намірів; швидко навчитися й адаптуватися; хоча ніхто не знає як, але...; кожна компанія має свої неписані правила поведінки; чи не єдиний фактор впливу; підтримувати обслуговування клієнтури на високому рівні; працювати довше важливіше, ніж отримати гарний результат; начальник завжди правий, навіть якщо він неправий; не треба скаржитися, бо все одно нічого не зміниться; клієнт завжди правий; майже ніхто не знає, звідки пішли ці неписані правила; новачки швидко переймають правила корпоративної поведінки; це дає невидимий, але стратегічний ключ до корпоративної етики й культури; різниця між тим, що говориться й насправді виконується; вашу думку краще тримати при собі.

**Task 16. Tick the correct answer.**

a) When the new monkey tried to ....., the others immediately pulled him down.



escape from cage



reach the banana

b) In one medium-sized company, the boss never leaves the office until .....



approaching evening



early morning

c) Other common unwritten rules state that the boss ....., even when he's wrong.



shouldn't apologize



often makes the rules

d) The management are more interested in .....



productivity



earnings

e) The way staff ....., gives strategic clues to an organization's culture.



talk to administrators and clients



protect their human rights

### Task 17. Translate the following into English:

1. Кожна організація або бізнес структура має свої неписані правила корпоративної етики й культури. Новачки швидко запам'ятовують ці правила й переймають їх від своїх нових колег. Вони вчаться, по-перше, розпізнавати, коли краще висловити свою думку, а коли ліпше тримати її при собі, по-друге, до чийх інструкцій і розпоряджень прислухатися, а чиї можна спокійно ігнорувати.

2. Мій друг працює топ-менеджером у великій компанії, що виготовляє сонцезахисні окуляри й продає їх у 50-ти країнах світу. Коли він був тільки новачком, він вважав, що найціннішими якостями співробітників мають бути вміння працювати в команді, досвід, відданість своїй справі, високий рівень обслуговування клієнтів. З плином часу він зрозумів, що керівництво компанії більш за все піклується про гроші й прибутковість за будь-яких умов, а якщо ти сидиш за робочим столом до пізньої ночі, то вважається, що це важливіше за досягнення гарних результатів.

3. Якщо ви хочете співпрацювати з нами впродовж багатьох років, ви маєте знати наші неписані правила: не треба залишати офіс, допоки не пішов з роботи шеф; до речі, він завжди правий, навіть якщо не правий; якщо залишаєте своє робоче місце, топ-менеджер вважатиме, що ви взагалі не працюєте; майте на увазі, що клієнт завжди правий; якщо вам за 50, ви не отримаєте підвищення; і головне, не треба скаржитися нікому, оскільки все одно ніколи нічого не зміниться.

4. Якщо б я був на твоєму місці, я б спочатку придивився, як твої нові колеги спілкуються з директором, з клієнтами й один із одним. Так ти зможеш дізнатися про всі табу в їхній організації. Спитай, чи насправді укладені звіти перевіряються начальником відділу, або можна просто поміняти дати, тому що їх ніхто не читає.

**Task 18. Discuss with your partner the following:**

1. Attitudes and rules the monkey experiment demonstrated.
2. What are the seven examples of unwritten rules?
3. What did the new staff learn about work culture and how they did it?

**Task 19. Do the questionnaire from a business magazine. Mark the statements *T* (true), *F* (false) or *D* (it depends). Then compare and justify your answers. Talk about how different cultural and business contexts affect your answers.**

- |  |                     |
|--|---------------------|
| 1. It is perfectly acceptable to call the boss by his first name.                                      | <b><i>T/F/D</i></b> |
| 2. You should never socialize with managers after work.  | <b><i>T/F/D</i></b> |
| 3. If a superior asks you to bring coffee for a visitor, you can tell them politely it's not your job. | <b><i>T/F/D</i></b> |
| 4. Personal calls are acceptable only at certain times of the day.                                     | <b><i>T/F/D</i></b> |
| 5. Staying late at the office to finish your work is a sign of inefficiency.                           | <b><i>T/F/D</i></b> |
| 6. In meetings it is advisable for junior staff to speak only when invited to do so.                   | <b><i>T/F/D</i></b> |
| 7. It is OK to offer suggestions to superiors about how to improve the business.                       | <b><i>T/F/D</i></b> |
| 8. It is not advisable to have a romantic relationship with your co-workers.                           | <b><i>T/F/D</i></b> |

**Task 20. Richard Hadden is a leadership speaker, author, and consultant who helps organizations improve their business results by creating a great place to work. Read the fragment of his article «Unwritten Rules». Do you agree with his idea of acquisition the rules of behavior in unfamiliar environment? Have you ever been in the same situation? Have you managed to handle it? Discuss the issue with your partner.**



Visiting a new country reminds me a lot of being in a new job. There are so many rules to learn. The written, well-documented ones are hard enough to keep up with. But watch out for the pages and pages of “unwritten rules” – things you need to know, but may never be told. Until it’s too late.

Last month, I had the privilege of visiting six foreign countries – seven if you include the Vatican – on a trip that was part vacation, part speaking engagement. No, the speaking engagement was not in the Vatican. They have that covered. I spoke at two conferences in Singapore.

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While my passport is pretty well worn, most of the places I visited on this trip, specifically Greece, Turkey, Dubai, and Singapore, were new to me. And in each case, I couldn’t help feeling, “Hmmm. How does this work here? How do you do this here?”, “this” being regular everyday things like ordering coffee from a walkup counter, being seated at a restaurant, hailing a taxi, paying the restaurant bill, crossing the street, keeping the lights on in the hotel room (store your keycard in the mystery slot near the door) what to wear, how to greet people, how to use public toilets and public transportation (which in a couple of these places seemed to be indistinguishable from each other), and tipping – tipping the taxi driver, the bellman, the waiter, and even the toilet attendant.

The list goes on. There’s nothing right nor wrong with these customs, nothing better nor worse. It’s just the way it’s done wherever you happen to be. And there’s airport security! Which countries do and do not have hangups about shoes, liquids, and laptops? TSA – take a trip. Pay attention!



**Task 21. Match the following English units to their definitions:**

A well-documented	1 a time when someone does not go to work or school but is free to do what they want, such as travel or relax
B keep up (with sb/sth)	2 an occasion when you have been asked to give a formal talk about something
C privilege	3 impossible to judge as being different when compared to another similar thing
D vacation	4 the activity of giving advice on which shares to buy or sell
E speaking engagement	5 a person who works in a hotel, carrying bags or bringing things to the guests' rooms
F keycard	6 having been often recorded
G indistinguishable	7 accessible to pedestrians from the outside of a building
H tipping	8 an advantage that only one person or group of people has, usually because of their position
I bellman	9 a small, plastic electronic card that is used instead of a key to open a door
J walk-up	10 to do whatever is necessary to stay level or equal with someone or something

**Task 22. Translate the following into English:**

1. Коли ви багато подорожуєте, перше, на що треба зважати, – відмінності в менталітеті й культурних традиціях різних країн. Це

особливо важливо, коли ви їдете не тільки відпочивати, а й виступати на конференціях чи симпозіумах. Їхні традиції – це те, про що вам ніколи не скажуть, але якщо ви їх порушите, це означатиме неповагу до культури країни, в якій ви хочете працювати чи навчатися.

2. Коли ви працюєте за кордоном і адаптуєтесь до іншої культури, важливо не тільки гарно знати професійну мову спілкування, але мати уявлення про такі на перший погляд звичайні речі, як-от: як уранці купити каву з вуличного прилавку; як замовити таксі й пояснити водієві, куди вам треба їхати; як замовити й розрахуватися в ресторані; як просто базікати й давати поради – водієві, парикмахеру, посильному, офіціанту. Єдиний спосіб зрозуміти, як все це працює, – отримати досвід, подорожуючи й спілкуючись із місцевим населенням.

## UNIT 2

### INTROVERTS VS. EXTROVERTS: HOW TO GET ALONG AT WORK



#### ***Extrovert definition:***

*Someone who is active and confident, and who enjoys spending time with other people*

#### ***Introvert definition:***

*Someone who is quiet and shy, and does not enjoy being with other people*  
(Longman Dictionary)

**Task 1.** Before reading the text, use the images below to argue which things would be the most helpful to focus on when dealing with someone closer to introversion/introversion.

# HOW TO CARE FOR INTROVERTS

**1 RESPECT**  
THEIR NEED FOR PRIVACY

**2 NEVER EMBARRASS**  
THEM IN PUBLIC

**3 LET THEM OBSERVE**  
FIRST IN NEW SITUATIONS

**4 GIVE THEM TIME TO THINK**  
DON'T DEMAND INSTANT ANSWERS

**5 DON'T INTERRUPT THEM**

**6 GIVE THEM ADVANCE NOTICE**  
OF EXPECTED CHANGES IN THEIR LIVES

**7 GIVE THEM 15 MINUTE WARNINGS**  
TO FINISH WHATEVER THEY ARE DOING

**8 REPRIMAND THEM PRIVATELY**

**9 TEACH THEM NEW SKILLS PRIVATELY**

**10 ENABLE THEM TO FIND ONE BEST FRIEND**  
WHO HAS SIMILAR INTERESTS & ABILITIES

**11 DON'T PUSH THEM TO MAKE LOTS OF FRIENDS**

**12 RESPECT THEIR INTROVERSION**  
DON'T TRY TO REMAKE THEM INTO EXTROVERTS

# HOW TO CARE FOR EXTROVERTS

**1 RESPECT**  
THEIR INDEPENDENCE

**2 COMPLIMENT THEM**  
IN THE COMPANY OF OTHERS

**3 ACCEPT AND ENCOURAGE**  
THEIR ENTHUSIASM

**4 ALLOW THEM TO EXPLORE**  
AND TALK THINGS OUT

**5 THOUGHTFULLY SURPRISE THEM**

**6 UNDERSTAND**  
WHEN THEY ARE BUSY

**7 LET THEM DIVE RIGHT IN**

**8 OFFER THEM OPTIONS**

**9 MAKE PHYSICAL AND VERBAL GESTURES OF AFFECTION**

**10 LET THEM SHINE**

**Task 2. Read the article about managing extroverts and introverts employess.**

**How to Draw Out Your Introverts and Get Your Extroverts to Listen**

**Active Words and Phrases**

1	<i>accusatory</i>	<i>обвинувачувальний</i>
2	<i>agenda</i>	<i>повідстка дня</i>
3	<i>ahead of time</i>	<i>заздалегідь</i>
4	<i>assumptions</i>	<i>припущення</i>
5	<i>egotistical</i>	<i>егоїстичний</i>
6	<i>inevitably</i>	<i>неминуче</i>
7	<i>input</i>	<i>вклад</i>
8	<i>insights</i>	<i>висновки</i>
9	<i>kernel of truth</i>	<i>доля правди, зерно істини</i>
10	<i>outwardly</i>	<i>ззовні</i>
11	<i>scatterbrained</i>	<i>розсіяний</i>
12	<i>socially needy</i>	<i>соціально нужденні</i>
13	<i>spike in</i>	<i>різке зростання</i>
14	<i>tension</i>	<i>напруга</i>
15	<i>to assert</i>	<i>відстоювати</i>
16	<i>to bounce things</i>	<i>обговорювати справи</i>
17	<i>to hover over</i>	<i>стояти над душею</i>
18	<i>to micromanage</i>	<i>контролювати кожен крок</i>
19	<i>to mitigate</i>	<i>зменшувати, пом'якшувати</i>
20	<i>to process information</i>	<i>обробляти інформацію</i>
21	<i>to tend to</i>	<i>бути схильним до</i>
22	<i>unaware</i>	<i>відсторонений</i>
23	<i>verbal feedback</i>	<i>зворотній зв'язок</i>

No one is a pure introvert or extrovert. However, every workplace has representatives of each personality type, and there are a few fundamental differences between the two that affect how they interact with their colleagues. Introverts tend to keep to themselves, preferring one-on-one conversations and solo work. Extroverts enjoy group projects, talking through their thoughts and

connecting with others throughout the day. These behaviors often lead to unfair assumptions and judgments about both groups, which may cause tension within the team.

"Typically, extroverts see introverts as unsocial, inadequate, shy, secretive and aloof non-contributors," said Jim Lew, a diversity trainer and organizational development expert. "Introverts describe extroverts as aggressive, egotistical, unaware, rude and socially needy. While there may be a kernel of truth to these generalizations, the tone is angry and accusatory, rather than appreciative."

Organizational psychologists and career experts shared some tips for employees and their bosses to help introverts and extroverts succeed in the workplace. [Employee Satisfaction Means Acknowledging Different Needs].

### How to work with an introvert



"Pause and take a breath before switching subjects. Play to the introvert's preference for preparation by giving them meeting agendas ahead of time." – Jennifer Kahnweiler, author of "Quiet Influence: The Introvert's Guide to Making a Difference" (Berrett-Koehler Publishers, 2013).

"When discussing projects [with] introverts, you are not going to get lots of verbal feedback. That doesn't mean they aren't listening or that they have nothing to say. An introvert prefers to take some time to process information and respond in a way that's most comfortable for them, such as via a well-written email. You'll get the most out of an introverted employee by giving them clear expectations and a lot of space. As long as goals and deadlines are understood, there's no need to hover over their shoulders and micromanage." – Tim Backes, career adviser at Resume Genius.

"For busy workplaces that default to group meetings to save time, the one-to-one communications get sacrificed and so do the introverts. Go electronic [with idea-sharing]. Recently, we have seen a spike in crowdsourcing. This type of idea-sharing allows for introverts to provide their thoughts in a setting that is suited for their social abilities. Organizations have seen significant and meaningful contributions through this method." – Jim Lew.

"Introverts are more reserved, making them more difficult to get to know. [This] doesn't mean they do not like people or are not friendly. They typically prefer a few good friends over many acquaintances. In addition, extroverts need to understand that introverts have incredibly valuable input, but they need to be given air time as they typically will not demand it." – Lisa Tesvich, organizational psychologist and consultant.

### How to work with an extrovert

"Introverts need to know that their extroverted colleagues have an essential need to speak, and that they have important things to say. However, [introverts] must respect themselves and the contributions they can inevitably add to the decision-making process.



They must learn to assert themselves, breaking out of their 'quiet' posture to speak up about the insights that have been percolating in their brains while the extroverts have been speaking." – Marc Miller, president of MLM Coaching and Consulting.

"Plan to give the extroverts some face time, since they need to talk out their ideas and bounce things off [others]. Also, put extroverts in roles where they can connect with people." – Jennifer Kahnweiler.

### How to manage a team with different personality types

"The manager needs to recognize each team member's personality type and delegate tasks in such a way as to highlight employees' strengths and mitigate their weaknesses. You don't want to ask a talented yet scatterbrained extrovert to take lead on a project that requires an extreme attention to details." – Tim Backes.

"An employer would do well to actively facilitate conversations from introverts and limit extroverts' talking so they don't dominate any group action. Extroverts can easily annoy an introvert by noise and too much talk, although you may never outwardly know when that has taken place." – Dorothy Tannahill-Moran.

*(By Nicole Fallon Taylor for **Business News Daily**)*

#### **Task 3. Answer the following questions:**

1. What type of personality is considered to be the most typical team leader?
2. Can being outgoing and outspoken be equated to being an extrovert?
3. What is a typical image of introvert, painted by extrovert and visa versa?
4. Why is it important to share meeting agendas with introverts in advance?
5. What is the best way to get feedback from introverts when working on projects?
6. Why don't they need any further directions when the goal and terms of project are understood?
7. Explain the advantage managers get when allow crowdsourcing approach to be used by the introvert team members.
8. Do introverts deserve some space of freedom even if don't ask top managers for it?
9. How do both personality types come to a mutual understanding during meetings?
10. Why is it necessary for extroverts to be allowed to clear up their point even being considered too much talkative by introverts?

**Task 4. If you have always been curious about where you are on the introvert-extrovert spectrum, this informal quiz, excerpted from "Quiet:**

**The Power of Introverts in a World That Can't Stop Talking" (Crown, 2012) by Susan Cain, can help you get a general idea. The questions were formulated based on characteristics of introversion accepted by contemporary psychologists and researchers. Answer "true" or "false" to each of these 10 questions, choosing the answer that applies to you most often. The more often you answered 'true,' the more introverted you probably are.**

1. I prefer one-on-one conversations to group activities.
2. I often prefer to express myself in writing.
3. I enjoy solitude.
4. I dislike small talk, but I enjoy talking in depth about topics that matter to me.
5. I enjoy work that allows me to "dive in" with few interruptions.
6. I prefer not to show or discuss my work with others until it's finished.
7. I do my best work on my own.
8. I tend to think before I speak.
9. I feel drained after being out and about, even if I've enjoyed myself.
10. I'd prefer a weekend with absolutely nothing to do to one with too many things scheduled.





**Task 5. Mark the following statements as TRUE (T), DEPENDS ON (D), or FALSE (F). Correct the wrong ones.**

1. Whether you are an introvert or extrovert, your behavior is predictable across all circumstances. ***T/D/F***

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2. We can say that every introvert is a bookworm or every extrovert is a party animal as much as we can state that every woman is a natural newsmonger and every man loves football. ***T/D/F***

---

3. In spite of being introvert, every person naturally tries to be friendly and socialize with friends and colleagues. ***T/D/F***

---

4. No matter which side you tend toward, try to be considerate and understanding of others' viewpoints and natural behaviors when you're put in a group with other personality types. ***T/D/F***

---

5. As long as you keep to yourself properly acknowledgement of your personality type, relative to your colleague's, you get an opportunity to find a happy medium. ***T/D/F***

---

6. Sometimes as an employee or manager, you have to work with someone who has a completely opposite personality than your own. But it doesn't cause lots of troubles, since if they join the game, they must accept the rules. ***T/D/F***

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**Task 6. Translate the following into English:**

У наш час психологічна характеристика людини на робочому місці відіграє значну роль. Якщо ви хочете отримати висококваліфіковану роботу у великій компанії із належною заробітною платнею, то будьте готові пройти психологічний тест, окрім співбесіди. Директор компанії повинен чітко розрізняти інтровертів і екстравертів у своєму колективі, адже від цього залежить якість роботи. Він має запобігати будь-якій

напрузі серед колег. Жорсткі, агресивні й егоїстичні люди будуть тільки псувати робочий процес, і у цьому дійсно є доля правди.

Як показують психологічні дослідження, екстраверти й інтроверти схильні до протилежних проявів емоцій і функціонування. Інтровертам потрібно надавати трохи більше часу на підготовку завдання й попереджати про термін виконання заздалегідь, проте не рекомендується стояти у них над душою і контролювати кожен крок, адже це може спричинити лише напружену атмосферу й розсіяність працівників.

Екстраверти значним чином відрізняються від інтровертів і спроможні виконувати завдання швидше. Проте вони завжди будуть намагатися відстоювати свою позицію, якщо не згодні з чимось. Екстраверти досить швидко оброблюють інформацію і намагаються тримати зворотній зв'язок із керівником. Хоча упродовж виконання завдань вони можуть часто обговорювати хід виконання цього завдання й робити передчасні висновки.

### **Task 7. Choose the best option for each gap.**

1. As a rule, being shy and reserved does \_\_\_\_\_ to being an introvert.  
(*suit* | *understood* | *equate* | *mean*)
2. And believe it or not, extroverts and introverts both can and do \_\_\_\_\_ small talk.  
(*speak* | *care* | *contribute* | *initiate*)
3. It is incredibly patronizing that extroverts have been painted as \_\_\_\_\_ people who never know when to keep quiet and can't be alone for five minutes.  
(*overwhelming* | *devastating* | *unlimited* | *crushing*)
4. As getting older, in fact, most people move closer to the middle (\_\_\_\_\_), and the traits of each type generally tend to become less obvious.  
(*balance* | *steadiness* | *ambiversion* | *stability*)
5. Each pattern of extrovert/introvert identity comes from your DNA, \_\_\_\_\_, and culture.  
(*behaviour* | *upbringing* | *charm* | *etiquette*)

**Task 8. Look at the eight pieces of advice for people who are extroverts and introverts to decide what personality type they belong to. Tell your classmates which pieces of advice are true about you. What other advice information could you give?**

Tips for Extroverts
1 When you are among people, make eye contact, smile, maybe chat if there's an opportunity (like being stuck in a long grocery store line). For an extrovert, that's a small 'ping' of energy, a positive key moment in the day
2 Stay focused on the person you are speaking with. If you are half-listening while you look around the room for the next person you want to meet, you are blowing this interaction. Be present by providing your full attention.
3 Set up a weekly or even daily meeting with your boss occurring at the exact same time. You are being inclusive and proactive, but you maintain control.
4 Get comfortable with a pause. Extroverts will say just about anything to fill the void. Learning to accept brief moments of quiet allows other people a chance to jump in.
Tips for Introverts
5 Arm yourself with ready-to-go responses when meeting confrontation. Follow this, "Let me process this, and I will get back to you as soon as possible. Perhaps we can get together later (in an hour, tomorrow morning)?" It bides you time to formulate your thoughts and return to them feeling composed.
6 Be aware of your body language and tone of voice. From maintaining eye contact to positioning yourself to face them, your body language exhibits that you are interested and tuned in. A loud, boisterous laugh can come across as overly friendly and appear inauthentic.
7 Use your exclusive ability to think about the task at hand or the next project before acting upon an idea to overcome your competitors.
8 Recognize the value in other personality styles. Use your big personality to approach those who might otherwise be overlooked. Spending the extra effort to get to know people with quieter personalities can be a networking gold mine as introverts are sharp, bright, thoughtful, organized and fully equipped to take you on

**Task 9. Did you know? Discuss the following statements with your groupmates. Then give the Ukrainian equivalents to the following phrases:**

Fully equipped to take you on	to fill the void	to come up with	to process more information per second	to use more readily
to be more precise in smbd's descriptions	to take to the limit	to have the upper hand	which partially explains why	naturally high

1. Several decades ago, German psychologist Hans Eysenck came up with a more biologically based model for E/I. According to Eysenck's theory, the behaviors of introverts and extroverts are due to differences in cortical arousal (the speed and amount of the brain's activity). Compared with extroverts, introverts have naturally high cortical arousal, and may process more information per second.

2. Extroverts and introverts speak differently. Specifically, extroverts talk more abstractly, while introverts talk more concretely, at least when it comes to describing things. Researchers had participants describe (out loud) what was going on in different photos, and found that introverts were more precise in their descriptions.



3. But when it comes to learning a second language, extroverts may have the upper hand because they are more likely to "take their existing language system to the limit." Unlike their quiet counterparts, extroverts more readily use what they learn and engage in conversations

both inside and outside the classroom – they have more risk-taking behavior.

4. The brains of extroverts pay more attention to human faces than the brains of introverts. In fact, researchers have found that the brains of introverts respond to faces in a similar way that they respond to images of flowers, whereas the extroverts' brains show a stronger response to faces — this suggests that human faces, or people in general, hold more significance to extroverts (which, perhaps, partially explains why they seek out other people's company).

**Task 10. Give the English equivalents to the following units taking into account words and phrases from Task 8 and Task 9:**

Вибух енергії; розірвати взаємодію; поодинокі хвилини тиші; це дає вам час повернутися до своїх думок пізніше; підтримувати зоровий контакт; у чому ви зацікавлені й на що налаштовані; виглядати неприродним; виняткова здатність; обміркувати поставлене завдання; намагання подолати своїх конкурентів; діяти виходячи зі свого уявлення; наблизитися до тих, кого за інших умов можна було б не помітити; витрачати додаткові зусилля; золоте дно; їхня поведінка пов'язана з відмінностями у корковому збудженні; швидкість роботи мозку; у порівнянні з екстравертами; ризикована поведінка.

**Task 11. Read some extracts about relaxing atmosphere inside creative-designed office space of Google, Facebook, LinkedIn. Discuss with your partner advantages and disadvantages of the following kind of work environment for extroverts and introverts.**

**Sounds fun – but is it the type of environment  
where you could get any work done?**

#### Active Phrases

1	<i>all organic, natch</i>	<i>звичайно, усе органічне</i>
2	<i>arcade games</i>	<i>аркадні ігри</i>
3	<i>bigger slice of the pixelated pie</i>	<i>більший шматочок піксельного тирого</i>
4	<i>billion-dollar acquisitions</i>	<i>придбання на мільярд доларів</i>

5	<i>climbing rock</i>	скеля для скелелазіння
6	<i>dotcom entrepreneurs</i>	підприємці з інтернет-компаній
7	<i>fight for supremacy</i>	боротьба за першість
8	<i>humdrum office</i>	банальний/скупний офіс
9	<i>indoor BBQ</i>	критий барбекю
10	<i>industrial quality indoor BBQ</i>	критий мангал промислових масштабів
11	<i>infantilisation of adult life</i>	інфантилізація дорослого життя
12	<i>It goes without saying that</i>	само собою зрозуміло, що
13	<i>LinkedIn's new gaff</i>	новий дім ЛінкІн
14	<i>loyal tribe</i>	вірне покоління/плем'я
15	<i>media behemoths</i>	медіа-гіганти
16	<i>monkey ladders</i>	«руколази»
17	<i>newly revamped</i>	нещодавно оновлений
18	<i>nostalgia-laden school dinners</i>	сповнені ностальгії шкільні обіди
19	<i>padded homage to</i>	«м'яка» пошана до
20	<i>Search-engine giant Google</i>	пошуковий гігант Гугл
21	<i>social networkers</i>	користувачі соціальних мереж
22	<i>that could feasibly play host to</i>	які можливо можуть стати місцем для
23	<i>the latest to enter the fray</i>	останній, хто вступає у бійку
24	<i>to blend with</i>	злитися, змішуватися з
25	<i>to embrace unashamedly smbd's inner kids</i>	ані трішечки не соромлячись приймати в собі свою «внутрішню дитину»
26	<i>to peddle</i>	торгувати
27	<i>to reckon smth</i>	припускати щось
28	<i>to wage a different battle</i>	вести інший бій
29	<i>tongue-in-cheek names</i>	жартівливі назви
30	<i>trendy restaurants</i>	модні ресторани
31	<i>twist on the modern office space</i>	переворот у сучасному офісному просторі
32	<i>unadulterated fun</i>	непідроблене задоволення
33	<i>while raking in millions</i>	заробляючи мільйони

*Google, Apple, Facebook, LinkedIn: those names call to mind big business in the 21st Century, each fighting the other for a bigger slice of the pixilated pie.*

*But beneath the billion-dollar acquisitions and potentially life-changing tech developments that characterise their fight for supremacy in Silicon Valley, these new-media behemoths are waging a different – and much more fun – battle: who has the coolest office?*

#### **A. Is LinkedIn's new office the ultimate 'fun' workplace?**

LinkedIn is the latest to enter the fray. It's newly revamped offices in Sydney, Australia, appear to be so heavily weighted towards unadulterated fun that it's hard to imagine anyone actually sitting down at a desk and doing some work. LinkedIn's new Australian HQ features arcade games, a fitness centre, and an indoor BBQ.



*LinkedIn employees stop for a healthy smoothie and a snack of more fruit*

Distractions for LinkedIn's loyal tribe of social networkers include arcade games, a smoothie station, a fitness centre, an industrial quality indoor BBQ (seriously) and a cinema. It goes without saying that there's also a ping-pong table on site.

LinkedIn's new gaff continues a trend for turning the humdrum and sterile office space into a lively and youth-friendly sphere. Arguably, the movement is part of a wider infantilisation of adult life: from the dotcom entrepreneurs who wear baseball caps and hoodies while raking in millions, to the trendy restaurants that peddle cereal or nostalgia-laden school dinners, adult humans are unashamedly embracing their inner kids.



*After lunch, the employees get to work on the table tennis table*



*These LinkedIn labourers look like they're working, but we reckon they're actually checking Facebook*



## **B. Facebook**

Facebook's new HQ at Menlo Park is more like a university campus than a place of work. There's a noodle bar, a room full of free things to eat (all organic, natch), a climbing rock, an art and design lab, a music room, and a barber's shop.



*Bicycles hang on the wall in one of the many open work spaces at the Facebook headquarters in Menlo Park, California*



*The cafeteria at the Facebook main campus in Menlo Park. The building was designed by Gensler, an architect and design firm, to allow workers from different parts of the company to blend with one another.*

### C. Google

Search-engine giant Google has made a habit of creating workspaces that could feasibly play host to a five-year-old's birthday party. Its New York office bureau, for example, is navigated using scooters and a monkey ladder, while subsidiary company YouTube has its own office slide.

Even in conservative old London, Google has introduced a twist on the modern office space, as you can see from these pictures:



*A padded cell meeting room*



These surreal workspaces have tongue-in-cheek names such as the Velourmptious snug, a green, padded homage to the traditional British pub.

*(The Telegraph)*

## Task 12. Fill in the correct preposition:

A habit \_\_\_\_ doing smth; to fight \_\_\_\_ the freedom; to blend \_\_\_\_ crowd; was designed \_\_\_\_ Apple; to play host \_\_\_\_ business conferences; It goes \_\_\_\_ saying that this is a weighty and costly project; workers \_\_\_\_ different departments; local community \_\_\_\_ artificers; to turn a a small company \_\_\_\_ a corporation; it's a part \_\_\_\_ their privacy policy.

## Task 13. Translate the text about creative office space into English.

### Офіс ГлобалЛоджік у Харкові: міні-місто з алеєю зірок, кроликом і самокатами



з'єднують коридори з дорожньою розміткою на підлозі.

А перший поверх, мощений бруківкою біля стійки адміністратора, прикрашають справжні вуличні ліхтарі, паркові лавки й навіть невеликі дерева. Обійти офіс пішки досить проблематично, тому пересуватися мешканці креативного простору можуть на самокатах і роликах, які служать не тільки як засіб пересування, але й допомагають зняти стрес, що накопичився.

З фантазією оформлені і кімнати для конференцій і нарад. У залі,

Харківський офіс однієї з найбільших ІТ-компаній України GlobalLogic схожий на яскраве міні-місто. Компанія займає цілих п'ять поверхів офісного центру по вул. Новгородській. Робочий простір у стилі open space і конференц-зали



створеному за мотивами казки "Аліса в Країні чудес", стеля зроблена у вигляді шахової дошки з люстрою-чашкою. Кімнату в стилі рок прикрашають музичні інструменти на стінах, а конференц-зал "Магазин коміксів" – портрети популярних героїв і фігура Супермена в повний зріст. У залі "Футбольний стадіон" присутні обов'язкові атрибути цієї гри: м'яч, ворота й футболки гравців на кріслах. У кімнаті в стилі ретро-музики переговори проходять за столом у вигляді великої вінілової платівки, а в залі, стилізованому під кінотеатр, презентації демонструють на екрані, що нагадує кіноплівку.



На другому поверсі в коридорі створили "алею зірок" – за аналогією з голлівудською Алеєю слави. Тут надають зірки найуспішнішим експертам. Також в окремій кімнаті розмістили чайний салон, де влаштовують дегустації різних сортів цього напою і розповідають про їх походження.

Крім того, в офісі є бібліотека і затишна тераса на балконі. Мешкає тут і загальний улюбленець – кролик Кенні, якого називають антистрес-вихованцем. В офісі, де постійно перебувають близько 500 осіб, іноді влаштовують дні відкритих дверей і проводять екскурсії для майбутніх айтишників – студентів і школярів.

## UNIT 3

### SHARING WORKING SPACE



***Co-working definition:***  
*The use of an office or other working environment by people who are self-employed or working for different employers, typically so as to share equipment, ideas, and knowledge*  
*(The Oxford English Dictionary)*

**Task 1. Check the notes clearing up the advantages of co-working. Discuss with your partner an idea of sharing working space without being the members of the same team.**

### Surrounded, but Alone

#### Active Words and Phrases

1	<i>ad-hoc team</i>	<i>спеціальна група</i>
2	<i>charter members</i>	<i>учасники, члени команди</i>
3	<i>collaborative</i>	<i>спільний</i>
4	<i>co-working</i>	<i>коворкінг</i>
5	<i>den</i>	<i>кабінет</i>
6	<i>funky space</i>	<i>гарне, чудове, неординарне місце</i>
7	<i>headspace</i>	<i>простір</i>
8	<i>homey feel</i>	<i>почуватися як вдома</i>
9	<i>humongous</i>	<i>величезний, гігантський</i>
10	<i>muted colors</i>	<i>спокійні кольори</i>
11	<i>on an as-needed basis</i>	<i>у разі потреби</i>
12	<i>peer</i>	<i>колега</i>
13	<i>phone booth</i>	<i>телефонна будка</i>

14	<i>phone booth</i>	<i>телефонна будка</i>
15	<i>porch</i>	<i>ганок, веранда</i>
16	<i>proliferation</i>	<i>розповсюдження, кількісний зріст</i>
17	<i>skylight</i>	<i>вікно у стелі</i>
18	<i>startup</i>	<i>початок діяльності, новий проект</i>
19	<i>telecommuting</i>	<i>робота в дистанційному режимі</i>
20	<i>to boast</i>	<i>вихвалятися</i>
21	<i>walk-ins</i>	<i>незнайомці</i>

Telecommuting has long been a growing part of the new workplace, but the experience can also be isolating. Some people simply need a place to go every day, away from the house, where they can interact with peers. Underneath the latest proliferation of startups, independent contract work, and ad-hoc teams is a new shift in real estate – away from standard, structured long-term office space, and toward «coworking» spaces that are priced on an as-needed basis, and provide collaborative accommodations – with high-speed Internet, of course.

Many of these coworking spaces also offer environments that help enrich workdays – from classes to workout areas to special events. Some have artwork on display, while others feature «green» areas. Some charge monthly membership fees, others charge by the day and are available to walk-ins.

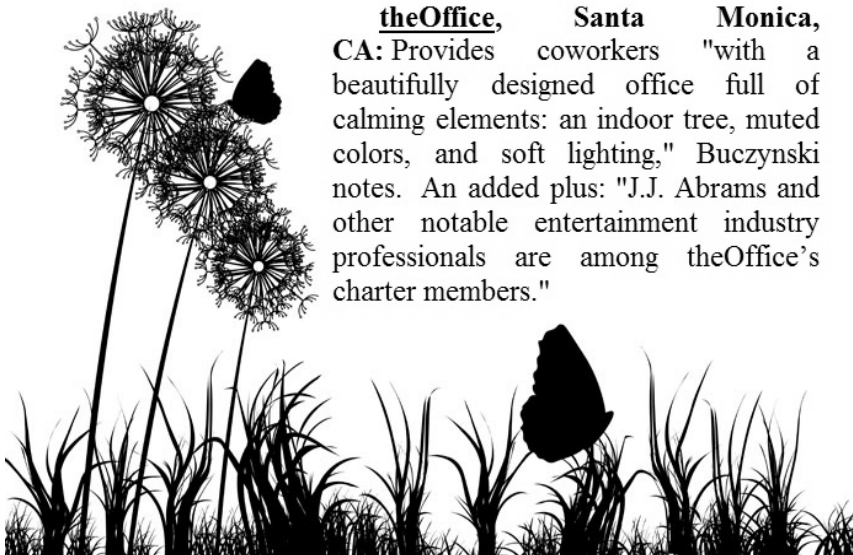
Beth Buczynski of Sharable: Work & Enterprise just put together a list of the funkiest co-working spaces across the United States. Here is a sampling of some of the most outstanding spaces:

**Office Nomads, Seattle, WA:** «Featuring no-reservation drop-in access as well as membership, this busy neighborhood space is open to everyone.»

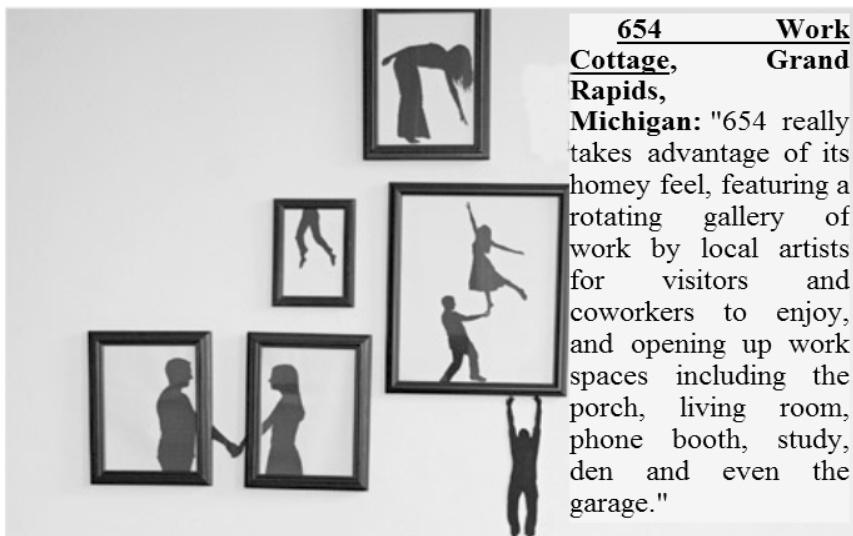
**Icehouse, New Orleans, LA:** «Originally a 1920s icehouse in New Orleans, this space boasts humongous headspace: a 30-foot ceiling complete with plenty of natural light from nine large skylights.»

**Citizen Space, San Francisco/San Jose, CA, Las Vegas, NV (soon):** «Citizen Space is also a great place to learn, with classes for art, wine, photography, and food.»

**Ignition Alley, Atlanta, GA:** «Ignition Alley took all the best elements from coffee shops, networking groups, fitness clubs, and offices, and brought it all together into one space.»



**theOffice, Santa Monica, CA:** Provides coworkers "with a beautifully designed office full of calming elements: an indoor tree, muted colors, and soft lighting," Buczynski notes. An added plus: "J.J. Abrams and other notable entertainment industry professionals are among theOffice's charter members."



**654 Cottage, Grand Rapids, Michigan:** "654 really takes advantage of its homey feel, featuring a rotating gallery of work by local artists for visitors and coworkers to enjoy, and opening up work spaces including the porch, living room, phone booth, study, den and even the garage."

**Indie Ballard, Seattle, WA:** «The space boasts indoor bike parking and a shower.»



**Coffee & Power, San Francisco, CA:**

"Coffee & Power is reportedly free to join, but members have to take on missions to help out others.... Notable investors in this coworking space include Amazon's Jeff Bezos and LinkedIn's Reid Hoffman."

**Strongbox West, Atlanta, GA:** «Complete with a pirate flag, Strongbox in Atlanta is a fun and funky place to get work done. Members can work privately, or with others, drinking free coffee and enjoying a collaborative space.»

*(Originally published on ZDNet.com)*

**Task 2. Translate the text into English:**

1. Ідея коворкінгу відображає сучасний стан розвитку суспільства, коли людина може обирати, чи працювати в дистанційному режимі, не виходячи з дому, чи мати певне робоче місце неподалік від свого помешкання. Тобі не треба сплачувати гроші за аренду за цілий місяць, якщо ти відвідуєш цей «спільний офісний простір» лише двічі на тиждень. Наприклад, якщо ти приходиш у понеділок і четвер, ти оплачуєш доступ до мережі тільки за ці вісім днів кожного місяця.

2. Деякі коворкінги пропонують щомісячну абонплату або навіть доступні для відвідування без попереднього бронювання. Це завжди приємно для працівників і клієнтів, оскільки упродовж робочого дня ви можете приготувати ароматну каву, смузі, позайматися йогою у затишному куточку. І це все у той самий час, коли ви знаходитесь у



приміщенні, стилізованому під кав'ярню, типографію, зал очікування в аеропорті або старий корабель.

3. Якщо ви вважаєте, що робочий день складається не тільки зі скучних паперів і телефонних розмов, ця ідея безсумнівно вас зацікавить! Ви можете насолоджуватися перебуванням у парковій зоні, оскільки коворкінговий простір може мати багато кімнатних дерев. Коворкінги у Сан-Франциско й Лос-Анжелесі пропонують своїм клієнтам і відвідувачам уроки мистецтва, фітнес, гарну їжу й вишукані вина.

**Task 3. Before reading the text below try to answer the questions:**

1. Do you know any people who:

a) work full-time? b) work part-time? c) share the work and responsibility for a job with a colleague? d) work for fixed hours? e) work for flexible hours? f) always work in the same location? g) sometimes work from home?

2. When working from home, do you or your friends achieve more or less than at the office?

3. How good are you at self-management when working outside the central office?

4. How much is access to technology and contact with colleagues necessary for different types of work?

**Task 4. Check through the dictionary to give definitions for the following language units:**

1) to tap away at laptop
2) sliding subscription
3) upper class airport lounge
4) sense of community
5) word-of-mouth approach
6) libraryish feel
7) home-from-home

**Task 5. Read the article about collaborative nature which sets employees apart from traditional business centres.**

## **A Co-workers' Revolution? Part I**

### **Active Words and Phrases**

1	<i>a huge rush</i>	<i>величезний прорив</i>
2	<i>aesthetic</i>	<i>естетика</i>
3	<i>annually</i>	<i>щороку</i>
4	<i>beanbag</i>	<i>крісло-мішок</i>
5	<i>brushed aluminium</i>	<i>матовий алюмінієвий</i>
6	<i>business mindset</i>	<i>підприємницький склад розуму</i>
7	<i>cake stand</i>	<i>етажерка для тістечок</i>
8	<i>cappuccino joint</i>	<i>капучино-бар</i>
9	<i>clutter</i>	<i>безлад</i>
10	<i>complemented</i>	<i>доповнений</i>
11	<i>conviviality</i>	<i>веселість, святковість</i>
12	<i>crucial</i>	<i>вирішальний</i>
13	<i>discreet</i>	<i>скромний</i>
14	<i>ethos</i>	<i>дух, ідеал</i>
15	<i>expansion</i>	<i>поширення</i>
16	<i>hip-looking</i>	<i>модний, сучасний</i>
17	<i>home-from-home</i>	<i>домашній, сповнений домашньої атмосфери</i>
18	<i>hotspots</i>	<i>популярні місця</i>
19	<i>intercom</i>	<i>переговірний пристрій</i>
20	<i>leap</i>	<i>стрибок</i>
21	<i>long-dormant</i>	<i>давно бездіяльний</i>
22	<i>loo</i>	<i>туалетна кімната</i>
23	<i>receptive</i>	<i>сприйнятливий</i>
24	<i>thought out</i>	<i>продуманий</i>
25	<i>tinkling background</i>	<i>фонове звучання, звучання на задньому плані</i>

26	<i>to beckon</i>	<i>манити, зазивати</i>
27	<i>to comprise</i>	<i>включати, містити</i>
28	<i>to figure out</i>	<i>здогадатися, зрозуміти</i>
29	<i>to fuel</i>	<i>підживлювати, спонукати</i>
30	<i>to interrogate</i>	<i>допитувати</i>
31	<i>to keep engaged</i>	<i>підтримувати зацікавленість</i>
32	<i>to lure</i>	<i>заманювати</i>
33	<i>to nudge</i>	<i>проштовхуватися</i>
34	<i>to preach</i>	<i>проповідувати</i>
35	<i>to resemble</i>	<i>бути схожим, нагадувати</i>
36	<i>to tap away</i>	<i>клікати</i>
37	<i>trendy</i>	<i>модний, трендовий</i>
38	<i>turnstile</i>	<i>турнікет</i>
39	<i>upper class airport lounge</i>	<i>зал відпочинку вищого класу в аеропорту</i>
40	<i>word-of-mouth approach</i>	<i>словісний підхід</i>

From the window of a new shop front on a quiet central London side street a sign beckons to passers-by: “Hey you! Yes you! We’re the new kids on the block. Come and try Dom’s sandwiches, Grant’s coffee and Kate’s teas. We’ve even got some meeting rooms.”

Inside is a coffee bar, cake stand, seating and tinkling background jazz. So far, so typical cappuccino joint. It’s only when you nudge past the security turnstile and into the backroom to find several people tapping away at laptops around a full-sized table tennis table that you realise this is, conceptually speaking, something a bit different.

Central Working is a new, boutique-style co-working club that could be coming to a high street near you if its founders’ ambitious plans are realized. The bright interior – all designer furniture, oversized lampshades and modern art – is intended to attract homeworkers fed up with the isolation and clutter of the kitchen table. In return they pay a sliding monthly subscription, ranging from about £40-£500, depending on the access they need.

Seated at the table is Simon Procktor, one of Central’s inaugural members. He already uses a shared office for web entrepreneurs in the City – TechHub – from where he runs his ebusiness Housebites, but intends to use

Central's hip-looking conference rooms for meeting clients. "It's a good alternative to a coffee shop, where you can't leave your laptop if you need to go to the loo," he says. "It's early days but seems to have been thought out really well."

The concept of individual workers sharing office space is hardly new, but Central's emergence seems to be part of a wider evolutionary leap for co-working. Recent years have seen a sudden expansion of facilities: in Europe, the number of such spaces has risen by 19% since last October, with London and Berlin particular hotspots, according to recent research by online co-working magazine Deskmag.



So what is suddenly fuelling this phenomenal growth? Joel Dullroy, co-founder of Deskmag and its sister site Deskwanted – a hub directing co-workers to available spaces around the world – thinks the truth is simply that co-working providers have finally figured out what people want.

"There has been a long-dormant group, mainly comprising freelancers and entrepreneurs, that has been waiting for something like this," he says. "These people have been out there, working in cafes or at home and getting really tired of it. Now the spaces have started to resemble somewhere they want to go, there's been a huge rush to get desks."

Dullroy points out that the best ones are often not typical office environments, and he practises what he preaches, running Deskmag from BCN Berlin, a Berlin co-working space incorporating a members' woodworking facility.

"For a long time you've had business centres trying to do a similar thing but with a business mindset," he says, above the intermittent din of wood saw screeching. "But homeworkers didn't want to go back to the business environment they had moved out of. The new co-working spaces have brought the cafe aesthetic into the office and made it more comfortable and trendy."

That resonates with Central's cofounder James Layfield, whose aim is to combine the conviviality of a coffee shop with the facilities of a Virgin Atlantic upper class airport lounge – something he should know about, having once been



Richard Branson's youngest-ever managing director.

He later set up his own airport lounge business, where he first noticed the increasingly large number of mobile workers. "There are 3.7m homeworkers in the UK, and something like 60% of new businesses annually are started from home," says Layfield, who works alongside his clientele at Central. "There was a gap in the market for something home-from-home."

The announcement last week by business secretary Vince Cable that all workers will have the right to request flexible working arrangements by 2026 should eventually make it easier for more full-time employees to work from home or from a location close to home.

But while trendy aesthetics may lure co-workers in, it is a sense of community and a shared purpose that keeps them engaged. Layfield admits

member collaboration will be crucial to Central's success, and prospective applicants are gently interrogated to make sure they are receptive to the ethos.

Other co-working spaces share a similar vision but take a more word-of-mouth approach to their marketing. Only a discreet, brushed aluminium intercom identifies the branch of co-working network The Hub in King's Cross, London. Even then a thick curtain hides the interior from passers-by. The King's Cross branch is a familiar co-working cocktail of coffee bar and table area complemented by a range of other working spaces from desks and meeting rooms to beanbags. There is a quiet, libraryish feel to the place on the morning I visit, but Dermot Egan, the branch's founding director, reassures me the atmosphere changes throughout the day. "It's fair to say social innovators and entrepreneurs are most active after 10am," he says with a grin.

*(The Guardian)*

#### **Task 6. Translate the following into English:**

Безлад на робочому столі; коворкінг, що скоро може з'явитися поруч із вашим домом; приваблювати людей, які ситі по горло сидінням у душних офісах; щомісячний внесок; залежно від потреби в доступі до мережі; гарна альтернатива кав'ярням; ідея є гарно продуманою; в останні роки спостерігається поширення коворкінгів; зрозуміти, чого насправді хочуть люди; утілювати в життя те, що проповідуєш; привносити естетику кафе в звичайний робочий простір; мати право вимагати гнучкий робочий графік; трендова естетика, що приваблює працівників і клієнтів; почуття спільності й єдина мета; співпраця, що є вирішальною для успіху ідеї; сприйнятливий до змін і інновацій; приховати інтер'єр від перехожих; атмосфера, що змінюється упродовж дня.

#### **Task 7. Fill in the correct prepositions:**

To nudge \_\_\_\_\_ the security turnstile, tapping \_\_\_\_\_ at laptops, depending \_\_\_\_\_ the access they need, conference rooms \_\_\_\_\_ meeting clients, an alternative \_\_\_\_\_ a coffee shop, the concept \_\_\_\_\_ sharing office space, expansion \_\_\_\_\_ facilities, to rise by 20% \_\_\_\_\_ last October, to figure

\_\_\_\_\_ what people want, to get really tired \_\_\_\_\_ it, to run business \_\_\_\_\_ Berlin, to combine the conviviality of a coffee shop \_\_\_\_\_ the facilities, something he should know \_\_\_\_\_, it is a gap \_\_\_\_\_ the market, a location close \_\_\_\_\_ home, a sense \_\_\_\_\_ community, to be receptive \_\_\_\_\_ the ethos, cocktail \_\_\_\_\_ coffee bar and table area.

**Task 8. Match the words and expressions below with their definitions.**

1) homemaker	a) the quality of being sociable and lively
2) inaugural	b) to entice someone or something into something or a place
3) to incorporate	c) all the clients of a business or a shop
4) conviviality	d) to continue to behave according to a particular rule, agreement, or belief
5) clientele	e) person working from home, for payment, that results of a product or service specified by the employer
6) to lure in (into)	f) an arrangement where one party grants another party the right to use its trademark as certain business systems and processes, to produce and market a good or service according to certain specifications
7) to adhere to smth	g) marking the beginning of a new venture, series, etc.
8) franchising	h) to bring something in to form part of a main group

**Task 9. Tick the correct answer.**

a) The former homeworkers ....., so they have brought the cafe aesthetic into the office and made it more comfortable and trendy.



are fed up with isolation



tend to isolate themselves from colleagues

b) Co-workers pay a sliding monthly subscription, depending on .....



a position in a working hierarchy



the admittance they need

c) Simon Procktor proposes to use Central's hip-looking conference rooms as

.....



warehouses for consumer durables



space for serving the clients

d) The phenomenal interest in this innovative approach to organizing working space depends on their desire to work in environment that .....



provides flexi-time advantages



reminds some places where they'd like to visit

e) Homeworkers don't want to go back to the traditional office reality .....



they have always tried to escape from



when been involved into team's members competition

f) Each Hub (from «The Hub» in King's Cross, London) is independently owned and operated .....



while consuming the same source of investments



while sharing the same business rules



### Task 10. Translate the following text into English:

1. Уявіть собі затишний інтер'єр з ароматом запашної кави й етажерками для тістечок, заповненими солодощами, які ви любите найбільше. Якщо ви думаєте, що знаходитеся у кав'ярні чи капучино-барі, то ви помиляєтеся. Це звичайне робоче місце для людей, що мають неабиякий смак до життя й багату уяву. Вони сидять за великим столом



для настільного тенісу, клікаючи у своїх лаптопах, і заробляють гроші так само, як і решта з нас.

2. Якщо ви хочете насолодитися вишуканим стилем життя для заможних людей безпосередньо на роботі, запрошуємо вас до бутікової зони коворкінгу в Лондоні. Дизайнерські меблі, старовинні абажури й сучасне мистецтво поєднані в цьому офісному просторі. Звісно, це недешево, оскільки вам доведеться сплатити щомісячний внесок у 500 доларів, але воно того варте!

3. У чому ж полягає привабливість ідеї спільного офісного простору для сучасних працівників? Вони просто нарешті зрозуміли, чого хочуть люди. Це була «бездіяльна» група людей, які давно чекали на щось нове в організації офісних умов. Вони працювали з дому, вони сиділи з ноутбуками в місцевих кав'ярнях, поки нарешті не знайшлося рішення цієї проблеми. У звичайній робочій атмосфері з'явилася естетика кафе, на зміну тісному офісу прийшов комфортабельний і модний інтер'єр із кімнатними деревами й смузі-станціями. Зараз послугами коворкінгів користуються найвідоміші люди по всьому світу.

4. Піонери цієї ідеї вірять, що коворкінг це не лише спільний простір. Звісно, модна естетика може привабити людей, проте головним, на їх думку, мають бути почуття спільності, єдина мета, які тримають їх разом. Потенційних кандидатів обережно опитують, аби переконатися, що вони сприйнятливі до цього духу спільної культури.

**Task 11. Read the text about the innovative coworking philosophy. On the Internet, look for extra interesting facts on the issues given in bold.**

### **A Co-workers' Revolution?**

#### **Part II**

#### **Active Words and Phrases**

1	<i>agenda</i>	<i>порядок денний</i>
2	<i>albeit cautiously</i>	<i>хоча й обережно</i>
3	<i>as yet</i>	<i>поки що</i>
4	<i>attendee</i>	<i>учасник</i>
5	<i>cash flow</i>	<i>грошовий потік</i>

6	<i>coaching inn</i>	корчма, постійний двір
7	<i>consideration</i>	обговорення
8	<i>diverse</i>	різноманітний
9	<i>flat £25 fee</i>	фіксована плата в розмірі 25 фунтів стерлінгів
10	<i>fortnight</i>	два тижні
11	<i>grass-roots movement</i>	масовий рух
12	<i>hotdesking space</i>	незакріплені робочі місця, почергове використання робочих місць
13	<i>hurdle</i>	бар'єр, перепона
14	<i>icebreaker</i>	зустріч-знайомство, привід для зближення й підтримки розмови
15	<i>inspiring</i>	надихаючий
16	<i>mind-set</i>	мислення
17	<i>newbie</i>	новачок
18	<i>niggle</i>	дріб'язкова претензія
19	<i>note of caution</i>	застереження
20	<i>pop-up</i>	такі, що стихійно виникають то тут, то там
21	<i>remote working</i>	дистанційна робота
22	<i>roughly</i>	приблизно
23	<i>spot chat</i>	чат зі спільною темою для обговорення
24	<i>spread out</i>	поширений
25	<i>technology bubble</i>	технологічний бум
26	<i>thriving</i>	такий, що успішно розвивається
27	<i>to dabble</i>	займатися по-аматорськи
28	<i>to drop in</i>	завітати
29	<i>to foster</i>	виховувати, випестувати
30	<i>to get the mix right</i>	правильно скомпонувати
31	<i>to impose</i>	нав'язувати
32	<i>to make ends meet</i>	звести кінці з кінцями
33	<i>to refine</i>	удосконалювати

34	<i>to roll out</i>	<i>вивести на ринок, ввести в експлуатацію</i>
35	<i>to stick with it</i>	<i>не здаватися, протриматись</i>
36	<i>to take off</i>	<i>усунутися, іти на спад, зникати</i>
37	<i>to take root</i>	<i>прижитися</i>
38	<i>training wing</i>	<i>навчальний центр</i>
39	<i>transient nature</i>	<i>тимчасовий характер</i>
40	<i>vastly</i>	<i>вельми</i>
41	<i>vibrant</i>	<i>динамічний</i>



Outside London’s creative and technology bubble, co-working spaces have arguably had to work harder to survive. In Leeds, ***Old Broadcasting House*** is a co-working and exhibition space run by NTI, Leeds Metropolitan University’s commercial training wing. “When we opened [in 2007] it was pretty dead to be honest,” admits NTI’s head, Linda Broughton. “We’re now at the point where we are consistently full, but we had to stick with it for a while.”

The thriving digital startup scene in Leeds has helped Old Broadcasting House – a former BBC TV studio – to establish itself. Broughton encourages an atmosphere of self-management, with members urged to set their own agenda, although consideration went into getting the mix right. “We are close to the university, so that’s good,” she says, “but we also wanted experienced people instead of just newbies, because a big part of co-working is about peer support and learning.”

In the north-east, where homeworkers are often geographically spread out, an innovative co-working project is bringing them together. Colleagues on Tap recognize pop-up co-working spaces in diverse locations ranging from cinema foyers and art galleries to the grounds of an old coaching inn. The idea grew after Jayne Graham, its founder, set up a business called ***Space on Tap*** to offer homeworkers access to a range of office spaces matching their needs. Some experimental co-working days followed and such was the enthusiasm for them that the concept quickly took root. Colleagues on Tap days now taking place across the region roughly every fortnight.

Attendees pay a flat £25 fee for which they get a desk, free Wi-Fi, tea and coffee, lunch and even some of Graham's home-made cakes. As an icebreaker between co-workers there is also a "spot chat" about aspects of remote working or business. "Co-working is about the community around the desk rather than the desks themselves," Graham says. "The aim is to help people to connect, and also to help space providers to understand the difference between a hotdesking space and a co-working space."

In the south-west, ***Forward Space*** is a co-working project focusing specifically on smaller towns, with sites in Frome, Holt and Taunton. "Many regional towns have a vibrant entrepreneurial small business community and many more small businesses would choose to locate there if inspiring



workspaces existed,” its organisers say. Some observers believe that if new co-working spaces continue to thrive, larger companies could profit from sending employees to work in them.

Peter Bihr, co-founder of digital strategy consultancy Third Wave, says it could bring together vastly different work cultures, as well as allowing employees and freelancers to learn from each other. “It could help develop and refine ideas and foster innovation in-house,” he says. “As a side effect, companies get access to great talent they might not otherwise be able to reach.”

Bihr admits that as yet, relatively few larger companies have started working in this way: “Nasa is one example, having dabbled in a collaboration space in San Francisco a few years back. But we have been seeing many startups evolving out of co-working environments, and I expect and hope we will see a significant number of companies experimenting with co-working.” If Central Working takes off, Layfield eventually plans to roll out 30-50 branches across the UK. Deskmag’s Dullroy, though, sounds a note of caution: “The idea of creating a chain is one a lot of co-working space operators have when they first open.” One obstacle is the “co-working visa”, an agreement between spaces to allow members from other spaces to drop in for free for a day or two. “A lot of co-working spaces honour this, reducing the need for chains,” he says. Dullroy also adds that the chain concept is one that co-working “evangelists” have resisted historically, “as it imposes a slightly big-business mind-set on to an independent, grass-roots movement.”

A bigger hurdle may be the reality that, faced with the transient nature of co-working, many spaces have struggled to make ends meet. Earlier this year *Flythe Coop*, a Manchester-based co-working project, had to close due to cash flow difficulties, and a Bristol branch of The Hub also recently shut. But others are expanding, albeit cautiously. *Third Door*, an innovative south London-based combined office and nursery which opened last summer, says it hopes to open an additional site in the capital later this year. For now, the mood at Central Working is one of collaboration-inspired optimism. As a customer Procktor only has one niggle so far: “The table tennis table has always got people working on it,” he says, sighing.

*(The Guardian)*

**Task 12. Mark the following statements T (true) or F (false). Change false sentences to make them true.**

1. *Forward Space* is developed for small towns citizens' need. **T/F**

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2. *Coop* crashed because of strong growing competition. **T/F**

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3. The difference between a hotdesking space and a co-working space occurs in the field of finance. **T/F**

---

4. Grass-roots movement of company concerns increasing debts and expenses. **T/F**

---

5. Co-working idea helps bring together vastly different work cultures. **T/F**

---

6. *Third Wave* is an agreement between spaces to allow members from other spaces to drop in for free for a day or two. **T/F**

---

7. *Co-working evangelists* is a sub-branch of co-working tradition. **T/F**

---

8. *Third Door*'s success is based on office and nursery combining strategy. **T/F**

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**Task 13. Find the eight nouns in the text that correspond to the following definitions:**

1. A group of people who have the same interests, religion, race, etc.
2. Complication that makes it difficult to achieve your goals.
3. Personal application of behavior change tactics that produces a desired change in behavior.
4. A person who, in conjunction with one or two other individuals, is instrumental in starting a business, charity or some other enterprise.
5. Harmony of opinion, action, or character.

6. Something newly introduced, such as a new method or device.
7. A number of establishments, such as stores, theaters, or hotels, under common ownership or management.
8. A business or undertaking that has recently begun operation.

**Task 14. Translate the following phrases into English:**

Працювати наполегливіше, аби вижити; комерційний навчальний центр; захочувати атмосферу самоуправління серед працівників; самостійно визначати порядок денний; надавати перевагу досвідченим працівникам замість новачків; інноваційні коворкінги, що стихійно виникають то тут, то там; коворкінг на території старого постоялого двору; різноманіття офісних приміщень, що відповідають потребам сучасних працівників; швидко прижитися; відбуватися двічі на тиждень; установити фіксовану плату в розмірі 25 фунтів стерлінгів за доступ до мережі; допомогати співробітникам налагодити зв'язок; спільний проект, сфокусований спеціально на невеликих містечках; підприємницька спільнота; якщо нові коворкінги продовжуватимуть процвітати; допомогати розробити й удосконалити креативні ідеї; сприяти інноваціям усередині компанії; розгорнути 50 відділень по всій країні; зменшувати потребу; намагатися звести кінці з кінцями; довелося закрити через труднощі з грошима; натхненний співробітництвом оптимізм.

**Task 15. Relationships among co-workers, supervisors, and other employees are usually complex and sometimes puzzling. The solutions for relationship problems are rarely simple, but they can generally be found if you approach the situation with a positive attitude. Scan the common “people problems” at work and choose a solution to them, then fill in the table. See if you can apply some of the suggestions to your relationships with classmates.**

Problem	Solution
1) My co-workers seem distant and unfriendly	
2) My supervisor doesn't give me enough direction or feedback	

3) My skills and abilities are underused	
4) My co-worker is very critical of others, including me	
5) I am being hounded and treated unfairly by my supervisor	
6) Two of my co-workers dislike each other, and I am caught in the middle	
7) My co-workers are mean-spirited and uncooperative	
8) I am running into a problem I can't handle myself	

### **The list of solutions:**

**a)** Tackle the situation head on by discussing the problem with your co-worker. Listen to his or her side of the story. If the complaints are justified, discuss how you can work together to change things. If the complaints are not justified, explain why the person's attitude is a problem, it damages morale and therefore reduces team productivity. State clearly and frankly what will happen if it doesn't stop, and follow through.

**b)** Examine your own behaviour first. Do your co-workers have good reason to feel jealous or resentful? If so, change your behaviour before you expect them to change. Do your best to be as generous and cooperative with them as you would like them to be with you. If, after a reasonable time, there is no change in their behaviour, discuss the situation with your supervisor or someone else you trust and respect. Try their suggestions. If your relationship with your co-workers still fails to improve, you may have to ask for a transfer and/or start looking for another job. In your new job, do your best to establish better working relationships from the start.

**c)** Tactfully and pleasantly, ask your supervisor to explain the required tasks or supply a written description of them. At an opportune moment, request feedback on your work. Then graciously accept any suggestions for improvement, and comment on how helpful the feedback has been. Find ways to give yourself frequent feedback. Your self-evaluation might include a daily list of accomplishments or deadlines met.



**d)** Stay as neutral as possible. If you side with one or the other, you damage your relationship with one and reduce the productivity of the team. Suggest to each of them that they seek help in solving their working relationship problem, and let them know that you have made the same suggestion to both of them.

**e)** People who are very quiet or self-sufficient sometimes forget that their silence may be interpreted as aloofness, indifference or hostility. Take the first step. Greet everyone pleasantly every day. Talk to people even though it may feel a bit awkward at first. To avoid misunderstandings, communicate frequently and openly. Soon others will be communicating freely and openly with you, it's hard to remain gruff when someone is smiling at you!

**f)** Discuss the problem in private with your supervisor as soon as possible. State your feelings openly and frankly. Avoid accusing or getting angry. Listen carefully to what your supervisor has to say. Try to work out a solution that is acceptable to both of you. Then do your best to make sure your actions are in line with your agreement. If the situation doesn't improve after a few weeks, go to human resources personnel or your supervisor's boss and request a two-way or three-way discussion of the problem. State your case to the best of your ability and listen carefully to the others. If the problem continues, you can lodge a formal complaint with the Human Rights Commission, formally request a transfer, or start job-hunting. Some work situations are just too difficult to tolerate. An ongoing negative atmosphere is unhealthy for you, and will destroy your future with the company anyway.

**g)** Talk to someone you respect who is skilled at handling people. Your working environment is as much your responsibility as anyone else's.

**h)** Look for ways to make your job grow into one that is more challenging. Discuss the organization's goals and objectives with your employer. See if there are ways you can contribute more: offer to assume more responsibility, provide suggestions for improvements, make changes, do something others have neglected.

**Task 16. Considering their philosophy of working space and working environment, coworkers much more than average employees are involved into informal socialization at work. Therefore, the risks of crossing the line between working relationships and intimacy, between fun and irresponsible behavior or event is substantial. Scan the following**

**points and mark them as A (appropriate), U (unallowable) or D (depends on) manners at work according to your personal opinion, then argue your options with your partners.**

- |  |              |
|--|--------------|
| 1) Romantic/sexual relations between staff, whether extra-marital or not.        | <i>A/U/D</i> |
| 2) Evening dinner and dance or disco.  | <i>A/U/D</i> |
| 3) A bar, or other access to alcohol.  | <i>A/U/D</i> |
| 4) Overnight accommodation.  | <i>A/U/D</i> |
| 5) Stresses on partners and families, and thereby on colleagues as well.         | <i>A/U/D</i> |
| 6) Dressing like a homeless person.  | <i>A/U/D</i> |
| 7) Inviting friends and family members to get facilities access for free.        | <i>A/U/D</i> |
| 8) Holding events that brings participants from wide business branches together. | <i>A/U/D</i> |
| 9) Involvement coworkers in planning the day under single person`s guidance.     | <i>A/U/D</i> |
| 10) Demonstartion of leader`s skills and power of authority.                     | <i>A/U/D</i> |
| 11) Sharing fax and shredder.  | <i>A/U/D</i> |
| 12) Smoking inside.  | <i>A/U/D</i> |

**Task 17. Translate the following sets of sentences into English:**

1. Технологічний бум останніх десятиліть спонукає людину працювати наполегливіше, і для цього їй потрібний новий робочий простір. Більш того, креативні топ-менеджери заохочують працівників до самодисципліни й самоуправління, аби вони були спроможні самостійно визначити як порядок денний роботи компанії, так і шляхи отримання додаткових прибутків. Звісно, контроль керівника потрібен, аби все це правильно поєднати.

2. Інноваційні коворкінг-проекти часто є основою для об'єднання людей із різним світоглядом. Їх приваблює креативний робочий простір, що стихійно виникає то там, то тут: у фойє кінотеатрів, у художніх галереях, навіть на територіях старого постоялого двору.

3. У час, коли бізнес стає глобальним, людина має ставати «глобальнішою» також – у своїх ідеях, думках, робочих проектах. Саме тому колишнім дистанційним працівникам варто запропонувати доступ до різноманітних офісних приміщень, які відповідають їхнім нагальним потребам. І естетика, до речі, тут також не на останньому місці.

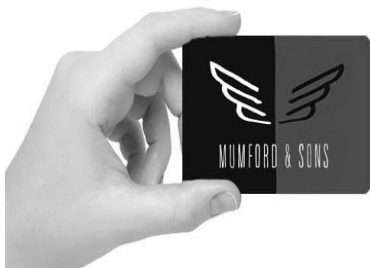
4. Аби приєднатися до такої спільноти, учасники сплачують фіксовану місячну плату в розмірі 20 фунтів стерлінгів, за яку вони отримують робочий стіл, безкоштовний Wi-Fi, чай або каву, обід і навіть домашні тістечка. Колеги також можуть поспілкуватися в чатах зі спільною темою для обговорення про проблеми дистанційної роботи або бізнесу. Головне, аби фанати ідеї розуміли різницю між наявністю вільних незакріплених робочих місць у коворкінговому просторі й самим коворкінгом і пам'ятали, що коворкінг створено з метою допомогти людям налагодити зв'язок. Інакше кажучи, це спільнота людей навколо столу, а не самі столи.

5. Аналітики вважають, що якщо нові коворкінги продовжуватимуть процвітати, великі компанії можуть отримати суттєві переваги від надання можливостей співробітникам там працювати. Це може об'єднати дуже різні робочі культури, а також дозволити співробітникам і фрілансерам вчитися один у одного. Це може допомогти розробити й удосконалити інноваційні ідеї і сприяти інноваціям всередині компаній. Зараз багато стартапів розвиваються з коворкінгу, і ми сподіваємося, що побачимо значну кількість брендів, що експериментуватимуть із коворкінгом.

## CHAPTER 2 EVERYDAY FINANCIAL ACTIVITIES

### UNIT 4

#### BEING FINANCIALLY LITERATE



#### ***Financial Literacy definition:***

*It is the ability to understand and effectively use various financial skills, including personal financial management, budgeting, and investing (Investopedia)*

**Task 1. Match the following types of credit cards with their descriptions.**

A. Standard Credit Cards	1. Using these cards can earn airline miles. The miles accumulate and can be put toward future flights. Some programs partner with hotels, car rentals and other travel services. However, you don't want to hold on to the tickets for too long. You will need to stay aware of the expiration date on the miles offered.
B. Reward Cards	2. These cards literally give some of the money you have spent back to you in cash. Credits range from 1–5%. However, this is usually capped at \$500 of spending in “appropriate” categories, depending on the card. When you collect a minimum amount of cash or credit, such as \$20 to \$50, you can ask to receive it through a check or use the money for a purchase at a designated store. Some cards give a flat amount of money based on all your purchases regardless of how much you spend, while other have tiers with different levels of rewards depending on how much you spend and where the money is spent.

C. Airline/ Frequent Flier Miles	3. These are the “gold” and “platinum cards”. They are generally referred to as “upscale”. They are offered to consumers with excellent credit, which means they’ve retained this standing for few years, and can afford high credit limits of at least \$10,000. These consumers typically have huge salaries and are heavy spenders and travelers. Some cards are offered by invitation only. The interest and annual fees, however, tend to be high. The cards’ perks may include 24-hour concierge services or a personal assistant, access to exclusive airline lounges, and worldwide travel and auto assistance.
D. Cash Back	4. These cards are known as pay-as-you-go cards. Upon opening the account, the card holder deposits a few hundred to a couple of thousand dollars. This determines the card holder’s credit line. This limit is often based on a percent of the deposit, which is usually 50-100% of what you put into the account. The cards have an annual fee and higher annual interest rates. Most often, these cards are used to reestablish credit. A person can use the card to make small purchases that they can easily repay. Getting a card with a conversion option makes it easier to switch to a standard credit card, which should be possible after several months of good payment history.
E. Points Cards	5. These cards typically are offered through affiliations, partnerships, major brand retailers or service providers. Many of these cards share a partnership between organizations that support a social cause, professional organization or an alumni association. A small portion of the purchase goes toward the intended organization.
F. Premium Credit Cards	6. These cards are the general purpose cards that have revolving credit lines. They are marketed to people above the age of 18 who meet or exceed the financial institution’s minimum credit criteria. No deposits are needed and the credit limit is established by the credit card issuer.

G. Secured Credit Cards	7. These cards let you earn reward points that can be redeemed for merchandise, entertainment and gift cards. These include points that can be put toward gas, hotel stays and home improvement purchases.
H. Specialty Credit Cards	8. Many credit cards have reward programs that can influence your spending. The perks may come in the form of cash, points or discounts. Points that accumulate, for instance, can be traded off for free hotel stays, merchandise, air travel, car rentals and certificates. However, these credit cards can come with complex rules, limits and restrictions. The key is to try to make sure that annual fees don't end up eliminating all the benefits. These cards are typically best for people who pay their balances off every month.

**Task 2. Read the article about credit and debit cards. Look through the dictionary to give the Ukrainian equivalents to the language units given in bold. Discuss the advantages of cashless payment system with your partner.**

### **The Epoch of Credit and Debit Cards: What You Need to Know**

#### **Active Words and Phrases**

1	<i>annual fee</i>	<i>річний внесок</i>
2	<i>bet</i>	<i>ставка, умова</i>
3	<i>bounced checks</i>	<i>непокриті чеки</i>
4	<i>card issuer</i>	<i>емітент картки</i>
5	<i>carry-over balance</i>	<i>перенесений залишок</i>
6	<i>credit score</i>	<i>кредитний рейтинг</i>
7	<i>day-to-day expenses</i>	<i>щоденні витрати</i>
8	<i>fraudulent payment</i>	<i>незаконне зняття коштів (шахраями)</i>
9	<i>frequent flier miles</i>	<i>мілі для пасажирів, які часто літають</i>
10	<i>interchangeably</i>	<i>взаємозамінно</i>
11	<i>interest</i>	<i>відсоток</i>
12	<i>leverage</i>	<i>важіль впливу</i>

13	<i>monthly statement</i>	<i>щомісячна виписка за рахунком</i>
14	<i>noncash</i>	<i>безготівковий</i>
15	<i>overdraft</i>	<i>перевищення кредитного ліміту в банку</i>
16	<i>overdraft account</i>	<i>рахунок, за яким допущено овердрафт</i>
17	<i>plain-vanilla card</i>	<i>базова кредитна картка (без пільг і або з невеликою комісією, або без комісії).</i>
18	<i>refund</i>	<i>повернення коштів</i>
19	<i>rewards card</i>	<i>клубна карта, карта постійного клієнта</i>
20	<i>to charge interest</i>	<i>нараховувати відсоток</i>
21	<i>to cover the bill</i>	<i>сплатити за пред'явленим рахунком</i>
22	<i>to deduct</i>	<i>списувати, віднімати</i>
23	<i>to exceed your balance</i>	<i>перевищити свій баланс</i>
24	<i>to make a dispute claim</i>	<i>подати позов про оскарження</i>
25	<i>to negotiate</i>	<i>обговорити</i>
26	<i>to overspend</i>	<i>витрачати надто багато</i>
27	<i>to postpone paying</i>	<i>відкласти оплату</i>

A generation ago, it wasn't all that unusual to be out for dinner with friends or at the register with a cart full of groceries and realize you didn't have enough cash to cover the bill. But today, you're likely to pull out a debit or credit card and not think anything of it.



It's hard now to imagine a time when those noncash options weren't available – especially if you were born in the 1970s or later. Credit cards have been around since the 1950s, and debit cards were introduced in the mid-1970s. By 2006, there were 984 million bank-

issued Visa and MasterCard credit and debit cards in the United States alone.

Though the two types of cards may be used interchangeably, there are notable differences between them. Let's start with debit cards.

Debit cards are linked to your bank account so the money you spend is automatically deducted from your account. They provide a ***convenient alternative*** to cash, especially if you do a lot of shopping online. Debit cards can also help you budget. Use your card to pay your bills and day-to-day expenses and your monthly statement will provide a good snapshot of how much you spend per month and where it's going. There's another benefit as well: Unlike credit cards, your bank balance goes down with each debit ***card transaction***, so you're less likely to overspend. (Many banks offer "overdraft protection" that allows you to exceed your balance. But you'll end up paying interest, and maybe extra fees, on the money you borrow from your overdraft account.)

With so many benefits to the debit card, why use a credit card at all? There are three main reasons: You can spend more than you have – or postpone paying, at least – and you typically get better rewards and better protection than you do with debit cards. Credit cards basically allow you to use someone else's money (the card issuer's) to make a purchase while you pay the money back later. If you do so within the billing period – generally, 15 to 45 days – you can avoid paying any interest on it. The problem arises, of course, when you don't pay the balance in full and are charged interest as well. That can quickly add up. If it takes you two years to pay off a \$500 balance, for example, and you're being charged 18 percent interest, you'll end up paying nearly \$100 more in interest.

If you use them responsibly though, credit cards can offer other advantages. They help build your credit, as long as you pay your bills on time. Some also offer rewards that you can use to get gifts, cash back or discounts for products, services and special events. They also provide more protection if someone steals your card or bank information. If you notice a fraudulent charge on your credit card account, you can call the card issuer, make a dispute claim, and the charge should be removed from your balance. But if thieves





steal your debit card information and use it, it may take weeks for the bank to investigate your claim and replace the *lost funds*. In the meantime, you may have to deal with a *dwindling bank balance* or bounced checks.

Federal law also protects you if you need to dispute charges on a credit card, but not if you use a debit card or other forms of payment. If you paid cash or used a debit card, the retailer already has your money. So you have a lot less leverage, and there's no guarantee you'll get that money back. But if you pay for something with your credit card and aren't happy with the purchase, your card issuer can legally *withhold payment* from the retailer until they resolve the dispute, and you won't be charged.

Let's say you've decided you want a credit card, which one should you get? The answer depends largely on whether you plan to pay off the balance each month. If you know you'll probably carry a balance, look for a plain-vanilla card with no annual fee and the lowest annual interest rate available. (Any interest you pay on a carry-over balance will *offset any perks* you could get through a rewards card.) You can compare several low-interest credit cards at [creditcards.com](http://creditcards.com) and [bankrate.com](http://bankrate.com), which both provide updated information on dozens of different cards. You can also apply online for cards through either site, but limit your applications to one or two to avoid hurting your credit.



Be aware that card issuers can raise your interest rate after you've gotten the card. So check your monthly statements. Call the card issuer if your rate has increased to try and negotiate a lower rate, or consider transferring your balance to a lower-interest card. ([Billshrink.com](http://Billshrink.com) lets you see how much more you could earn in rewards or save with a lower interest rate if you switched to various other credit cards, based on your credit score and how much you spend each year).

If you plan to pay your bill in full each month, seek out a card that provides rewards you actually want – whether that's cash back, frequent flier miles or *points redeemable for gifts*. The interest rate shouldn't matter, since you won't be carrying a balance. But look for those with no annual fee. [Bankrate.com](http://Bankrate.com) and [creditcards.com](http://creditcards.com) also provide comparisons of cards by

the types of rewards offered, among other criteria. Generally speaking, if you plan to use your card a lot, cash-back programs may be the best bet.

It's easy to get the refund – either through a check or a credit on your account – and you can use that money for anything. Many large banks also offer debit cards with rewards, so it can be worth shopping around too. [Creditcards.com](http://Creditcards.com) also provides a comparison of different prepaid and debit cards, based on annual fees, related services and credit requirements. For most people, using both a debit card and credit card makes sense. The key is not to spend more than you have with either. If you can do that, you'll be able to enjoy the benefits that each provide.

*(The New York Times)*

**Task 3. Give the explanations to the following language units. Then use them in context:**

to overspend
overdraft protection
a card issuer
a cash-back programme
to pay the balance in full
to make a dispute claim
bounced checks
to carry a balance
a plain-vanilla card
a prepaid card

**Task 4. Fill in the correct preposition.**

To be \_\_\_\_\_ the register, to pay \_\_\_\_\_ something, the money you borrow \_\_\_\_\_ your account, debit cards were introduced \_\_\_\_\_ the mid-1970s, cards are linked \_\_\_\_\_ your account, to deducted \_\_\_\_\_ an account, to pay the balance \_\_\_\_\_ full, to pay your bills \_\_\_\_\_ time, discounts \_\_\_\_\_ products, other forms \_\_\_\_\_ payment, to be happy \_\_\_\_\_ the purchase, to apply online \_\_\_\_\_ cards, to switch \_\_\_\_\_ other credit cards, based \_\_\_\_\_ your credit score.

**Task 5. Decide whether the following statements are True or False ones.**

1. A generation ago, if you had no cash to cover the bill, you would use your plastic card.



True



False

2. Credit cards were introduced in the mid-1970s.



True



False

3. The society members started to use Visa credit and debit cards in 2006.



True



False

4. There are considerable differences between credit and debit cards.



True



False

5. With debits cards you're less likely to overspend.



True



False

6. "Overdraft protection" function prevents you from unreasonable purchase.



True



False

7. Credit cards give you opportunities to use your parents' money, if they allow it though.



True



False

8. If you notice any forbidden options with your credit card account, you can make a dispute claim to be off with that bargain.



True



False

9. With a plain-vanilla card you must pay extra annual fee.



True



False

10. Bankrate.com provides comparisons of cards by the types of rewards offered, among other criteria.



True



False

11. Cash-back programs are preferred if you plan to use your card constantly.



True



False

12. Billshrink.com offers debit cards with rewards.



True



False

### Task 6. Give the English equivalents to the following units:

Мати при собі готівку, аби сплатити за покупки; картки знаходяться у вжитку з 1950-х; дебетова картка прив'язана до банківського рахунку; гроші списуються з вашого рахунку; отримати щомісячну виплату за рахунком; переказ грошей на рахунок; перевищити баланс за картою; сплачувати завеликий відсоток; це дозволить уникнути сплати відсотків за рахунком; сплачувати відсоток учасно; незаконні операції за картою; замовити базову кредитну картку; оскаржувати проведену по карті оплату; відізнати платіж; найнижчий щорічний платіж по картці; картка з низькою відсотковою ставкою; повернення коштів на рахунок.

### Task 7. Discuss with your partner the following questions:

1. If you suddenly received or won a million pounds, how would you spend it?
2. Would it make you happy?
3. Apart from money and a strong marriage, what other factors might influence a person's happiness?

**Task 8. Role-play 1.** You and your group mates are divided into two groups, *Bankers* and *Clients*. The *Client* is given a Client role-play card. *Bankers* are divided into four groups: New Accounts, Credit Cards, Mortgages, and Loans. Every *Banker* is given a Financial Product Brochure for the group that the participant belongs to (to explain the advantages of these financial products). Both *Bankers* and *Clients* ask and answer questions to find out the information about services *Clients* are interested in.

#### Client Card A



#### Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to redecorate your house.

#### Profession:

You are a doctor. You earn about \$15, 000 a month. Last year you earned \$165,000.

#### Housing:

You own your own house, but you have mortgage of \$400,000. Your monthly mortgage payment is \$2,900.

#### Car:

You own a car. Your car is worth \$50,000. But you have a monthly payment of \$500. You still owe 40,000 on your car.

#### Credit Cards:

VISA and American Express. You owe 2500 on your Visa and 6000 on your American Express.

#### Debts

You still owe \$50,000 in student loans for medical school. Your monthly payment is \$600

### Cliend Card B

**Instructions:**

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You want to move into a house.
- (4) Apply for a loan to take acting lessons.

**Profession:**

You are a struggling actor. You earn about \$1500 a month. Last year you earned \$14,000.

**Housing:**

You rent an apartment. Your share of the rent is \$420 a month.

**Car:**

You own a car. You don't have to make any payments on your car but it is only worth about \$1000

**Credit Cards:**

You have a VISA. You owe about \$500 on your VISA.

**Debts**

You don't have any other debts.

### Cliend Card C

**Instructions:**

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You want to buy a house.
- (4) Apply for a loan to buy a boat.

**Profession:**

You are a lawyer. You earn about \$12, 000 a month. Last year, you earned \$130,000

**Housing:**

You rent an apartment for \$3200.00 a month

**Car:**

You own a car. Your car is worth \$100,000. But you have a monthly payment of \$1200. You still owe 70,000 on your car.

**Credit Cards:**

Visa and American Express.

You owe 10000 on your Visa and 8000 on your American Express.

**Debts**

You still owe \$30,000 in student loans from law school. Your monthly payment is \$800.

### Cliend Card D

**Instructions:**

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to go on a vacation.

**Profession:**

You are a teacher. You earned about \$3000 a month. Last year you earned \$35,000.

**Housing:**

You own your own house, but you have mortgage of \$120,000. Your monthly mortgage payment is \$800.

**Car:**

You own a car. Your car is worth \$2000. You have no monthly payments.

**Credit Cards:**

You have a MasterCard. You owe about \$600 on your MasterCard.

**Debts**

You have no other debts.

### Cliend Card E

**Instructions:**

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a new mortgage. You are moving into a larger house.
- (4) Apply for a loan to buy new equipment for your band.

**Profession:**

You are a musician. You earn about \$2, 000 a month or \$25,000 a year.

**Housing:**

You don't own a house. You rent an apartment. Your monthly rent is \$600

**Car:**

You don't own a car.

**Credit Cards:**

You have a visa. You owe \$200 on your visa.

**Debts**

You don't have any other debts.

## Client Card F



### Instructions:

Visit your bank and:

- (1) Open an account.
- (2) Apply for a new credit card.
- (3) Apply for a mortgage. You want to buy a house.
- (4) Apply for a loan to buy a car.

### Profession:

You are a waiter. You earn about \$3400 a month. Last year you earned \$38,000.

### Housing:

You rent an apartment. Your monthly rent is \$700.

### Car:

You don't own a car.

### Credit Cards:

You don't have a credit card.

### Debts

You don't have any debts.

## Financial Product Brochure for Credit Cards

### Credit Cards



### Visa Classic:

#### Card Specifications

Annual Fee	Free
Interest Rate	18.5%
Maximum Credit	\$2000
Daily Cash Advance	\$500





### Visa Platinum:

#### Card Specifications

Annual Fee	\$80
Interest Rate	19.5%
Maximum Credit	\$15,000
Daily Cash Advance	\$1,000

Every dollar spent earns air miles, which can be used to buy an airplane ticket.

### *Financial Product Brochure for Mortgages*

#### Mortgages



#### Fixed rate mortgage

6.9 % annual interest rate on 15-year mortgage.

7.4 % annual interest rate on 25-year mortgage. Rate is fixed.

Penalty for paying off the mortgage early.





#### 5 year variable rate mortgage

4.5% annual interest rate on 4-year mortgage.



4.9% annual interest rate on 5-year mortgage.

Rate is variable. If interest rates go up, then the interest rate on the mortgage goes up. *Can pay off mortgage early with no penalty.*

## *Financial Product Brochure for Accounts*

Accounts	
	<b>Basic Account</b>
	Monthly fee \$4
	Interest Rate 1%
	Free Debits 15
	Extra Debits \$0.50
Minimum Balance None	
<hr/>	
	<b>Super Saver</b>
	Monthly fee none
	Interest Rate 3.5%
	Free Debits 2
	Extra Debits \$0.50
Minimum Balance \$5000.00	
Balance	

## *Financial Product Brochure for Loans*

Short Term Business Loans	
	<b>Fixed Rate Business Loan</b>
	Set up fee \$100.00
	Interest Rate 7.5%
	Maximum Loan \$10,000.00
<hr/>	
	<b>Variable Rate Business Loan</b>
	Set up fee none
	Interest Rate 4.5%
	(Prime + 1%)
Minimum Balance \$50,000.00	

## Task 9. Translate the following into English:

1. Кредитні й дебетові карти увійшли у вжиток у другій половині XX століття, і це назавжди змінило життя людини. Такі картки надають багато переваг, оскільки ви можете розплатитися за обід у ресторані, навіть не маючи відповідної суми на рахунку. Вам більше не треба застигати біля каси з візочком, заповненим покупками, і нервово шукати в гаманці готівку. Замість цього достатньо дістати з кишені маленький пластиковий прямокутник, що відкриває вам двері у світ речей і послуг.

2. Дебетова картка прив'язана до вашого банківського рахунку, тому гроші автоматично списуються, коли ви щось купуєте онлайн. Якщо ви використовуєте її для оплати рахунків і ваших щоденних покупок, це дуже зручно, оскільки ви можете бачити ваші щоденні витрати й регулювати, скільки й на що ви витрачаєте. Ви не можете витратити більше, ніж є на рахунку, проте навіть якщо банк надасть вам можливість перевищити баланс за такою карткою, сума нарах ованих відсотків швидко охолодить вашу жагу до марнотратства.



3. Якщо дебетова картка така зручна, то які можливості надає звичайна кредитна картка? По-перше, ви можете витратити більше, ніж маєте на рахунку, і решту суми ви можете внести пізніше. Якщо ви внесете гроші упродовж 45 днів, ви звільняєтеся від відсоткової ставки за

наданим кредитом. Якщо ви відповідальний клієнт, банк надасть вам переваги у вигляді бонусів, знижок на покупки й послуги. У разі шахрайських дій за вашою картою вам буде легше повернути свої кошти. Але якщо ви не вносите гроші вчасно, то ставка дуже швидко збільшується, і позичивши в банку 400 доларів, ви можете сплатити ще відсоток у 100 доларів.

4. Тож, вибір за вами, якій картці надати перевагу. Звісно для пересічного споживача краще обирати карти з низькою відсотковою ставкою і невисоким щорічним внеском. Проте якщо вам потрібні знижки, безкоштовні льотні милі, ви маєте гарну кредитну історію і хочете самостійно визначати суму вашого ліміту, у такому разі вашим вибором стануть картки преміум, що надають безліч можливостей «надійним» клієнтам банків.

**Task 10. Role-play 2 with Activity Sheet. Both *Bankers* and *Clients* are given *Banker Activity Sheet* and *Client Activity Sheet*. *Clients* go into the bank and inquire about a financial product such as a credit card or a mortgage. *Banker* explains the financial products available at the bank and asks the *Client* questions listed below.**



## Bank Employee Activity Sheet

### *Conversation Guide*

***BE=Bank Employee, C=Client***

BE: Please have a seat. How can I help you today?

C: Well, I'm interested in taking out a mortgage, but I would like some information first.

BE: I'd be happy to answer any questions you have. What would you like to know?

C: Well for starters, what kind of mortgages do you offer?

BE: We have a variable rate mortgage and a fixed rate mortgage.

C: Could you explain the difference please?

BE: Sure. (Explains Different Mortgages).

BE: Do you have any questions regarding what I just told you?

C: No. I'd like to apply for the fixed rate mortgage.

BE: Ok. I'll need to set up a bank profile first. So I'll need to ask you some questions about your personal finances? Can you spell your name for me?

(Bank employee starts a credit evaluation and asks questions about the client's personal finances).

### **Question to Ask For Client Bank Profile:**

What do you do for a living? How much is your monthly salary? What was your gross income last year?

Do you have any credit cards? How much debt do you have on your credit card?

Do you own a car? How much is it worth? Do you make monthly payments on it? How much do you owe?

Do you have any outstanding loans? What are your monthly payments? How much do you owe?

Do you own a house? What is your house appraised at? Do you have a mortgage? What is your monthly mortgage payment?

Are you renting? How much is your monthly rent payment?

When a client asks to set up an account, apply for a credit card, take out a mortgage, or take out a loan, set up a credit profile for your bank.

	Client 1	Client 2	Client 3	Client 4
Name				
Profession				
Monthly Salary				
Last Year's Income				
Credit Cards Y/N (Type?)				
Total Credit Card Debt				
Owns Car Y/N (If Yes, Type?)				
Estimated Car Value				
Monthly Car Payments				
Total Amount Owing on Car				
Previous Loans Y/N				
Monthly loan payments				
Total Amount Owing on Loans				
Owns House Y/N				
Value of House				
Mortgage Payment				
Monthly Payment				
Renting Y/N				
Monthly rent				

## Bank Client Activity Sheet

### **Conversation Guide**

**BE=Bank Employee, C=Client**

**BE:** Please have a seat. How can I help you today?

**C:** Well, I'm interested in taking out a mortgage, but I would like some information first.

**BE:** I'd be happy to answer any questions you have. What would you like to know?

**C:** Well for starters, what kind of mortgages do you offer?

**BE:** We have a variable rate mortgage and a fixed rate mortgage.

**C:** Could you explain the difference please?

**BE:** Sure. (*Explains Different Mortgages*).

**BE:** Do you have any questions regarding what I just told you?

**C:** No. I'd like to apply for the fixed rate mortgage.

**BE:** Ok. I'll need to set up a bank profile first. So I'll need to ask you some questions about your personal finances? Can you spell your name for me?  
(*Bank employee starts a credit evaluation and asks questions about the client's personal finances*).

Fill out this table by asking bank employees about their financial products.

### **Bank Accounts**

Product 1:

Product 2:

### **Credit Cards**

Product 1:

Product 2:

### **Mortgages**

Product 1:

Product 2:

### **Business Loans**

Product 1:

Product 2:

<p>What products did you apply for?</p> <p>Bank Account: _____</p> <p>Why?</p> <p>Credit Card: _____</p> <p>Why?</p> <p>Mortgage: _____</p> <p>Why?</p> <p>Business Loan: _____</p> <p>Why?</p>
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**Instructions:**

<p><b><i>Instructions for Bank Employee Activity Sheet:</i></b></p> <p>In this role-play, you are a bank employee. Clients will come and ask you information about financial products that your bank offers, such as loans, credit cards, mortgages, and savings accounts. First, you will explain your bank's financial products. Then when the client opens an account or applies for a loan, mortgage, or credit card, you will write down their credit profile.</p>	<p><b><i>Instructions for Bank Client Activity Sheet:</i></b></p> <p>In this role-play, you are a bank client. You have to find out about various financial products such as credit cards, mortgages, business loans and savings accounts. First, you must inquire about the different products and then you must choose one and create a credit profile for the bank. The bank employee will ask you questions about your financial history. The bank needs to know about your monthly income and expenditures.</p>
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**Task 11. Read the article about Sweden cash-free society. Do you like the idea? What kind of payment do you consider the most comfortable for you?**

## **Welcome to Sweden – the Most Cash-free Society on the Planet**

### **Part I**

#### **Active Words and Phrases**

1	<i>armed robbery</i>	<i>озброєне пограбування</i>
2	<i>associate professor</i>	<i>доцент</i>
3	<i>cash-free</i>	<i>безготівковий</i>
4	<i>concerned</i>	<i>зацікавлений</i>
5	<i>consumer</i>	<i>споживач</i>
6	<i>cost efficient</i>	<i>витратоефективний</i>
7	<i>evangelist</i>	<i>євангеліст, проповідник, прихильник</i>
8	<i>fare</i>	<i>плата за проїзд</i>
9	<i>handling cash</i>	<i>утримання «на руках» готівки</i>
10	<i>It got to the point</i>	<i>Дійшло до того</i>
11	<i>merchant</i>	<i>торговець</i>
12	<i>passer-by</i>	<i>перехожий</i>
13	<i>portable card readers</i>	<i>портативні карт-рідери</i>
14	<i>portable card readers</i>	<i>портативні картрідери (пристрої для зчитування карти)</i>
15	<i>public transport unions</i>	<i>профспілки громадського транспорту</i>
16	<i>purchase</i>	<i>покупка, придбання</i>
17	<i>reluctant</i>	<i>вимушений</i>
18	<i>spate of robberies</i>	<i>хвиля пограбувань</i>
19	<i>the black economy</i>	<i>тіньова економіка</i>
20	<i>to be equipped</i>	<i>бути обладнаним</i>
21	<i>to carry cash</i>	<i>мат ипри собі готівку</i>
22	<i>to come up with</i>	<i>придумати</i>
23	<i>to cut cost</i>	<i>скоротити витрати</i>

24	<i>to embrace</i>	<i>приймати</i>
25	<i>to spare some change</i>	<i>зберігати (мати при собі) дрібні розмінні гроші</i>
26	<i>to turn out</i>	<i>виходити, складатися</i>
27	<i>trolley</i>	<i>візок</i>
28	<i>vendor</i>	<i>продавець, торговець</i>
29	<i>virtual payment</i>	<i>безготівковий платіж</i>

*Electronic payment fans such as Abba's Björn Ulvaeus say Sweden's largely cash-free economy has cut costs and cut crime.*

Stockholm's street magazine vendors no longer need to ask if passers-by can spare some change anymore – they take cards instead. In the most cashless society on the planet, sellers of Sweden's answer to the Big Issue have been equipped with portable card readers to accept virtual payments. "More and more sellers were telling us that people wanted a copy of the magazine but weren't carrying cash," says Pia Stolt of Situation Stockholm, the street paper sold by homeless vendors in Sweden's capital. "It got to the point where we had to do something, so we worked with Stockholm-based mobile payments company iZettle and came up with a way to sell the magazine electronically.

"We didn't know how it would turn out, or whether people would be reluctant to give their credit card information to a homeless person," says Stolt, "but the results have been great – vendors' sales are up 59%." "Swedes are pretty trusting and we're used to embracing new technology so this was the perfect solution," says Stolt. "The cashless society campaign we're seeing in Sweden is definitely a good move as far as we are concerned – it's unstoppable."

The country's highest-profile cash-free campaigner is Abba's Björn Ulvaeus. After his son was robbed several years ago, Ulvaeus became an evangelist for the electronic payment movement, claiming that cash was the primary cause of crime and that "all activity in the black economy requires cash".

The man who composed Money, Money, Money has been living cash-free for more than a year and says the only thing he misses is "a coin to borrow a trolley at the supermarket". Abba the Museum has operated cash-free since

opening in May 2013 and Ulvaeus says Sweden “could and should be the first cashless society in the world”. Four out of five purchases are now made electronically in Sweden, according to associate professor of industrial dynamics at Sweden’s Royal Institute of Technology, Niklas Arvidsson – and going totally cash-free is the next step. “Banks and merchants invested heavily in card payment systems in the 1990s and these days consumers are used to it,” says Arvidsson.



While London’s buses went cash-free earlier this year, bus fares disappeared several years ago in Stockholm after public transport unions declared that handling cash had become a “work environment problem”. “Bus drivers were getting attacked for their fares and so Stockholm banned cash on public transport,” says Arvidsson. “There was also a spate of bank robberies, so four years ago, the banks began to move away from cash. Now, five of Sweden’s six big banks – all except Handelsbanken – operate cash free wherever possible.” The Swedish financial sector has become more cost efficient and the number of armed robberies has hit a 30-year low, according to the Swedish Bankers’ Association. “People trust each other, the government and the banks more in Sweden,” says Arvidsson, “plus we have very little corruption – so we don’t need to have physical cash in our hands to feel safe.”

## Welcome to Sweden – the Most Cash-free Society on the Planet

### Part II

#### Active Words and Phrases

1	<i>concern</i>	<i>занепокоєння</i>
2	<i>drive</i>	<i>рушійна сила</i>
3	<i>excluded</i>	<i>вилучений</i>

4	<i>flared catsuit</i>	<i>обтягуючий комбінезон-кльош</i>
5	<i>flatpack furniture</i>	<i>збірні меблі</i>
6	<i>fleetingly</i>	<i>швидкоплинно</i>
7	<i>fraud</i>	<i>шахрайство</i>
8	<i>IOU (I owe you)</i>	<i>боргова розписка</i>
9	<i>mild chaos</i>	<i>суцільний жах</i>
10	<i>revelation</i>	<i>відкриття</i>
11	<i>shift</i>	<i>зміна, здвиг</i>
12	<i>suffrage</i>	<i>голос, виборче право</i>
13	<i>to accelerate</i>	<i>прискорити</i>
14	<i>to blaze the trail</i>	<i>бути новатором, прокладати шлях</i>
15	<i>to break down</i>	<i>вийти з ладу</i>
16	<i>to endure</i>	<i>терпіти</i>
17	<i>to put the brakes</i>	<i>гальмувати</i>
18	<i>to resort</i>	<i>вдаватися</i>
19	<i>to trace</i>	<i>калькувати, копіювати</i>
20	<i>trading</i>	<i>торгівля</i>

The drive to a cashless society is supported by the UN Capital Development Fund's Better Than Cash Alliance which aims to accelerate the shift to electronic payments, funded by the Bill & Melinda Gates Foundation, MasterCard and Visa among others. But it's Sweden that is blazing the trail. "We're leading the world in cashless trading," says Bengt Nilervall from the Swedish Federation of Trade. "It's safer this way and it saves us money, as handling money and transporting cash is costly. The Payment Card Industry [PCI] has taken many security measures to ensure that people are safe and we have good protection in place, so Swedes feel confident paying electronically."

There is, however, concern about how well Sweden's 1.8 million pensioners – out of a total population of 10m – will adapt. "A lot of elderly people feel excluded when you need to use cash cards or your mobile phone to take a bus or use public toilets," says Johanna Hållén of the Swedish National Pensioners' Organisation. "Only 50% of our members use cash-cards everywhere and 7% never use cash-cards. So we want the government to take things slowly." The digital payment revolution is also a challenge for tourists,

who need pre-paid tickets or a mobile registered in Sweden to catch a bus in the capital. Many have also endured mild chaos at the one of the country's first cashless festivals this summer when the payment system broke down and people ended up resorting to old-fashioned IOUs.

"There's a worry about fraud as well," says Stockholm based private security expert Björn Ericsson. "With figures from the Swedish National Council for Crime Prevention showing that fraud has more than doubled in the last decade." In light of the NSA revelations, some are uncomfortable about the idea that big businesses can trace their every electronic footprint. "But most Swedes do rely on 'the system'," says Ericsson, "I seldom hear anybody talk about Snowden and the circumstances around the [NSA] matter anymore." The one thing that may put the brakes on a brave new cash-free world is Swedes' sentimentality when it comes to their coins and notes. "A recent survey I worked on showed that two-thirds of Swedes think carrying cash is a human right," says Arvidsson. "We like having our own currency and it fits in with the identity of being a Swede; we're even releasing new banknotes in 2015. So people like to know their cash is there, even if they don't necessarily use it."

### *Sweden's other firsts*

**1661** First bank notes in Europe introduced.

**1718** Women granted right to vote in Age of Liberty [although universal suffrage doesn't arrive until 1921]. **1955** Ikea sells first flatpack furniture.

**1971** ABBA formed, becoming the first group from a non-English speaking country to achieve global success (and fleetingly make flared catsuits cool).

**2008** Inaugural commercial music streaming service, Spotify, launches.

**2014** Sweden awarded first place at the World Economic Forum's Global Information Technology Report for advances in digital technology and ranked first for sustainability in the Global Green Economy Index.

*(The Guardian)*



**Task 12. Scan the article to find the information about:**

- 1) portable card readers for homeless vendors;
- 2) electronical payments instead of physical money;
- 3) the primary cause of crime (according to Björn Ulvaeus);
- 4) 'a trolley issue';
- 5) percentage of purchases made electronically in Sweden;
- 6) "a work environment problem";
- 7) Sweden people 'trust'...';
- 8) problems of aged people.

**Task 13. Check through the article above and mark the sentences  
T (true) or F (false). Change any false sentences to make them true.**

1. Virtual payments in Sweden are available for homeless people. **T/F**

---

2. Sweden people aren't afraid of sharing their credit card information  
with street vendors. **T/F**

---

3. Sweden society members don't trust the government policy. **T/F**

---

4. Abba the Museum has operated cash-free since opening in May 1990s. **T/F**

---

5. A quarter of purchases are made electronically in Sweden. **T/F**

---

6. Drivers don't want to keep cash because of crime activity. **T/F**

---

7. PCI's goal is to keep expenses low while investing money. **T/F**

---

8. The non-cash payments attract lots of tourists because of their comfort. **T/F**

---

9. Swedish people still want to have currency over the pocket. **T/F**

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#### **Task 14. Give the English equivalents for the following units:**

1. Прихильники електронних платежів; обладнаний портативним карт-рідером; приймати віртуальні платежі; мати при собі готівку; продажі зросли на 30%; доти, доки ми в цьому зацікавлені; переходити на електронні платежі; жити без готівки упродовж року; чотири з п'ятих покупок здійснюються в інтернеті; сьогоднішні покупці звикли до електронних розрахунків; заборонити використання готівки в громадському транспорті; ціла хвиля пограбувань банків; усі банки, за виключенням..., здійснюють свою діяльність безготівково; кількість пограбувань вперше стала найнижчою за 30 років.

2. Бути новатором у цій галузі; це збереже ваші гроші; оскільки транспортування готівки обходиться дорого; однак є побоювання щодо...; скористатися картою або мобільним додатком, аби сісти в автобус; випадки шахрайства збільшилися вдвічі за останні 10 років; можливість відстежувати кожен “електронний крок” покупців; лише єдина річ може пригальмувати швидкісний рух до електронного суспільства; це вписується в наше уявлення про себе як про справжнього шведа; випускати нові банкноти.

#### **Task 15. Translate the following into English:**

1. Тепер, коли ви зустрічаєте вуличного продавця журналів у Стокгольмі, вам не потрібно піклуватися, чи є у вас кишенькові гроші. Замість цього ввічливі хлопці або дівчина запропонують вам сплатити за свіжий випуск картою. Навіть якщо ви іноземець, не треба боятися давати її до рук продавця-безхатька, оскільки, за статистикою, 90% шведів довіряють вуличним продавцям, державній владі й поліції.

2. За словами видавців, коли практика електронних розрахунків тільки-но починалася у Швеції, ніхто не знав, як воно буде. Але продажі зросли принаймні на 40 відсотків уже впродовж перших двох років, тому що розраховуватися картою або за допомогою мобільних додатків поспішаючим на роботу шведам значно простіше, ніж витратити дорогий час на пошуки “розмінної монети”.

3. Після того, як мого сина пограбували, і він ледь не загинув, я став прихильником і таким собі “проповідником” електронних платежів. На мою думку, утримання готівки – головна причина кримінальних злочинів, до того ж операції на тіньовому ринку дуже важко здійснювати за відсутності паперових банкнот. Я дуже пишаюся тим, що живу в першому у світі безготівковому суспільстві, а банки й фінансові структурикладають багато грошей, аби через пару років повністю перейти на виключно цифрові платежі.



4. Безготівкові розрахунки є дуже вигідним видом банківських операцій, оскільки утримання й транспортування готівки потребує багато додаткових коштів. Між іншим, люди настільки звикли до цього, що почуваються більш впевнено, сплачуючи он-лайн.

5. Я не підтримую повальне захоплення цифровими платежами, оскільки літні люди можуть почуватися поза увагою нашого суспільства, якщо не знають, як скористатися електронними додатками. Вони, як до речі й іноземні туристи, навіть не зможуть сісти в автобус і проїхатися центром міста. Нехай я сентиментальна людина, проте вважаю, що це наше право мати при собі готівку, аби сплатити за візок у супермаркеті або просто знати, що в твоїй кишені є декілька монеток чи банкнот, з яких на тебе дивиться усміхнена Астрід Ліндгрєн.

### Task 16. Fill in the gaps with correct prepositions.

To be equipped \_\_\_\_\_ smth; a copy \_\_\_\_\_ the book; it is sold \_\_\_\_\_ vendors; to come up \_\_\_\_\_ a way; to give the cards \_\_\_\_\_ vendors; the primary cause \_\_\_\_\_ crimes; to borrow a trolley \_\_\_\_\_ the supermarket; the first cashless society \_\_\_\_\_ the world; four \_\_\_\_\_ five purchases; to invest \_\_\_\_\_ business; to be attacked \_\_\_\_\_ cash; to ban cash \_\_\_\_\_ public transport; a spate \_\_\_\_\_ bank robberies; to move \_\_\_\_\_ from cash; a number \_\_\_\_\_ armed robberies; according \_\_\_\_\_ the Bankers' Association; to have cash \_\_\_\_\_ smbd's hands.



**Task 17. Complete each of the following expressions with one of the words from the box:**

Discounts	costs	bargains	ticket	saving	money
-----------	-------	----------	--------	--------	-------

- a the chance to make a considerable \_\_\_\_\_  
 b food which is excellent value for \_\_\_\_\_  
 c restaurants which offer special \_\_\_\_\_  
 d the price of a monthly season \_\_\_\_\_  
 e the place to pick up some good \_\_\_\_\_  
 f a simple way to cut \_\_\_\_\_

**Task 18. Use the word given in capitals to develop a word that fits in the gap.**

### **Money buys happiness**

A recent study carried out by 1 \_\_\_\_\_ (RESEARCH) at the University of Warwick claims to show 2 \_\_\_\_\_ (CONCLUDE) that money can buy you happiness. There has always been an 3 \_\_\_\_\_ (ASSUME) that the more money you have, the happier you are, but until now it has been 4 \_\_\_\_\_ (SURPRISE) difficult to prove.

The study, which is based on the 5 \_\_\_\_\_ (RESPOND) of 9,000 families in the 1990s, looked at the effects of 6 \_\_\_\_\_ (WIND) - such as a lottery win or the receipt of an 7 \_\_\_\_\_ (INHERIT) - on people's 8 \_\_\_\_\_ (BE).

It found that receiving just £ 1,000 is 9 \_\_\_\_\_ (SUFFICE) to change the average person's 10 \_\_\_\_\_ (LOOK) on life, though it would take at least £ 1 million to jump from being very unhappy and 11 \_\_\_\_\_ (SATISFY) to being very happy and contented. And of course, a 12 \_\_\_\_\_ (MILLION) would require 13 \_\_\_\_\_ (CONSIDER) more to make the same leap. However it seems that happiness 14 \_\_\_\_\_ (GAIN) from money does not last and the 15 \_\_\_\_\_ (PLEASE) wears off as you get used to it. Professor Andrew Oswald, who led the research, also points out that money is not the only source of 16 \_\_\_\_\_ (CONTENT), and other factors, such as strong 17 \_\_\_\_\_ (MARRY), play an important role.

## UNIT 5

### THE POWER OF FAMOUS NAMES



#### ***A brand definition:***

*The term brand refers to a business and marketing concept that helps people identify a particular company, product, or individual (Investopedia)*

**Task 1. Read the article about power of brand names.**

**Brands Power: whether Cheap or Expensive, But the Best at Convincing Us We Can't Live without Them**

#### **Active Words and Phrases**

1	<i>affluent</i>	<i>багатий</i>
2	<i>bling</i>	<i>шик</i>
3	<i>chairman</i>	<i>представник</i>
4	<i>contention</i>	<i>конкуренція, боротьба</i>
5	<i>essence</i>	<i>суть</i>
6	<i>fortune</i>	<i>статок</i>
7	<i>humdrum</i>	<i>нудний, однотипний</i>
8	<i>lustre</i>	<i>блиск</i>
9	<i>mainstream</i>	<i>основний</i>
10	<i>over rivals</i>	<i>над суперниками</i>
11	<i>rappers</i>	<i>репери</i>
12	<i>recession</i>	<i>спад, криза</i>
13	<i>retailer</i>	<i>продавець</i>
14	<i>revenues</i>	<i>доходи</i>
15	<i>reversal</i>	<i>зворотній процес, регрес</i>
16	<i>to be thrilled</i>	<i>бути у захваті</i>
17	<i>to be worth a mint</i>	<i>дорого коштувати</i>
18	<i>to defy</i>	<i>ігнорувати, кинути виклик</i>

19	<i>to scramble</i>	<i>карабкатися</i>
20	<i>to show-off</i>	<i>красуватися перед кимось, вихвалитися</i>
21	<i>to underestimate</i>	<i>недооцінювати</i>
22	<i>turbulent history</i>	<i>бурхлива історія</i>
23	<i>virility</i>	<i>мужність</i>
24	<i>whiff</i>	<i>аромат, запах</i>

The names are instantly recognized□and worth a mint, writes Jonathan Owen, as Peter York sorts the hip from the humdrum

We buy them in the hope that they will add lustre to our lives. Cool brands may not necessarily be the best that money can buy but they are the best at convincing us we can't live without them. This week, the most successful brands in Britain will celebrate their power to persuade with the announcement of the 2011 CoolBrands top 20.

Among the names in contention are YouTube, Tate Modern and "heritage" car marques such as Ferrari, Aston Martin and Maserati. Brands that failed to make the cut last year but have scrambled into the latest top 20 include Nike, Rolex, PlayStation and the underwear retailer Agent Provocateur. They are among a shortlist of 500 selected for consideration by the judges, with the whole operation □ecognize by Superbrands UK, a marketing research firm.

The importance of a strong brand name should never be underestimated. The electronics giant Apple this year became America's most valuable company. Over the past four years, its global revenues have grown from £16.2bn to £27.7bn. Nike, another internationally □recognized brand, saw an annual rise in its global revenues of 18 per cent, to £3.9bn, in the first quarter of this year.

More to the point, famous names such as Apple and Nike have been able to defy gravity while the fortunes of many other companies have suffered a reversal in the recession.

Stephen Cheliotis, chairman of the CoolBrands expert council, says: "Cool is clearly not here today, gone tomorrow, as some might assume, but about lasting the distance and maintaining one's edge over rivals."

The organisers of CoolBrands claim none of the names on its shortlist has applied or paid to be included. The appointed arbiters of “cool” include designers Ben de Lisi and Kelly Hoppen, model and TV presenter Lisa Snowdon and rave DJ Rob da Bank.

But Peter York, *The Independent on Sunday*’s cultural commentator, remains unimpressed. “There’s something innately hilarious and somewhat compromised about these brand rankings,” he says. “You’re crossing your legs at the discomfort of it.”

Here, York casts a critical eye over the would-be cool rulers.

### **Rolex**

A fine brand, but it’s not remotely cool. It’s the Swiss watch that people choose automatically to show they’ve got a little bit of money, and it’s sold from here to kingdom come. Anybody who wanted to make a cool statement wouldn’t have a Rolex because the essence of cool is not to have the first obvious thing you buy when you become well off.



### **Alexander McQueen**

He’s on the list, but he isn’t here to appreciate it. It’s a great irony that the brand’s biggest mainstream triumph happened after his death, with Kate Middleton’s wedding dress. So, you have a turbulent history, a sad life... and then, great commercial success. A royal wedding is very different from one of McQueen’s Nineties shows.

### **Bang & Olufsen**

It’s a business that makes technology workable, attractive and luxurious. Bang & Olufsen does not invent new technologies, but it applies them brilliantly to the requirements of



affluent, middle-aged people. I'd be thrilled if a whole lot of Bang & Olufsen stuff for the house was delivered, but I wouldn't regard it as making me in any way cool.

### **Tate Modern**

In terms of making contemporary art accessible to lots of people and making it fun, this has to be good. But it's not a funny, funky little gallery; it's what everybody takes their kids to. So it's admirable, but you wouldn't call a great big institution like that cool in that way, would you? I don't think it would want to be called cool.

### **Apple**

The point about Apple isn't whether it's cool. It's much more important that things work well and are easy to operate. It's sometimes said that the iPhone and iPad are uncool, unspecial, middle aged – and that is because there is nothing mysterious about them.

### **Nike**

It's got very good cool hunters (to use a Nineties term), brilliant designers and so on, but basically, the whole business of sports-derived clothing for unsporty, overweight people is horrible. What's cool about Nike is that it's got brilliant designers, brilliant marketing, but the net effect is just awful.

### **YouTube**



YouTube is newer than most of the brands here and it is mass, mass, mass: everybody's doing YouTube so it's neither cool nor uncool. It's a fantastic new medium and I'm looking at everything on it from comical cats to medical horrors, all the time. Great stuff, but it's global and it would have been fantastically new and cool when it started.

### **Ferrari**

What's remotely cool about a Ferrari? It's a very expensive car for show-off, middle-aged men, and it's no coincidence that the model we know best is called the Testarossa. It is a major virility statement and how can that be cool? It's also enormously expensive and that, I think, is the antithesis of any idea of cool.

### **Dom Pérignon**

How can Dom Pérignon be cool? I suppose because it's drunk by rappers. Deeply embarrassing I would have said. I think the idea of hyper-priced champagnes is essentially uncool. It may have thought at first that it was good to be the choice of rappers, but I think at the end of the day it's embarrassing because bling is embarrassing.

### **Agent Provocateur**

Agent Provocateur has the whiff of great old rebellions because it was a bit saucy and so on, faintly porny and faintly Soho seedy, and all that stuff. But it's as safe as houses now, and it's a very big brand. It's what people give their wives. Some nice designs, a bit of British fun... but not new and not in that sense cool.

*(The Independent)*

**Task 2. Find the names from the text to complete the sentences below.**

- a) \_\_\_\_\_ is 2011's top 20.
- b) \_\_\_\_\_ is an America's most valuable company.
- c) \_\_\_\_\_ is a chairman of the CoolBrands expert council.
- d) \_\_\_\_\_ is *The Independent on Sunday's* cultural commentator.
- e) \_\_\_\_\_ does not invent new technologies, but great for affluent, middle-aged people.
- f) \_\_\_\_\_ it's what everybody takes their kids to.
- g) \_\_\_\_\_ their things work well and are easy to operate.
- h) \_\_\_\_\_ is newer than most of the brands here and it is mass, mass, mass.
- i) \_\_\_\_\_ has the whiff of great old rebellions because it was a bit saucy.

**Task 3. Translate the following phrases into English:**

Бурхлива історія, недооцінена компанія, зворотній процес, однотипний товар, блиск роскоші, багаті клієнти, жорстка конкуренція, кинути виклик, карабкатися вгору, спад роботи компанії, почувати перевагу над суперниками, бути у захваті, недооцінений дизайнер, представник компанії, шик, модний аромат.

#### **Task 4. Answer the following questions according to the article:**

1. What is the brand's purpose?
2. What should brands care about when it comes to social influence?
3. The myths about mentioned brands are: ..... .
4. How to use social media channel to capture the attention of existing and new customers?
5. Besides phones and computers, what gadget can't you live without?
6. Is it important for device to be easy operated?
7. Who is a target customer of luxury brands?
8. Where does Ferrari find its inspiration?
9. What do you think about designer's role in the brand power development?

#### **Task 5. Translate the following into English:**

1. У сучасному світі не треба недооцінювати силу й вплив відомих брендів. Вас зазивають до магазинів унікальним дизайном, спробою вирізнитися із кола оточуючих вас людей. Модні бренди вдаються до різноманітних трюків, щоб популяризувати свій товар і випередити конкурентів. Як відомо, світ моди – надзвичайно жорстокий світ. Ви повинні слідувати всім модним тенденціям і бути в тренді 24\7. Вдалий маркетинг і гучні світові імена брендів роблять їх надзвичайно популярними не тільки серед «золотої молоді», проте й серед людей старшого віку.

2. Протягом останніх років люди надзвичайно втомилися від нудних, однотипних речей. І навіть якщо той чи інший бренд коштує досить дорого, продавець зробить все необхідне, аби змусити вас купити цей товар. Тому не слід ігнорувати й недооцінювати трюки маркетингу, які штовхають компанії знаходити нові підходи впливу на покупців, адже конкуренція між іменитими брендами є досить жорсткою.

3. Ще декілька десятиліть тому деякі імениті дизайнери зазнавали збитків і пройшли через кризу й регрес, витрачали багато зусиль, аби тільки мати можливість карабкатися вгору й заробити статки. Історія моди зазнала багато бурхливих подій протягом свого розвитку. Заможні клієнти могли використовувати свої брендові речі, аби

вихвалитися перед друзями. Тяга до шику відбилася не тільки на розкішному одязі, а також і на ароматах. Популярні запахи відігравали важливу роль у соціальній ієрархії людей.

4. Чи можете ви уявити собі життя без модних маркетингових трюків, модної конкуренції, боротьби великих компаній за спробу заробити статки? У сучасному світі це здається неможливим. І мова йде не тільки про одяг чи аромати, а також про різноманітні електронні гаджети. Це є надзвичайно актуальною темою сьогодення, адже люди готові на все тільки задля того, аби мати новомодний телефон, планшет або ноутбук.

5. Сучасні автомобілі також стали актуальною темою сьогодення. Звідусіль лунають заклики про використання більш екологічних транспортних засобів через отруєння навколишнього середовища. Людей підштовхують купувати дорожчі й сучасніші автомобілі, заманюють яскравими рекламами. Отже, конкуренція і бажання заробітку великих статків – це основні двигуни прогресу сучасного світу.

**Task 6. Look through the Internet to find out more detailed information about those brands and complete this table together with your partner, then share what you wrote.**

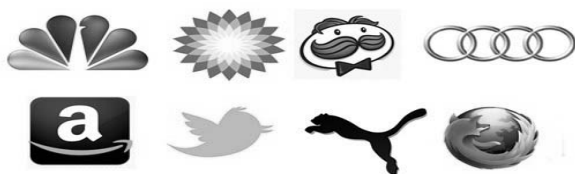
Company	Things to admire	Things not to admire
Apple		
Nike		
Rolex		
Alexander McQueen		
Ferrari		
Dom Pérignon		



**Task 7. Guess the brands behind these famous taglines and slogans. How do these phrases change the way you think about each company?**

- 1) THE HAPPIEST PLACE ON EARTH.
- 2) BETCHA CAN'T EAT JUST ONE.
- 3) SMELL LIKE A MAN, MAN.
- 4) THAT'S WHAT I LIKE.
- 5) A PASSION FOR THE ROAD.
- 6) THE BEST A MAN CAN GET.
- 7) LET YOUR FINGERS DO THE WALKING.
- 8) JUST DO IT.
- 9) SHARE MOMENTS. SHARE LIFE.
- 10) THERE ARE SOME THINGS MONEY CAN'T BUY. FOR EVERYTHING ELSE THERE'S ...

**Task 8. Name the brands.**



**Task 9. What type of advertising would you use to advertise the set of goods from the Task 1? Why? Try to argue advantages and disadvantages of every position.**

a) on-line adverts (linked to what website?)
b) Instagram
c) Facebook
d) newspapers (which ones?)
e) leaflet distribution (where?)
f) public transport (what type?)
g) billboards (where?)
h) mailing (to whom?)

## UNIT 6

### SHOPPING ADDICTED



**Shopping Adiction definition:**  
*Shopping addiction ( also known as compulsive buying disorder) is described as the compulsion to spend money, regardless of need or financial means.*  
(Investopedia)

**Task 1. Read the following interviews with women. How much importance do you attach to the type of clothes you wear? Do you buy a lot of expensive clothes?**

#### Tired of Shopping

#### Active Words and Phrases

1	<i>a pile of clothes</i>	<i>гора одягу</i>
2	<i>charity</i>	<i>благодійність</i>
3	<i>cushion</i>	<i>подушка</i>
4	<i>embarrassed</i>	<i>збентежений</i>
5	<i>excessive consumption</i>	<i>надмірне споживання</i>
6	<i>handed on</i>	<i>переданий</i>
7	<i>must-have item</i>	<i>щось обов'язкове</i>
8	<i>patching</i>	<i>виправлення, ремонт</i>
9	<i>shopping sprees</i>	<i>процес шопінгу</i>
10	<i>sweatshop</i>	<i>майстерня, ательє</i>
11	<i>tiresome</i>	<i>нудний, втомлюючий</i>
12	<i>to detest</i>	<i>ненавидіти</i>
13	<i>to swap</i>	<i>обмінювати</i>

### *A. Hilary*



When I was a banker I would often go on huge shopping sprees all over London. But when I moved to Tokyo five years ago I began to think differently about clothes, especially after I gave up my job and started working for a charity. I came back to London a lot and, at first, I was still shopping and spending like a banker. One

weekend I bought tons of clothes on the high street and took them all back to Sydney. I was in the middle of showing my boyfriend what I have done. I'd bought when I realized that I didn't actually need any of them. At that point I decided to stop shopping. The fact that I was living in a country where all of the clothes are recycled and handed on to other people made me reconsider what I was doing. Now I wait until things are falling apart before I buy something new. I recently had a huge clear out and took heaps of clothes to charity shops, but I still have enough to fill three wardrobes, including some items that have never been worn. I feel incredibly relieved to have got away from that feeling that what you buy will change your life. I simply don't feel the pull of boutiques any more.

### *B. Lucy*

I'm a voracious clothes shopper – but almost exclusively in charity shops. If I'm tired of something, I never throw it away. My friends and I have swap



parties, when we throw bags of clothes into the middle of the floor and exchange things. I grew up this way; when I was little, frugality was a way of life, and my mother made all my clothes. I'd rather make something out of stuff that has been thrown away; whether it's a cushion from a dress

or a dress from some cushions, or a costume to wear when I'm on stage. A lot of my clothes and costumes come from the charity shop, Oxfam. I try not to buy anything which is, or might have been, sourced from sweatshops, or from any company that I feel doesn't yet have an ethically sound code of practice.

#### C. Karen

I buy most of my clothes secondhand – it's a good way round the issue of excessive consumption and it saves money and resources. Knowing how to sew helps; it's invaluable in patching otherwise good things up, or sewing a fabric flower over a hole.

I buy only the odd new thing - socks, for instance, although I even try to buy those when they've been reduced in price. I'm aware that most people are not like me. It's partly due to time, which many people don't have (or think they don't have), but people are often lazy and are embarrassed to try.

People are being exploited because they are led to believe that they need new things all the time. There's a lot more now about 'must-have' items. I've seen people driven to debt by their need for the latest Fendi bag, and I've been to parties where, if you don't have the right shoes, people won't talk to you. I got round that by wearing lots of vintage clothes and seeming terribly creative, which confused them.



#### D. Sarrah

I hate shopping because I hate looking at clothes. Even if there's something I need to buy, I detest it. I find it a waste of time and energy; there are so many other things that I could be doing. I can't even remember when I last bought something, or what it was. It's not really about ethics, although



I do think that there is too much importance placed on clothes and appearance. I don't feel strongly enough to object politically, it's simply that I don't consider it very important.

For lots of people I think that the clothes aren't even the point – it's more about the act of shopping. It's heavily linked to the fact that many people like being the centre of attention, and they like wearing something that attracts attention. It makes them feel as if they have a strong identity or image. I've had to buy suits for work, which is tiresome, but at least it makes the decision for me about what to buy. Recently, a pile of my clothes got chucked out because my husband thought they were rubbish. I was upset, but not because there was anything there that held any significance for me – I was just annoyed that it meant I'd have to go shopping all over again.

**Task 2. Answer the following questions (put A, B, C or D) by choosing right options from the women's monologues. Some of the choices may be required more than once**

Which woman ...

- |  |                |
|--|----------------|
| 1) mentions the usefulness of a skill she has?                               | <b>A/B/C/D</b> |
| 2) replaces clothes only when they are in very bad condition?                | <b>A/B/C/D</b> |
| 3) has always been careful with money?                                       | <b>A/B/C/D</b> |
| 4) mentions her work as a performer?   | <b>A/B/C/D</b> |
| 5) had several clothes thrown away?  | <b>A/B/C/D</b> |
| 6) used to spend money extravagantly on clothes?                             | <b>A/B/C/D</b> |
| 7) mentions the dangers of following fashion?                                | <b>A/B/C/D</b> |
| 8) criticizes people's motives for buying clothes?                           | <b>A/B/C/D</b> |
| 9) is concerned about the origin of the clothes she buys?                    | <b>A/B/C/D</b> |
| 10) mentions needing to wear particular clothes to be accepted socially?     | <b>A/B/C/D</b> |
| 11) states that her way of doing things is different to the norm?            | <b>A/B/C/D</b> |
| 12) does not have firm enough beliefs to take positive action over an issue? | <b>A/B/C/D</b> |
| 13) remarks that she no longer feels the urge to go into clothes shops?      | <b>A/B/C/D</b> |
| 14) buys a lot of clothes?   | <b>A/B/C/D</b> |

**Task 3. Ask your groupmates how they understand the message of saying «What you buy will change your life».**

**Task 4. Complete the text using prepositions of time.**

I came to London about six months ago. I started my job as a wine buyer at Marks & Spencer (1) \_\_\_\_\_ February. To be exact, I started (2) \_\_\_\_\_ February 14<sup>th</sup>. Before coming here, I worked at a winery in South Africa and before that, (3) \_\_\_\_\_ 2004, I was in New York State working as an au pair.



No matter where I am in the world, I always phone my parents (4) \_\_\_\_\_ the weekend. I try to call them (5) \_\_\_\_\_ Sundays (6) \_\_\_\_\_ 8 o'clock (7) \_\_\_\_\_ the evening. The other thing I try to do is go home for Christmas. I do like to spend time (8) \_\_\_\_\_ Christmas with my family. If you ever get the chance, you really should go to Germany (9) \_\_\_\_\_ December. The German Christmas markets are the best in the world.

**Task 5. Tell your partner about your shopping experience. Are you a fan of in-store shopping or prefer to spend your money online? Agree or disagree with the following statements:**



1. I always say shopping is cheaper than a psychiatrist. Tammy Faye Bakker.
2. I haven't reported my missing credit card to the police because whoever stole it is spending less than my wife. Ilie Nastase.
3. The only reason a great many American families don't own an

elephant is that they have never been offered an elephant for a dollar down and easy weekly payments. Mad Magazine.

4. We used to build civilizations. Now we build shopping malls. Bill Bryson.

#### **Task 6. Situations for role-play.**

As a regular customer of Jake's Dry Cleaning, you are dismayed to find that Jake's has torn your best suit. You decide to get financial compensation from Jake so that you can buy a new suit for your job interview tomorrow.	You are the cashier at Jake's Dry Cleaning. Your boss, Jake, is on vacation. You have strict instructions not to get involved in customer complaints while Jake is away.
--	---

#### **Task 7. Open-ended story.**

You are going to participate in developing an open-ended story line. The story line begins with: "***It was the hotel of their dreams...***". Each student will add 2–3 lines to the story until the story is complete. Be creative.

**Task 8. Adjustment letters are responses to written complaints. The purpose of such letters is to acknowledge the complaint. Choose the tips typically used when writing an adjustment letter.**

1. Use the announcement to promote your business.
2. Reference the date of the original complaint letter.
3. The letter should review the facts of the case and offer an apology for any inconvenience.
4. Include lots of information and advertisement about your company's constant success so that you don't have to record what action will be taken.
5. When there is no truth to the complaint, courteously explain the reasons as clearly as possible.

6. Invite the complainer and his/her family to your birthday party in order to resolve the conflict.
7. Add a description of your company's charity, its causes, actions, and accomplishments for the year.
8. When the customer's request is denied, offer some compensation or advice.
9. Take a positive approach to the letter to counter any negative feelings of the reader.
10. The solution is more important than the reasons why something occurred.
11. Use a positive tone as much as negative when making out your case.
12. Cordially conclude the letter and express confidence that you and the reader can continue doing business.



**Task 9. Fill in the gaps with appropriate words from the box below.**

<i>crediting</i>	<i>return</i>	<i>discount</i>	<i>value</i>	<i>failed</i>
<i>dispose of</i>	<i>replacement</i>	<i>shipment</i>	<i>charge</i>	<i>package</i>
<p>Snack Makers, Inc.  1234 West Main Street  Los Angeles, CA 90036  April 20, 2015</p> <p>Mr. Carl Luntz  Store Manager  Luntz Grocery  2411 Third Avenue  Atlanta, GA 30134</p>				



Dear Mr. Luntz,

I would like to apologize for the damaged <sup>1</sup> \_\_\_\_\_ of Humus Chips. At Snack Makers, we always try to <sup>2</sup> \_\_\_\_\_ our product as securely as possible, but it appears this time we <sup>3</sup> \_\_\_\_\_.

We have shipped a <sup>4</sup> \_\_\_\_\_ case of Humus Chips today at no <sup>5</sup> \_\_\_\_\_.

You should receive them within two days. There's no need to <sup>6</sup> \_\_\_\_\_ the damaged product. You may <sup>7</sup> \_\_\_\_\_ the crushed chips anyway you wish. Being a new company with a new product, we want you to know that we <sup>8</sup> \_\_\_\_\_ your business and will do everything we can to make sure this doesn't happen again.

In addition, I am <sup>9</sup> \_\_\_\_\_ your account for \$155 to reflect a 20% <sup>10</sup> \_\_\_\_\_ off your original order.

I hope you will accept my apologies and will continue to do business with Snack Makers.

Sincerely,

*Morton Boyd*

Morton Boyd

President

Snack Makers, Inc.

**Task 10. Read the article about shopping. List some irritating items you don't like about your purchase experience. How to explain the meaning of the saying «When it comes to shopping, a customer wants to shop on his / her own time and on his / her own terms»?**

### Building a Better Shopping Experience

#### Active Words and Phrases

1	<i>barcodes</i>	<i>штрих-коди</i>
2	<i>endurance training</i>	<i>виснажуюче тренування</i>
3	<i>handful</i>	<i>невелика кількість</i>
4	<i>in the same vein</i>	<i>у тому ж дусі</i>
5	<i>precisely</i>	<i>чітко, точно</i>
6	<i>purchase</i>	<i>покупка</i>

7	<i>receipt</i>	<i>чек, квитанція про сплату</i>
8	<i>sales clerk</i>	<i>продавець</i>
9	<i>seamless</i>	<i>плавний, безперервний</i>
19	<i>to blend</i>	<i>змішувати, вливати</i>
11	<i>to eliminate</i>	<i>ліквідувати</i>
12	<i>to glean</i>	<i>збирати</i>
13	<i>to meet the ends</i>	<i>задовольнити потреби</i>
14	<i>to validate</i>	<i>підтверджувати</i>
15	<i>wide selection</i>	<i>широкий вибір</i>

*Building right time for retailers to bring the online and in-store shopping experiences together.*

In preparation for the half-marathon that she intends to run in Toronto next year, Kerry is looking for a new pair of running shoes for endurance training. She researched various models online and is ready to pick up the footwear she has chosen at the local store that offers the best price.

As an experienced runner, Kerry knows precisely what features she wants in a running shoe, and after thorough research, she has landed on the Saucony Powergrid Triumph 10. And although she would never admit this to her running buddies, as a bright-shoe kind of gal, she is pleased with the shoe's cheerful, two-toned color scheme. However, despite her certainty that she found the perfect shoe for her, she also knows that trying them on is critical to ensure that they suit her running needs.

When she arrives at the store, Kerry quickly spots the shoe she is looking for and asks a sales clerk for a pair of size 8. The sales clerk immediately starts explaining how different types of training have different demands on our bodies, information that Kerry already knows. Without noticing Kerry's growing impatience,



the sales clerk asks her about her running history, goals, past injuries, the type of training she does and what other types of shoes she already uses. At this point, Kerry starts to regret coming to the store and thinks she should have ordered the shoes online.

Like an increasing number of consumers who are empowered with information that they have gleaned from online sources, Kerry's visit to the store is less about shopping and more about validating the choice she has already made before she even enters the door. Her expectations for an in-store purchase experience are high: She is looking for the same ease and timely service in physical stores that she gets from shopping online. Basically, she wants to shop on her own time and on her own terms.



Shoppers like Kerry appreciate the wider selection and the abundance of information she can gather online about the products she's considering for purchase, but she still relishes the in-store experience because she needs to touch, see and try on the product in ways that she can't do online.

Unfortunately, most retailers are still unable to meet the needs of their consumers by creating a shopping experience where online and offline intersect.

### From Clicks to Bricks – and Back Again

A handful of retailers have tried and succeeded in achieving a smooth transition from online to in-store shopping by offering customers a seamless, omni-channel experience. Companies such as Apple have managed to blend the ease and convenience of online electronic payment with the reassuring comfort of in-store shopping by eliminating the cash register in their stores and having salespeople handle the sales transaction on smartphones before sending customer receipts via email.

iPhone owners can even complete the sales process themselves using the Apple Store app on their own devices. Customers only need to scan the barcodes of the products they wish to buy with their iPhone's camera and pay

for the purchases in-store through the EasyPay option in the Apple Store app – no sales clerk required.

Another option available to iPhone owners is the ability to select and buy the items online before heading to their local Apple Store to pick them up.

By understanding the changing needs and expectations of shoppers, Apple stores have adopted a differentiated checkout experience that blends the best of in-store with the best of online.

Walmart, the world's largest retailer, is moving in the same direction by testing a "Scan & Go" app that lets customers scan their items as they shop. The retail giant is already giving its customers the option to buy products online and pick them up in-store or buy online and return in-store. In doing so, Walmart is trying to stay ahead of other stores where self-checkout areas that enable customers to scan and bag their own merchandise have become commonplace.



In the same vein, a variety of mid-sized chains such as J.C. Penney, Urban Outfitters and Anthropologie are either currently planning or have already equipped their stores with mobile devices – iPhone, iPad or iPod Touch – to allow for credit or debit card purchases in-store.

While it may seem like such enhancements to the in-store customer experience is the exclusive privilege of big companies, emerging technology solutions such as LightSpeed are making it easier for smaller retailers to offer more unified shopping solutions. Thousands of small to mid-sized stores in the world have adopted the LightSpeed platform to sell everything from clothing to cameras, to musical instruments and, yes, even running shoes.

The Montreal-based LightSpeed offers retailers a complete omni-channel solution to seamlessly integrate e-commerce functions and in-store operations at an affordable price. As with Apple's EasyPay option, shoppers can use the LightSpeed solution to pay with their handheld devices. The platform also gives a retailer the opportunity to allow its customers to view merchandise that is not on the sales floor and order it on the spot. By

eliminating the time spent hunting through the stock room for merchandise, looking up information on products or ringing up purchases at the cash register, this type of solution gives the retailers the chance to spend more time engaging with customers and selling products.

*(by Nurun team for Nurun.com)*

**Task 11. Give the English definitions for the following words from the text above:**

to intersect
impatience
to glean
to validate
abundance
to relish
a barcode
enhancement
affordable
to eliminate

**Task 12. Mark the following statements T (true) or F (false). Change false sentences to make them true.**

1. An experienced shopper always knows what he / she wants to buy.

***T/F***

---

2. Kelly wants to buy shoes and get consultancy from the clerk.

***T/F***

---

3. She was in need not only to visualize but touch and try on the shoes she was going to buy.

***T/F***

---

4. Kelly expected to spend on in-store shopping as much time as she passed buying online.

***T/F***

5. iPhone owners need an in-store clerk to scan the barcodes of the products they wish to buy. **T/F**

---

6. By browsing their clients's preferences, Apple blends the best of in-store with the best of online. **T/F**

---

7. "Scan & Go" app can gather online about the products the customers consider for purchase. **T/F**

---

8. Both, credit and debit card, can be used by shoppers for purchases in-store. **T/F**

---

9. An affordable price is the maximum value of particular goods or services. **T/F**

---

10. Apple's EasyPay option gives consumers an opportunity to select items online before heading to the local store to pick them up. **T/F**

---

**Task 13. Scan the article «Building a Better Shopping Experience» and match a word on the left with a word on the right to make collocations.**

- |                |              |              |                  |
|----------------|--------------|--------------|------------------|
| 1 expectations | a) high      | 5 scan       | e) the barcodes  |
| 2 handheld     | b) endurance | 6 areas      | f) meet          |
| 3 training     | c) devices   | 7 validating | g) the needs     |
| 4 privilege    | d) exclusive | 8 the choice | h) self-checkout |

**Task 14. Find information about the following issues in the text and complete the sentences below.**

- a) The purpose of *EasyPay* is \_\_\_\_\_.
- b) *LightSpeed* solution is developed for \_\_\_\_\_.
- c) *Walmart* is trying to \_\_\_\_\_.
- d) *Apple's* strategy is to comfort its customers with \_\_\_\_\_.
- e) *iPod Touch* allows to \_\_\_\_\_.

- f) The unified shopping solutions, made by *Apple*, are \_\_\_\_\_.
- g) *Anthropologie* plans to \_\_\_\_\_.
- h) *iPhone* owners can select \_\_\_\_\_.

**Task 15. Translate the following into English:**

1. Шопінг можна вважати одним із найпопулярніших занять сьогодення. Процес шопінгу є надзвичайно ефективним для психологічного комфорту жінок, як стверджують психологи. Саме цей процес допомагає запобігти стресу й переключити свою увагу на інші речі. Проте деякі жінки вважають шопінг нудним заняттям або навіть ненавидять його.

2. Благодійність стає популярною в сучасному світі. Люди часто приносять свої старі речі й залишають їх для тих, хто не в змозі купити нові, або просто не бажає цього робити. Останнім часом ця тенденція стає модною в європейських країнах, адже люди не вважають за потрібне витратити свої гроші на новий одяг, тому йдуть і шукають щось у секонд хендах. Часто вони відносять свій одяг, який їм більше не потрібний, до різноманітних благодійних організацій. Ремонт одягу в ательє виходить із моди.

3. Сучасний світ моди намагається задовольнити потреби будь-якого клієнта. При прийомі на роботу до модного бутіка продавці дуже часто проходять курс довгих і виснажливих тренувань, щоб чітко орієнтуватись у смаках клієнтів і мати змогу відразу зорієнтуватись, який саме товар запропонувати тому чи іншому покупцю.

4. Найчастіше клієнти користуються кредитними картками для оплати покупок. Продавці магазинів завжди рекомендують покупцям забирати чек із собою, адже якщо ви залишитесь незадоволені товаром, то його завжди можна буде повернути назад. Це дозволяє врешті-решт розширити клієнтську базу.

**Task 16. Translate and make sentences with these units:**

обмінювати речі
процес шопінгу

благодійний захід
популярне ательє
виглядати збентеженим
надмірне споживання товарів
купа одягу
виснажуюче тренування
задовольняти потреби
ліквідувати фірму
змішувати аромати
невелика кількість
чітко орієнтуватись у клієнтах
чек від покупки товару
штрих-код

### Task 17. Role-play:

<i>You bought a CD at a local shop. When you opened it, you discovered a long, deep scratch right across it. You decide to exchange it for a new copy so that you can play it at your party that evening.</i>	<i>You are the manager of a music shop. All your CDs come from a foreign distributor, and their quality is guaranteed. Your shop's policy is not to take back damaged merchandise but have customers themselves return it directly to the distributor.</i>
<i>You have been shopping all over town for a sweater for a gift. No one has the color or size you seek except for one store. The sweater costs \$75.00, but you have only \$60.00 to spend. Then you discover a snag in the sweater. You try to convince the salesperson to give you a discount.</i>	<i>You are a store owner. Your store prides itself in having unique merchandise. In order to maintain your reputation for excellence, your policy is never to reduce your prices. You have had a bad season, but you are convinced that lowering your prices will not save your store.</i>

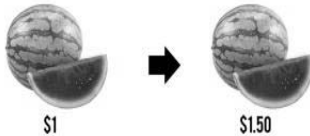


## CHAPTER 3 BUSINESS MANAGEMENT

### UNIT 7

#### BUSINESSMAN vs. ENTREPRENEUR

BUSINESSMAN



ENTREPRENEUR



#### *Entrepreneur definition:*

*Someone who exercises initiative by organizing a venture to take benefit of an opportunity and, as the decision maker, decides what, how, and how much will be produced, and supplies risk capital as a risk taker (Entrepreneur)*

**Task 1.** Read the text about the difference between a businessman and an entrepreneur. In the box below, put the statements into the right or left column according to your opinion. Try to add some more positions to the list. Argue your choice with your partner.

#### The Difference Between Businessman and Entrepreneur

### BUSINESSMAN VS. ENTREPRENEUR

**“What is more important:  
making money or solving a problem?”**

- A Businessman would say it is ‘Money’!
- A social worker would say ‘Solving a Problem’!
- An Entrepreneur would see an opportunity to make money while solving a problem!

### Active Words and Phrases

1	<i>clarify</i>	<i>уточнювати, пояснювати</i>
2	<i>divergences</i>	<i>відмінності</i>
3	<i>entrepreneurship</i>	<i>підприємницька діяльність</i>
4	<i>innovative</i>	<i>новаторський</i>
5	<i>interchangeably</i>	<i>поперемінно</i>
6	<i>manufacturing</i>	<i>виробництво</i>
7	<i>merely</i>	<i>лише, тільки</i>
8	<i>ownership</i>	<i>власність, право власності</i>
9	<i>partnership</i>	<i>партнерство</i>
10	<i>proprietorship</i>	<i>індивідуальна приватна підприємницька діяльність</i>
11	<i>rightfully</i>	<i>законно, справедливо, правильно</i>
12	<i>stockholder</i>	<i>акціонер</i>
13	<i>to be into the venture</i>	<i>бути в авантюрі</i>
14	<i>to do business</i>	<i>займатися бізнесом</i>
15	<i>to do entrepreneurship</i>	<i>займатися підприємницькою діяльністю</i>
16	<i>to evolve</i>	<i>розвиватися, еволюціонувати</i>
17	<i>to label</i>	<i>визначати, маркувати</i>
18	<i>clarify</i>	<i>уточнювати, пояснювати</i>
19	<i>divergences</i>	<i>відмінності</i>

What is the difference between a businessman and an entrepreneur? Are there really differences between doing business and doing entrepreneurship? We often hear and read these two terms used interchangeably and we often think that they are just two things with the same meaning. When we do business, we can easily call ourselves business people. Sometimes, we also call ourselves entrepreneurs, thinking that we are into the venture of entrepreneurship. But when can we really call someone a businessman and how can we really identify a person as an entrepreneur? They just seem to be indifferent since they both own a business. Let us further clarify these two things to properly label ourselves or someone if he's a business or an entrepreneur.

A business can be classified according to <sup>1</sup>*ownership* structure, such as <sup>2</sup>*proprietorship*, <sup>3</sup>*partnership* or <sup>4</sup>*corporation*. Thus, a businessman can be called as a <sup>5</sup>*proprietor*, partner or a <sup>6</sup>*stockholder*. Businesses can also be categorized according to industries, such as <sup>7</sup>*trading*, <sup>8</sup>*servicing* and <sup>9</sup>*manufacturing*. On the other hand, entrepreneurship also comes in different forms. It can be in these revolutionary forms, such as <sup>10</sup>*social entrepreneurship*, <sup>11</sup>*ecopreneurship*, <sup>12</sup>*technopreneurship* and <sup>13</sup>*infopreneurship*. Thus, an entrepreneur can also be called a social entrepreneur, ecopreneur, technopreneur, or infopreneur.

Just by classifying a businessman and an entrepreneur, you can already have an idea on the distinction of the two. Yes, an entrepreneur is more innovative and revolutionary than the traditional businessman. But this dissimilarity is only one of the many divergences between a business person and an entrepreneur. The following table is a list of the differences between a person who is merely doing business and one who is doing entrepreneurship.

A Businessman/ business person	Statement	B Entrepreneur
	People (i.e., employee, customer, public) oriented – Profit oriented	
	Have a lot of time for his family and personal life – Don't have enough time for his family and personal life	
	Worried – Excited	
	Has not yet achieved financial freedom – Has achieved financial freedom	
	His business rival is himself – Has many business rivals	
	Has an active income or profit – Has a passive income or profit	
	Is only busy in preparing his new enterprise – Is always busy on his business “busyness”	

	Risk taker and accountable – Stays safe	
	Only gives importance to a part of the business world (atomistic) – Gives importance to the business world as a whole (holistic)	
	Starts a business from an existing idea or concept – Starts a business from his own unique idea or concept	
	A market leader – A market player	
	He gives life to his business – His business gives him a living	
	Focuses on cooperation – Focuses on competition	
	Hire people to increase business productivity – Hire people to give them productivity	
	Innovative and revolutionary – Traditional	

From the comparisons above, we can learn that entrepreneurship is not an easy feat compare to merely doing business. We can also realize that an entrepreneur is a business person who has evolved into a more complete person – one that is not simply a business person but a real human being. Being a businessman is good. Being profit oriented, market player, business competitor, traditional, busy and active income earner is not bad since all business owners have been on those stages.

Even the successful entrepreneurs, before they succeed, have been into that. It is just that they have taken the right move to evolve into a better and even the best businessmen that they can be. That is why they become not only businessmen, but rightfully they become entrepreneurs.

So, how about you? Are you a businessman or an entrepreneur? Are you merely doing business or are you taking it into a higher level, which is called entrepreneurship?

*(by Victorino Abrugar for BusinessTips.ph)*

**Task 2. Match the words from the text above to their definitions.**

№	Definition
1	The business of buying and selling commodities, products, or services; commerce
2	A combination of two approaches which implies the creation of an innovative company that supplies environmentally friendly products and services
3	The ultimate and exclusive right conferred by a lawful claim or title, and subject to certain restrictions to enjoy, occupy, possess, rent, sell, use, give away, or even destroy an item of property
4	The business of producing and distributing information products
5	The process of converting raw materials, components, or parts into finished goods that meet a customer's expectations or specifications
6	Type of business organization in which two or more individuals pool money, skills, and other resources, and share profit and loss in accordance with terms of the partnership agreement
7	Entrepreneurship in the field of technology
8	An individual who holds one or more shares in a company, and in whose name the share certificate is issued
9	A very large, usually diversified, firm that meets certain legal requirements to be recognized as having a legal existence, it is owned by the stockholders (shareholders) who share in profits and losses generated through the firm's operations
10	An owner of a business
11	Work that is done for others as an occupation or business
12	Type of business organization where one person or a family owns the firm
13	The attempt to draw upon business techniques to find solutions to social problems

**Task 3. Michael del Castillo, the technology and innovation reporter at Upstart Business Journal, thought it would be interesting to overlay an entrepreneur’s needs on top of well-known Maslow’s hierarchy and see what happened. Thus, he offered up a *Startup’s Hierarchy of Needs*, that demonstrates entrepreneur’s true intentions. Fill in the fields of the pyramid with appropriate ideas/concepts from the box below, then discuss your choice with a partner.**



1) original supporters	7) sense of worth	13) philanthropy/ socialization	19) consistent code
2) sleep	8) innovation	14) intimacy	20) imagination
3) letting go of ideas	9) respect from customers	15) respect to customers	21) non-work related relaxing
4) protection of resources, equipment, honest communication, and demand	10) product meets demand – not the other way around	16) protection of employees (salary/benefits), original supporters, and customers	22) letting go of people you once enjoyed but who are poisoning the company now
5) meeting goals	11) employee (the founder)	17) business partners	23) clear judgment
6) spontaneity	12) confidence	18) idea	24) office space

**Task 4.** When Michael del Castillo showed the «Shrink for Entrepreneurs» Peter Shallard his first take on the hierarchy, he asked his friend to add some recommendations; consequently, office space to the Physiological level, mentors to the Love/belonging level, and philanthropy/socialization to the self-actualization level were added. From the foregoing, discuss with your partner Shallard's idea of entrepreneur preferences. Write a memo to inform your groupmates about your specific vision of entrepreneur issue, based on the following Shallard's quotations:

1. «I think the life cycle of an entrepreneur from that initial moment of daring to becoming a tycoon almost perfectly mirrors the human experience».
2. «In my experience when entrepreneurs get to the place where the financial is taken care of – they have some wealth, they have some freedom – they tend to focus on giving back. The top of the pyramid is all about the humanitarian *us*».
3. «An entrepreneur without an office will have all the symptoms of someone who hasn't mastered the basics».



**Task 5.** Choose the best option for the underlined terms below.

1. When we are talking about a *business venture*, it mostly refers to \_\_\_\_ .
  - a) a commercial organization managed by appointed trustees (who hold the title to the business' property) for the benefit of one or more beneficiaries;
  - b) a start-up entity developed with the intent of profiting financially and invested in by one or more individuals or groups with the expectation of the business bringing in a financial gain for all backers;

c) a section of economy related to business and corporate organizations, that does not include individual households, government or not-for-profit organizations.

2. A single \_\_\_\_ is often named after its principal product. It denotes the manufacturing or technically productive enterprises in a particular field, country, region, or economy viewed collectively, or one of these individually.

- a) commerce;
- b) industry;
- c) innovation.



3. In business, innovation often results \_\_\_\_ .

- a) if it's accepted on a case-by-case basis because both the original developer and purchaser may have legal rights to that idea;
- b) being supported by profit-focused investors;
- c) when ideas are applied by the company in order to further satisfy the needs and expectations of the customers.

4. In terms of success-oriented strategy, revolutionary business idea provides \_\_\_\_ .

- a) brainstorming sessions after which leaders consider the business viability, feasibility and desirability of each resolution in order to be applied to a political or social revolution;
- b) discovery of solutions to optimize team performance, improve company productivity, and position your business for continued success.



c) a mechanism for the corporate customers to change from what was already proven a couple of years ago and incoming innovations.

5. To achieve\_\_\_\_, you should always knew exactly what your take-home pay is, how much your family spend every week on groceries and gas, and how much you need to save each month to pay off your mortgage in 5/10/15 years.

a) financial freedom;

b) business success;

c) business awards.

6. The presence of one or more \_\_\_\_\_ can reduce the prices of goods and services as the companies attempt to gain a larger market share.

a) shareholders;

b) competitors;

c) investors.



**Task 6. Analyze the words given in bold. Choose the correct one, following from the context.**

1. You need to understand what the risks and rewards are for any new business **capital/accounting/venture** and proceed cautiously at first.

2. You should familiarize yourself with a good business **trust/school/system** and try to stick to it while you are making your plan.

3. **Passive/active** income includes wages, tips, salaries, commissions and income from businesses in which there is material participation.

4. As the leader, your job is to focus solely on the strategic direction of the company and then enable your **team/co-founder/stockholders** to come up with a plan about how to get there.

5. One of the most significant characteristics of an entrepreneurs, is their need to **calculate expenses/generate ideas/networking**.

6. Whether directly or indirectly stated, people take your acts to **estimate/fight/argue** the state of the company and your ability to lead it.

**Task 7. Imagine you are a leading member of an international team developing an innovative business project. You have been asked by your chief to develop insights on navigating the innovation process from idea generation to commercialization. Build knowledge on how to create strategies to bring innovations to market. Key questions answered within the project management include:**

- 1) What are the key indicators of innovation opportunities?
- 2) What steps are critical for entrepreneurs to bring innovations to the marketplace?
- 3) What innovation strategies are valuable for new ventures to establish and maintain a competitive advantage?

**Task 8. Translate the following into English:**

1. Кожна людина, яка досягла певного віку (залежно від країни походження), має право займатися підприємницькою діяльністю. Ведення бізнесу – це важка, проте прибуткова справа. Якщо ви є талановитою і креативною людиною, то для вас це може бути цікавим досвідом. У сучасному світі починає домінувати онлайн бізнес, що є досить прибутковим, проте не потребує значних витрат: власнику не треба сплачувати орендну плату, рахунки за комунальні платежі тощо.

2. Корпорація – це надзвичайно масштабний рівень ведення бізнесу. Зазвичай корпорації налічують величезну кількість працівників і мають раду директорів і акціонерів. У таких компаніях тільки акціонери мають право вирішувати важливі питання, визначати напрямки розвитку й подальші перспективи. Корпорації мають чітку ієрархічну структуру і спроможні вистояти на економічному ринку навіть у скрутні часи.

3. Малий бізнес не завжди спроможний вистояти у важкі часи, проте також може бути досить прибутковим. У сучасному світі існує велика кількість маленьких компаній, які розвиваються значними темпами. Особливо це стосується компаній, що займаються виробництвом техніки й намагаються конкурувати з корпораціями. У деяких із них це виходить добре. Мабуть треба зауважити, що перше місце за кількістю невеличких компаній, що розвиваються шаленими

темпами, займає Китай. Саме ця країна упродовж останніх років зайняла вагоме місце на світовому економічному ринку.

**Task 9. Look at the image of the Robert T. Kiyosaki's Cashflow Quadrant and argue with your partner the advantages and disadvantages of Active Income and Passive Income.**



**Task 10. Look through the typical entrepreneur's mistakes listed by the co-founder of *Contour* Marc Wimpy. These innocent actions can be interpreted differently than startupper's expected. Ask your groupmates to offer reasonable solutions to correct them.**

1. Hallway brainstorm conversations with the CEO are interpreted as the company's new strategic plan.
2. If you consistently praise one person's opinion, people assume you have favorites.
3. Meetings that always start late demonstrate your company is disorganized.
4. Picking up the pencil, no matter how small the task, means you don't trust your team to deliver.
5. Ignoring goals that fall short or the expectations that get missed is interpreted that you don't hold people accountable.
6. If someone is surprised at being fired, it's your fault, not theirs.

**Task 11. Imagine you and your partner are aspiring entrepreneurs and try to work out your own guide to secure funding. Key questions include:**



- \* When to raise outside capital?
- \* What kind of investors invest by stage and where to find them?
- \* What are your fundraising options?
- \* What are the key components of the term sheet?
- \* How to perform company valuations?
- \* How to pitch to investors?
- \* What techniques help the entrepreneur 'get to the close'?

**Task 12. There is a One-Page Business Plan (OPBP) Sheet. OPBP focuses people and resources on achieving strategic priorities and critical objectives without complexity. Imagine you got an idea to develop your personal successful brand, then answer each question with one or two short sentences.**

**One-Page Business Plan**

<b>Company Name:</b>		
<b>Web Site:</b>	<b>Name:</b>	<b>Phone:</b>
<b>Twitter:</b>	<b>Title:</b>	<b>Industry:</b>
<b>Facebook:</b>	<b>Email:</b>	<b>Stage:</b>
<b>Problem</b> (what pain is your biz solving?)		
<b>Solution</b> (how is your biz solving that?)		
<b>Impact</b> (what is the positive social impact of your biz?)		
<b>Business Model</b> (how does your biz make money?)		
<b>Secret Sauce</b> (what is the underlying magic?)		
<b>Sales &amp; Marketing</b> (how will your biz go to market?)		
<b>Competition</b> (what your biz can do they can't?)		
<b>Team</b> (who is on your team, why are they good?)		
<b>Projections &amp; Milestones</b> (underlying important metrics)		
<b>Status &amp; Timeline</b> (where is the biz now?)		
<b>Next Steps #1</b>	<b>Next Steps #2</b>	<b>Next Steps #3</b>

## UNIT 8

### SMALL BUSINESS: YOU CAN START FROM YOUR BACKYARD



#### ***Small business definition:***

*A small company, or small companies as a group.*

*A small business is often privately owned, does not employ many people, and has a low volume of sales (Cambridge Dictionary)*

**Task 1. Read the text about successful performance of small business owner.**

#### **What Goes into a Cupcake?**

##### **Active Words and Phrases**

1	<i>borrower</i>	<i>отримувач кредиту</i>
2	<i>brewery</i>	<i>пивоварня</i>
3	<i>lender</i>	<i>кредитор</i>
4	<i>loan</i>	<i>займ, кредит</i>
5	<i>manual</i>	<i>процес, який виконується вручну</i>
6	<i>oven</i>	<i>духова плита</i>
7	<i>retail</i>	<i>роздрібна торгівля</i>
8	<i>to eager for</i>	<i>жадати, прагнути</i>
9	<i>to lease</i>	<i>арендувати</i>
10	<i>treadmill</i>	<i>тренажер, бігова доріжка</i>
11	<i>truck</i>	<i>вантажівка</i>
12	<i>x-ray machine</i>	<i>рентгенівський апарат</i>
13	<i>yummy</i>	<i>смачний</i>

*The **Small Business Snapshot** series features photos (new project developed by **Business News Daily**) represent, in just one image, what the small businesses they feature are all about. Vernon Tirey, CEO of LeaseQ, a company founded in 2011 that connects businesses, equipment sellers and finance companies, explains how this image represents his business.*

What goes into a cupcake? It takes more than just yummy ingredients. The recipe for success includes a blender for mixing, an oven for baking, a refrigerator for chilling, a case for displaying to customers and more. Equipment is necessary for business, whether it's a restaurant, brewery, fitness center, doctor's office, construction firm, transportation company or bakery, and when it comes to financing that equipment LeaseQ aims to be with



borrowers every step of the way.

Before opening LeaseQ, I had just finished a successful turn-around project for a large consumer auto insurance marketplace, loved the marketplace business model and wanted to do it again. When I was introduced to equipment financing, I realized that I had discovered a dinosaur in the backyard – here was this huge industry called equipment financing, generating over \$900 billion in loans and leases per year with incredibly manual processes.

I studied the industry, talked to several businesses, equipment sellers and lenders, and ultimately learned three things: The financing process can be very painful for borrowers; it's seldom done online, it would also need to be available in the equipment dealership, much like consumer auto financing; and very few finance companies have automated underwriting, so to provide instant quotes, we would have to have an automated underwriting engine able to capture the underwriting rules with the help of the lenders. I was lucky to

find a CTO who had built three underwriting engines, and after a year, we had ourselves a platform.

Most marketplaces have two parties, a buyer and a seller. Equipment financing today requires that LeaseQ act as a three-party marketplace with borrowers, lenders, and equipment sellers. Managing this three-party system is



certainly a challenge, but to add to that, we serve 30 equipment vertical markets – medical, oil and gas, retail, farming, construction, and transportation, for example – and you’ve got what keeps us up at night. Encouraging change in this industry is another challenge. Although the industry is ready and eager for change, adding automated underwriting, advanced analytics, and customer-focused strategies is a lot of change management for lenders.

The fun part of the job is really about helping companies grow. We love learning about the variety of businesses and the unique types of equipment being financed. In a single day, it’s not uncommon to play a role in financing a \$50,000 dump truck, an \$180,000 x-ray machine, a \$15,000 oven, a \$50,000 digital camera, an \$8,000 car tire rotator, and several treadmills for a local gym. We hear the stories of struggle and success from our customers, and we get to help our nation’s small businesses contribute to the economy.

*(by Brittney Helmrich for the **Business News Daily**)*



## Task 2. What do the following words and figures stand for?

\$8,000	30	CTO	\$15,000
Small Business Snapshot	LeaseQ	\$900 billion	2011

## Task 3. Scan the text above to find out:

- 1) the three-party marketplace;
- 2) the three significant factors of «calling for» equipment financing service;
- 3) the two challenges to overcome;
- 4) unique types of equipment to be financed;
- 5) a recipe for success;
- 6) what keeps LeaseQ up at night;
- 7) the list of equipment being financed in a single day.

## Task 4. Tick the correct answer.

a) The main purpose of the article is .....



To give a brief history of the equipment financing business.



To argue that we should study the industry in order to understand the current market tendency

b) Does the owner of LeaseQ develop the equipment financing business by himself?



He employed qualified staff to implement his innovative approach to equipment financing



He followed the existing model of equipment financing business

c) *Vernon Tirey* worked as .....



a CTO for a large insurance company



a project manager at the auto insurance marketplace

d) He considers his business one more significant investment in .....



a further growth of his fund



a financial success for his country

e) *Vernon Tirey* believes that the following industry .....



should be constantly improved



protects his financial well-being

**Task 5. A. Do you have some business ideas you can start part-time from your backyard? Discuss the peculiarities of them, presented with Business Cards. Check yourself using notes from the following Task.**

**B. What type of business idea below do you consider the best one for implementing backyard concept and why? Argue your opinion with your partner.**



**One Hour Brighten Cleaners**  
 Fabric Care Specialists  
 Quality Service in Dry Cleaning  
 Expert Alterations & Repairs  
 2081 Lawrence Ave W  
 City of York, Ontario  
 M9N 1H7  
 Tel: 416-244-2920  
 www.brightencleaners.com

**Your Name**

**landscape company**

you@youremail.com • 01234 56789  
 01234 56789  
 Company details

Ch. Muhammad Tahir  
 00923008519185  
 00923223414485  
 Hafiz Azhar Rahman  
 00923217556755  
 00923457556755

Whole Sale Dealers  
**LAYERS & EGGS**  
**JUTT POULTRY TRADERS**  
 Rajana Road Kamalia  
 jutt\_poultry\_traders@yahoo.com  
 jutt\_poultry\_traders@skype.com  
 0092463414485  
 0092463414483

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Farm reared escargots

[www.snailfarmbusiness.nnn](http://www.snailfarmbusiness.nnn)

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Tel: 000-000-0000

email: [gastropod@youremaildomain](mailto:gastropod@youremaildomain)



*Jane Johnson*  
caterer  
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[herbs@xmail.com](mailto:herbs@xmail.com)



**Task 6. Do you want to earn extra income from home? Then read on.**

### Active Words and Phrases

1	<i>beverages company</i>	<i>компанія-виробник напоїв</i>
2	<i>bunch of</i>	<i>кілька</i>
3	<i>carton</i>	<i>картон</i>
4	<i>cholesterol</i>	<i>холестерин</i>
5	<i>cooking utensils</i>	<i>кухонне начиння</i>

6	<i>culinary herbs</i>	<i>кулінарні приправи (трави)</i>
7	<i>essences</i>	<i>есенції</i>
8	<i>fallow</i>	<i>викинутий</i>
9	<i>hygiene</i>	<i>гігієна</i>
10	<i>income</i>	<i>прибуток</i>
11	<i>iron rods</i>	<i>залізні прутки</i>
12	<i>lawn</i>	<i>газон, галявина</i>
13	<i>outcome</i>	<i>результат</i>
14	<i>pen</i>	<i>загон</i>
15	<i>poultry</i>	<i>птахівництво</i>
16	<i>protein</i>	<i>білок</i>
17	<i>rental</i>	<i>аренда</i>
18	<i>sawmill</i>	<i>лісопилка</i>
19	<i>solid</i>	<i>твердий, міцний</i>
20	<i>tank</i>	<i>цистерна, резервуар</i>
21	<i>to hatch</i>	<i>вилуплюватися</i>
22	<i>to nurture</i>	<i>розвивати, підтримувати</i>
23	<i>to wipe out</i>	<i>знищувати</i>
24	<i>tremendously</i>	<i>надзвичайно</i>
25	<i>warehouse</i>	<i>склад</i>

## **Gardening Business**

Horticulture is the study or practice of growing flowers, fruits and vegetables. It also involves the use of iron rods in garden. The soft aspect has to do with the plants itself and it varies. It involves growing of lawns, plants, planting edges, orchard plantation, etc. The good thing about this business is that you can start with whatever you have.

You can even start with zero capital. You can start by planting grasses or plants in a very small portion around your home. Nurture it well. Before you know it, people are admiring it and are asking you if you can do it for them. You can also start by doing it for free. Tell them to give you three months. By the time they see the outcome, no matter how small they will be forced to give you something and even give you more jobs and contacts.

## **Herb Farm**

Herbs are tremendously popular these days; from the smallest shop to the largest discount warehouse, you will find medicinal herbs, culinary herbs (whether background of cuisine it belongs to) and herbal teas, baths, candles and aromatherapy essences.

You can start out small, growing your herbs in a large backyard or renting inexpensive land. You will need a solid working knowledge of growing and nurturing herbs. Your customers can be wholesale distributors buying for health product manufacturers, grocery chains and restaurants, or you can sell directly to these businesses yourself.

## **Fish Farming**

Over the years, quite a few people have made fortunes from fish farming, as the population is swelling and protein needs are far outstripping the available supply. Food is always a winner if done well. Fish farming is a sure bet business if you put the right structures in place. More and more people are turning to fish for its low cholesterol protein.

All you need to do is to get a space in your backyard or construct tanks, buy finger lings and feed them for 4 to 6 months, then sell from between ..... to ..... depending on weight and size. You should be able to monitor the tanks for hygiene issues because if it is not managed well, it could wipe out your investment.

## **Party Equipment Rentals**

Renting party equipment has become big business particularly in many big cities. Public address system, Canopies, chairs, stage platform, ice block, drums, cooking utensils, table cloth and other party equipment are in hot demand by party organizers.

Your initial step is to find out fees charged for items and for how long. Then you should investigate the cost of making or buying some of these items. All you need to do is to get in touch with the event managers in your area and make sure you inform your neighbor that you offer such services.

## **Hand-Made Carton Production Business**

It is amazing to know that the everyday carton that you see lying fallow by the roadside can actually be turned into wealth just with your bare hands. A carton can also be called a box. Cartons create impact and visual interest through print, colour, surface design and shape.

There are basically two types of carton package, they are heavy and light packaging cartons for customers at cosmetic shops, pharmaceutical or fast-food, supermarket, cottage cheese, Distillers, beverages company, etc. You do not need to fear competitors who produce with machine.

## **Laundry / Ironing Service / Clothes Cleaning**

Everyone has dirty clothes for laundry and ironing, but many of us do not have the time to do it all. This is where you would come in and make money by doing all the laundry and ironing for other people.

More and more adults are in the work force, leaving less and less time for the necessities in life to be done right or even done at all. If your backyard is large enough to store all the clothes, sort the clothes and start making money, then this business could just be for you.

## **Setting up a Small Poultry**

Poultry is a business you can start from your backyard with 50 to 500 birds, with between ..... to ..... depending on the cash at hand. These amounts include cost of birds, the pen, feed and medication. Get somebody who is experienced to help you set up the pen. You can source woods directly from sawmill to lower the cost.



Waste management in poultry is very vital; if not properly handled, it will affect the growth, production and bird performance. Whatever aspect of poultry you intend to go into is profitable. A single bird can give you an average of 730 eggs within 2 years before you sell it off.

### **Snail farming**

Snail meat has been severally affirmed as a very safe and nutritious delicacy. The best period to commence snail farming is the rainy season, you can start with about 50 – 60 snails to have a good knowledge of how snail breeding works. Make sure you go for fully matured and big snails; the African giant snails are recommended.

You can get these snails from the market throughout the country, or from snail farmers. Snails are sold in bunches of 20 pieces each and price depends on the size – the bigger ones are sold for between ..... – ..... per bunch. It is better to buy the big ones because they can hatch after about 35 days on location.



**Task 7. In the texts above, find words that correspond to the following definitions:**

- 1) something that you need to have or do in order to live, feel comfortable, or because it must happen, even if it is unpleasant;
- 2) one of several natural substances that exist in food such as meat, eggs, and beans, and which your body needs in order to grow and remain strong and healthy;
- 3) the activity of keeping animals or plants in order to produce animals or plants that have particular qualities;
- 4) the practice or science of growing flowers, fruit and vegetables;
- 5) a cover made of cloth that is fixed above a bed, seats, etc as a decoration or as a shelter;
- 6) the use of aromatic plant extracts and essential oils for relaxation, healing and cosmetic purposes;
- 7) a large building for storing large quantities of goods;
- 8) something good to eat that is expensive or rare.

**Task 8. Choose from the words in brackets to complete these sentences. Try not to refer back to the texts.**

1. Talking about growing of lawns, plants, planting edges, orchard plantation, he emphasized the \_\_\_\_\_ for good planning and management.

(*quality | tendency | necessity | costs*)

2. Lots of people leave well-paying jobs to set out on their own, and \_\_\_\_\_ how small their business will be.

(*any reason | no matter | once | according to*)

3. Starting a dog \_\_\_\_\_ business requires a significant investment of time and effort as well as money for dogs, licensing and veterinarian care.

(*rising | growth | breeding | cultivation*)

4. The repertoire of Persian \_\_\_\_\_ dishes is fragrant, diverse and highly refined, based on complex \_\_\_\_\_ techniques; they are imbued with fresh flowers and herbs like rose petals, fenugreek and mint; spices like saffron, sumac and cardamom; fruits like pomegranate and barberry; all kinds of citrus; and nuts, including pistachios and almonds.

(*kitchen, culinary | cuisine, gastronomy | kitchen, gastronomy | cuisine,*



*culinary*)

5. Nowadays, humans are \_\_\_\_\_ to soybeans for the health benefits, increased energy, younger looking skin and eternal youth.



(turning | developing | rotating | going)

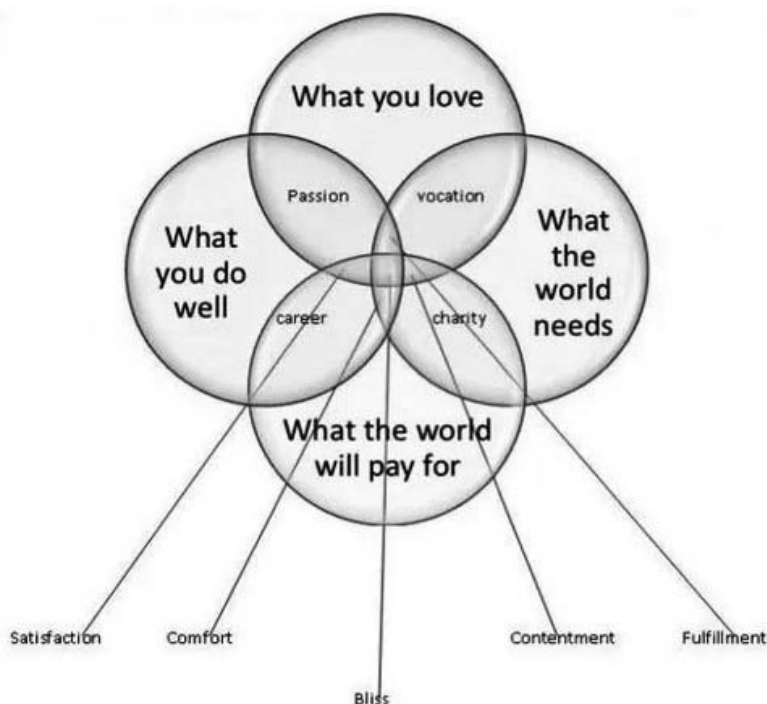
6. Some famous businesses have started with \_\_\_\_\_ and became full profitable in over the three years.

(overproduction | glut | zero capital | over-measure)

**Task 9. With small business, a growing commercial project always seems to be short of cash because its working capital needs constantly increasing levels of development. In this situation, a company may have an interest in operating with zero working capital (ZWC). First, discuss with your partners a zero working capital conception. What is your definition of it? Argue your way to operate with ZWC. Then, read the statements below and correct the wrong ones.**

While the concept of zero working capital (ZWC) may initially appear enticing, it is extremely difficult to implement, for the following reasons:

1. Customers are willing to pay in advance, except for consumer goods.



2. Larger customers will not only be unwilling to pay early, but may even demand delayed payment.
3. Suppliers typically offer industry-standard credit terms to their customers, and will only be willing to accept longer payment terms in exchange for higher product prices.
4. A just-in-time, demand-based production system is clear and easy concept for customers to accept in those industries where competition is based on immediate order fulfillment (which requires a certain amount of on-hand inventory).
5. In a services industry, there is no inventory, but there are plenty of employees, who are typically paid faster than customers are willing to pay.
6. Ideally, cash should be received from customers after it is due for payment to suppliers.

**Task 10. Scan the text below to find the following:**

goal	advanta- ges	research	method	profit	break- even point	gross profit

It's becoming increasingly difficult to make ends meet with just one source of income. Thus, more and more people are investigating the possibilities of starting their own extra-income business. Most of these part-time endeavors can be started and operated from the comfort and privacy of the home.

However, before you start, the first thing you must do, is some basic market research. Find out for yourself, first-hand, just how many people in your area are interested in your proposed product or service, and would be *"willing to stand in line and pay money for it."*

This is known as defining your market and pinpointing your customers. The more precise and detailed your plan; covering all the bases relating to how

you will do everything that needs to be done, the easier it's going to be for you to attain success. It pays to lay it all out on paper before you get involved, and the clearer you can see everything before you start, the better your chances for success.

Once your business begins to break even every month, you can stop infusing it with personal cash because the business has begun to pay for itself. This is the first step on the road to profitability, and it's important because, after reaching this milestone, every dollar earned will be considered profit. To calculate your break-even point, you need to know the gross profit after sales costs for your products or services and the fixed and variable costs for your business. Then, figure your break-even point by dividing the gross profit of your products or services by the sales price. That's your gross profit percentage. Take that number and divide it into your fixed costs to determine when your business will break even.

**Task 11. Give English definitions and make dialogues with listed words. The dialogues should consist of at least 25 sentences.**

знищувати
склад
вилуплюватися
кулінарні приправи (трави)
прибуток
птахівництво
гігієна
результат
надзвичайно
займ, кредит
арендувати
роздрібна торгівля
жадати, прагнути
процес, який виконується вручну
смачний

## Task 12. Translate the following into English:

1. Малий бізнес спочатку може бути надзвичайно збитковим. Треба завжди пам'ятати, що починаючи бізнес, ви повинні правильно розрахувати всі свої витрати. Дуже часто початківці беруть банківські кредити й займи, щоб вивести свою справу на конкурентоспроможний рівень. Зазвичай це виправдовує себе й приносить власнику значний прибуток, але бувають випадки, коли підприємці зазнають великих збитків і мають заборгованості перед банками, кредиторами й орендодавцями.

2. Починаючи бізнес, багато людей звертає увагу на сферу послуг або сільськогосподарську галузь. Остання є дуже прибутковою, наприклад у США, адже споживачі прагнуть отримати якісний товар без шкідливих інгредієнтів. Мода на правильне й максимально натуральне харчування набирає обертів, тому малий сільськогосподарський бізнес приносить значний прибуток своїм власникам.

Споживання продуктів, які містять холестерин або мають у своєму складі хімічні речовини, відходить на другий план. Натуральне й якісне харчування – залог здорової нації.

3. Поява компаній, які займаються розведенням равликів, домашньої птиці, риби, набирає обертів. Екологічно чисті продукти приносять великий прибуток. Також використання екологічних пакетів із бумажної й картонної пакувальної матеріали стає популярним. Така продукція не псує навколишнє середовище і є екологічно чистою. Завдяки цьому лісопилки знову почали працювати активніше.

4. Малий бізнес спонукає людей підтримувати чистим навколишнє середовище, без забруднення ґрунту та води, знищення природи, яка нас оточує. Компанії-виробники напоїв також почали змінювати специфіку виробництва пляшок для своїх напоїв. Все частіше використовуються скляні пляшки, які можна здати на переробку після використання, адже людина має підтримувати довкілля чистим і вдосконалювати його, а не знищувати.



## UNIT 9

### PENCILS DOWN: WORK-LIFE BALANCE TALENT

**Work-life balance definition:**

*The amount of time you spend doing your job compared with the amount of time you spend with your family and doing things you enjoy.*  
(Cambridge Dictionary)



**Task 1. Read the text about work-life balance.**

#### JPMorgan Chase Wants Employees to Improve Their Work-Life Balance

##### Active Words and Phrases

1	coroner	судмедексперт
2	deal	угода, контракт
3	epileptic seizure	епілептичний припадок
4	exhaustion	виснаження
5	fatigue	втома
6	global banking	глобальна, світова банківська діяльність
7	policy	стратегія, право, принцип, політика
8	regardless	незалежно від
9	shift	робоча зміна
10	to chillax	розслабитися
11	to implement	виконувати, здійснювати
12	to kick off	скинути
13	to limit	обмежувати
14	to require	вимагати

15	<i>to step back</i>	<i>відступити назад</i>
16	<i>trigger</i>	<i>тригер, спусковий гачок</i>
17	<i>workaholic</i>	<i>трудоголік</i>
18	<i>work-life balance</i>	<i>баланс між роботою та життям</i>

*Young bankers were previously allowed one work-free weekend a month, but with the ‘Pencils Down’ initiative, the bank will now allow every weekend off. ‘If you have 80 hours of work to do in a week, you’re going to have 80 hours of work to do in a week, regardless of whether you’re working Saturdays or not,’ a junior banker says.*

Workaholics of Wall Street, Jamie Dimon has some news for you. It’s time to kick off those wingtips, slip out of that suit and chillax. The JPMorgan Chase boss has become the latest financier to worry that his bankers are working too hard for their bonuses. On Thursday the bank announced an initiative called “Pencils Down”, aimed at helping its employees improve their work-life balance.

Previously, young bankers were allowed one work-free weekend a month. Now the bank wants them to take every weekend off unless they are working on a “live” deal. Work-free weekends are “realistic to what this generation wants”, Carlos Hernandez, JPMorgan’s head of global banking, told the Wall Street Journal.

Wall Street’s banks first began to review their weekend policies in 2013 after the death of a 21-year-old Bank of America Merrill Lynch intern, Moritz Erhardt. Erhardt was found dead after having an epileptic seizure in a shower after working a 72-hour shift.

“One of the triggers for epilepsy is exhaustion and it may be that because Moritz had been working so hard his fatigue was a trigger for the seizure that killed him. But that’s only a possibility,” coroner Mary Hassell said at the time.

Despite the fact that his death could not be definitely linked to work-related exhaustion, it left a lasting effect on the banking industry. James Gorman, chairman and CEO of Morgan Stanley, said that Erhardt’s death “has caused everyone to step back and say, ‘Hey, have we got this right?’”

Goldman Sachs began to require that all analysts and associates be out of office and not work between 9pm on Friday and 9am on Sunday. JPMorgan

implemented a policy of giving young bankers one work-free weekend a month, also known as “protected weekend”.

Other banks like Bank of America, Citigroup, Barclays and Deutsche Bank implemented similar policies to help their young staff maintain some semblance of a work-life balance. Yet the real culprit behind work-life imbalance at banks is the actual workload, say some bankers.



“If you have 80 hours of work to do in a week, you’re going to have 80 hours of work to do in a week, regardless of whether you’re working Saturdays or not. That work is going to be pushed to Sundays or Friday nights,” one junior banker at Deutsche Bank told the New York Times, when policies limiting weekend work first came about.

While in Davos in 2014, Gorman said that he wasn’t sure if limiting weekend work was “the right answer”. Morgan Stanley did not introduce an official rule about work on weekends.

“I’m not sure how you stop work if there’s a deal on,” he said at the time. “It’s more common sense, it’s more upward feedback and evaluation. If we have individuals who are not managing the young folks properly, we need to deal with that.”

*(by Jana Kasperkevic for The Guardian)*

**Task 2. Define the main purpose of the article. Do you agree with the statement that in any kind of career path “goals are dreams with deadlines” (Diana Scharf)?**

- 1) If you're going extremely exhausted and fail, it encourages you to take the action necessary to achieve your goals and objectives;
- 2) A work-life imbalance isn't “the right answer” even for actual workload because when it deals with alive beings, any approach cannot be taken as universal;
- 3) Some health problem isn't definitely an excuse for the best-paid employees in banking industry;

**Task 3. Explain the meaning of the words and expressions from the list above, then use them in dialogues. Check through the famous Internet media, then try to find them applied in different contexts to monitor how typical they are for business language.**

1 to be slip out of that suit and chillax
2 to implement similar policies
3 work-related exhaustion
4 a deal on
5 an upward feedback
6 global banking
7 a trigger

**Task 4. Translate the following into English:**

1. Кожен працівник повинен знайти свій ідеальний баланс між роботою і приватним життям, адже від цього залежить його емоційний і фізичний стан, що, у свою чергу, значним чином відобразиться на робочому процесі й подальшій кар'єрі. У сучасному світі буває дуже важко знайти цей баланс, адже ми увесь час зайняті робочими моментами й сконцентровані на просуванні кар'єрними сходами. Проте гарний відпочинок є залогом успішного наступного робочого дня, гарного настрою і стресостійкості.



2. Трудоголіки стали надзвичайно розповсюдженим явищем сьогодення. Але є й інша сторона медалі. Такі люди зазвичай страждають від постійного виснаження й втоми. Цей стан часто може перейти у хронічну стадію, тому треба бути дуже обережними зі своїм робочим графіком і робочими змінами. Треба завжди знаходити час, аби відпочити й трохи розслабитися. У деяких європейських країнах – таких, як Фінляндія, – законодавством встановлено певний час для відпочинку від роботи або навчання протягом робочого дня. Люди мають нагоду перепочити й набратися сил. Цей підхід є вельми виправданим, як показує практика.

3. Кожен працівник повинен використовувати обідню перерву для відпочинку, аби уникнути зайвого стресу й фізичної втоми. При симптомах виснаження будь-яке зайве завдання може стати тригером і спричинити нервовий зрив, тому треба з особливою обережністю ставитися до свого відпочинку. Продумана робоча стратегія й гарний відпочинок можуть стати базою гарного фізичного й емоційного стану, а також робочих успіхів і кар'єрного росту.

**Task 5. Through the text, find the words that correspond to the following definitions.**

1) someone whose job is to think about something carefully in order to understand it, and often to advise other people about it;

2) the amount of work that a person or organization has to do;

3) to calm down and relax ;

4) shoes with toecaps having backward-extending points and curving sides, and leather that is perforated in a standard pattern;

5) someone who you work or do business with (= colleague);

6) to take action or make changes that you have officially decided should happen;

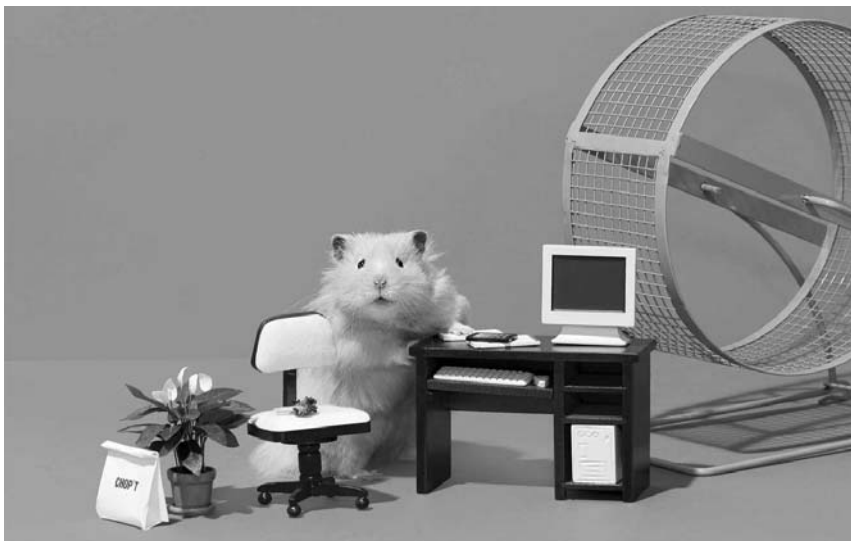


**Task 6. Read the article again and choose the reasons why workaholics are in trouble from the list below.**

1. 80 hours of work in a week isn't enough to get valuable feedback and considerable profit.
2. It's obvious, work-related exhaustion has left a lasting effect on the banking industry.
3. Limiting weekend work can scare potential clients away.
4. A conception of protected weekend is built on the employees' bonuses motivation.
5. The real offender in work-life imbalance trap is the actual workload.
6. Some bankers say, you must finish your project whether you're working Saturdays or not.
7. One of the triggers for neurotic diseases is work-life imbalance.

**Task 7. Read the paragraphs about workaholics and their Work-Life Balance (WLB) strategies.**

### **How Does Your Work-Life Balance of High-Achievers?**



*How many hours do you work each week?*

“Close to 60. I’ve always believed that a good lawyer is available and a great lawyer is always available. Happily, I don’t need much sleep, and I still find time for a personal trainer, guitar lessons, and playtime with my grandson.” **Angelo Genova**, *Senior partner, co-founder, and chairman, Genova Burns, Newark, N.J.*

“Forty to 70 – it all depends on meetings and how much I need to prepare. I make time for hikes, SoulCycling, and personal travel, because it’s all important.” **Jan Becker**, *Senior vice president for human resources, Autodesk, New York*

“Every waking hour. I’m always in touch, making decisions or asking questions. I look at smartphones as my liberation, allowing me to get away from my desk and still work effectively.” **Jimmy Haber**, *Managing partner, ESquared Hospitality, New York*

“Around 70. I’m up by 6 a.m. to exercise and arrive at the restaurant around 11 a.m. for meetings and tastings. By 5:30 p.m., service is under way, then it’s nonstop hustle for the rest of the night.” **Daniel Humm**, *Chef and co-owner, Eleven Madison Park and the NoMad, New York*

“Like many single moms, I strive for the 40-hour week. On Fridays, I work from home so I can drive my 10-year-old daughter to school. I really treasure those drives.” **Mary Ann Fitzmaurice Reilly**, *Senior vice president, American Express, New York*

“Around 30. I worked 80-plus hours a week in corporate America for a long time, and now I want to have time to enjoy life.” **Melanie Benson Strick**, *President and founder, Success Connections, Los Angeles*

“About 65. I start early to connect with people in Europe, then work a normal day to be home for my daughter’s dinner, bath, and bedtime. In the evenings, I have conversations with people in Asia.” **Ginny Davis**, *Chief information officer, Technicolor, Los Angeles*

*(from BloombergBusiness)*

**Task 8. Match the names of people to the descriptions. Five descriptions are odd.**

### Working 80+ hours a week



1 Angelo Genova	A. At the same twenty-four hours, has bath at home in the early morning and cooks dinner in Asia
	B. Suggests following your curiosity – or what you consider the most essential skill in business
2 Jan Becker	C. Available 24/7
	D. Is rather «flexible». Thinks it all depends on quantity of work and quality of intelligent capacity, but anyway, physical fit is essential background of success
3 Jimmy Haber	E. Is going to move from America
	F. Admits a great advantage of 21st century's widespread devices for 24/7 business people
4 Daniel Humm	G. Got insomnia problems
	H. Considers eight-hour working day with leisure time between 9pm on Friday and 9am on Sunday the most comfortable schedule.
6 Melanie Benson Strick	I. Plans his daily regtime to comfortably communicate with people over two Continents
	J. Used to work crazy hours and now just wants to put «Me time» in personal calendar
7 Ginny Davis	K. Welcomes night shifts
	L. Looks for smartphone to escape from business problems

**Task 9. Give English definitions and make dialogues with listed words. The dialogues should consist of at least 25 sentences.**

угода, контракт
глобальна, світова банківська діяльність
баланс між роботою і приватним життям
робоча зміна
тригер, спусковий гачок
виснаження
втома
відступити назад
вимагати
виконувати, здійснювати
стратегія, право, принцип, політика
обмежувати
трудоголік
розслабитися

**Task 10. Cali Williams Yost says that the best way to escape a work-life imbalance is stopping looking for balance and starting finding your unique work+life fit. Discuss this statement with your partner, then match the tips to the descriptions. Translate the statements into Ukrainian.**

**Balance .....**

1. Is always discussed in the negative	A. There isn't. If the work+life fit reality for each of us is completely unique then there's never going to be a "right" way. I've met an investment manager who runs a tree farm on the side, an accountant who's a mom and a competitive ballroom dancer, and an entrepreneur who gets home twice a week for dinner with his kids and tries to slip in time to surf during his 80-hour workweek. They've all found a work+life fit that works for them in the context of their unique jobs and personal realities. No one is right. No one is wrong, yet balance.
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2. Leads us to judge others, often unfairly	B. You have the power to make countless adjustments (both large and small) in the way you work and manage your life (as long as you know how), but you'll never see them because balance
3. Assumes we're all the same	C. If each of us has a unique work+life fit, then there should be no (or at least less) guilt. If that fit works for your unique work and personal circumstances, rock on; however, the trick is to understand that not everyone can do what you're doing. This is the missing piece. How can create a culture that allows all of our unique work+life fit realities to coexist together? Circumstances will change. One day you're able to work 80 hours a week, then because of unexpected eldercare responsibilities you can work no more than 20 hours, but balance
4. Suggests that the goal is a 50-50 split between work and the other parts of your life	D. If you want flexibility in your workplace to succeed, then you need to be flexible with it. In other words, if an unexpected project has to be completed and you're supposed to leave at 4 p.m., occasionally step to the plate and stay without complaint. The unanticipated will happen. Conversely, maybe you'll experience a chronic illness. Suddenly there's a lot more life than work, but balance...
5. Ignores the constantly changing reality of work and life	E. Mostly, person uses the following language models with selfdiscouraging meaning capacity: "I don't have balance." "I am out of balance," etc.
6. Leaves no room for periods where there's more work and less life, and vice versa	F. When you say "balance," all that corporate leaders hear is "work less" and the conversation goes nowhere. But, the minute I start talking about the goal in terms of work+life "fit," these same leaders engage. They see that they too have a work+life fit that matters to them, but also that there's a business benefit to giving everyone more flexibility to work smarter and better in today's economy

7. Keeps you focused on the problem, not the solution	G. When your goal is “balance” any and all changes will throw you off. My experience is that very few of us know how to think through, plan for and adjust our work+life fit in response to the personal and career transitions we know are happening, much less the events that happen unexpectedly. And, we need to because of balance
8. Will never be taken seriously by corporate leaders	H. Honestly, we need to give each other and ourselves a break. We have no idea what’s going on in someone else’s life or in their job, but we can learn strategies from each other. “How does an entrepreneur get home for dinner and surf?” “How do you manage investments and run a tree farm?” “How does a mother work as an accountant and find time to be a ballroom dancer?” Instead of judging, we can inspire, but balance too often
9. Results in unproductive guilt	I. We’re not. At any given time, we all have a completely unique set of work and personal circumstances which precludes a one-size-fits-all solution. For Kate, who’s on the steep learning curve of a new job and works long hours, getting to the gym and seeing her friends every couple of weeks is enough. But for Mark, three days a week mentoring new sales people is perfect, because he can delay retirement for two years and see his grandchildren more. Work+life fit is like snowflakes. I’ve never heard the same fit twice, but balance
10. Infers that there’s a “right” answer	J. In today’s competitive, service-oriented, global economy there are very few jobs where a consistent amount of work will be done on particular days within certain hours all of the time. Even 15 years ago, you could count on a pretty reliable schedule. And you could walk out the door at the end of the day and not have to reconnect to work until you walked back in. No longer. To find a fit that works for you and your job, acknowledge this inherent work flow inconsistency and connectivity. Plan as best you can to create boundaries around technology and to accommodate the inevitable work+life ebbs and flows. But balance...

**Task 11. Read the quotes from successful people and discuss them with your partners. Then translate the statements into Ukrainian.**

1. "When you reach for the stars, you are reaching for the farthest thing out there. When you reach deep into yourself, it is the same thing, but in the opposite direction. If you reach in both directions, you will have spanned the universe." **Vera Nazarian.**
2. "It's a lack of clarity that creates chaos and frustration. Those emotions are poison to any living goal." **Steve Maraboli.**
3. "The great majority of people are "wandering generalities" rather than "meaningful specifics". The fact is that you can't bit a target that you can't see. If you don't know where you are going, you will probably end up somewhere else. You have to have goals." **Zig Ziglar.**
4. "The problem for a lot of people is that they don't really know what they want. They have vague desire: to 'do something creative' or to earn more money or 'to be free', but they can't really pin down what it is precisely that they want. So they drift from one thing to another, enjoying some moments and hating others, but never really finding fulfillment or success. (..) This is why it's hard to lead a successful life (whatever that means to you) when you don't know what you want." **John C. Parkin.**
5. "The sacred formula of positivism: love as a principle, the order as a foundation, and progress as a goal." **Auguste Comte.**

**Task 12. Mark the following statements as TRUE (T), DEPENDS ON (D), or FALSE (F). Correct the wrong ones.**

To optimize your work+life fit you should focus on the following points:

1. Talk about what you really have instead of achievements you would like to have . **T/D/F**  

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2. See solutions. **T/D/F**  

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3. Whether we're all different, or not much different, a set of rules is always standardized . **T/D/F**  

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4. Realize there's no right answer. *T/D/F*

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5. Judge others as much as yourself. *T/D/F*

---

6. Lose the guilt. *T/D/F*

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7. There is no possibility to embrace and plan for the ebb and flow of work and life day-to-day and throughout your career. *T/D/F*

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8. Increase the likelihood of that your boss will support greater flexibility in the where, when and how you work and, in turn, manage your life. *T/D/F*

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**Task 13. Fill in the gaps with the units from the boxes below.**



**A**

<i>board</i>	<i>couple</i>	<i>calendar</i>	<i>workout</i>	<i>clear-thinking</i>
<i>scheduled</i>	<i>dates</i>	<i>works</i>	<i>appointments</i>	<i>argue</i>

1. You should make sure to get in a \_\_\_\_\_ every day, a long morning walk with the dog one day a week, and a \_\_\_\_\_ of dinner or drink \_\_\_\_\_ with your wife/husband and friends each week. You also make sure to have private phone calls \_\_\_\_\_ in your calendar. It sounds boring and some might \_\_\_\_\_ 'fake,' but it \_\_\_\_\_! Consider 'me time' \_\_\_\_\_ in your \_\_\_\_\_ as important as your \_\_\_\_\_ meetings, and suddenly you're forced into a work-life balance that makes you more creative, happy and \_\_\_\_\_.

**B**

<i>pitching</i>	<i>mixed</i>	<i>looking</i>	<i>personal</i>	<i>opportunities</i>
<i>space</i>	<i>gets</i>	<i>introduce</i>	<i>business</i>	

2. As a rule, your work life and \_\_\_\_\_ life are very \_\_\_\_\_. Even when you go out at night with friends, sometimes it's with people in the music, dance, yoga or startup \_\_\_\_\_. Those friends \_\_\_\_\_ you to other people and you're constantly \_\_\_\_\_ your business and \_\_\_\_\_ for \_\_\_\_\_ development \_\_\_\_\_. We like to say that real business \_\_\_\_\_ done outside the office.

## CHAPTER 4 EMPLOYMENT OPPORTUNITIES

### UNIT 10

#### SO MANY IDEAS – NOBODY CARES



#### *Unemployment definition:*

*The term unemployment refers to a situation where a person actively searches for employment but is unable to find work.*

*(Investopedia)*

**Task 1. Every day, numerous jobs are listed in the classified section of most newspapers. Read the example listings below. Do you understand the meaning of all the abbreviations?**

<b>ADMINISTRATIVE ASST.</b> propty. mgmt. co. FT data entry, xlnt. commun. skills. 2 yr. min. ofc. exp. Prof. in Excel/Word 50-60 wpm. Call an HR Rep at 555-0303.	<b>CASHIER</b> immed. open for grvyd. 10p-6a, Fri/Sat. avail. req. Swing 7p-10p. wkends. 5a-9a M-F, \$8+/hr. to start DOE, will train. App. in pers. 790 Barry Ave. Noon-8p.m. Watertown.
<b>APARTMENT MGR.</b> Asst. P/T Some exper. pref. Lite maint. & grounds policing. Send résumé to: P.O. Box 2342, Watertown, Attn: Yuri.	<b>CUSTOMER</b> Service Rep. Lrg. elect. cntrctr. req. well org. indiv. w/some exp. Exc. bnfts./sal., wkg. cond. Fax résumé to 555-0022.
<b>BANKING</b> Teller, FT, fast paced environ. Medical/dental, 401k, 40-hr. wk. HS dip. req. Fax résumé or call 555-0000.	<b>DENTAL</b> Hygienist 2-3 days wk., temp. to perm. Southside, grt. oppty.! Fax résumé to 555-0101.
<b>BOOKKEEPER/ADMIN. ASST.</b> for dwtwn. publishing co. Skills req: A/P, A/R, GL, word proc., gen off. Competitive salary & exc. bnfts. Fax or email résumé to VW at 555-4444.	<b>INSURANCE</b> CSR, P&C lic., sal. to be negot. Fax résumé + sal. hist. to 111-2222, Attn: Irene.
<b>CARPENTER,</b> Comm'l/resid. exp. w/remod. projs. Fast, clean wkr. 555-1234	<b>NURSING</b> RN/LVN CNA, per diem pos. avail. Span. spkr. a plus. 555-2222
<b>CARPET</b> Clean tech. PT/FT. Will train. Cln. DMV, gd. Eng. req. 555-0000	<b>WAREHOUSE:</b> Shpg./Recg. invty. control. Drug Tstg. req. Fax résumé: 555-8888

**Task 2. Imagine you are interviewing someone for a career promotion. You have to complete the following personal details form. What questions would you ask? Begin with the given word on the right.**

Personal Details	Questions
Name:	1. What...
Address:	2. Where...
Date of birth:	3. When ...
Present position/occupation:	4. Where ...
Length of service:	5. How long ...
Previous position:	6. Before that,...
Current projects:	7. At the moment...
Future intentions/ambitions:	8. In the future, what...

**Task 3. Read the article about youth`s unemployment. Then discuss the following statements with your partner.**

- Recent college graduates try to remain hopeful despite their struggle to find work.
- It is common for young people to make up a larger portion of the unemployed.
- Latest college graduates called more prepared, harder working than previous generations.

### **Holding on to Hope: Young and Unemployed in America**

#### **Active Words and Phrases**

1	<i>adversity</i>	<i>лихо, скрута</i>
2	<i>blow</i>	<i>удар</i>
3	<i>bound</i>	<i>неодмінний, вимушений</i>
4	<i>but that's not the case</i>	<i>але це не так</i>
5	<i>default track at school</i>	<i>типовий шкільний шлях</i>
6	<i>devastating</i>	<i>нищівний, руйнівний</i>
7	<i>grinder</i>	<i>шліфувальник</i>
8	<i>inward</i>	<i>внутрішньо, духовно</i>

9	<i>public policy</i>	<i>громадська, державна політика</i>
10	<i>right away</i>	<i>негайно, відразу</i>
11	<i>sharp</i>	<i>пильний, кмітливий</i>
12	<i>slacker</i>	<i>ледащо</i>
13	<i>spouse</i>	<i>супруг</i>
14	<i>stagnant</i>	<i>інертний, застиглий</i>
15	<i>to have the privilege of witnessing</i>	<i>мати привілей бути свідком</i>
16	<i>to pick a major</i>	<i>вибрати спеціальність</i>
17	<i>to poll</i>	<i>опитувати</i>
18	<i>to pursue</i>	<i>продовжити</i>
19	<i>to rebound</i>	<i>мати зворотну дію, реабілітуватися</i>
20	<i>underwhelming</i>	<i>знітючий, нижчий за очікуване</i>

Bridget Coyle wants to be a social worker, but an underwhelming job market and devastating national unemployment rate are making it difficult. Despite this, she remains optimistic.

“I’m hopeful because I see a lot of opportunity (for me), and it’s the only option I have,” the 24-year-old college graduate said. “I don’t want to be hopeless, because then I’ll be stagnant. I need to keep hope in the back of my mind so that I don’t stop moving forward.”

For Coyle, the state of the job market did not always hit so close to home. After graduating in 2009 with an English degree from Saint Joseph’s University, she spent a year helping disadvantaged youth in Baltimore through the AmeriCorps program.



“I had such a wonderful experience with AmeriCorps and I thought potential employers would see that and want to hire me right away,” she said. “But that’s not the case. It’s not where we are right now.” Coyle is not alone.

According to the Bureau of Labor Statistics, the national unemployment rate is 9.1%. It is common for young people to make up a larger portion of this statistic because of their lack of work experience, said Emy Sok, an economist with the bureau. These statistics are all too familiar to Carl Van Horn, a professor of public policy at Rutgers University, who studied this age group in a recent survey. His study polled college graduates as they entered the labor market and it helped paint a clear picture of the state of unemployment for America's young people. Half the 571 college graduates surveyed are working a job that did not require a bachelor's degree, while 14% are unemployed or are employed part-time and looking for full-time work. Three out of every four people polled said they would have done things differently while still in college.

"Many people said if they could go back they would do an internship, start looking for work before graduation, use the guidance center at college or pick a major where there are more jobs," said Cliff Zukin, a co-author of the study.

According to Van Horn, the results show that unemployment not only has called for reflection among this generation, but it also has had an emotional impact.



"Psychologists tell us that losing a job is the closest thing to losing a close friend, family member or spouse," Van Horn said. "In other words, being unemployed is a very significant psychological blow to the average person."

Despite the adversity those in this age group face, Van Horn said they have not given up on their abilities or turned the negative aspects of unemployment inward. They manage to stay hopeful. "(Young people) don't blame themselves," Van Horn said. "There's evidence that shows this generation is more prepared and harder working than previous ones. More and more young people go to college to get a bachelor's degree or associate's degree than ever before. They're more grinders than slackers." Neel Bhuta,

who holds a law degree from the University of California, Los Angeles, has been unemployed for months. According to the National Association for Law Placement's Employment Report and Salary Survey issued in June, the employment rate for law school graduates is 87.6%, the lowest since 1996. "When I started (law school) in 2008, the economy wasn't all that bad yet," Bhuta said. "The default track at school was to do your work well, graduate and make \$100,000. School was supposed to be hard, but getting a job was easy. Now it seems like everything's hard."

Despite this, Bhuta still remains hopeful. "Things are bound to get better," he said. "Young people just have to make sure they're staying sharp enough so that when things do eventually rebound, we're there to take full advantage of it."

For Coyle, it's her AmeriCorps experience that pushes her forward and inspires her to be optimistic. "Through AmeriCorps, I had the privilege of witnessing some very bright young men and women build on their strengths and take great steps toward positive change," she said. Now she's making a change of her own by returning to school to pursue a master's degree in the field of social work. "I'm feeling very hopeful because I'm back in school," she said. "I feel good about my decision to pursue a master's degree program and am confident it will improve my chances in the job market."

*(By Rachel Witte, Special to CNN)*

**Task 4. Scan the text to find and explain the following numbers.**

1) 9.1
2) 2008
3) 24
4) 571
5) 100,000
6) 2009
7) 1996
8) 14
9) 87.6

### Task 5. Fill in the correct prepositions:

To hire smbd right \_\_\_\_\_, according \_\_\_\_\_ the Bureau of Statistics, to make \_\_\_\_\_ a larger portion, to study \_\_\_\_\_ a recent survey, to look for work \_\_\_\_\_ graduation, the employment rate \_\_\_\_\_ graduates, to build \_\_\_\_\_ their strengths, to take steps \_\_\_\_\_ positive change, degree \_\_\_\_\_ the field of social work, to feel good \_\_\_\_\_ your decision.

### Task 6. Translate the following phrases into English:



Нищівний рівень безробіття серед випускників; залишатися завжди оптимістом; це єдиний вибір, що у вас є; у глибині душі; постійно рухатися вперед; найняти когось негайно; рівень безробіття в країні становить 4,1%; відсутність досвіду роботи; виходити на ринок праці; скласти чітку картину стану безробіття американської молоді; половина з тисячі опитаних випускників; пройти стажування; почати шукати роботу до закінчення навчання; скористатися послугами консультаційного центру; труднощі, з якими стикаються представники певної вікової групи; рівень зайнятості серед випускників становить 70%; це найнижчий показник з 2010 року; скористатись цим у повній мірі; це надихає бути оптимістом; робити кроки до позитивних змін; покращить свої шанси на ринку праці.

### Task 7. Look through the text above to find out the contextual synonyms for words below.

1) to encourage	_____
2) unoccupied	_____
3) inert	_____
4) positive	_____
5) committee	_____
6) lazybones	_____



**Task 8. Read the following statements about job-seeking and discuss with your partner whether they are true or false.**

1. Finding a new job should not take any longer than one month.



True



False

2. It increases your chances of getting a job by applying for a lot of different jobs than to just go after the job you want.



True



False

3. The best way to find a job is looking through online job postings and want ads.



True



False

4. Networking is always an important activity – even when you're already employed.



True



False

5. Social networking sites are fine, but you should always be doing more than simply updating your status or commenting on others.



True



False

6. Your regular (formatted) print resume should be no longer than one page in length.



True



False

7. A text resume is just a stripped down version of your regular (formatted) resume.

☐ True

☐ False

8. Using action verbs should be a key part of writing your resume and cover letters.

☐ True

☐ False

9. You don't always need to send a cover letter with your resume when applying for a job.

☐ True

☐ False

10. When possible, you should follow-up *all* your job applications with a phone call or e-mail to the employer.

☐ True

☐ False

11. Sending thank you e-mails/notes/letters to every person you interview with is a nice gesture, but not really necessary.

☐ True

☐ False

12. What you wear and how you look has an impact on job interviews.

☐ True

☐ False

13. It is extremely important to prepare for interviews by preparing questions to ask as well as preparing answers to questions you may be asked.

☐ True

☐ False

14. A basic knowledge of the organization and the industry (or industries) it operates in is not crucial when job-hunting.



True



False

15. Once you've been offered the job, you can start negotiating your salary.



True



False

**Task 9. Choose a letter to show the meaning of the boldface term in each sentence.**

1. Lindsay works the **graveyard shift** so she can be at home in the daytime.

- a. next door to the cemetery
- b. 6:00 P.M. to midnight
- c. 10:00 P.M. to 6:00 A.M.

2. When the retired nurse needs extra money, she works **on a per diem basis**.

- a. hired for and paid by the day
- b. mornings only
- c. for reduced wages

3. A "**temp to perm**" position offers a chance for job security.

- a. temporal permission to prove yourself on the job
- b. temptation to try for a permanent job
- c. temporary at first, but leading to permanent employment

**Task 10. Translate the following into English:**

1. Гнітючий рівень національного безробіття й відсутність адекватної оплати праці ускладнюють працевлаштування сьогоденних випускників. Ті, хто все одно залишаються сповненими надій на краще майбутнє, кажуть, що просто не мають іншого вибору. Завжди потрібно зберігати надію в глибині душі, щоб не переставати рухатися вперед.

2. З одного боку, ви можете помилятися, якщо думаєте, що у вас такий чудовий досвід роботи, тому потенційні роботодавці це помітять і захочуть найняти вас негайно. З іншого боку, молоді люди часто складають більшу частину статистики безробіття через відсутність

досвіду. Проте дослідники змогли скласти чітку картину безробіття американської молоді, адже половина з тисячі опитаних випускників працюють на роботі, яка не вимагає університетського ступеня. Троє з кожних чотирьох опитаних сказали, що під час навчання в коледжі мали б уже знайти перше робоче місце, аби тепер не залишатися в економічній скруті.

3. На думку психологів, втрату роботи можна порівняти з утратою близького друга або члена сім'ї. Іншими словами, безробіття наносить значний удар по психічному здоров'ю людини. Натомість, найкраща порада – це зберігати надію. Не звинувачуйте себе, адже молоде покоління більш підготовлене до труднощів, ніж попередники.

4. Якщо нічого не спрацює, спробуйте повернутися до навчання й отримати ступінь магістра. Це буде ваш великий крок до позитивних змін. Відчуйте задоволення від свого рішення, прагнення до самовдосконалення обов'язково покращить ваші шанси на ринку праці.

**Task 11. Write on the board one job title, e.g. *Sales manager, Accountant, IT systems manager, Chief Executive Officer*. Brainstorm and write skills and abilities you need to do this kind of job. Some typical ideas for a variety of jobs are given below, but follow whatever you and your partners suggest.**

JOB TITLE: \_\_\_\_\_

SKILLS AND ABILITIES YOU NEED: \_\_\_\_\_

*Examples of skills and abilities:*

being good with figures/people/technical issues

being a good administrator

being good at organising your time  
 having a good understanding of the market  
 dealing with challenges  
 working well in a team  
 being a good communicator

**Task 12.** For cards A – G, fill in the gaps with appropriate words from the box. Make empty cards and ask your friends/relatives about their bad experience after graduating from the university or approach people to answer a survey in the street:

A	<i>money, afford, cut, competition, hopeful, less</i>
B	<i>internship, searching, penny, worked, assembly</i>
C	<i>back, tried, applied, politely</i>
D	<i>tough, mostly, internships, opportunities</i>
E	<i>getting, applying, fussy, struggling, hard</i>
F	<i>fulfilling, made, raising, denied</i>
G	<i>deserve, economy, paying, merits, assume, willing</i>

A

*Natasha Lawrence, 23, Chichester, Unemployed graduate*

*When I graduated in July with a 2:1 in English I was 1\_\_\_\_\_ of finding work, but the Government have 2\_\_\_\_\_ so many public sector jobs and everybody's worried about 3\_\_\_\_\_, so there's 4\_\_\_\_\_ jobs and much more 5\_\_\_\_\_. Internships mean only those who can 6\_\_\_\_\_ to forego a salary can get ahead, which is a major attack on equality.*

B

*Tobi Ladejobi, 23, Streatham, Unemployed graduate*

I graduated three months ago and have been 1\_\_\_\_\_ everywhere for jobs ever since. I 2\_\_\_\_\_ so hard on my 3\_\_\_\_\_ at EMI, all for nothing because there was no job at the end. It was heartbreaking. But maybe there never was going to be a job. Companies just want intern after intern on an 4\_\_\_\_\_ line, so they don't have to pay a 5\_\_\_\_\_.

C

*Sarah Wilson, 23, Peckham, Unemployed, with A-levels*

There have been days in the past few months when I've 1\_\_\_\_\_ for 20 jobs only to hear 2\_\_\_\_\_ from three, and most of them just 3\_\_\_\_\_ say no. It's impossible to know what employers are after - I feel like I've 4\_\_\_\_\_ everything.

D

*Philip Javens, 23, Petersfield, Unemployed graduate*

Our generation was given a message that there would be a world of 1\_\_\_\_\_ waiting for us after university - but what are these opportunities? 2\_\_\_\_\_ just 3\_\_\_\_\_ that don't pay for the basics of living. It's a 4\_\_\_\_\_ time to be young.

## E

**Tenneta Morris, 23, Harlesden, Unemployed, with BTECs**

I have two young children to support and we're 1\_\_\_\_\_ just to get by. I want to work, I have BTEC qualifications and I'm not 2\_\_\_\_\_. But at the moment I'm 3\_\_\_\_\_ for 10 jobs a week and 4\_\_\_\_\_ nowhere. It's 5\_\_\_\_\_ to tell what employers want.

## F

**Alfie Hunter, 19, Borehamwood, Unemployed, with A-levels**

It's so important to have a full-time job - something secure and permanent and hopefully 1\_\_\_\_\_. But this generation are 2\_\_\_\_\_ that. And the Government have 3\_\_\_\_\_ access to university even harder by 4\_\_\_\_\_ fees.

## G

**Ruth Johnston, 22, New Malden, Unemployed graduate**

I've been to university but I don't automatically 1\_\_\_\_\_ that entitles me to a job - but I do think I 2\_\_\_\_\_ one on my own 3\_\_\_\_\_. The problem is that employers aren't 4\_\_\_\_\_ to give you those opportunities to show what you can do. With the 5\_\_\_\_\_ like it is, if companies can get away with not 6\_\_\_\_\_ young people, they will.

## UNIT 11

### TOYING WITH TICKING TIME BOMB: THE ANGRY MILLIONS



**NEETs definition:**  
*abbreviation for not in education, employment, or training: used by the government to describe a young person who is no longer in school and does not have a job or is not training to do a job (Cambridge)*

**Task 1. Read the text about young unemployment. Use the dictionary to explain the meaning of units given in bold.**

#### The Angry Millions

##### Part 1

#### Active Words and Phrases

<b>1</b>	<i>Figures out tomorrow are expected to confirm</i>	Очікується, що вже завтра цифри (показники) підтвердять
<b>2</b>	<i>freeters</i>	фрітери (молоді люди, що живуть на дохід від непостійного заробітка чи безробітні)
<b>3</b>	<i>to opt for</i>	обирати
<b>4</b>	<i>hittistes</i>	хітисти (дослівно: нероби, які проводять свій день, притулившись до стіни)
<b>5</b>	<i>NEETs (Not in Education, Employment, or Training)</i>	покоління «ні ні» (молоді люди, які не навчаються і не працюють, тобто не займаються ні одним, ні іншим)
<b>6</b>	<i>to breach</i>	пробивати, робити пролом
<b>7</b>	<i>inevitably</i>	неминуче
<b>8</b>	<i>there is little dispute that</i>	мало хто заперечуватиме, що;



		<i>практично немає сумнівів, що</i>
<b>9</b>	<i>to harness</i>	<i>приборкувати</i>
<b>10</b>	<i>to eat away</i>	<i>зруйнувати, поглинати</i>
<b>11</b>	<i>covering May to July</i>	<i>з травня по липень</i>
<b>12</b>	<i>to flood</i>	<i>наводнювати</i>
<b>13</b>	<i>double dip</i>	<i>друга хвиля, подвійний</i>
<b>14</b>	<i>unscathed</i>	<i>неушкоджений</i>

*Figures out tomorrow are expected to confirm the worst youth unemployment figures for nearly 20 years. But it's the lack of hope, as much as the lack of jobs, that is dangerous.*



In Japan they call them freeters, an **amalgamation** of "freelance" and the German word for workers *arbeiter*. The Tunisians opt for *hittistes*, a slang Arabic phrase which roughly translates as people who lean against walls. In Britain we prefer NEETs, the term we use to describe the depressingly **swelling**

ranks of our young who are not in education, employment or training.

But whatever you call them and wherever you are, the youth unemployment time bomb is ticking and in Britain there are few signs of things getting better.

Tomorrow the Office for National Statistics (ONS) will release the latest employment figures from the past three months, with most analysts expecting the number of under-24s out of work to pass the one million mark for the first time since the early 1990s.

If that ceiling is breached, it will be a hugely significant and psychologically damaging moment for Britain. Political parties will inevitably point **the finger of blame** at each other, but whatever the cause of our NEET crisis there is little dispute that our ongoing failure to harness the energy of the younger generations is eating away at the foundations of all our own futures.

As Paul Brown, director of communications at the youth charity The Prince's Trust, put it earlier this summer: "Youth unemployment is like a dripping tap, costing tens of millions of pounds a week through benefits and lost productivity. And, just like a dripping tap, if we don't do something to fix it, it's likely to get much worse."

According to the figures covering May to July this year, unemployment among under-24s officially stood at 973,000, but the growing belief among some economists is that over the past three months – with scores of new graduates flooding into the job market over the summer – the figures might have risen by as much as 90,000 taking them into seven figures for the first time since 1993. For the pessimists it *heralds* a return to two decades ago when the young were hit disproportionately hard and suffered for years afterwards.

"The 1980s *recession* was a generational disaster and there is a major risk of it happening all over again," says Richard Exell, a labour market expert at the Trades Union Congress. "Whatever interpretation economists might have, as far as ordinary people are concerned we are already in a double dip recession and young people are clearly one of the groups *bearing the brunt of* it."

The effects of long-term unemployment are often depressingly long lasting. The TUC's own research has shown that those who were out of work for more than a year during the 1980s were more likely to struggle during the current economic crisis and overall tended to earn less than those who got through the decade economically unscathed.

## The Angry Millions

### Part 2

#### Active Words and Phrases

1	<i>dependents</i>	<i>утриманці</i>
2	<i>deprivation</i>	<i>втрата, зубожіння</i>
3	<i>endemic</i>	<i>поголовний</i>
4	<i>implications</i>	<i>наслідки</i>
5	<i>is irrelevant</i>	<i>не має значення</i>
6	<i>movement</i>	<i>рух</i>

7	<i>on a given day</i>	<i>на певний день</i>
8	<i>overall</i>	<i>загальний</i>
9	<i>pool</i>	<i>сукупність, загальний фонд</i>
10	<i>shabaab</i>	<i>шабааб</i>
11	<i>steadily</i>	<i>стабільно</i>
12	<i>That's partly down to the way</i>	<i>Частково це пов'язано з тим</i>
13	<i>to exclude</i>	<i>виключати, вилучати</i>
14	<i>to have smbd on benefits</i>	<i>утримувати рjiјст за рахунок соціальної допомоги</i>
15	<i>to look at the bigger picture</i>	<i>побачити всю картину комплексно</i>

According to the ONS, the proportion of young people out of work is edging ever closer to 20 per cent, prompting headlines this year warning that one in five under -24s are out of work. But the reality is a little more *subtle*.

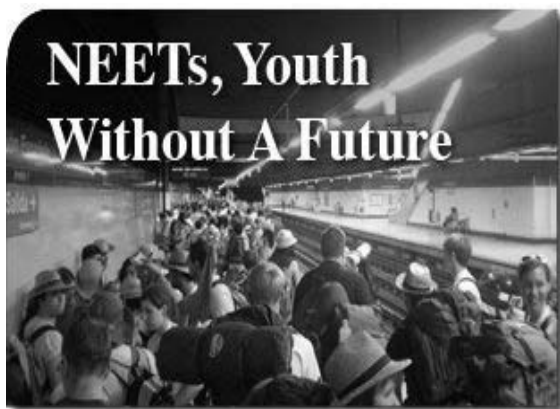
"I wouldn't for one moment want to give the impression that we haven't got economic difficulties or that it is easy for young people to find a job because it isn't," says Simon Briscoe, a former statistics editor at the Financial Times. "But I do think that when we hear people say one in five young people are unemployed it is terribly misleading."

That's partly down to the way the ONS publishes its statistics. The figures they release give youth unemployment as a percentage of the economically active but excludes the "inactive" – those in education. As the number of young seeking further education increases, the *pool* of potentially unemployed reduces but proportionately the number of unemployed (within that pool) increases. If you include those in education, the actual unemployment figure is closer to one in eight, rather than one in five, a number that is comparable to older age groups.



*Statisticians* like Mr Briscoe prefer to look at the bigger picture – but there is even less room for optimism there. "Whether the unemployed number hits one million or not is irrelevant really from a statistician's point of view," he says. "It's simply a number on a given day. What's important is the overall trend which has shown youth unemployment steadily rising over the past six or seven years. That's the really scary statistic. It's time we had some clear thinking and some good policy decision to *tackle* this overall rise."

The young are naturally *resilient* and have fewer dependents than older generations. So does temporary high unemployment even matter? Can they bounce back? To a degree. But beyond the long-term implications of being temporarily out of work one only needs to look south and east of the Mediterranean to see what the end result of endemic youth unemployment can be. The revolutions that have swept the region were largely led by shabaab – self-identified youth movements that were fed up with their lack of prospects in an area of the world where unemployment for their age group rests at 24 per cent, according to the International Labour Organisation. Their anger, of course, was *exacerbated* by the



corrupt and despotic rule of their leaders. But even in Spain and Greece, which have some of Europe's highest youth unemployment rates, protests regularly break out and violence is never far away.

David Cameron has insisted the summer riots had nothing to do with poverty. But numerous statistical analyses of the rioters have shown deprivation and a lack of hope played a key role. According to one analysis, 41 per cent of suspects lived in areas in the bottom 10 per cent of England in terms of deprivation. Kevin Green, chief executive of the Recruitment and Employment Confederation, says the Government could be more *pro-active* at *alleviating* the crisis. "It doesn't have to all be about spending your way out,"

he says. "There are plenty of little steps you could take." His organisation, for example, has lobbied for small and medium business to be given a two-year National Insurance tax breaks if they hire an under 24-year-old. "It would encourage employers to take a risk and hire someone younger and would cost significantly less than having them on benefits," he says. Doing nothing is not an option. You only have to look at Tottenham, Hackney, Croydon and Manchester to see the alternative.

*(The Independent)*

**Task 2. Check through the article «The Angry Millions» and mark sentences T (true) or F (false). Change any false sentences to make them true.**

1. The term NEET is used to identify the energy of young generations. **T/F**

---

2. Youth`s unemployment can be dangerous even for the lack of hope the graduates suffer from. **T/F**

---

3. Statisticians say that quantity of unemployed young people is increasing over the past 6 – 7 years. **T/F**

---

4. The quantity of "inactive" participants consists of those who are retired. **T/F**

---

5. Some people think, that if small and medium business employ under 24-year-old, they should be given a two-year tax breaks. **T/F**

---

6. *Bearing the brunt of smth* means receiving the worst part of something unpleasant or harmful. **T/F**

---

7. Notion *shabaab* denotes the proportion of young people out of work. **T/F**

---

8. David Cameron insisted that temporary high youth`s unemployment doesn`t matter. **T/F**

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**Task 3. Read the extracts from Henry's report and number the section headings one to five.**

Observations about the company	Appendix	Introduction	Professional achievements	Experience during work placement
--------------------------------	----------	--------------	---------------------------	----------------------------------

A... a six-month placement with Cambro Corp. in Littlehampton from February to July, under the supervision of Mr Geoffrey Thomson, Marketing Manager. The objective of the internship was to design, conduct and analyse the results of a market study to identify customer needs for a new range of electronic gearboxes for industrial conveyor belts. Cambro Corp. is a subsidiary of the HDE group based in New Jersey. The company has 450 employees in its Littlehampton plant, and designs, produces and markets gearboxes for the North American market. Founded in 1954, the firm ...

B... and this experience was extremely valuable. I had not expected such a poor response rate to the first mailshot. When customers were contacted by telephone, it became clear that many of them had not answered the questionnaire simply because they had not understood the first question. The order of the items was therefore modified and the response rate increased by 200%

C... a long history of involvement in the local community. Cambro's reputation as a company which looks after its employees and which sponsors local sports and cultural events is one of its greatest strengths.

To obtain a similar result through media campaigns would cost millions. This aspect of the company's marketing and PR policy was most impressive ...

D... communication skills in particular. Developing and performing a market study in less than six months was a major challenge. Fortunately, I was able to apply the knowledge I had acquired in marketing in year two of my degree, and the results of my study were extremely well received. In future, I think it would be very helpful if...

E... including the following documents: A. Daily journal      B. Thank you letter to Mr Thomson      C. Evaluation letter from Mr Thomson D. Résumé  
E. Cambro brochure and sales literature

**Task 4. Role-play. Choose a partner to work with and role-play the following situation:**

You are going for a job interview for an office manager's job in a very prestigious consulting company. First describe how you would dress for the interview and what you would need to take with you ( i.e. driver's license, social security card, resume, etc.) Develop a list of questions the employer / interviewer might ask you and develop appropriate answers to them. Some sample questions might include:

What is your work experience? · What is your educational background? · Do you know computer programs such as Excel, Word, etc. (other appropriate computer programs) · What are your strengths? · When can you start? · Do you have transportation to work? · Why do you want to work for our company? · How would you fit in with our company?

**Task 5. Read the following quotations and argue with your partner which of them can be best applied to business.**

1. The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will. Vince Lombardi.
2. Life is like riding a bicycle. You don't fall unless you stop pedaling. Claude Pepper.
3. Success, remember, is the reward of hard work. Sophocles.
4. Don't cry because it's over, smile because it happened. Dr. Seuss.
5. It is better to be hated for what you are than to be loved for what you are not. André Gide, Autumn Leaves.
6. Life is what happens to you while you're busy making other plans. Allen Saunders.
7. Striving for excellence motivates you; striving for perfection is demoralizing. Harriet Braiker.



## UNIT 12

### MATCHING ECONOMIC MIGRATION WITH LABOUR MARKET NEEDS

#### MIGRATION



#### **An economic refugee *definition*:**

*It is a person who leaves his or her home country in search of better job prospects and higher living standards elsewhere.*  
(Investopedia)

**Task 1. Before reading the text try to give English definitions to the following units (like it's done in reference books). Check your option consulting the following text and business dictionaries.**

global migration
to emigrate
an economic migrant
qualified / overqualified
remittances
to uproot
a working visa

**Task 2. Discuss with the partner your idea of the country where «*streets are paved with gold*». Clarify the etymology of this saying from the reference below.**

«The streets are paved with gold» is said about a place where it is easy to get rich, or where people imagine that it is. “London streets are paved with gold” is a saying that came from the 19<sup>th</sup> century story of Dick Whittington and his cat, loosely based on the 14<sup>th</sup> century Lord Mayor of London, Richard Whittington. The saying, which expresses the idea of a “land of opportunity”, is partly ironic, since Dick Whittington found when he went to London that the streets were in fact grimy and poverty stricken.





**Task 3. Read, translate, then complete the text with appropriate extracts from the list below.**

<p>1) has the largest number of immigrants</p> <p>2) skilled people are leaving to work in richer countries</p> <p>3) the movement of people around the world and particularly those who are moving abroad to look for new job</p> <p>4) people living and working in a different country from the one in which they were born</p>	<p>5) people with specialist training and qualifications</p> <p>6) a stamp in your passport that allows you to work in a certain country</p> <p>7) they have to leave their home country</p> <p>8) for all kinds of reasons, such as:</p> <div data-bbox="751 1206 972 1423"> </div>
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## Global Migration

### Active Words and Phrases

1	<i>brain drain</i>	«відтік мізків»
2	<i>brain gain</i>	«притік мізків»
3	<i>co-operation</i>	співпраця
4	<i>on the lookout for</i>	у пошуках
5	<i>overqualified</i>	надкваліфікований
6	<i>overseas</i>	за кордоном, за кордон
7	<i>remittances</i>	грошові перекази
8	<i>source of funds</i>	джерело коштів
9	<i>stamp</i>	штамп
10	<i>to make up</i>	складати
11	<i>to uproot</i>	перейжджати з насидженого місця

**Rob:** Hello, Jen. I think, today we're going to discuss *global migration* – that's **A** \_\_\_\_\_. Is this something you have done Jen?

**Jennifer:** Yes, when I was a student I moved to France to teach English for a while.

**Rob:** A very good job but luckily for us, you came back to live in the UK. Many people are forced *to emigrate*. It means **B** \_\_\_\_\_ in order to work abroad and they never return home. We'll talk more about that shortly and also look at some of the language associated with migration. But let's start with today's question.

**Jennifer:** And this is a question for me to answer?

**Rob:** Of course it is! So, according to figures from the United Nations (UN), which one of these countries **C** \_\_\_\_\_ as a percentage of its national population? Is it:

a) United States of America b) Qatar c) Turkey

**Jennifer:** I think this is an easy one. I think it will be a) The United States of America.

**Rob:** And you are wrong. The answer is Qatar. Around 75% of its population are immigrants – so that's people who have moved there but were



countries such as Brazil and France are on the lookout for electronic engineers.

*Jennifer:* But these are all highly-skilled jobs that require *qualified staff*, in other words, **G** \_\_\_\_\_. Sometimes people with such skills take on a job where they are *overqualified*, such as doing a cleaning job or serving in a cafe.

*Rob:* So many of the immigrants' skills are just going to waste and, as we have mentioned, their home country is losing skills that could have helped improve the local economy there.

*Jennifer:* However, there is evidence that many migrants are working abroad to send money to family back at home – these are called *remittances*. They are seen as an important source of funds for economic development of poor countries. In fact, official figures show that last year \$US400bn of this money was being sent back to developing countries.

*Rob:* It must be hard for people *to uproot* – or move from their home – leave the family behind and go overseas. And it can also be a challenge to get permission to work abroad.

*Jennifer:* Yes, you mean getting a *working visa* – that's **H** \_\_\_\_\_. In



Australia for example, points are awarded to people with skills that are needed in the country; those who get the right amount of points are allowed in.

*Rob:* This system allows a country to adapt to the changes in skills needed to keep

the economy growing. Other countries only issue a working visa if someone has been offered a specific job.

*Jennifer:* Of course, migrants may hope that *the new country's streets are paved with gold* – or that they think it's an easy place to get rich – but if it's not, they can at least get some work experience that will benefit them when they get home: a sort of brain gain!

*(BBC News)*

**Task 4. Mark the following statements T (true) or F (false). Change false sentences to make them true.**

1. The United States is the most overloaded with migrants country, comparing to Turkey and Qatar. **T/F**

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2. For some developing countries, remittances can form a sizeable share of their economy. **T/F**

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3. The USA percentage of immigrants makes up a quarter of the population. **T/F**

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4. The most important cause of migration concerns to war accidents. **T/F**

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5. The intellectual capital of nation is expected to decrease when people move to developed countries, so that rate of working migration is high. **T/F**

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6. Economic migrants move to a new area because opportunities to implement their qualification are not good in their own country. **T/F**

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7. In Australia, you need approval from your branch office's top-manager to be allowed to get a working visa. **T/F**

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8. There is a demand for accountants in Norway. **T/F**

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9. When people approve the idea of uprooting themselves and moving overseas, they do it for reason of getting better opportunities in their career performance. **T/F**

---

10. Overqualification takes place when an individual's credentials surpass the job's requirements. **T/F**

---

**Task 5. Fill in the correct prepositions:**

To move \_\_\_\_\_ France, to teach English \_\_\_\_\_ a while, to start \_\_\_\_\_ today's question, according \_\_\_\_\_ figures, make \_\_\_\_\_ around 10% of the population, to talk \_\_\_\_\_ global migration, people move \_\_\_\_\_ country to country, the skills might be \_\_\_\_\_ demand, \_\_\_\_\_ another part of the world, a need \_\_\_\_\_ chefs, affected \_\_\_\_\_ the financial crisis, to send money \_\_\_\_\_ family back at home, important source \_\_\_\_\_ funds for economic development, to adapt \_\_\_\_\_ the changes.

**Task 6. Find the words in the text that correspond to the following definitions.**

1. The need or desire that people have for particular goods and services.
2. To receive a particular amount of money for the work that you do.
3. Knowledge or skill that you gain from doing a job or activity, or the process of doing this.
4. To give someone something such as a prize or money officially in order to reward them for something they have done.
5. The process of gradually becoming bigger, better, stronger, or more advanced.
6. A situation in which there are a lot of problems that must be dealt with quickly so that the situation does not get worse or more dangerous.
7. An amount expressed as if it is part of a total which is 100.
8. An advantage, improvement, or help that you get from something.

**Task 7. Find and explain these numbers, places and acronyms in the text.**

a) 214 mln	b) USA	c) OECD	d) Australia
e) 12%	f) Belgium	g) \$400bn	h) France
i) UN	j) Qatar	k) 75%	l) Greece

**Task 8. Translate the following into English. Then make a glossary of helpful words from the text «Global Migration».**

Світова міграція; кількість емігрантів, які виїхали у пошуках кращої долі; штамп у паспорті, що дозволяє в'їзд до країни; відсоток мігрантів на долю населення; їхня кваліфікація не затребувана в країні, де вони народилися; це проблема країн, що розвиваються; попит на певні спеціальності; покращувати місцеву економіку; надійне джерело коштів для економічного розвитку бідних країн; залишати родину й переїжджати за кордон; отримати дозвіл працювати за кордоном; підтримувати економічний прогрес країни.

**Task 9. Translate the following into English:**

1. Поняття *світова міграція* зараз знайоме багатьом людям, які виїхали або збираються виїхати за кордон у пошуках кращої долі. Інколи цифри дійсно вражають. Так, у Кватарі 75% населення – іммігранти, хоча традиційно всі вважають США лідером серед країн, що приймають бажаних отримати високу зарплатню й економічну стабільність.

2. Емігранти сподіваються на краще життя в розвинених країнах, але насправді їм доводиться пройти через багато випробувань. Людина знімається з насидженого місця, залишаючи дома родину й друзів, і їде до незнайомої країни, де є попит на її спеціальність, аби кожного місяця надсилати додому родичам грошові перекази. Через фінансову кризу певні країни потребують бізнес-аналітиків, а інші – електронщиків і лікарів. Коли від'їжджають висококваліфіковані кадри, цей процес називається «відтік мізків».

3. На перший погляд, отримати візу зовсім не важко, оскільки це звичайний штамп у паспорті. Проте аби в'їхати на роботу, наприклад, до Австралії, вам треба набрати відповідну кількість балів за певними показниками. І звісно, перевага надається тим фахівцям, чия професійна діяльність є затребуваною у країні. А коли вже виїхали, ви можете зіткнутися з тим, що в омріяній країні вулиці зовсім не вимошені золотом, але ви принаймні вже отримаєте неоціненний досвід роботи, коли повернетеся на батьківщину.

**Task 10.** Look carefully at a piece of advertisement and fill in the gaps with correct form of the words from the box.

entrepreneurial    export    contribution    encourage    proven



sponsorship    diversify    competition    growth    dispersal

*Australia's Business Innovation and Investment Programme* <sup>1</sup> \_\_\_\_\_ successful business people to settle in Australia and use their <sup>2</sup> \_\_\_\_\_ skills to develop business activity in Australia.

*The Business Innovation and Investment Programme is designed to increase* <sup>3</sup> \_\_\_\_\_ talent and <sup>4</sup> \_\_\_\_\_ business expertise in Australia. It is positioned to target migrants that have a demonstrated history of success in innovation, investment and business and are able to make a significant <sup>5</sup> \_\_\_\_\_ to the national innovation system and to the Australian economy.

*The objectives of the programme are to contribute to the* <sup>6</sup> \_\_\_\_\_ of the Australian economy by:

*generating employment;  
increasing the* <sup>7</sup> \_\_\_\_\_ of Australian goods and services;  
*increasing the production of goods and services in Australia;  
introducing new or improved technology;  
increasing* <sup>8</sup> \_\_\_\_\_ and commercial activity;  
*developing links with international markets;  
increasing the* <sup>9</sup> \_\_\_\_\_ of business migrants across Australia through state and territory government <sup>10</sup> \_\_\_\_\_.



**Task 11. Choose the correct options to complete the sentences checking carefully words in italics.**

a) These days people are risking the awful journey of *migration* because \_\_\_\_\_ .



basic amenities are still missing or substandard over regional areas;



euros and dollars are more valuable than any local currency;



they are fleeing some mixture of war, oppression, civil disorder and poverty.

b) If there is a *net inflow* of migrants, \_\_\_\_\_ .



larger numbers are leaving a country, than entering it;



larger numbers are entering a country, than leaving it;



nets are used to prevent migrants from entering a country.

c) If there is a *brain drain*, \_\_\_\_\_ .



after two months in the United States, aliens are admissible for permanent resident status;



it's accompanied by occurrence of maximum population that a given area can sustain indefinitely;



people usually move from a developing country to a developed country.

d) The purpose of *census* is \_\_\_\_\_ .



to encourage people to start working legally and paying tax;



to compile data on the demographics, economics, and social information pertaining to that population at that time;



the cancellation of removal changes an alien's status from "deportable" to "lawfully admitted for permanent residence."

e) If someone applies for *citizenship*, \_\_\_\_\_ .

☐ one wants to possess the equal rights and responsibilities as a person who was born or naturalized in a country;

☐ one claims to be applied as a resident for during a hearing before an immigration judge;

☐ one asks for his/her dependants' status legalization, and in this case, dependants are usually defined as spouse and minor children.

f) The act of *deportation* occurs, when \_\_\_\_\_ .

☐ an immigration judge finds an alien and officially announces his/her location in state media;

☐ an alien is formally removed from the country for violating the immigration laws;

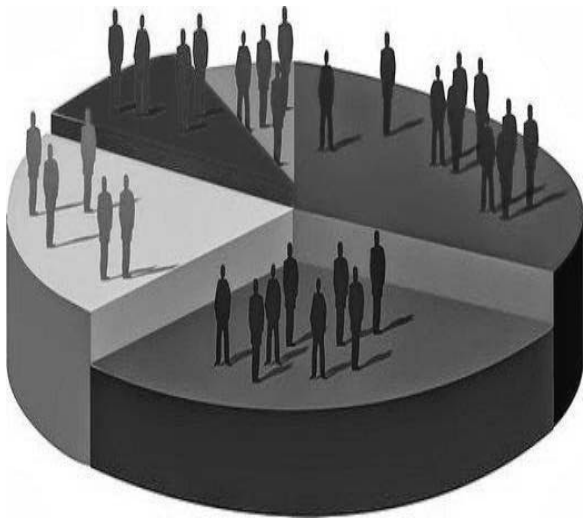
☐ the country is overpopulated, so that the level of resource consumption cannot be maintained without damaging functionality of the area's ecosystem.

g) The notion '*Diplomats and Consular Personnel*' includes \_\_\_\_\_ .

☐ people working in a foreign country, under a diplomatic permit, for their country's embassy or consulate;

☐ citizens traveling abroad under diplomatic passports in order to work for their country's embassies or consulates;

☐ both previous positions.



**Task 12. Match the terms to their definitions.**

1 LPR (Lawful Permanent Resident)	a an attorney who is appointed by the Attorney General to act as a judge in the Executive Office for Immigration Review
2 an illegal alien	b location through which aliens may enter the country area
3 naturalization	c an alien who has been employed by an international firm or corporation for a year (or six months in some cases) in the last three years, and who seeks to enter the United States temporarily in order to continue working for the same employer or a subsidiary or affiliate of the original employer
4 domestic migration	d a system of quotas for immigrants, established by the Immigration Act of 1924, which used national origin, race, and ancestry as bases for limiting immigration to the United States
5 national origins quota system	e a foreigner who has either entered a country illegally or who has violated the terms of legal admission to the country
6 an immigration judge	f any person who is not a United States citizen or national, but who is permanently residing in the U.S. legally, as a lawfully recorded permanent immigrant
7 port of entry	g the process of moving within a given country, but across subdividing boundaries, with the intent of establishing a new permanent or semi-permanent residence.
8 an intracompany transferee	h the process of conferring citizenship upon a person after his or her birth, by any means

## VOCABULARY

accusatory	обвинувальний
achieving results	досягнення результатів
ad-hoc team	спеціальна група
adversity	лихо, скрута
aesthetic	естетика
affluent	багатий
agenda	повістка дня
agenda	порядок денний
ahead of time	заздалегідь
albeit cautiously	хоча й обережно
all organic, natch	звичайно, усе органічне
annual fee	річний внесок
annually	щороку
arcade games	аркадні ігри
armed robbery	озброєне пограбування
as yet	поки що
assignment	завдання
associate professor	доцент
assumptions	припущення
attendee	учасник
Barcodes	Штрих-коди
beanbag	крісло-мішок
bet	ставка, умова
beverages company	компанія-виробник напоїв
bigger slice of the pixelated pie	більший шматочок піксельного пирога
billion-dollar acquisitions	придбання на мільярд доларів
bling	шик
blow	удар

borrower	отримувач кредиту
bounced checks	непокриті чеки
bound	неодмінний, вимушений
brain drain	«відтік мізків»
brain gain	«притік мізків»
brewery	пивоварня
brushed aluminium	матовий алюмінієвий
bunch of	кілька
business executive	керівник підприємства
business mindset	підприємницький склад розуму
but that's not the case	але це не так
cake stand	етажерка для тістечок
cappuccino joint	капучино-бар
card issuer	емітент картки
carry-over balance	перенесений залишок
carton	картон
cash flow	грошовий потік
cash-free	безготівковий
chairman	представник
charity	благодійність
charter members	учасники, члени команди
cholesterol	холестерин
clarify	уточнювати, пояснювати
climbing rock	скеля для скелелазіння
clutter	безлад
coaching inn	корчма, постійний двір
collaborative	спільний
complemented	доповнений
concern	занепокоєння
concerned	зацікавлений
consideration	обговорення

consumer	споживач
contention	конкуренція, боротьба
conviviality	веселість, святковість
cooking utensils	кухонне начиння
co-operation	співпраця
coroner	судмедексперт
correspondingly	відповідно
cost efficient	витратоефективний
counterpart	противник
covering May to July	з травня по липень
co-working	коворкінг
credit score	кредитний рейтинг
crucial	вирішальний
culinary herbs	кулінарні приправи (трави)
cushion	подушка
customer service	обслуговування клієнтів
day-to-day expenses	щоденні витрати
deal	угода, контракт
deal in the bag	угода «в кишені»
default track at school	типовий шкільний шлях
den	кабінет
dependents	утриманці
deprivation	втрата, зубожіння
devastating	нищівний, руйнівний
directive	директива, розпорядження
discreet	скромний
dissenting	незгодний
dissimilarity	відмінність
distinction	відмінність
divergences	відмінності
diverse	різноманітний

dotcom entrepreneurs	підприємців із інтернет-компаній
double dip	друга хвиля, подвійний
drive	рушійна сила
ease	легкість
egotistical	егоїстичний
embarrassed	збентежений
endemic	поголовний
endurance training	виснажуюче тренування
enforcing	нав'язування
entrepreneurship	підприємницька діяльність
epileptic seizure	епілептичний припадок
essence	суть
essences	есенції
ethos	дух, ідеал
evangelist	євангеліст, проповідник, прихильник
every bit as	настільки ж
excessive consumption	надмірне споживання
excluded	вилучений
exhaustion	виснаження
expansion	поширення
expense claims	вимоги щодо покриття витрат
fallow	викинутий
fare	плата за проїзд
fatigue	втома
fight for supremacy	боротьба за першість
Figures out tomorrow are expected to confirm	Очікується, що вже завтра цифри (показники) підтвердять
flared catsuit	обтягуючий комбінезон-кльош
flat £25 fee	фіксована плата в розмірі 25 фунтів стерлінгів

flatpack furniture	збірні меблі
fleetingly	швидкоплинно
fortnight	два тижні
fortune	статок
fraud	шахрайство
fraudulent payment	незаконне зняття коштів (шахраями)
freeters	фрітери (молоді люди, що живуть на дохід від непостійного заробітка чи безробітні)
frequent flier miles	мілі для пасажирів, які часто літають
funky space	гарне, чудове, неординарне місце
global banking	глобальна, світова банківська діяльність
grass-roots movement	масовий рух
grinder	шліфувальник
handed on	переданий
handful	невелика кількість
handling cash	утримання «на руках» готівки
headspace	простір
hip-looking	модний, сучасний
hittistes	хітисти (дослівно: нероби, які проводять свій день, притулившись до стіни)
home truth	гірка правда
home-from-home	домашній, сповнений домашньої атмосфери
homey feel	почуватися як вдома
hotdesking space	незакріплені робочі місця, почергове використання робочих



	місць
hotspots	популярні місця
huge rush	величезний прорив
humdrum	нудний, однотипний
humdrum office	банальний/скупний офіс
humongous	величезний, гігантський
hurdle	бар'єр, перепона
hygiene	гігієна
icebreaker	зустріч-знайомство, привід для зближення й підтримки розмови
implications	наслідки
in particular	зокрема
in the same vein	у тому ж дусі
income	прибуток
indoor BBQ	критий барбекю
induction	офіційне введення на посаду
industrial quality indoor BBQ	критий мангал промислових масштабів
inevitably	неминуче
inevitably	неминуче
infantilisation of adult life	інфантилізація дорослого життя
influential factor	фактор впливу
innovative	новаторський
input	вклад
insights	висновки
inspiring	надихаючий
interchangeably	взаємозамінно
interchangeably	поперемінно
intercom	переговірний пристрій
interest	відсоток
inward	внутрішньо, духовно

IOU (I owe you)	боргова розписка
iron rods	залізні прутки
is irrelevant	не має значення
It goes without saying that	само собою зрозуміло, що
It got to the point	Дійшло до того
keep smth to (themselves)	тримати щось при собі (не розголошувати)
kernel of truth	доля правди, зерно істини
lawn	газон, галявина
leap	стрибок
lender	кредитор
leverage	важіль впливу
LinkedIn's new gaff	новий дім ЛінкІн
loan	займ, кредит
long-dormant	давно бездіяльний
loo	туалетна кімната
loyal tribe	вірне покоління/плем'я
lustre	блиск
mainstream	основний
manual	процес, який виконується вручну
manufacturing	виробництво
market share	доля ринку
MD (Managing Director)	керівний директор
media behemoths	медіа-гіганти
merchant	торговець
merely	лише, тільки
mild chaos	тихий жах
mind-set	мислення
monkey ladders	«руколази»
monthly statement	щомісячна виписка за рахунком
movement	рух

must-have item	щось обов'язкове
muted colors	спокійні кольори
NEETs (Not in Education, Employment, or Training)	покоління «ні ні» ( молоді люди, які не навчаються і не працюють, тобто не займаються Ні одним, Ні іншим)
negative attitude	погане ставлення
newbie	новачок
newly revamped	нещодавно оновлений
niggle	дріб'язкова претензія
noncash	безготівковий
nostalgia-laden school dinners	сповнені ностальгії шкільні обіди
note of caution	застереження
objective	завдання
on a given day	на певний день
on an as-needed basis	у разі потреби
on the lookout for	у пошуках
orientation programmes	програма навчального інструктажу
outcome	результат
outwardly	зовні
oven	духова плита
over rivals	над суперниками
overall	загальний
overdraft	перевищення кредитного ліміту в банку
overdraft account	рахунок, за яким допущено овердрафт
overqualified	надкваліфікований
overseas	за кордоном, за кордон
ownership	власність, право власності

padded homage to	«м'яка» пошана до
partnership	партнерство
passer-by	перехожий
patching	виправлення, ремонт
peer	колега
pen	загон
perception	сприйняття, розуміння
performance	діяльність
personal development	особистісний розвиток
phone booth	телефонна будка
phone booth	телефонна будка
pile of clothes	Гора одягу
plain-vanilla card	базова кредитна картка (без пільг і або з невеликою комісією, або без комісії).
policy	стратегія, право, принцип, політика
pool	сукупність, загальний фонд
pop-up	такі, що стихійно виникають то тут, то там
porch	ганок, веранда
portable card readers	портативні кард-рідери
portable card readers	портативні кардрідери (пристрої для зчитування карти)
poultry	птахівництво
precisely	чітко, точно
pre-conceptions	упередження
prejudices	упередження, забобони
profitability	прибутковість
proliferation	розповсюдження, кількісний зріст
proprietorship	індивідуальна приватна підприємницька діяльність

protein	білок
public policy	громадська, державна політика
public transport unions	профспілки громадського транспорту
purchase	придбання
purchase	покупка
rappers	репери
receipt	чек, квитанція про сплату
receptive	сприйнятливий
recession	спад, криза
recruit	новобранець, новий учасник
rectified	виправлений
refund	повернення коштів
regardless	незалежно від
reluctant	вимушений
remittances	грошові перекази
remote working	дистанційна робота
rental	аренда
retail	роздрібна торгівля
retailer	продавець
revelation	відкриття
revenues	доходи
reversal	зворотній процес, регрес
rewards card	клубна карта, карта постійного клієнта
right away	негайно, відразу
rightfully	законно, справедливо, правильно
rival	конкурент
roughly	приблизно
sales clerk	продавець
sales force	команда агентів з продажу, відділ

	продажів
sales income	дохід від продажів
sawmill	лісопилка
scatterbrained	розсіяний
seamless	плавний, безперервний
search-engine giant Google	пошуковий гігант Гугл
secondment	відрядження
shabaab	шабааб
sharp	пилний, кмітливий
shift	зміна, здвиг
shift	робоча зміна
shopping sprees	процес шопінгу
skylight	вікно у стелі
slacker	ледащо
social networkers	користувачі соціальних мереж
socially needy	соціально нужденні
solid	твердий, міцний
source of funds	джерело коштів
spate of robberies	хвиля пограбувань
spike in	різке зростання
spot chat	чат зі спільною темою для обговорення
spouse	супруг
spread out	поширений
staff	штат співробітників
stagnant	інертний, застиглий
stamp	штамп
startup	початок діяльності, новий проект
steadily	стабільно
sticking to deadlines	дотримання строків
stockholder	акціонер

suffrage	голос, виборче право
sweatshop	майстерня, ательє
tank	цистерна, резервуар
technology bubble	технологічний бум
telecommuting	робота в дистанційному режимі
tension	напруга
that could feasibly play host to	які можливо можуть стати місцем для
That's partly down to the way	Частково це пов'язано з тим
the black economy	тіньова економіка
the latest to enter the fray	останній, хто вступає у бійку
the reverse	те, що навпаки
there is little dispute that	мало хто заперечуватиме, що; практично немає сумнівів, що
thought out	продуманий
thriving	процвітаючий
thriving	такий, що успішно розвивається
tinkling background	фонове звучання, звучання на задньому плані
tiresome	нудний, втомлюючий
to accelerate	прискорити
to appoint	призначати
to assert	відстоювати
to be equipped	бути обладнаним
to be into the venture	бути в авантюрі
to be promoted	отримати підвищення по службі
to be thrilled	бути у захваті
to be worth a mint	дорого коштувати
to beckon	манити, зазивати
to blaze the trail	бути новатором, прокладати шлях

to blend	змішувати, вливати
to blend with	злитися, змішуватися з
to boast	вихвалятися
to bounce things	обговорювати справи
to breach	пробивати, робити пролом
to break down	вийти з ладу
to break the ice	зрушити з мертвої точки, розтопити лід (у стосунках)
to buy on the basis of a pretty picture	купувати через гарну картинку
to carry cash	мати при собі готівку
to charge interest	нараховувати відсоток
to chillax	розслабитися
to come up with	придумати
to comprise	включати, містити
to cover the bill	сплатити за пред'явленим рахунком
to cut cost	скоротити витрати
to dabble	займатися по-аматорськи
to deduct	списувати, віднімати
to defy	ігнорувати, кинути виклик
to detest	ненавидіти
to do business	займатися бізнесом
to do entrepreneurship	займатися підприємницькою діяльністю
to drop in	завітати
to be eager for	жадати, прагнути
to eat away	зруйнувати, поглинати
to eliminate	ліквідувати
to embrace	включати в себе
to embrace	приймати
to embrace unashamedly	ані трішечки не соромлячись



smbd`s inner kids	приймати у собі свою «внутрішню дитину»
to endure	терпіти
to evolve	розвиватися, еволюціонувати
to exceed your balance	перевищити свій баланс
to exclude	виключати, вилучати
to exert control over	здійснювати контроль над
to figure out	здогадатися, зрозуміти
to flood	наводнювати
to foster	виховувати, випестувати
to fuel	підживлювати, спонукати
to get the mix right	правильно скласти
to give up	відмовитися
to glean	збирати
to harness	приборкувати
to hatch	вилуплюватися
to have smbd on benefits	утримувати грієм за рахунок соціальної допомоги
to have the privilege of witnessing	мати привілей бути свідком
to hover over	стояти над душею
to implement	виконувати, здійснювати
to impose	нав'язувати
to interrogate	допитувати
to jet-set	дотримуватися способу життя заможних людей, які багато подорожують
to keep engaged	підтримувати зацікавленість
to kick off	скинути
to label	визначати, маркувати
to lease	арендувати

to limit	обмежувати
to look at the bigger picture	побачити всю картину комплексно
to lure	заманювати
to make a dispute claim	подати позов про оскарження
to make ends meet	звести кінці з кінцями
to make up	складати
to meet the ends	задовольнити потреби
to micromanage	контролювати кожен крок
to mitigate	зменшувати, пом'якшувати
to negotiate	обговорити
to nudge	проштовхуватися
to nurture	розвивати, підтримувати
to opt for	обирати
to overspend	витрачати надто багато
to peddle cereal	торгувати кашами
to pick a major	вибрати спеціальність
to pick up	підхоплювати, переймати
to poll	опитувати
to postpone paying	відкласти оплату
to preach	проповідувати
to process information	обробляти інформацію
to prosper	досягати успіхів
to pursue	продовжити
to put the brakes	гальмувати
to rebound	мати зворотну дію, реабілітуватися
to reckon smth	припускати щось
to refine	удосконалювати
to regard	розглядати
to require	вимагати
to resemble	бути схожим, нагадувати
to resort	вдаватися

to roll out	вивести на ринок, ввести в експлуатацію
to run	возглавляти
to sack	звільнити
to scramble	карабкатися
to show-off	красуватися перед кимось, вихвалятися
to spare some change	зберігати (мати при собі) дрібні розмінні гроші
to step back	відступити назад
to stick with it	не здаватися, протриматись
to swap	обмінювати
to take off	усунутися, іти на спад, зникати
to take over	захопити, взяти на себе
to take root	прижитися
to tap away	клікати
to tend to	бути схильним до
to trace	калькувати, копіювати
to turn out	виходити, складатися
to underestimate	недооцінювати
to uproot	переїжджати з насидженого місця
to urge	спонукати
to validate	підтверджувати
to value	цінувати
to wage a different battle	вести інший бій
to wipe out	знищувати
tongue-in-cheek names	жартівливі назви
trading	торгівля
training session	тренінг
training wing	навчальний центр
transient nature	тимчасовий характер

treadmill	тренажер, бігова доріжка
tremendously	надзвичайно
trendy	модний, трендовий
trendy restaurants	модні ресторани
trigger	тригер, спусковий гачок
trolley	візок
truck	вантажівка
turbulent history	бурхлива історія
turnstile	турнікет
twist on the modern office space	переворот у сучасному офісному просторі
unadulterated fun	непідробне задоволення
unaware	відсторонений
underwhelming	гнітючий, нижчий за очікуване
unscathed	неушкоджений
unwritten rules	неписані правила
upper class airport lounge	зал відпочинку вищого класу в аеропорту
vastly	вельми
vendor	продавець, торговець
verbal feedback	зворотній зв'язок
vibrant	динамічний
virility	мужність
virtual payment	безготівковий платіж
walk-ins	незнайомці
warehouse	склад
whiff	аромат, запах
while raking in millions	заробляючи мільйони
wide selection	широкий вибір
word-of-mouth approach	словісний підхід
work environment	робоче середовище

workaholic	трудоголік
workaholic	трудоголік
work-life balance	баланс між роботою та життям
x-ray machine	рентгенівський апарат
yummy	смачний

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Навчальне видання

АГІБАЛОВА Тетяна Миколаївна  
КАРАЧОВА Дар'я Володимирівна

ENGLISH FOR EFFECTIVE INTERNATIONAL  
BUSINESS COMMUNICATION.

Part 1

Study guide for the students in the specialty 035 «Philology»

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Частина 1

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Відповідальна за випуск проф. Бадан А. А.

Роботу до видання рекомендував проф. Кіпенський А. В.

В авторській редакції

План 2022 р., поз. 57.

Підп. до друку 10.07.2022р. Формат 60×84 1/16. Папір офсетний.

Друк цифровий. Гарнітура Times New Roman. Ум. друк. арк.12,6.

Наклад 100 прим. Зам. № 10-07. Ціна договірна.

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Видавництво та друк

ФОП Іванченко І. С.

пр. Тракторобудівників, 89-а/62, м. Харків, Україна, 61135

тел.: +038(050/093) 40-243-50.

Свідцтво про внесення суб'єкта видавничої діяльності до державного реєстру видавців,  
виготовників та розповсюджувачів видавничої продукції

ДК № 4388 від 15.08.2012 р.

monograf.com.ua

**ДЛЯ НОТАТОК**