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ОБРАЗОВАТЕЛЬНОЕ УЧРЕЖДЕНИЕ ВЫСШЕГО ОБРАЗОВАНИЯ
«РОССИЙСКАЯ АКАДЕМИЯ НАРОДНОГО ХОЗЯЙСТВА И
ГОСУДАРСТВЕННОЙ СЛУЖБЫ ПРИ ПРЕЗИДЕНТЕ РОССИЙСКОЙ ФЕДЕРАЦИИ»
ВОЛГОГРАДСКИЙ ИНСТИТУТ УПРАВЛЕНИЯ

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Пособие предназначено для учащихся в магистратуре экономического факультета и факультета государственного муниципального управления, владеющих знанием нормативной грамматики английского языка и имеющих словарный запас в 2000–2500 лексических единиц.

Пособие состоит из 4 разделов, посвященных широкому кругу тем по вопросам экономики, управления и психологии и содержит аутентичные тексты из оригинальных английских и американских источников. Разделы могут изучаться в предлагаемой последовательности или выборочно, в зависимости от целей, задач и уровня подготовки группы.

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ПРЕДИСЛОВИЕ

Данное пособие «Английский язык профессионального общения» предназначено для студентов экономического факультета и факультета государственного и муниципального управления. Пособие рассчитано на лиц, обладающих знанием нормативной грамматики английского языка и имеющих словарный запас в 2000–2500 лексических единиц.

Цель данного учебно-методического пособия – обучить студентов активному владению английским языком в профессиональной сфере, а также формированию у них способности и готовности к межкультурной коммуникации. Для достижения этой цели необходимо формировать у студентов общекультурные компетенции, а также совершенствовать коммуникативные компетенции (языковую, речевую, социокультурную, компенсаторную и учебно-познавательную).

Основной задачей курса «Иностранный язык в профессиональной сфере» является формирование у студентов иноязычной коммуникативной компетенции как основы профессиональной деятельности на иностранном языке, что предполагает решение следующих задач обучения: освоение обучаемыми языкового материала, в том числе расширение словарного запаса за счет профессиональной лексики; совершенствование навыков чтения литературы по специальности на английском языке с целью получения профессионально значимой информации; совершенствование навыков говорения и аудирования, ориентированное на коммуникацию в профессионально-деловой сфере деятельности; развитие навыков работы с профессиональной информацией на иностранном языке и способами ее переработки в различные виды документации по профилю будущей профессии (реферирование, аннотирование, перевод профессионально ориентированной литературы, а также формирование навыков письма).

По своей структуре пособие представляет собой серию разделов, организованных по тематическому принципу. Тематика и характер учебных материалов, представленных в учебном пособии, обеспечивают формирование у студентов профессионального словаря, а также навыков аудирования, чтения, говорения и письма в рамках профессиональной тематики.

Каждый раздел включает в себя предтекстовые языковые упражнения, основной целью которых является выработка лексических навыков, обеспечивающих готовность студента к включению в последующую деятельность, а также подготовка к работе с последующими текстами. Кроме того, часть упражнений (на подстановку предлогов, пропущенных слов, раскрытие скобок) представляет собой законченные тексты и является полноценным источником информации, которая может быть использована при обсуждении темы.

Тексты для чтения предназначены для формирования речевых навыков по заданной теме. Тексты подобраны из аутентичных источников и представляют собой выступления зарубежных специалистов по вышеназванным направлениям подготовки. Тематика текстов носит узкоспециальный характер и посвящена проблемам экономики, психологии и государственного управления в Великобритании и США. Предлагаемые тексты могут использоваться для обучения различным видам чтения.

Последняя часть в каждом разделе учебника направлена на развитие навыков коммуникации в профессионально ориентированных ситуациях общения, осуществляемой в устной и письменной формах. Студентам предлагаются темы для проведения ролевых игр, дискуссий и презентаций. Студенты также могут самостоятельно выбрать тему своего исследования. Данный вид задания является своего рода итогом работы по всему разделу.

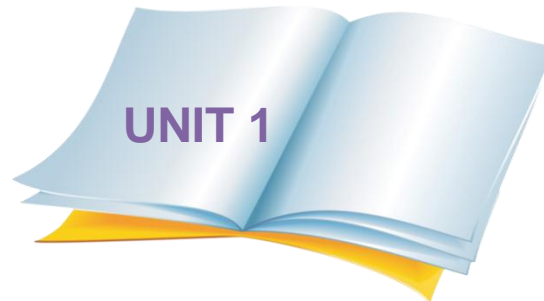
При работе с языковым материалом основное внимание уделяется обогащению лексического запаса за счет изучения терминологических и сопутствующих лексических единиц общенаучного и функционального характера, наиболее часто применяемых в сфере профессиональной коммуникации. Вопросы и задания носят репродуктивный и продуктивный характер. Выполнение заданий требует от студентов концентрации внимания на адекватности употребления лексических и грамматических средств, логичности и четкости изложения. Формирование речевых навыков происходит в условно заданных речевых ситуациях.

Определенная избыточность лексических упражнений, текстового материала продиктована желанием обеспечить большую вариативность и мобильность в адаптации к нуждам каждой конкретной аудитории. В полном объеме пособие ориентировано на студентов, занимающихся по углубленной программе.

В основу работы с пособием заложен интерактивный режим: лексический материал представляется с использованием мультимедийных средств; студенты готовят презентации и сообщения реферативного характера на основе анализа профессионально ориентированных текстов с использованием информационных технологий.



ECONOMICS



Banking

Critical problems

You are going to work on the talk of William Black which is divided into six parts. You are recommended to combine listening and reading in order to achieve a better result in mastering the English language (http://www.ted.com/talks/william_black_how_to_rob_a_bank_from_the_inside).

Assignments

1. Before listening find out the translation of the following words and phrases:

<ul style="list-style-type: none">• to rob a bank• control fraud• accounting• crappy loans• interest rate• leverage• debt• equity	<ul style="list-style-type: none">• losses• profit• executive compensation• bail out• the savings and loan debacle• appraisal fraud• inflate the value• a formal petition
--	--

2. You are going to listen to the 1st part of the text. Mark the sentences T (true) or F (false)

- The average bank robbery nets only 7,550 dollars.
- Control fraud is what happens when the people who control, typically a CFO, a seemingly legitimate entity, use it as a weapon to defraud.
- The weapon of choice in finance is accounting.
- There are five ingredients in the recipe for accounting control fraud.
- There were three huge epidemics of loan origination fraud that drove the crisis.
- The warnings about these frauds were ambiguous.

3. Listen again and answer the following questions

- What is the recipe for accounting control fraud?
- What three things occur if a bank follows the steps described in the recipe?
- How much money did the crisis cost in the household sector?
- What drove the crisis?

4. Listen and choose a, b, or c

- What is appraisal fraud?
 - a. inflating the value of the home that is being pledged as security for the loan
 - b. inflating the size of the income
 - c. inflating the size of the home
- What did the honest appraisers get together?
 - a. an instruction
 - b. a formal petition
 - c. a statement
- Who did the banks blacklist?
 - a. fraudsters
 - b. regulators
 - c. appraisers
- Who was an epidemic of accounting control fraud led by?
 - a. the appraisers
 - b. the banks
 - c. the government

5. Listen again and answer the following questions

- In his talk the speaker mentions Enron Corporation. What do you know about corporation?
- Why did the speaker mention it?

6. Match the words and definitions:

loan, debt, equity, liar's loan, subprime, appraisal, income, security, economy, debacle, leverage, wealthy, yield, profit, lost, home loan

- a sum of money that you borrow
- a loan advanced to a person to assist in buying a house or flat
- having a great deal of money, resources, or assets; rich
- a financial return
- a sudden and ignominious failure; a fiasco
- the ratio of a company's loan capital (debt) to the value of its ordinary shares (equity); gearing
 - sum of money that is owed or due
 - the value of the shares issued by a company
 - an amount of money lost by a business or organization
 - a financial gain, especially the difference between the amount earned and the amount spent in buying, operating, or producing something
 - the state of a country or region in terms of the production and consumption of goods and services and the supply of money
 - an expert estimate of the value of something
 - a thing deposited or pledged as a guarantee of the fulfillment of an undertaking or the repayment of a loan, to be forfeited in case of default
 - money received, esp. on a regular basis, for work or through investments
 - referring to credit or loan arrangements for borrowers with a poor credit history, typically having unfavorable conditions such as high interest rates
 - a mortgage loan in which the borrower made a statement of claimed income and assets which was not verified by the mortgage originator

7. You are going to answer some questions. For this purpose firstly read the text, then listen to it and underline the sentences which contain the answers to the questions

- When did a second front of fraud start?
- Where did it begin?
- How were loans made and what did it lead?
- What did Long Beach Savings do in order to escape their jurisdiction?
- How did the industry respond between 2003 and 2006?
- What was the warning from the industry's own antifraud experts?
- What drove the bubble?

What about liar's loans? Well, that warning actually comes earlier. The savings and loan debacle is basically the early 1980s through 1993, and in the midst of fighting that wave of accounting control fraud, in 1990, we found that a second front of fraud was being started. And like all good financial frauds in America, it began in Orange County, California. And we happened to be the regional regulators for it. And our examiners said, they are making loans without even checking what the borrower's income is. This is insane, it has to lead to massive losses, and it only makes sense for entities engaged in these accounting control frauds. And we said, yeah, you're absolutely right, and we drove those liar's loans out of the industry in 1990 and 1991, but we could only deal with the industry we had jurisdiction over, which was savings and loans, and so the biggest and the baddest of the frauds, Long Beach Savings, voluntarily gave up its federal savings and loan charter, gave up federal deposit insurance, converted to become a mortgage bank for the sole purpose of escaping our jurisdiction, and changed its name to Ameriquest, and became the most notorious of the liar's loans frauds early on, and to add to that, they deliberately preyed upon minorities.

So we knew again about this crisis. We'd seen it before. We'd stopped it before. We had incredibly early warnings of it, and it was absolutely unambiguous that no honest lender would make loans in this fashion. So let's take a look at the reaction of the industry and the regulators and the prosecutors to these clear early warnings that could have prevented the crisis.

Start with the industry. The industry responded between 2003 and 2006 by increasing liar's loans by over 500 percent. These were the loans that hyperinflated the bubble and produced the economic crisis. By 2006, half of all the loans called subprime were also liar's loans. They're not mutually exclusive, it's just that together, they're the most toxic combination you can possibly imagine. By 2006, 40 percent of all the loans made that year, all the home loans made that year, were liar's loans, 40 percent. And this is despite a warning from the industry's own antifraud experts that said that these loans were an open invitation to fraudsters, and that they had a fraud incidence of 90 percent, nine zero. In response to that, the industry first started calling these loans liar's loans, which lacks a certain subtlety, and second, massively increased them, and no government regulator ever required or encouraged any lender to make a liar's loan or anyone to purchase a liar's loan, and that explicitly includes Fannie and Freddie. This came from the lenders because of the fraud recipe.

What happened to appraisal fraud? It expanded remarkably as well. By 2007, when a survey of appraisers was done, 90 percent of appraisers reported that they had been subject to coercion from the lenders trying to get them to inflate an appraisal. In other words, both forms of fraud became absolutely endemic and normal, and this is what drove the bubble.

8. Find the information and give a talk about

- Long Beach Savings
- Ameriquest
- Fannie and Freddie

9. Read the third part of the text and explain what the following words mean

the savings and loan regulators, federal deposit insurance, fraudulent loans, secondary market, reps and warrantees, mortgage-backed securities, exotic derivatives, hyperinflate the bubble, laxity

What happened in the governmental sector? Well, the government, as I told you, when we were **the savings and loan regulators**, we could only deal with our industry, and if people gave up their **federal deposit insurance**, we couldn't do anything to them. Congress, it may strike you as impossible, but actually did something intelligent in 1994, and passed the Home Ownership and Equity Protection Act that gave the Fed, and only the Federal Reserve, the explicit, statutory authority to ban liar's loans by every lender, whether or not they had federal deposit insurance. So what did Ben Bernanke and Alan Greenspan, as chairs of the Fed, do when they got these warnings that these were massively **fraudulent loans** and that they were being sold to the **secondary market**? Remember, there's no fraud exorcist. Once it starts out a fraudulent loan, it can only be sold to the secondary market through more frauds, lying about the **reps and warrantees**, and then those people are going to produce **mortgage-backed securities** and exotic derivatives which are also going to be supposedly backed by those fraudulent loans. So the fraud is going to progress through the entire system, **hyperinflate the bubble**, produce a disaster. And remember, we had experience with this. We had seen significant losses, and we had experience of competent regulators in stopping it. Greenspan and Bernanke refused to use the authority under the statute to stop liar's loans. And this was a matter first of dogma. They're just horrifically opposed to anything regulatory. But it is also the international competition in **laxity**, the race to the bottom between the United States and the United Kingdom, the city of London, in particular, and the city of London won that race to the bottom, but it meant that all regulation in the West was completely degraded in this stupid competition to be who could have the weakest regulation.

10. Find the information and give a talk about Greenspan and Bernanke

11. Fill each gap with one word: with, of, on, up, out, in, up, out, on

- We figured ____ how to respond and prevent these crises.
- We could only deal with the industry we had jurisdiction over, which was savings and loans, and so the biggest and the baddest of the frauds, Long Beach Savings, voluntarily gave ____ its federal savings and loan charter, gave ____ federal deposit insurance, converted to become a mortgage bank for the sole purpose of escaping our jurisdiction
 - It only makes sense for entities engaged ____ these accounting control frauds
 - So we have to first get rid ____ the systemically dangerous institutions.
 - And the third thing that we need to do is deal ____ what we call the three D's: deregulation, desupervision, and the de facto decriminalization.
 - We got warnings that we could have taken advantage of easily, because back in the savings and loan debacle, we had figured ____ how to respond and prevent these crises.
 - ... our legislators, who are dependent ____ political contributions, will not do it ____ their own

12. Translate the fourth part of the text into Russian

So that was the regulatory response. What about the response of the prosecutors after the crisis, after 11 trillion dollars in losses, after 10 million jobs lost, a crisis in which the losses and the frauds were more than 70 times larger than the savings and loan debacle? Well, in the savings and loan debacle, our agency that regulated savings and loans, OTS, made over 30,000 criminal referrals, produced over 1,000 felony convictions just in cases

designated as major, and that understates the degree of prioritization, because we worked with the FBI to create the list of the top 100 fraud schemes, the absolute worst of the worst, nationwide. Roughly 300 savings and loans involved, roughly 600 senior officials. Virtually all of them were prosecuted. We had a 90 percent conviction rate. It's the greatest success against elite white collar criminals ever, and it was because of this understanding of control fraud and the accounting control fraud mechanism.

Flash forward to the current crisis. The same agency, Office of Thrift Supervision, which was supposed to regulate many of the largest makers of liar's loans in the country, has made, even today -- it no longer exists, but as of a year ago, it had made zero criminal referrals. The Office of the Comptroller of the Currency, which is supposed to regulate the largest national banks, has made zero criminal referrals. The Fed appears to have made zero criminal referrals. The Federal Deposit Insurance Corporation is smart enough to refuse to answer the question. Without any guidance from the regulators, there's no expertise in the FBI to investigate complex frauds. It isn't simply that they've had to reinvent the wheel of how to do these prosecutions; they've forgotten that the wheel exists, and therefore, we have zero prosecutions, and of course, zero convictions, of any of the elite bank frauds, the Wall Street types, that drove this crisis.

13. Read the fifth part of the text very carefully and guess what the word "Bankster" mean. Find out what two words were used to form this one

With no expertise coming from the regulators, the FBI formed what it calls a partnership with the Mortgage Bankers Association in 2007. The Mortgage Bankers Association is the trade association of the perps. And the Mortgage Bankers Association set out, it had the audacity and the success to con the FBI. It had created a supposed definition of mortgage fraud, in which, guess what, its members are always the victim and never the perpetrators. And the FBI has bought this hook, line, sinker, rod, reel and the boat they rode out in. And so the FBI, under the leadership of an attorney general who is African-American and a president of the United States who is African-American, have adopted the Tea Party definition of the crisis, in which it is the first virgin crisis in history, conceived without sin in the executive ranks. And it's those oh-so-clever hairdressers who were able to defraud the poor, pitiful banks, who lack any financial sophistication. It is the silliest story you can conceive of, and so they go and they prosecute the hairdressers, and they leave the **banksters** alone entirely. And so, while lions are roaming the campsite, the FBI is chasing mice.

14. Read and complete the sixth part of the text with the words from the box:

Incentive, shrink, liar's loans, appraisers, dangerous, legislators, crony capitalism, global, compensation, decriminalization
--

If you are not sure about your choice, listen to text and check yourself.

What do we need to do? What can we do in all of this? We need to change the perverse ____ structures that produce these recurrent epidemics of accounting control fraud that are driving our crises. So we have to first get rid of the systemically ____ institutions. These are the so-called too-big-to-fail institutions. We need to ____ them to the point, within the next five years, that they no longer pose a systemic risk. Right now, they are ticking time bombs that will cause a ____ crisis as soon as the next one fails -- not if, when. Second thing we need to do is completely reform modern executive and professional ____, which is what they use to suborn the appraisers. Remember, they were pressuring the ____ through the compensation system, trying to produce what we call a Gresham's dynamic, in which bad ethics drives good ethics out of the marketplace. And they largely succeeded, which is how the fraud became endemic. And the third thing that we need to do is deal with what we call the three D's: deregulation, desupervision, and the de facto

_____. Because we can make all three of these changes, and if we do so, we can dramatically reduce how often we have a crisis and how severe those crises are. That is not simply critical to our economy. You can see what these crises do to inequality and what they do to our democracy. They have produced _____, American-style, in which the largest financial institutions are the leading financial donors of both parties, and that's the reason why even after this crisis, 70 times larger than the savings and loan crisis, we have no meaningful reforms in any of the three areas that I've talked about, other than banning _____, which is good, but that's just one form of ammunition for this fraud weapon. There are many forms of ammunition they can use.

That's why we need to learn what the bankers have learned: the recipe for the best way to rob a bank, so that we can stop that recipe, because our _____, who are dependent on political contributions, will not do it on their own.

15. Find the information and give a talk about

- Gresham's dynamic/law
- Deregulation
- Crony capitalism

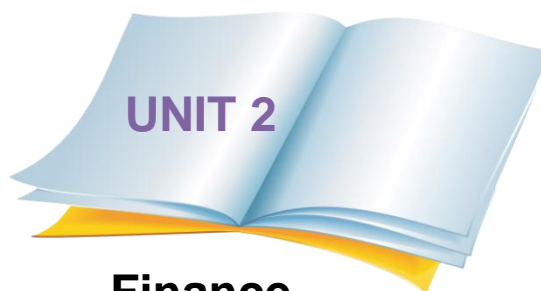
16. Find the sentences in the text which contain the following phrases and translate them into Russian

financial crises, financial world, finance, financial frauds, financial sophistication, financial institution, financial donors

17. Find all the sentences with the word "fraud" and its derivatives and translate them into Russian

epidemics of control fraud, control fraud, accounting control fraud, financial frauds, defraud, appraisal fraud, fraudsters, a fraud incidence, fraud recipe, fraudulent loans, fraud exorcist, fraud weapon, complex frauds, elite bank frauds, mortgage fraud, fraud schemes, loan origination fraud;

Can you talk about different types of fraud in banking?



You are going to listen to Ted Talk by Dambisa Moyo which is divided into four parts. You are recommended to combine listening and reading in order to achieve a better result in mastering the English language

(http://www.ted.com/talks/dambisa_moyo_economic_growth_has_stalled_let_s_fix_it#t-62026).

Assignments

1. Be sure you know the meaning of the words given below

Sustain, challenge, elucidate, intractable challenge, pervade, underperform, decline, emerging markets, struggle, upward mobility, improved living standards, political and social instability.

2. Before you listen, match the words and definitions

Labor, trade, debt, private sector, per capita, decline, productivity, deficit, capital

- wealth in the form of money or other assets owned by a person or organization or available for a purpose such as starting a company or investing
- a gradual and continuous loss of strength, numbers, quality, or value
- workers, esp. manual workers, considered collectively
- the effectiveness of productive effort, especially in industry, as measured in terms of the rate of output per unit of input
- the part of the national economy that is not under direct government control
- something, typically money, that is owed or due
- an excess of expenditure or liabilities over income or assets in a given period
- for each person; in relation to people taken individually
- the action of buying and selling goods and services

3. Listen to the Ted Talk. What is the main topic of her speech, from your point of view.

4. Listen again and answer the following questions

- What is the defining challenge of our time?
- What other challenges does the speaker mention?
- What are the three key drivers of economic growth?
- What do emerging economies continue to do?
- When does the risk to human progress and the risk of political and social instability rise?

5. Find the information and give a talk about UN.

6. You are going to read the second part of the Ted Talk. Before you read, discuss these questions in groups

- What are natural resources?
- What is the backbone of changes in living standards of millions of people around the world?
- What are the factors of production?
- What is the core of the capitalist system defined by?
- Can you explain what state capitalism means?
- And what is market capitalism?
- What fosters corruption?

Now, I know some of you in this room find this to be a risky proposition. There are some people here who will turn around and be quite disillusioned by what's happened around the world and basically ascribe that to economic growth. You worry about the overpopulation of the planet. And looking at the UN's recent statistics and projections that the world will have 11 billion people on the planet before it plateaus in 2100, you're concerned about what that does to natural resources – arable land, potable water, energy and minerals. You are also concerned about the degradation of the environment. And you worry about how man, embodied in the corporate globalist, has become greedy and corrupt.

But I'm here to tell you today that economic growth has been the backbone of changes in living standards of millions of people around the world. And more importantly, it's not just economic growth that has been driven by capitalism.

The definition of capitalism, very simply put, is that the factors of production, such

as trade and industry, capital and labor, are left in the hands of the private sector and not the state.

It's really essential here that we understand that fundamentally the critique is not for economic growth per se but what has happened to capitalism. And to the extent that we need to create economic growth over the long term, we're going to have to pursue it with a better form of economic stance.

Economic growth needs capitalism, but it needs it to work properly. And as I mentioned a moment ago, the core of the capitalist system has been defined by private actors. And even this, however, is a very simplistic dichotomy. Capitalism: good; non-capitalism: bad. When in practical experience, capitalism is much more of a spectrum. And we have countries such as China, which have practiced more state capitalism, and we have countries like the United States which are more market capitalist.

Our efforts to critique the capitalist system, however, have tended to focus on countries like China that are in fact not blatantly market capitalism.

However, there is a real reason and real concern for us to now focus our attentions on purer forms of capitalism, particularly those embodied by the United States. This is really important because this type of capitalism has increasingly been afforded the critique that it is now fostering corruption and, worse still, it's increasing income inequality -- the idea that the few are benefiting at the expense of the many.

7. Make up your own sentences with the following words

Overpopulation, arable land, potable water, energy and minerals, degradation of the environment, private sector, economic stance, to work properly, the core of the capitalist system, foster corruption, increase income inequality.

8. You are going to read the 3d part of the Ted Talk. Before reading translate the following words into English

Социальное зло, полезность (эконом. термин), оказывать поддержку / помощь, общественный договор, государственные доходы, финансировать программы социального развития, коллективные (социальные) блага, выгодный, в особенности, экспериментальный проект, корпоративная социальная ответственность, с широким кругозором, партнёрство государственного и частного секторов.

Find the English equivalents in the text

The two really critical questions that we need to address is how can we fix capitalism so that it can help create economic growth but at the same time can help to address **social ills**.

In order to think about that framing, we have to ask ourselves, how does capitalism work today? Very simplistically, capitalism is set on the basis of an individual utility maximizer – a selfish individual who goes after what he or she wants. And only after they've maximized their utility do they then decide it's important to provide support to other social contracts. Of course, in this system governments do tax, and they use part of their revenues to fund social programs, recognizing that government's role is not just regulation but also to be arbiter of social goods. But nevertheless, this framework – this two-stage framework – is the basis from which we must now start to think about how we can improve the capitalist model.

I would argue that there are two sides to this challenge. First of all, we can draw on the right-wing policies to see what could be beneficial for us to think about how we can improve capitalism.

In particular, right-leaning policies have tended to focus on things like conditional transfers, where we pay and reward people for doing the things that we actually think can help enhance economic growth. For example, sending children to school, parents could earn money for that, or getting their children inoculated or immunized, parents could get

paid for doing that.

Now, quite apart from the debate on whether or not we should be paying people to do what we think they should do anyway, the fact of the matter is that pay for performance has actually yielded some positive results in places like Mexico, in Brazil and also in pilot programs in New York.

But there are also benefits and significant changes underway on left-leaning policies. Arguments that government should expand its role and responsibility so that it's not so narrowly defined and that government should be much more of an arbiter of the factors of production have become commonplace with the success of China. But also we've started to have debates about how the role of the private sector should move away from just being a profit motive and really be more engaged in the delivery of social programs. Things like the corporate social responsibility programs, albeit small in scale, are moving in that right direction. Of course, left-leaning policies have also tended to blur the lines between government, NGOs and private sector.

Two very good examples of this are the 19th-century United States, when the infrastructure rollout was really about public-private partnerships. More recently, of course, the advent of the Internet has also proven to the world that public and private can work together for the betterment of society.

My fundamental message to you is this: We cannot continue to try and solve the world economic growth challenges by being dogmatic and being unnecessarily ideological. In order to create sustainable, long-term economic growth and solve the challenges and social ills that continue to plague the world today, we're going to have to be more broad-minded about what might work.

Ultimately, we have to recognize that ideology is the enemy of growth.

9. Find the information and give a talk about NGO.

10. Fill each gap with one word: after, for, about, in, on, for.

- right-leaning policies have tended to focus ___ things like conditional transfers
- who goes ___ what he or she wants
- the fact of the matter is that pay ___ performance has actually yielded some positive results in places like Mexico
- But also we've started to have debates ___ how the role of the private sector should move away from just being a profit motive and really be more engaged ___ the delivery of social programs.
- The advent of the Internet has also proven to the world that public and private can work together ___ the betterment of society.

11. Read and complete the fourth part of the text with the words from the box

Standards; price tag; trendsetters; depleting; income inequality, environmental; out-comes; poverty; underlying; dominant

If you are not sure about your choice, listen to text and check yourself

Bruno Giussani: I want to ask a couple of questions, Dambisa, because one could react to your last sentence by saying growth is also an ideology, it's possibly the _____ ideology of our times. What do you say to those who react that way?

DM: Well, I think that that's completely legitimate, and I think that we're already having that discussion. There's a lot of work going on around happiness and other metrics being used for measuring people's success and improvements in living _____. And so I think that we should be open to what could deliver improvements in people's living standards and continue to reduce _____ around the world.

BG: So you're basically pleading for rehabilitating growth, but the only way for that happen without compromising the capacity of the earth, to take us on a long journey, is for economic growth somehow to decouple from the ___ use of resources. Do you see that happening?

DM: Well, I think that I'm more optimistic about human ability and ingenuity. I think if we start to constrain ourselves using the finite, scarce and ___ resources that we know today, we could get quite negative and quite concerned about the way the world is.

However, we've seen the Club of Rome, we've seen previous claims that the world would be running out of resources, and it's not to argue that those things are not valid. But I think, with ingenuity we could see desalination, I think we could reinvest in energy, so that we can actually get better ___. And so in that sense, I'm much more optimistic about what humans can do.

BG: The thing that strikes me about your proposals for rehabilitating growth and taking a different direction is that you're kind of suggesting to fix capitalism with more capitalism -- with putting a ___ on good behavior as incentive or developing a bigger role for business in social issues. Is that what you're suggesting?

DM: I'm suggesting we have to be open-minded. I think it is absolutely the case that traditional models of economic growth are not working the way we would like them to. And I think it's no accident that today the largest economy in the world, the United States, has democracy, liberal democracy, as it's core political stance and it has free market capitalism – to the extent that it is free – free market capitalism as its economic stance. The second largest economy is China. It has deprioritized democracy and it has state capitalism, which is a completely different model. These two countries, completely different political models and completely different economic models, and yet they have the same ___ number measured as a Gini coefficient.

I think those are the debates we should have, because it's not clear at all what model we should be adopting, and I think there needs to be much more discourse and much more humility about what we know and what we don't know.

BG: One last question. The COP21 is going on in Paris. If you could send a tweet to all the heads of state and heads of delegations there, what would you say?

DM: Again, I would be very much about being open-minded. As you're aware, the issues around the ___ concerns have been on the agenda many times now – in Copenhagen, '72 in Stockholm – and we keep revisiting these issues partly because there is not a fundamental agreement, in fact there's a schism between what the developed countries believe and want and what emerging market countries want. Emerging market countries need to continue to create economic growth so that we don't have political uncertainty in the those countries. Developed countries recognize that they have a real, important responsibility not only just to manage their CO2 emissions and some of the degradation that they're contributing to the world, but also as ___ in R&D. And so they have to come to the table as well. But in essence, it cannot be a situation where we start ascribing policies to the emerging markets without developed countries themselves also taking quite a swipe at what they're doing both in demand and supply in developed markets.

BG: Dambisa, thank you for coming to TED. DM: Thank you very much.

12. Find the information and give a talk about

- the Club of Rome
- Gini coefficient

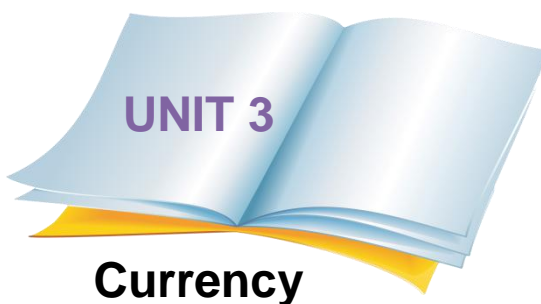
13. Find all the sentences with the word “economy” in the text and its derivatives and translate them into Russian

Economic growth; economic growth challenge; sustainable, long-term economic growth; economic development; advanced and developed economies; economic statistics; economic stance.

14. Find all the sentences with the following word-combinations. What are their Russian equivalents?

Defining challenge; health care, disease burdens and pandemics, environmental challenges; economic growth challenge; seemingly intractable challenges.

15. Speak about some good examples how to create sustainable long-term economic growth.



You are going to work on the talk of Paul Kemp Robertson which is divided into four parts. You are recommended to combine listening and reading in order to achieve a better result in mastering the English language (http://www.ted.com/talks/paul_kemp_robertson_bitcoin_sweat_tide_meet_the_future_of_branded_currency).

Assignments

1. Can you say what (or who) is:

- a hyperconnected, data-driven global economy
- alternative or new forms of currency
- the world's best performing currency
- Bitcoin
- the Banksy
- public ledger

2. Check that you understand the words in the box, using a dictionary to help you if necessary. Then listen to the Ted Talk and put the following expressions in the correct order.

the Blockchain, gaining respectability, at an all-time low, get the gist, a network of computers, wild fluctuations, a crypto-currency, advertising, a challenging question, a payment currency

3. Listen to the Ted Talk again, complete the phrases and explain their meaning

- virtual _____
- _____ ground
- basket _____
- _____ for a ride

- _____faith in

4. Watch the video again and answer the questions

- What's the world's best performing currency?
- What kind of currency is Bitcoin?
- When and by whom was founded?
- How does it work?
- Why are the Bitcoins so popular?
- What services are actually accepting Bitcoin as a payment currency now?
- Why have people actually started to place trust in technology and to lose faith in institutions?

5. Translate into Russian this abstract:

And you can see here some photographs from London where Barclays sponsored the city bike scheme, and some activists have done some nice piece of guerrilla marketing here and doctored the slogans. "Sub-prime pedaling." "Barclays takes you for a ride."

6. Read the second part of the Ted Talk

There's a P.R. company called Edelman, they do this very interesting survey every year precisely around trust and what people are thinking. And this is a global survey, so these numbers are global. And what's interesting is that you can see that hierarchy is having a bit of a wobble, and it's all about heterarchical now, so people trust people like themselves more than they trust corporations and governments. And if you look at these figures for the more developed markets like U.K., Germany, and so on, they're actually much lower. And I find that sort of scary. People are actually trusting businesspeople more than they're trusting governments and leaders. So what's starting to happen, if you think about money, if you sort of boil money down to an essence, it is literally just an expression of value, an agreed value. So what's happening now, in the digital age, is that we can quantify value in lots of different ways and do it more easily, and sometimes the way that we quantify those values, it makes it much easier to create new forms and valid forms of currency. In that context, you can see that networks like Bitcoin suddenly start to make a bit more sense. So if you think we're starting to question and disrupt and interrogate what money means, what our relationship with it is, what defines money, then the ultimate extension of that is, is there a reason for the government to be in charge of money anymore? So obviously I'm looking at this through a marketing prism, so from a brand perspective, brands literally stand or fall on their reputations. And if you think about it, reputation has now become a currency. You know, reputations are built on trust, consistency, transparency. So if you've actually decided that you trust a brand, you want a relationship, you want to engage with the brand, you're already kind of participating in lots of new forms of currency. So you think about loyalty. Loyalty essentially is a micro-economy. You think about rewards schemes, air miles. The Economist said a few years ago that there are actually more unredeemed air miles in the world than there are dollar bills in circulation. You know, when you are standing in line in Starbucks, 30 percent of transactions in Starbucks on any one day are actually being made with Starbucks Star points. So that's a sort of Starbucks currency staying within its ecosystem. And what I find interesting is that Amazon has recently launched Amazon coins. So admittedly it's a currency at the moment that's purely for the Kindle. So you can buy apps and make purchases within those apps, but you think about Amazon, you look at the trust barometer that I showed you where people are starting to trust businesses, especially businesses that they believe in and trust more than governments. So suddenly, you start thinking, well Amazon potentially could push this. It could become a natural extension, that as well as buying stuff – take it out of the Kindle – you could buy books, music, real-life products, appliances and goods and so on. And sud-

denly you're getting Amazon, as a brand, is going head to head with the Federal Reserve in terms of how you want to spend your money, what money is, what constitutes money.

7. Find the phrases in second part of the Ted Talk and translate the sentences which contain these phrases

- developed markets
- boil money down to an essence
- valid forms of currency
- through a marketing prism
- agreed value
- digital age

8. Find the information and give a talk about

- The Economist
- Starbucks
- the Kindle
- the Federal Reserve

9. Match the words and definitions:

At a premium; campaign; application; luxurious; environment; service provider; consumer; spokesperson; convenience store

- a store with extended opening hours and in a convenient location, stocking a limited range of household goods and groceries
- above the usual or nominal price
- extremely comfortable or elegant, especially when involving great expense
- a person who purchases goods and services for personal use
- a person who speaks as the representative of a group or organization
- an organized course of action to achieve a particular goal
- a program or piece of software designed to fulfil a particular purpose
- a company that provides its subscribers access to the Internet
- the surroundings or conditions in which a person, animal, or plant lives or operates

10. Fill each gap with one word: by, back, from, of, across

If you are not sure about your choice, listen to text and check yourself

- This is a fantastic article I came ___ in New York Magazine
- ...being a Procter and Gamble brand, it's been supported ___ a lot of mass media advertising.
- It reminds me ___ one thing and that's the value of the brand has stayed consistent
- So that brings me ___ to the connection with sweat.
- Now, what I thought was funny was the reaction ___ the P&G spokesperson.

11. Read the third part of the Ted Talk

And I'll get you back to Tide, the detergent now, as I promised. This is a fantastic article I came across in New York Magazine, where it was saying that drug users across America are actually purchasing drugs with bottles of Tide detergent. So they're going into convenience stores, stealing Tide, and a \$20 bottle of Tide is equal to 10 dollars of crack cocaine or weed. And what they're saying, so some criminologists have looked at this and they're saying, well, okay, Tide as a product sells at a premium. It's 50 percent above the category average. It's infused with a very complex cocktail of chemicals, so it smells very luxurious and very distinctive, and, being a Procter and Gamble brand, it's been supported by a lot of mass media advertising. So what they're saying is that drug users are consumers too, so they have this in their neural pathways. When they spot Tide, there's a shortcut. They say, that is trust. I trust that. That's quality. So it becomes this unit of currency, which

the New York Magazine described as a very oddly, brand-loyal crime wave, and criminals are actually calling Tide "liquid gold." Now, what I thought was funny was the reaction from the P&G spokesperson. They said, obviously tried to dissociate themselves from drugs, but said, "It reminds me of one thing and that's the value of the brand has stayed consistent." (Laughter) Which backs up my point and shows he didn't even break a sweat when he said that. So that brings me back to the connection with sweat. In Mexico, Nike has run a campaign recently called, literally, Bid Your Sweat. So you think about, these Nike shoes have got sensors in them, or you're using a Nike FuelBand that basically tracks your movement, your energy, your calorie consumption. And what's happening here, this is where you've actually elected to join that Nike community. You've bought into it. They're not advertising loud messages at you, and that's where advertising has started to shift now is into things like services, tools and applications. So Nike is literally acting as a well-being partner, a health and fitness partner and service provider. So what happens with this is they're saying, "Right, you have a data dashboard. We know how far you've run, how far you've moved, what your calorie intake, all that sort of stuff. What you can do is, the more you run, the more points you get, and we have an auction where you can buy Nike stuff but only by proving that you've actually used the product to do stuff." And you can't come into this. This is purely for the community that are sweating using Nike products. You can't buy stuff with pesos. This is literally a closed environment, a closed auction space.

12. Find the information and give a talk about

- New York Magazine
- Procter and Gamble
- Nike

13. Read and complete the fourth part of the text with the words from the box:

Brand, independent, small, farfetched, paper, control, branded, mobile, payments

If you are not sure about your choice, listen to the Ted talk and check yourself

In Africa, you know, airtime has become literally a currency in its own right. People are used to, because mobile is king, they're very, very used to transferring money, making ___ via mobile. And one of my favorite examples from a ___ perspective going on is Vodafone, where, in Egypt, lots of people make purchases in markets and very small ___ stores. Loose change, ___ change is a real problem, and what tends to happen is you buy a bunch of stuff, you're due, say, 10 cents, 20 cents in change. The shopkeepers tend to give you things like an onion or an aspirin, or a piece of gum, because they don't have small change. So when Vodafone came in and saw this problem, this consumer pain point, they created some small change which they call Fakka, which literally sits and is given by the shopkeepers to people, and it's credit that goes straight onto their ___ phone. So this currency becomes credit, which again, is really, really interesting. And we did a survey that backs up the fact that, you know, 45 percent of people in this very crucial demographic in the U.S. were saying that they're comfortable using an independent or ___ currency. So that's getting really interesting here, a really interesting dynamic is going on. And you think, corporations should start taking their assets and thinking of them in a different way and trading them. And you think, is it much of a leap? It seems ___, but when you think about it, in America in 1860, there were 1,600 corporations issuing banknotes. There were 8,000 kinds of notes in America. And the only thing that stopped that, the government controlled four percent of the supply, and the only thing that stopped it was the Civil War breaking out, and the government suddenly wanted to take ___ of the money. So government, money, war, nothing changes there, then. So what I'm going to ask is, basically, is history repeating itself? Is technology making ___ money feel outmoded? Are we decoupling money from the government? You know, you think about, brands are starting to fill the gaps. Corporations are filling gaps that governments can't afford to fill. So I think, you

know, will we be standing on stage buying a coffee – organic, fair trade coffee – next year using TED florins or TED shillings? Thank you very much.

14. You are going to answer some questions. For this purpose firstly read the fourth part of the text, then listen to it and underline the sentences which contain the answers to the questions

- What has airtime become in Africa?
- What is a real problem in Egypt?
- What is Fakka?
- What does independent or branded currency mean?
- What is filling gaps that governments can't afford to fill?

15. Find the information and give a talk about

- Vodafone
- the Civil War

16. Speak about new forms of currency.



You are going to work on the talk of Rory Sutherland which is divided into six parts. You are recommended to combine listening and reading in order to achieve a better result in mastering the English language (http://www.ted.com/talks/rory_sutherland_life_lessons_from_an_ad_man).

Assignments

1. Check that you understand the words in the box, using a dictionary to help you if necessary. Then listen to the Ted Talk and put the following expressions in the correct order.

material goods, placebos, employ, suggestion, self-confidence, wealth, come up with, limited resources, advertising

2. Listen to the Ted Talk again, complete the phrases and explain their meaning

- intangible ____
- ____ an obsession with
- solving the ____
- ____ cost
- a bunch of ____
- get a ____ rap
- an ____ man
- ____ substitute

3. Watch the video again and answer the questions

- What does advertising create?
- What does intangible value constitutes?

- What kind of problems do people have when they reach a basic level of wealth in society, from the speaker's point of view?
- Why does the speaker think there is nothing wrong with placebos?

4. Read the second part of the Ted Talk

But, actually, the point of placebo education is interesting. How many problems of life can be solved actually by tinkering with perception, rather than that tedious, hardworking and messy business of actually trying to change reality? Here's a great example from history. I've heard this attributed to several other kings, but doing a bit of historical research, it seems to be Fredrick the Great. Fredrick the Great of Prussia was very, very keen for the Germans to adopt the potato and to eat it, because he realized that if you had two sources of carbohydrate, wheat and potatoes, you get less price volatility in bread. And you get a far lower risk of famine, because you actually had two crops to fall back on, not one.

The only problem is: potatoes, if you think about it, look pretty disgusting. And also, 18th century Prussians ate very, very few vegetables – rather like contemporary Scottish people. (Laughter) So, actually, he tried making it compulsory. The Prussian peasantry said, "We can't even get the dogs to eat these damn things. They are absolutely disgusting and they're good for nothing." There are even records of people being executed for refusing to grow potatoes.

So he tried plan B. He tried the marketing solution, which is he declared the potato as a royal vegetable, and none but the royal family could consume it. And he planted it in a royal potato patch, with guards who had instructions to guard over it, night and day, but with secret instructions not to guard it very well. (Laughter) Now, 18th century peasants know that there is one pretty safe rule in life, which is if something is worth guarding, it's worth stealing. Before long, there was a massive underground potato-growing operation in Germany. What he'd effectively done is he'd re-branded the potato. It was an absolute masterpiece.

I told this story and a gentleman from Turkey came up to me and said, "Very, very good marketer, Fredrick the Great. But not a patch on Ataturk." Ataturk, rather like Nicolas Sarkozy, was very keen to discourage the wearing of a veil, in Turkey, to modernize it. Now, boring people would have just simply banned the veil. But that would have ended up with a lot of awful kickback and a hell of a lot of resistance. Ataturk was a lateral thinker. He made it compulsory for prostitutes to wear the veil. (Laughter) (Applause)

I can't verify that fully, but it does not matter. There is your environmental problem solved, by the way, guys: All convicted child molesters have to drive a Porsche Cayenne. (Laughter) What Ataturk realized actually is two very fundamental things. Which is that, actually, first one, all value is actually relative. All value is perceived value.

For those of you who don't speak Spanish, jugo de naranja – it's actually the Spanish for "orange juice". Because actually it's not the dollar. It's actually the peso in Buenos Aires. Very clever Buenos Aires street vendors decided to practice price discrimination to the detriment of any passing gringo tourists. As an advertising man, I have to admire that.

5. Find the following phrases in the second part of the Ted Talk and translate the sentences which contain these phrases

- plan B
- good for nothing
- risk of famine
- a lateral thinker
- price volatility
- street vendors
- historical research
- not a patch on
- rebrand the potato

- make it compulsory
- tinker with perception
- fall back on
- marketing solution
- end up with

6. Find the information and give a talk about

- the adaptation of potato in Germany (from the perspective of advertising)
- discouragement of the wearing of a veil in Turkey (from the perspective of advertising)

ing)

7. Give the definitions to the following words:

Persuasion, value, compulsion, an emotional trigger, running cost, fine, penalty point, loss aversion, cast iron, intrinsic value, goods, egalitarian societies, messaging value

8. Read the third part of the Ted Talk

But the first thing is that all value is subjective. Second point is that persuasion is often better than compulsion. These funny signs that flash your speed at you, some of the new ones, on the bottom right, now actually show a smiley face or a frowny face, to act as an emotional trigger. What's fascinating about these signs is they cost about 10 percent of the running cost of a conventional speed camera, but they prevent twice as many accidents. So, the bizarre thing, which is baffling to conventional, classically trained economists, is that a weird little smiley face has a better effect on changing your behavior than the threat of a £60 fine and three penalty points.

Tiny little behavioral economics detail: in Italy, penalty points go backwards. You start with 12 and they take them away. Because they found that loss aversion is a more powerful influence on people's behavior. In Britain we tend to feel, "Whoa! Got another three!" Not so in Italy.

Another fantastic case of creating intangible value to replace actual or material value, which remember, is what, after all, the environmental movement needs to be about: This again is from Prussia, from, I think, about 1812, 1813. The wealthy Prussians, to help in the war against the French, were encouraged to give in all their jewelry. And it was replaced with replica jewelry made of cast iron. Here's one: "Gold gab ich für Eisen, 1813". The interesting thing is that for 50 years hence, the highest status jewelry you could wear in Prussia wasn't made of gold or diamonds. It was made of cast iron. Because actually, never mind the actual intrinsic value of having gold jewelry. This actually had symbolic value, badge value. It said that your family had made a great sacrifice in the past.

So, the modern equivalent would of course be this. (Laughter) But, actually, there is a thing, just as there are Veblen goods, where the value of the good depends on it being expensive and rare – there are opposite kind of things where actually the value in them depends on them being ubiquitous, classless and minimalistic.

If you think about it, Shakerism was a proto-environmental movement. Adam Smith talks about 18th century America, where the prohibition against visible displays of wealth was so great, it was almost a block in the economy in New England, because even wealthy farmers could find nothing to spend their money on without incurring the displeasure of their neighbors. It's perfectly possible to create these social pressures which lead to more egalitarian societies.

What's also interesting, if you look at products that have a high component of what you might call messaging value, a high component of intangible value, versus their intrinsic value: They are often quite egalitarian. In terms of dress, denim is perhaps the perfect example of something which replaces material value with symbolic value. Coca-Cola. A bunch of you may be a load of pinkos, and you may not like the Coca-Cola company, but

it's worth remembering Andy Warhol's point about Coke. What Warhol said about Coke is, he said, "What I really like about Coca-Cola is the president of the United States can't get a better Coke than the bum on the corner of the street." Now, that is, actually, when you think about it – we take it for granted – it's actually a remarkable achievement, to produce something that's that democratic.

9. You are going to answer some questions. For this purpose firstly read the third part of the text, then listen to it and underline the sentences which contain the answers to the questions

- What is baffling to conventional, classically trained economists?
- Why do penalty points go backwards in Italy?
- What is the opposite kind of expensive and rare goods?
- What was almost a block in the economy in New England?
- What is a high component of intangible value, versus their intrinsic value? Give the examples, please.

10. Find the information and give a talk about

- replica jewelry (The wealthy Prussians, to help in the war against the French, were encouraged to give in all their jewelry)
- Shakerism

11. Read and complete the fourth part of the text with the words from the box:

Raw, media, digital, portable, fake, contextual, persuasive, dependent, real
--

If you are not sure about your choice, listen to the text and check yourself.

Now, we basically have to change our views slightly. There is a basic view that ___ value involves making things, involves labor. It involves engineering. It involves limited ___ materials. And that what we add on top is kind of false. It's a ___ version. And there is a reason for some suspicion and uncertainty about it. It patently veers toward propaganda. However, what we do have now is a much more variegated ___ ecosystem in which to kind of create this kind of value, and it's much fairer.

When I grew up, this was basically the media environment of my childhood as translated into food. You had a monopoly supplier. On the left, you have Rupert Murdoch, or the BBC. (Laughter) And on your right you have a ___ public which is pathetically grateful for anything you give it. (Laughter).

Nowadays, the user is actually involved. This is actually what's called, in the ___ world, "user-generated content". Although it's called agriculture in the world of food. (Laughter) This is actually called a mash-up, where you take content that someone else has produced and you do something new with it. In the world of food we call it cooking. This is food 2.0, which is food you produce for the purpose of sharing it with other people. This is mobile food. British are very good at that. Fish and chips in newspaper, the Cornish Pasty, the pie, the sandwich. We invented the whole lot of them. We're not very good at food in general. Italians do great food, but it's not very ___, generally. (Laughter).

I only learned this the other day. The Earl of Sandwich didn't invent the sandwich. He actually invented the toasty. But then, the Earl of Toasty would be a ridiculous name. (Laughter).

Finally, we have ___ communication. Now, the reason I show you Pernod – it's only one example. Every country has a contextual alcoholic drink. In France it's Pernod. It tastes great within the borders of that country, but absolute shite if you take it anywhere else. (Laughter) Unicum in Hungary, for example. The Greeks have actually managed to

produce something called Retsina, which even tastes shite when you're in Greece. (Laughter).

But so much communication now is contextual that the capacity for actually nudging people, for giving them better information – B.J. Fogg, at the University of Stanford, makes the point that actually the mobile phone is – He's invented the phrase, "___ technologies." He believes the mobile phone, by being location-specific, contextual, timely and immediate, is simply the greatest persuasive technology device ever invented.

12. Read the fifth part of the text very carefully and explain what the following words mean.

impulse buying, consumerism, part-time job, added value, of intangible value creation, market research, combo pack

Now, if we have all these tools at our disposal, we simply have to ask the question, and Thaler and Sunstein have, of how we can use these more intelligently. I'll give you one example. If you had a large red button of this kind, on the wall of your home, and every time you pressed it, it saved 50 dollars for you, put 50 dollars into your pension, you would save a lot more. The reason is that the interface fundamentally determines the behavior. Okay?

Now, marketing has done a very, very good job of creating opportunities for **impulse buying**. Yet we've never created the opportunity for impulse saving. If you did this, more people would save more. It's simply a question of changing the interface by which people make decisions, and the very nature of the decisions changes. Obviously, I don't want people to do this, because as an advertising man I tend to regard saving as just **consumerism** needlessly postponed. (Laughter) But if anybody did want to do that, that's the kind of thing we need to be thinking about, actually: fundamental opportunities to change human behavior.

Now, I've got an example here from Canada. There was a young intern at Ogilvy Canada called Hunter Somerville, who was working in improve in Toronto, and got a **part-time job** in advertising, and was given the job of advertising Shreddies. Now this is the most perfect case of creating intangible, **added value**, without changing the product in the slightest. Shreddies is a strange, square, whole-grain cereal, only available in New Zealand, Canada and Britain. It's Kraft's peculiar way of rewarding loyalty to the crown. (Laughter) In working out how you could re-launch Shreddies, he came up with this.

Video: (Buzzer) Man: Shreddies is supposed to be square. (Laughter)

Woman: Have any of these diamond shapes gone out? (Laughter)

Voiceover: New Diamond Shreddies cereal. Same 100 percent whole-grain wheat in a delicious diamond shape. (Applause)

Rory Sutherland: I'm not sure this isn't the most perfect example of **intangible value creation**. All it requires is photons, neurons, and a great idea to create this thing. I would say it's a work of genius. But, naturally, you can't do this kind of thing without a little bit of **market research**.

Man: So, Shreddies is actually producing a new product, which is something very exciting for them. So they are introducing new Diamond Shreddies. (Laughter) So I just want to get your first impressions when you see that, when you see the Diamond Shreddies box there. (Laughter)

Woman: Weren't they square?

Woman #2: I'm a little bit confused. Woman #3: They look like the squares to me.

Man: They – Yeah, it's all in the appearance. But it's kind of like flipping a six or a nine. Like a six, if you flip it over it looks like a nine. But a six is very different from a nine.

Woman # 3: Or an "M" and a "W". Man: An "M" and a "W", exactly.

Man #2: [unclear] You just looked like you turned it on its end. But when you see it like that it's more interesting looking.

Man: Just try both of them. Take a square one there, first. (Laughter) Man: Which one did you prefer? Man #2: The first one.

Man: The first one? (Laughter)

Rory Sutherland: Now, naturally, a debate raged. There were conservative elements in Canada, unsurprisingly, who actually resented this intrusion. So, eventually, the manufacturers actually arrived at a compromise, which was the **combo pack**. (Laughter) (Applause) (Laughter)

13. Translate the sixth part of the text into Russian

If you think it's funny, bear in mind there is an organization called the American Institute of Wine Economics, which actually does extensive research into perception of things, and discovers that except for among perhaps five or ten percent of the most knowledgeable people, there is no correlation between quality and enjoyment in wine, except when you tell the people how expensive it is, in which case they tend to enjoy the more expensive stuff more. So drink your wine blind in the future.

But this is both hysterically funny -- but I think an important philosophical point, which is, going forward, we need more of this kind of value. We need to spend more time appreciating what already exists, and less time agonizing over what else we can do.

Two quotations to more or less end with. One of them is, "Poetry is when you make new things familiar and familiar things new." Which isn't a bad definition of what our job is, to help people appreciate what is unfamiliar, but also to gain a greater appreciation, and place a far higher value on those things which are already existing. There is some evidence, by the way, that things like social networking help do that. Because they help people share news. They give badge value to everyday little trivial activities. So they actually reduce the need for actually spending great money on display, and increase the kind of third-party enjoyment you can get from the smallest, simplest things in life. Which is magic.

The second one is the second G.K. Chesterton quote of this session, which is, "We are perishing for want of wonder, not for want of wonders," which I think for anybody involved in technology, is perfectly true. And a final thing: When you place a value on things like health, love, sex and other things, and learn to place a material value on what you've previously discounted for being merely intangible, a thing not seen, you realize you're much, much wealthier than you ever imagined. Thank you very much indeed. (Applause).

14. Put the following words in the correct order and explain why the speaker mentions them (use the language from this video):

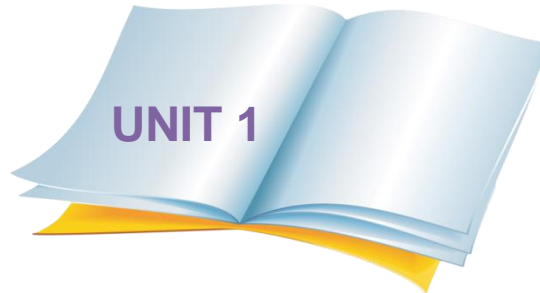
- Shakerism
- poetry
- potatoes
- cast iron jewellery
- veils
- a red button
- penalty points
- Pernod
- Shreddies
- mobile phones
- cooking

15. Write down all the terms that the speaker uses to refer to an intangible value.

16. Speak about some good examples of creating intangible added value without changing the product itself (from your own experience).



PSYCHOLOGY



Social psychology

Ex. 1. Match the words and their translation.

impact
social settings
behavior
influence
interpersonal
devise
social challenges
prejudice
engage in

Социальная среда
влияние
социальные проблемы
разрабатывать
предвзвешивать
вовлекать в
поведение
межличностный
влиять

Ex. 2. Read the text and mark the statements True (T) or False (F).

What is Social Psychology?

Social psychologists are interested in how individuals impact and are impacted by other people, social settings, and social environments. Social psychology as a field of study is closely related to sociology. However, the focus of a social psychologist is on individual behavior, not that of the whole group as a sociologist would study. In that regard, social psychologists examine how individual actions, thoughts, and choices are influenced by the actions, thoughts, and choices of the larger society. As a result, much of social psychology revolves around the study of interpersonal and group dynamics.

Social psychology also focuses much attention on researching and devising solutions to social challenges. Social psychologists might study the nature of bullying in public schools and devise programs to reduce or eliminate those negative behaviors. Social psychologists might also study prejudice and racism in an effort to devise public programs to bridge the gaps between different groups of people. Public health problems, such as smoking and drug addiction, are also of particular interest for social psychologists, who might create informational programs to inform the public about the dangers of engaging in drug use.

1. Social psychology is the branch of psychology concerned with the scientific study of human learning.
2. Social psychology as a field of study is not closely related to sociology.
3. The focus of a social psychologist is on the whole group behavior, as well as sociologist would study.
4. Social psychologists examine how individual actions, thoughts, and choices are influenced by the actions, thoughts, and choices of the other individual.

5. Public health problems, such as smoking and drug addiction, are of particular interest for social psychologists.

Ex. 3. Fill in the words in the sentences.

1. The _____ of a social psychologist is on _____ behavior, not that of the _____ group as a _____ would study.

2. Social psychologists _____ how individual actions, _____, and _____ are influenced by the actions, _____, and _____ of the larger society.

3. Social psychologists might study the _____ of _____ in public schools and devise programs to _____ or _____ those negative behaviors.

4. Public _____ problems are also of particular _____ for social psychologists, who might _____ informational programs to inform the _____ about the dangers of engaging in drug use.

Ex. 4. Read the text again and answer the question “What is Social Psychology?” in your own words.

Ex. 5. Match the words and their definitions.

controlled setting	the power to produce a desired result or effect
methodologies	using the same conditions and the same equipment as the experimental setup
government agencies	a system of methods used in a particular area of study or activity
awareness	an administrative unit of government
public perception	knowledge that something exists, or understanding of a situation or subject at the present time based on information or experience
consumers	the difference between an absolute truth based on facts and a virtual truth shaped by popular opinion,
efficacy	a person or organization that uses a commodity or service

Ex. 6. Read the text and mark the statements True (T) or False (F).

What are the Job Duties of a Social Psychologist?

The duties of a social psychologist will largely depend upon the environment in which he or she is employed. If employed at a college or university, a social psychologist might spend the majority of his or her time engaged in research on various social issues, such as gender equality, conflict management, or race relations. This research might take place in a controlled setting, such as a laboratory, or out in the field in a natural setting.

Other social psychologists employed in academia may focus on teaching and training students to become psychologists themselves. Typically, social psychologists will teach or conduct research in the psychology department, but because of their training in both human behavior and research methodologies, social psychologists might work elsewhere, such as in departments of education, business, law, medicine, political science, or health science, to name but a few.

There are an abundance of private sector jobs for social psychologists as well. Some conduct research for private firms or government agencies. This research might include evaluating public perception regarding new government programs or regulations. Others

help develop public policies that address a social ill, such as obesity, poverty, or homelessness. For example, a social psychologist might design a public awareness campaign to bring attention to childhood obesity. Still others work as consultants, offering their expertise in the areas of interpersonal and intergroup dynamics to help companies and industries design and market goods and services that are more attractive to consumers.

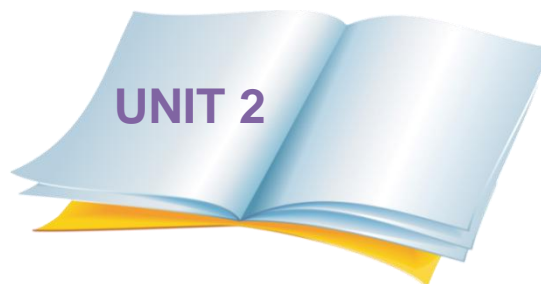
Another area of work for social psychologists is in evaluating the efficacy of educational programming and human resources practices. For example, a social psychologist might be hired by a school district to examine their educational programs for effectiveness amongst groups of children based on race, ethnicity, socioeconomic status, or some other sociocultural factor. Social psychologists might also work to develop more suitable hiring practices for companies or design performance review procedures for workers with the aim of improving productivity.

1. The duties of a social psychologist will largely depend upon the social settings in which he or she is employed.
2. Social psychologists might not work in business or law.
3. Social psychologists might work in the private sector.
4. A social psychologist might design a public awareness campaign to bring attention to childhood drug addiction.
5. Social psychologists cannot help to improve productivity.

Ex. 7. Fill in the words in the sentences.

1. Social psychologists will _____ or conduct _____ in the psychology department, social _____ might work elsewhere, such as in departments of education, _____, law, _____, political science, or _____ science, to name but a few.
2. The research for _____ firms or government _____ might include _____ public perception regarding new _____ programs or regulations.
3. A social psychologist might examine _____ programs for effectiveness _____ groups of children based on race, _____, _____ status, or some other _____ factor.

Ex. 8. Read the text again and answer the question “What are the Job Duties of a Social Psychologist?” in your own words.



Psychology of groups

What activities do people do in groups?

Do you think people behave the same as individuals and in groups? Why?

Ex. 1. Read the text and check your answers.

Psychologists study groups because nearly all human activities – working, learning, worshiping, relaxing, playing, and even sleeping – occur in groups. The lone individual who is cut off from all groups is a rarity. Most of us live out our lives in groups, and these groups have a profound impact on our thoughts, feelings, and actions. Many psychologists focus their attention on single individuals, but social psychologists expand their analysis to include groups, organizations, communities, and even cultures.

1. Beware of Groupthink

Groupthink is a phenomenon in which a group takes on a mind of its own. This happens because groups are a potent influence on our behaviour. In groups, people do things they don't normally do on their own. Individuals often don't know that they are influenced by groupthink. This is why some experts believe certain practices we hold dear in the corporate world aren't effective at all. One such questioned practice is brainstorming. It sounds great in theory: you gather as many ideas as possible from a group without censoring, then weed out the losing ideas later. The assumption is, two heads are always better than one.

However, researchers have found that the most charismatic individual tends to take over, and even when the sessions are conducted by the most seasoned professional, people can't help but ape others. Their influence is subconscious. You can't come up with a truly innovative idea if you're placed consistently in a group because innovation is, by definition, radical. Radical solutions are always questioned by the group – and killed before they can take flight. This is especially true when that idea threatens the standing of other members of the group. Or the group itself.

2. Social Pressure

Unlike groupthink, social pressure is a conscious influence. It's not only the group's way to keep its members and ensure its own survival, it's also the way groups grow.

Here's an example. Imagine a large group of peaceful demonstrators. It takes one person – the spark that lights the fire – to influence the second person (often a family member or friend) to conduct violent behaviour. The third person then sees two people destroying properties and he too joins in on the chaos. That's how a violent riot grows. People justify their behaviour because a group of people are doing it. The word "pressure" doesn't necessarily mean it's uncomfortable. It's a conscious decision.

3. Belonging

So why do groups have such a hold on us? Well, because we have an innate need to belong to one – an individual would have struggled to survive in the wild 100,000 years ago. In the absence of a united group, people create one. Psychologists call this the "minimal groups paradigm". In an organization, these spontaneous groups are called "cliques". You can also see this in schools. Cliques, as you can imagine, can create certain challenges for a leader because each clique has its own culture.

4. Individuality

It is a human paradox that we yearn to belong to a group, yet we also desire to be unique. For groups to be effective, leaders have to allow for individuals to add their own individuality into the process. For example, if you are told exactly what to do and when, and you are told to do that every hour of every day as long as you work for the company, you're not going to feel fulfilled by doing that task. We want to feel like we are irreplaceable.

A study by Max Ringelmann back in the 1890s, found that people put in 50% less effort when playing tug-o-war in a team of 8 compared to playing it alone. It seems that when our effort is difficult to distinguish from other members, we'll slack off. It's called social loafing.

5. Curse of Knowledge

Ever consider the possibility that maybe the issue lies with you, not them? It might be the Curse of Knowledge at play. What seems glaringly obvious to you might not be so to a beginner. So what can you do about the curse of knowledge?

Well, ask for feedback from your target audience. This happens less than you think, in the both the office and the classroom. The speaker just assumes the audience understands what he or she is talking about, which can be presumptuous. <http://aboutleaders.com/5-barrier-to-leadership-not-believing/>

6. Self-Identity

Each member in the group has roles to play for that group to function efficiently. This much you probably already know.

But here's something you might not know: people conform to roles assigned to them. In a now-famous experiment called "The Stanford Prison Experiment", psychologists assigned guard and prisoner roles to young volunteers in a simulated prison. To their surprise, by just 6 days, their subjects conformed to their roles perfectly – the prison guards became abusive and the prisoners became submissive.

So take a good look at yourself. Have you conformed to a "role" that is not yourself?

7. Groups Reject Outsiders

Have you ever had a new manager come into the office and announced, "All right, 'team'. Here's how we are going to do things now." Did you end up doing what he said? Groups reject outsiders and any attempts to change their unwritten rules – even if that person is its appointed "leader". Leaders, then, don't make the group. On the contrary, it's the group that makes the leader.

This was observed by psychologist Meehl in 1949, when he saw that children new to the group who jumped in with new ideas were usually rejected by their peers. Those who became successful leaders, on the other hand, first conformed to group norms then slowly suggested new ideas. Meehl's observations were later replicated by other studies – with adults.

8. Gossips

Gossips are a part of tribal life. Contrary to popular belief, a gossip is actually good for a group.

If you saw your friend John eating more than his fair share of food in a time of scarce resource, and you had no way to gossip, the confrontation between you and John would probably result in at least one death or severe altercation. By gossiping to other members of the group, you can avoid the confrontation, and the group will pressure him to change his greedy ways by using subtle cues (like refusing to share food with him). There is no doubt that gossip can be used to harm others, but it can also be used positively. If you talk about John behind his back positively, that message becomes stronger to other members of the group because it is perceived as more authentic. Considering this, when word travels back to John, your relationship with him will skyrocket more than a simple face-to-face praise can ever achieve.

9. Competition

Have you ever had an experience where you find someone as a "good person" individually but that the group he belongs to is anything but a good force in the world? For example, you might find that as an individual, your neighbour is a great person – until you found out that she belongs to a different political party. In other words, groups breed adversity.

When in groups, we can't help but compete with opposing groups. A 2001 study by psychologist Insko used the classic game "The Prisoner's Dilemma" to measure competitiveness in group vs alone. What he found was that, alone, people were competitive 37% of the time. When in groups, they were competitive 54% of the time – more than a 50% increase.

Competition between cliques in a company can be extremely destructive. Each department makes another's job difficult to do. Some experts believe this is how Enron collapsed. Enron, the former poster child of organizational management, encouraged competition between its own departments to the extreme.

10. The Halo Effect

Study after study has found that we prefer attractive individuals over their less-attractive counterparts – even when their intended job has nothing to do with beauty. This is because we perceive beautiful people as smarter, more hardworking, honest and organized.

This is called the “Halo Effect”. The halo effect is a psychological phenomenon in which we extrapolate one good trait to determine other traits. As you can imagine, the halo effect can have a big impact on your decision making – and thus on your team. So how do you overcome it? Well, two steps: be aware of it and make data-driven decisions.

Ex. 2. Read the text again. Define the main idea of each paragraph.

Ex. 3. Match the two halves of the sentences.

1. The assumption is	A create certain challenges for a leader
2. People justify their behaviour	B people conform to roles assigned to them.
3. Cliques can	C you can avoid the confrontation
4. We yearn to belong to a group,	D two heads are always better than one.
5. Ask for feedback	E even when their intended job has nothing to do with beauty.
6. But here's something you might not know:	F any attempts to change their unwritten rules
7. Groups reject outsiders and	G from your target audience
8. By gossiping to other members of the group,	H because a group of people are doing it.
9. We prefer attractive individuals over their less-attractive counterparts –	I yet we also desire to be unique.

Ex. 4. Fill in the words from the list, then make sentences using the completed phrases.

Innovative, distinguish, groups, groupthink, political, unwritten, audience, mind, peaceful, justify, conform, roles

aon its own	is difficult to
influenced by	assumes the
a truly..... idea	conform to assigned
group of demonstrators	to change their rules
..... their behaviorto group norms
minimal paradigm	belongs to a different party

Ex. 5. Make up adjectives from these nouns:

Attention organization behavior practice effort office experiment person harm

Ex. 6. Make up the following words negative. Use prefixes -un, -in, -mis, -dis, -ir, and so forth.

hardworking honest organized effective fulfilled successful

Ex. 7. Give your own example to prove the proverb “Two heads are always better than one”.

Ex. 8. Read the article again and retell it.

Ex. 9. Discuss the questions.

1. What are the advantages and disadvantages of sociality? Why do people often join groups?

2. Is self-esteem shaped by your personality qualities or by the value and qualities of groups to which you belong?

3. In what ways does membership in a group change a person’s self-concept and social identity?

4. What steps would you take if you were to base a self-esteem enrichment program in schools on the sociometer model of self-worth?

5. If you were a college professor, what would you do to increase the success of in-class learning teams?

6. What are the key ingredients to transforming a working group into a true team?

7. Have you ever been part of a group that made a poor decision and, if so, were any of the symptoms of groupthink present in your group?

How to avoid miscommunication

Ex. 1. Read the sentences and underline the correct word in bold.

The good news is that a basic understanding of what happens when we communicate can help us prevent **miscommunication/communication**.

Communication is a **text/message** that moves directly from one person to another, similar to someone tossing a ball and walking away.

Through the transaction, we create **phrases/meaning** together.

As humans, we can't help but send and receive messages through our own **subjective/objective** lenses.

Every person interprets the message they receive based on their **friendship/relationship** with the other person.

Engage actively with the verbal and nonverbal feedback of others, and adjust your message to facilitate greater **recognizing/understanding**.

Ex. 2. a) Answer the question.

What are some simple practices that can help us all navigate our daily interactions for better communication?

b) Listen to the talk “How to avoid miscommunication” by Katherine Hampsten and check your answers.

<http://ed.ted.com/lessons/how-to-avoid-miscommunication-katherine-hampsten>

Ex. 3. Read the text and fill in the answers into the sentences.

Have you ever talked with a friend about a problem only to realize that he just doesn't seem to grasp why the issue is so important to you? Have you ever presented an idea to a group and it's met with utter confusion? Or maybe you've been in an argument when the other person suddenly accuses you of not listening to what they're saying at all? What's going on here? The answer is miscommunication, and in some form or another, we've all experienced it. It can lead to confusion, animosity, misunderstanding, or even crashing a multimillion dollar probe into the surface of Mars. The fact is even when face-to-face with

another person, in the very same room, and speaking the same language, human communication is incredibly complex.

But the good news is that a basic understanding of what happens when we communicate can help us prevent miscommunication. For decades, researchers have asked, "What happens when we communicate?" One interpretation, called the transmission model, views communication as a message that moves directly from one person to another, similar to someone tossing a ball and walking away. But in reality, this simplistic model doesn't account for communication's complexity. Enter the transactional model, which acknowledges the many added challenges of communicating. With this model, it's more accurate to think of communication between people as a game of catch. As we communicate our message, we receive feedback from the other party. Through the transaction, we create meaning together. But from this exchange, further complications arise. It's not like the Star Trek universe, where some characters can Vulcan mind meld, fully sharing thoughts and feelings. As humans, we can't help but send and receive messages through our own subjective lenses. When communicating, one person expresses her interpretation of a message, and the person she's communicating with hears his own interpretation of that message.

Our perceptual filters continually shift meanings and interpretations. Remember that game of catch? Imagine it with a lump of clay. As each person touches it, they shape it to fit their own unique perceptions based on any number of variables, like knowledge or past experience, age, race, gender, ethnicity, religion, or family background. Simultaneously, every person interprets the message they receive based on their relationship with the other person, and their unique understanding of the semantics and connotations of the exact words being used.

They could also be distracted by other stimuli, such as traffic or a growling stomach. Even emotion might cloud their understanding, and by adding more people into a conversation, each with their own subjectivities, the complexity of communication grows exponentially.

So as the lump of clay goes back and forth from one person to another, reworked, reshaped, and always changing, it's no wonder our messages sometimes turn into a mush of miscommunication. But, luckily, there are some simple practices that can help us all navigate our daily interactions for better communication. One: recognize that passive hearing and active listening are not the same. Engage actively with the verbal and nonverbal feedback of others, and adjust your message to facilitate greater understanding. Two: listen with your eyes and ears, as well as with your gut. Remember that communication is more than just words. Three: take time to understand as you try to be understood. In the rush to express ourselves, it's easy to forget that communication is a two-way street. Be open to what the other person might say. And finally, four: Be aware of your personal perceptual filters. Elements of your experience, including your culture, community, and family, influence how you see the world.

Say, "This is how I see the problem, but how do you see it?" Don't assume that your perception is the objective truth. That'll help you work toward sharing a dialogue with others to reach a common understanding together.

The _____ communication model suggests that communication is a simple message delivery from one person to another.

- A Horizontal
- B Transmission
- C Transactional
- D Most recent

Which of the following influences our perceptual filters?

- A Age
- B Religion

- C Family
- D All of the above are influences

Which of these activities is the most intentional?

- A Listening
- B Hearing

Under the transactional model, communication is like playing a game of toss with:

- A Balloon
- B Baseball
- C Ball of clay
- D Hot potato

What can we do to listen more effectively?

- A Pay attention only to the words being said
- B Focus primarily on what we want to say next
- C Listen to the words being said, but also pay attention to visual cues and emotions
- D Avoid making eye contact

Ex. 4. Fill in the correct prepositions, then make sentences, using the correct phrases.

Of, from, with, through, to, in, with, into, to, on, by

lead ... smth, face-to-face ... another person, ... one person ... another, ... reality, ... the transaction, based ... smth., distracted ... smth, turn ... smth., engage smb/smth, be aware ... smth.

Ex. 5. Noise can be defined as any interference that disrupts and/or distorts communication. What are some examples of noise? What sources of noise do you struggle with the most in your own communication?

Ex. 6. Read the tips for better understanding.

Asking someone to repeat themselves once is normal. Twice can be a bit daunting because you may end up having to ask a third time. If you are feeling nervous and really unsure of what the speaker said after the first time, ask the person to write it down. Keep a small notebook and pen with you at all times. For clarifying what the person said you can use following phrases:

- I'm sorry. Could you repeat that please?
- I'm sorry I didn't hear you. Could you please say that again slowly?
- You said ...?
- Did you say X or Y?
- Pardon?
- Excuse me?
- What was that?
- Say that again please?
- I'm sorry, I don't understand what _____ means.

Ex. 7. Work in pairs. Answer the question. While listening to each other try to use the phrases, mentioned above.

Communication is a two-way process, in which we work to understand ideas together. How does feedback affect this process?

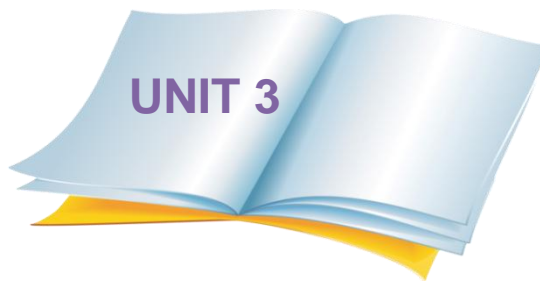
Ex. 8. Discuss the question in groups.

Try to use the phrases from the table.

Why is communication often more difficult with a large group than a single individual?

Working in groups

<p style="text-align: center;">Asking for clarification</p> <p>I didn't quite get what you meant... Sorry, I don't quite understand why... I'd like to know... Could you explain ..., please?</p>	<p style="text-align: center;">Discussing for and against</p> <p>Points for Firstly.../To begin with.../Secondly.... Moreo- ver.../Besides... Furthermore... For example.../ For instance... Points against By contrast... Whereas... On the one hand.../ on the other hand... In fact... Sadly.../ unfortunately</p>	<p style="text-align: center;">Asking for information</p> <p>Neutral Could you tell me ..., please? Excuse me, do you know...? Do you happen to know...? I'd like to know, please, ... Can you tell me..., please?</p>	<p style="text-align: center;">Trying to change someone's opinion</p> <p>Neutral expressions But don't you think? (Yes, but) do you really think ...? (Yes, but) surely you don't think/believe that... (Yes, but) is/isn't it possible that ...? Surely not, I mean that... (Yes, but) on the other hand...</p>
<p style="text-align: center;">Asking if someone approves</p> <p>Do you think ... are all right? Are you for...? Is ... all right, d'you think? Do you approve of...? What is your attitude towards...?</p>	<p style="text-align: center;">Saying you approve</p> <p>... is very good. ... is quite/absolutely right. ... seems/sounds just right. ... is just what I had in mind. I am all for such opinions. ... is all wrong</p>	<p style="text-align: center;">Saying you do not approve</p> <p>I don't think ... is very good. It is wrong to think that... It isn't right to... I can't approve of...</p>	



Psychology at Work

Should you know how much your colleagues get paid?

Ex. 1. Translate the words.

broadcasting
assumed
strife
quit
conventional
transparency
peers
discourage

information asymmetry
fairness
failure
gender
wage
gap
shrink
authority

Ex. 2. Answer the questions.

Do you think you should know how much your colleagues get paid? Why?
Would it improve the relationships between the colleagues?

Ex. 3. Read the sentences and try to fill in the missing words from the list.

salary, uncomfortable, law, everybody, 60, surprising, leaders

Most of us are with the idea of broadcasting our salary.

If knew what everybody got paid, then all hell would break loose.

And the answers keep... .

In the United States, the ... protects an employee's right to discuss their pay.

Imagine showing up for work with your ... just written across your chest for all to see.

And of everybody who felt that they were underpaid, ...percent said that they intended to quit.

That's why entrepreneurial ... and corporate leaders have been experimenting with sharing salaries for years.

Ex. 4. Listen to the Ted Talk by David Burkus “Why you should know how much your coworkers get paid” and check your answers.

https://www.ted.com/talks/david_burkus_why_you_should_know_how_much_your_coworkers_get_paid

Ex. 5. Read the text. Define the main idea of each paragraph.

How much do you get paid? Don't answer that out loud. But put a number in your head. Now: How much do you think the person sitting next to you gets paid? Again, don't answer out loud. At work, how much do you think the person sitting in the cubicle or the desk next to you gets paid? Do you know? Should you know?

Notice, it's a little uncomfortable for me to even ask you those questions. But admit it – you kind of want to know. Most of us are uncomfortable with the idea of broadcasting our salary. We're not supposed to tell our neighbors, and we're definitely not supposed to tell

our office neighbors. The assumed reason is that if everybody knew what everybody got paid, then all hell would break loose. There'd be arguments, there'd be fights, there might even be a few people who quit. But what if secrecy is actually the reason for all that strife? And what would happen if we removed that secrecy? What if openness actually increased the sense of fairness and collaboration inside a company? What would happen if we had total pay transparency?

For the past several years, I've been studying the corporate and entrepreneurial leaders who question the conventional wisdom about how to run a company. And the question of pay keeps coming up. And the answers keep surprising. It turns out that pay transparency – sharing salaries openly across a company – makes for a better workplace for both the employee and for the organization. When people don't know how their pay compares to their peers', they're more likely to feel underpaid and maybe even discriminated against. Do you want to work at a place that tolerates the idea that you feel underpaid or discriminated against? But keeping salaries secret does exactly that, and it's a practice as old as it is common, despite the fact that in the United States, the law protects an employee's right to discuss their pay.

In one famous example from decades ago, the management of Vanity Fair magazine actually circulated a memo entitled: "Forbidding Discussion Among Employees of Salary Received". "Forbidding" discussion among employees of salary received. Now that memo didn't sit well with everybody. New York literary figures Dorothy Parker, Robert Benchley and Robert Sherwood, all writers in the Algonquin Round Table, decided to stand up for transparency and showed up for work the next day with their salary written on signs hanging from their neck.

Imagine showing up for work with your salary just written across your chest for all to see. But why would a company even want to discourage salary discussions? Why do some people go along with it, while others revolt against it? It turns out that in addition to the assumed reasons, pay secrecy is actually a way to save a lot of money. You see, keeping salaries secret leads to what economists call "information asymmetry." This is a situation where, in a negotiation, one party has loads more information than the other. And in hiring or promotion or annual raise discussions, an employer can use that secrecy to save a lot of money. Imagine how much better you could negotiate for a raise if you knew everybody's salary.

Economists warn that information asymmetry can cause markets to go awry. Someone leaves a pay stub on the copier, and suddenly everybody is shouting at each other. In fact, they even warn that information asymmetry can lead to a total market failure. And I think we're almost there. Here's why: first, most employees have no idea how their pay compares to their peers'. In a 2015 survey of 70,000 employees, two-thirds of everyone who is paid at the market rate said that they felt they were underpaid. And of everybody who felt that they were underpaid, 60 percent said that they intended to quit, regardless of where they were – underpaid, overpaid or right at the market rate. If you were part of this survey, what would you say? Are you underpaid? Well, wait – how do you even know, because you're not allowed to talk about it?

Next, information asymmetry, pay secrecy, makes it easier to ignore the discrimination that's already present in the market today. In a 2011 report from the Institute for Women's Policy Research, the gender wage gap between men and women was 23 percent. This is where that 77 cents on the dollar comes from. But in the Federal Government, where salaries are pinned to certain levels and everybody knows what those levels are, the gender wage gap shrinks to 11 percent – and this is before controlling for any of the factors that economists argue over whether or not to control for. If we really want to close the gender wage gap, maybe we should start by opening up the payroll. If this is what total market failure looks like, then openness remains the only way to ensure fairness.

Now, I realize that letting people know what you make might feel uncomfortable, but isn't it less uncomfortable than always wondering if you're being discriminated against, or if your wife or your daughter or your sister is being paid unfairly? Openness remains the best way to ensure fairness, and pay transparency does that.

That's why entrepreneurial leaders and corporate leaders have been experimenting with sharing salaries for years. Like Dane Atkinson. Dane is a serial entrepreneur who started many companies in a pay secrecy condition and even used that condition to pay two equally qualified people dramatically different salaries, depending on how well they could negotiate. And Dane saw the strife that happened as a result of this. So when he started his newest company, SumAll, he committed to salary transparency from the beginning. And the results have been amazing. And in study after study, when people know how they're being paid and how that pay compares to their peers', they're more likely to work hard to improve their performance, more likely to be engaged, and they're less likely to quit.

That's why Dane's not alone. From technology start-ups like Buffer, to the tens of thousands of employees at Whole Foods, where not only is your salary available for everyone to see, but the performance data for the store and for your department is available on the company intranet for all to see.

Now, pay transparency takes a lot of forms. It's not one size fits all. Some post their salaries for all to see. Some only keep it inside the company. Some post the formula for calculating pay, and others post the pay levels and affix everybody to that level. So you don't have to make signs for all of your employees to wear around the office. And you don't have to be the only one wearing a sign that you made at home. But we can all take greater steps towards pay transparency. For those of you that have the authority to move forward towards transparency: it's time to move forward. And for those of you that don't have that authority: it's time to stand up for your right to.

So how much do you get paid? And how does that compare to the people you work with? You should know. And so should they.

Ex. 6. Read the text and mark the statements True (T) or False (F).

- a) It turns out that pay transparency – sharing salaries openly across a company – makes for a worse workplace for both the employee and for the organization.
- b) When people don't know how their pay compares to their peers', they're more likely to feel underpaid and maybe even discriminated against.
- c) New York literary figures decided to stand up for transparency and showed up for work the next day with their salary written on signs hanging from their neck.
- d) Pay secrecy is actually a way to waste a lot of money.
- e) Economists warn that information asymmetry can cause markets to go right.

Ex. 7. Fill in the words from the list, then make sentences using the completed phrases.

*gender salaries qualified feel market pinned sense loose stand up
annual improve removed run assumed*

break
.... that secrecy
the of fairness
to a company
sharing ... openly
to ... underpaid
to.... for transparency

the reasons
... raise discussions
lead to a total ... failure
the ... wage gap
to be ... to certain levels
equally.... people
to.... their performance

Ex. 8. Read the text once again and summarize it in 5–7 sentences.

What makes us feel good about our work

Ex. 1. Try to answer the question: What makes us feel good about our work?

Ex. 2. Translate the words and phrases. Choose five of them and make the sentences of our own.

care about
labor market
challenging circumstances
recover
meaning
motivate us
for a merger and acquisition
It's not worth
was inspired by
futile work
the magnitude of the importance

crushed
expense reports
acknowledged condition
output
eliminating motivations
will
connected
ownership
identity
pride

Ex. 3. Listen to the Ted Talk by Dan Airy “What makes us feel good about our work” and answer the questions:

<http://ed.ted.com/lessons/what-makes-us-feel-good-about-our-work-dan-ariely>

1. Why was the former student who came to see Dan Ariely depressed?

- A His boss was unimpressed with the presentation he had worked so hard on
- B The merger and acquisition were canceled and he would no longer be promoted
- C His PowerPoint presentation was lost the night before he was supposed to show it
- D The presentation he had put so much effort into would go unwatched

2. What is the Sisyphic condition (also known as the Sisyphusian condition)?

- A The condition by which Sisyphus was finally freed from his torture
- B A condition in experiments that test how workers achieve happiness
- C A condition in experiments that test how workers respond when the meaning of their task is diminished
- D The act of diminishing financial compensation for a task in an experiment

3. In the Sisyphic condition of the Legos experiment, what was the correlation between the love of Legos and the amount of Bionicles people built?

- A The people who loved Legos built more Bionicles because they gained more internal joy from it
- B The people who loved Legos less built less Bionicles because they got less enjoyment from it
- C The people who loved Legos less built more Bionicles because they saw the task purely as work
- D There was no correlation between the love of Legos and the amount of Bionicles people built

4. In the second experiment, how did the subjects in the second condition (ignored) respond?

- A The ignored subjects responded similarly to the subjects in the acknowledged condition

B The ignored subjects responded almost as badly as the subjects in the shredder condition

C The ignored subjects responded at a point almost exactly in the middle of those in the acknowledged and shredder conditions

D The ignored subjects began cheating as the experiment progressed

5. An the origami experiment, what was the effect of eliminating the instructions for some of the subjects?

A Evaluators were more likely to buy the origami made without instructions because they were aware of the extra effort put into making them

B The subjects with instructions liked their origami more than those without instructions because their results were less ugly

C The subjects without instructions grew jealous of those with instructions completing the same task

D The subjects without instructions liked their origami even more than those with instructions because of the extra effort they had put in

6. What does mountain climbing suggest about human behavior?

According to the group of engineers, what could the CEO of the software company Dan Ariely visited have done to make them less depressed about their project being cancelled?

What is the relationship between IKEA furniture and cake mixes?

What is Dan Ariely's comparison between Adam Smith and Karl Marx? Do you agree that Adam Smith was more correct?

Ex. 4. Read the part of the talk and complete the words from the table. Then listen and check your answers.

<i>eyes done Bad difficult carefully looking motivations ignoring eliminating</i>

Now there's good news and ... news here. The bad news is that ... the performance of people is almost as bad as shredding their effort in front of their ... Ignoring gets you a whole way out there. The good news is that by simply ... at something that somebody has ..., scanning it and saying "Uh huh," that seems to be quite sufficient to dramatically improve people's... So the good news is that adding motivation doesn't seem to be so... The bad news is that ... motivations seems to be incredibly easy, and if we don't think about it ..., we might overdo it. So this is all in terms of negative motivation, or eliminating negative motivation.

Ex. 5. Read the text and answer the question:

How can we make people be more productive and happier?

The reality is that we've switched, and now we're in the knowledge economy. You can ask yourself, what happens in a knowledge economy? Is efficiency still more important than meaning? I think the answer is no. I think that as we move to situations in which people have to decide on their own about how much effort, attention, caring, how connected they feel to it, are they thinking about labor on the way to work, and in the shower and so on, all of a sudden Marx has more things to say to us. So when we think about labor, we usually think about motivation and payment as the same thing, but the reality is that we should probably add all kinds of things to it – meaning, creation, challenges, ownership, identity, pride, etc.

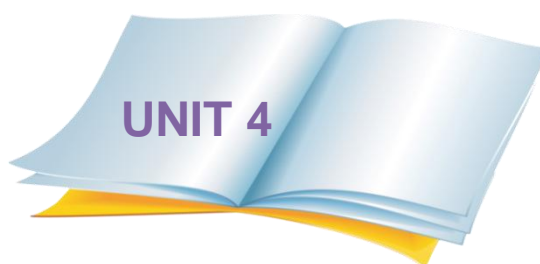
The good news is that if we added all of those components and thought about them – how do we create our own meaning, pride, motivation, and how do we do it in our workplace, and for the employees – I think we could get people to be both more productive and happier.

Ex. 6. Find the verbs, from which these nouns were derived. Use each of them in your own sentence.

Attention, meaning, caring, motivation, creation, identity, payment

Ex. 7. Give the opposite meaning to each word. Make up your own sentence with each word.

Sufficient, carefully, easy, negative, productive, happy.



Psychology of Family Relationships

The history of marriage

Ex. 1. Translate the words.

1. Inspirational
2. have in common
3. pair bonding
4. securing rights
5. civil authorities
6. link
7. afford
8. was allowed
9. banned

Ex. 2. Answer the questions.

How long has marriage existed?

What forms of marriage do you know?

Ex. 3. Watch, listen and check your answers.

<http://ed.ted.com/lessons/the-history-of-marriage-alex-gendler>

Ex. 4. Listen again and put the words or phrases in the order you hear them.

1. Multiple husband
2. Purpose
3. Egypt and Israel
4. Relationship

5. Social classes
6. Mesopotamian prayers
7. Governing marriage
8. Same-sex unions
9. Bride and groom
10. Shaped by society
11. Individual happiness
12. Ghost marriage
13. Bride and groom

Ex. 5. Read the text and answer the questions.

There have been many different things written and said about marriage. From the sweetly inspirational to the hilariously cynical. But what many of them have in common is that they sound like they express a universal and timeless truth, when in fact nearly everything about marriage, from its main purpose to the kinds of relationships it covers to the rights and responsibilities involved, has varied greatly between different eras, cultures and social classes.

So, let's take a quick look at the evolution of marriage. Pair bonding and raising children is as old as humanity itself. With the rise of sedentary agricultural societies about 10,000 years ago, marriage was also a way of securing rights to land and property by designating children born under certain circumstances as rightful heirs.

As these societies became larger and more complex, marriage became not just a matter between individuals and families, but also an official institution governed by religious and civil authorities. And it was already well established by 2100 B.C. when the earliest surviving written laws in the Mesopotamian Code of Ur-Nammu provided many specifics governing marriage, from punishments for adultery to the legal status of children born to slaves.

Many ancient civilizations allowed some form of multiple simultaneous marriage. And even today, less than a quarter of the world's hundreds of different cultures prohibit it. But just because something was allowed doesn't mean it was always possible. Demographic realities, as well as the link between marriage and wealth, meant that even though rulers and elites in Ancient Mesopotamia, Egypt and Israel had multiple concubines or wives, most commoners could only afford one or two tending towards monogamy in practice. In other places, the tables were turned, and a woman could have multiple husbands as in the Himalayan Mountains where all brothers in a family marrying the same woman kept the small amount of fertile land from being constantly divided into new households.

Marriages could vary not only in the number of people they involved but the types of people as well. Although the names and laws for such arrangements may have differed, publicly recognized same-sex unions have popped up in various civilizations throughout history. Mesopotamian prayers included blessings for such couples, while Native American Two-Spirit individuals had relationships with both sexes. The first instances of such arrangements actually being called "Marriage" come from Rome, where the Emperors Nero and Elagabalus both married men in public ceremonies with the practice being explicitly banned in 342 A.D. But similar traditions survived well into the Christian era, such as Adelphopoesis, or "brother-making" in Orthodox churches, and even an actual marriage between two men recorded in 1061 at a small chapel in Spain.

Nor was marriage even necessarily between two living people. Ghost marriages, where either the bride or groom were deceased, were conducted in China to continue family lineages or appease restless spirits. And some tribes in Sudan maintain similar practices.

Despite all these differences, a lot of marriages throughout history did have one thing in common. With crucial matters like property and reproduction at stake, they were way too important to depend on young love. Especially among the upperclasses, matches were often made by families or rulers. But even for commoners, who had some degree of choice, the main concern was practicality.

The modern idea of marriage as being mainly about love and companionship only emerged in the last couple of centuries. With industrialization, urbanization and the growth of the middle class more people became independent from large extended families and were able to support a new household on their own. Encouraged by new ideas from the Enlightenment, people began to focus on individual happiness and pursuits, rather than familial duty or wealth and status, at least some of the time.

And this focus on individual happiness soon led to other transformations, such as easing restrictions on divorce and more people marrying at a later age. So, as we continue to debate the role and definition of marriage in the modern world, it might help to keep in mind that marriage has always been shaped by society, and as a society's structure, values and goals change over time, its ideas of marriage will continue to change along with them.

When did marriage originate?

- 1) 342 AD
- 2) 2100 BC
- 3) Before 10,000 BC
- 4) At the Big Bang

What was the main purpose of marriage in agricultural societies?

- 1) Allowing the village to hold a wedding feast
- 2) Establishing ownership and inheritance of land
- 3) Deciding who would perform which farming tasks
- 4) To reward the handsomest farmer with the prettiest bride

About how many wives did most common men in polygamous societies have?

- 1) 1
- 2) 10
- 3) 700
- 4) 100000

What is a ghost marriage?

- 1) A wedding where the bride and groom are covered by white sheets
- 2) A marriage where one of the parties is the spirit of a deceased person
- 3) A former marriage that is no longer valid
- 4) A marriage between two people who are already in the afterlife

Why was polyandry practiced in the Himalayan Mountains?

- 1) It was part of the Himalayan creation myth
- 2) There weren't enough women
- 3) Women wanted more husbands
- 4) There wasn't enough farmland to create new households

Ex. 6. Match the words and their definitions.

1. Marriage	a) the production of offspring by a sexual or asexual process
2. Designating children	b) a person legally entitled to the property or rank of another on that person's death
3. Rightful heirs	c) voluntary sexual intercourse between a married person and a person who is not their spouse
4. Adultery	d) the formal union of a man and a woman, typically as recognized by law, by which they become husband and wife
5. Monogamy	e) the legal dissolution of a marriage by a court or other competent body
6. Arrangements	f) the practice of marrying or state of being married to one person at a time
7. Reproduction	g) officially give a specified status or name to
8. Divorce	h) an agreement with someone to do something

Ex. 7. In pairs find the answers.

Explain how a tribal alliance through marriage might work to prevent conflict between two groups.

Why would the authorities in an agricultural society have official laws governing marriage?

What are some of the social problems that allowing multiple simultaneous marriages could create?

Ex. 8. Discuss in groups.

With all the different forms of marriage that have existed, is there any main thing that they still shared in common? Can you come up with a definition of marriage that encompasses all the different examples given?

The secret of happy marriage

Ex. 1. Answer the questions.

Most people get married. Some of them divorce, some families continue living together but argue all the time and hate each other. But some partners live and love for all their lives.

What is their secret? What should a man and a woman do in order to live happily together?

Ex. 2. Watch and listen to the talk Jenna McCarthy *What you don't know about marriage* by Jenna McCarthy and compare your answers with hers.

https://www.ted.com/talks/jenna_mccarthy_what_you_don_t_know_about_marriage

Ex. 3. Read the text and find out the secrets of happy marriage and their explanations and what people should try to do and not to do in order to live long happy life together.

Every year in the United States alone, 2,077,000 couples make a legal and spiritual decision to spend the rest of their lives together ... and not to have sex with anyone else, ever. He buys a ring, she buys a dress. They go shopping for all sorts of things. She takes him to Arthur Murray for ballroom dancing lessons. And the big day comes. And they'll stand before God and family and some guy her dad once did business with, and they'll vow that nothing, not abject poverty, not life-threatening illness, not complete and utter misery will ever put the tiniest damper on their eternal love and devotion.

These optimistic young bastards promise to honor and cherish each other through hot flashes and mid-life crises and a cumulative 50-lb. weight gain, until that far-off day when one of them is finally able to rest in peace. You know, because they can't hear the snoring anymore. And then they'll get stupid drunk and smash cake in each other's faces and do the "Macarena", and we'll be there showering them with towels and toasters and drinking their free booze and throwing birdseed at them every single time -- even though we know, statistically, half of them will be divorced within a decade.

Of course, the other half won't, right? They'll keep forgetting anniversaries and arguing about where to spend holidays and debating which way the toilet paper should come off of the roll. And some of them will even still be enjoying each other's company when neither of them can chew solid food anymore.

And researchers want to know why. I mean, look, it doesn't take a double-blind, placebo-controlled study to figure out what makes a marriage not work. Disrespect, boredom, too much time on Facebook, having sex with other people. But you can have the exact opposite of all of those things -- respect, excitement, a broken Internet connection, mind-numbing monogamy -- and the thing still can go to hell in a hand basket. So what's going on when it doesn't? What do the folks who make it all the way to side-by-side burial plots have in common? What are they doing right? What can we learn from them? And if you're still happily sleeping solo, why should you stop what you're doing and make it your life's work to find that one special person that you can annoy for the rest of your life?

Well researchers spend billions of your tax dollars trying to figure that out. They stalk blissful couples and they study their every move and mannerism. And they try to pinpoint what it is that sets them apart from their miserable neighbors and friends. And it turns out, the success stories share a few similarities, actually, beyond they don't have sex with other people.

For instance, in the happiest marriages, the wife is thinner and better looking than the husband. Obvious, right. It's obvious that this leads to marital bliss because, women, we care a great deal about being thin and good looking, whereas men mostly care about sex ... ideally with women who are thinner and better looking than they are. The beauty of this research though is that no one is suggesting that women have to be thin to be happy; we just have to be thinner than our partners. So instead of all that laborious dieting and exercising, we just need to wait for them to get fat, maybe bake a few pies. This is good information to have, and it's not that complicated.

Research also suggests that the happiest couples are the ones that focus on the positives. For example, the happy wife. Instead of pointing out her husband's growing gut or suggesting he go for a run, she might say, "Wow, honey, thank you for going out of your way to make me relatively thinner". These are couples who can find good in any situation. "Yeah, it was devastating when we lost everything in that fire, but it's kind of nice sleeping out here under the stars, and it's a good thing you've got all that body fat to keep us warm".

One of my favorite studies found that the more willing a husband is to do house work, the more attractive his wife will find him. Because we needed a study to tell us this. But

here's what's going on here. The more attractive she finds him, the more sex they have; the more sex they have, the nicer he is to her; the nicer he is to her, the less she nags him about leaving wet towels on the bed – and ultimately, they live happily ever after. In other words, men, you might want to pick it up a notch in the domestic department.

Here's an interesting one. One study found that people who smile in childhood photographs are less likely to get a divorce. This is an actual study, and let me clarify. The researchers were not looking at documented self-reports of childhood happiness or even studying old journals. The data were based entirely on whether people looked happy in these early pictures. Now I don't know how old all of you are, but when I was a kid, your parents took pictures with a special kind of camera that held something called film, and, by God, film was expensive. They didn't take 300 shots of you in that rapid-fire digital video mode and then pick out the nicest one for the Christmas card. Oh no. They dressed you up, they lined you up, and you smiled for the fucking camera like they told you to or you could kiss your birthday party goodbye. But still, I have a huge pile of fake happy childhood pictures and I'm glad they make me less likely than some people to get a divorce.

So what else can you do to safeguard your marriage? Do not win an Oscar for best actress. I'm serious. Bettie Davis, Joan Crawford, Hallie Berry, Hillary Swank, Sandra Bullock, Reese Witherspoon, all of them single soon after taking home that statue. They actually call it the Oscar curse. It is the marriage kiss of death and something that should be avoided.

And it's not just successfully starring in films that's dangerous. It turns out, merely watching a romantic comedy causes relationship satisfaction to plummet. Apparently, the bitter realization that maybe it could happen to us, but it obviously hasn't and it probably never will, makes our lives seem unbearably grim in comparison. And theoretically, I suppose if we opt for a film where someone gets brutally murdered or dies in a fiery car crash, we are more likely to walk out of that theater feeling like we've got it pretty good.

A Few Keys to Family Communication That Will Help Any Father or Mother Better Communicate with Each Other and with the Family

Ex. 1. Read the text.

Understand the model. Successful family communication tends to follow a pattern. By better understanding the communication model, we can better prepare to communicate effectively and learn to listen with more than just our ears.

Minimize distractions. One important part of the communication model is the "noise" which seems to surround our communication efforts. Cutting down on the noise when we are communicating with family members is an important part of communicating effectively.

Make time. The best family communication happens when we set aside time to communicate. Passing in the hallway in the morning and evening is not enough. Setting aside time for one-on-one dates with our children, family nights and family getaways can enhance our opportunities to communicate effectively.

Listen actively. Leadership guru Dr. Stephen Covey included as one of his *Seven Habits of Highly Effective People* the habit of seeking first to understand and then to be understood. Actively listening is about listening with all of our senses and making sure that we understand the other person's views and thoughts before formulating our own. Active listening requires watching for body language, plumbing the depths of meaning and being empathetic.

Get on their level. Physical cues and body language are really important when communicating with our children. Keeping an open stance, kneeling or sitting down if necessary and keeping language in terms that they can understand enhances effective com-

munication. And making sure that our physical interactions are appropriate to the situation can also help create an atmosphere where communication can flourish.

Show respect. It is important to show respect for the other person in our communication by being positive, even when needing to discipline. We should praise in public and reprove in private. It is important to stay in a respectful tone and communicate with "I" messages rather than "you" messages.

Find win/win. Covey also talks about the concept of "win/win or no deal" in his *Seven Habits*. In our communications, we need to find win/wins where both parties in the communication effort come out on the winning end. Compromise is important, except when it comes to basic principles. But often how we apply those principles in real life can be an opportunity to teach and be flexible.

Control emotions. A temper tantrum does more to harm communication than almost anything. Sometimes dads and kids need a "time out" to get in control and manage their angry feelings.

Good communication takes focus and serious effort. Working on our communication skills and patterns can help us be better fathers and build stronger family relationships.

Ex. 2. Complete the phrases with these words:

*winning seeking cutting aside communicate takes pattern body
communicate opportunities interactions*

- | | |
|---------------------------|--------------------------------|
| 1. to follow a | 7. watching for language |
| 2. to effectively | 8. physical |
| 3. down on the noise | 9. with "I" messages |
| 4. set time | 10. the end |
| 5. enhance our | 11.focus |
| 6. habit of first | |

Ex. 3. In pairs discuss what the best key to family communication is and why.

Ex. 4. Family role-plays

Choose a role-play from one of the following scenarios. Write it up with your partner, and perform it for your group mates. The role-play should last at least 2 minutes.

- You are a student at an English institute outside of your country. You'd like your parents to send you some more spending money. Telephone your father (your partner in the role-play) and ask for more money. Your father feels that you are spending too much money. Come to a compromise.

- You are visiting your cousin (your partner) whom you haven't seen in a long time. Catch up on all the news from your two families, as well as from your own lives.

- You are a student who has improved at school, but your mother/father (your partner) doesn't feel that you have done enough. Discuss together what you can do to improve your grades, but also recognize your increased efforts.

- You are the aunt / uncle of your partner. Your partner wants to ask you about what life was like with your brother (your partner's father) when you were both teenagers. Have a discussion about the old times.

- You would like to get married to a man / woman your parents do not approve of. Have a discussion with your mother / father (your partner) about your plans. Try to break the news gently, while still maintaining your desire to get married.

- You are having a discussion with your husband / wife (your partner) about your son who is having problems at school. Accuse each other of not being a good parent, but try to come to a conclusion that will help your child.

- You are a technological wizard and have a new idea for a great startup on the internet. Try to convince your father to fund your business with a \$100,000 loan. Your partner will be your father who is very skeptical about your idea because he thinks you should be a doctor.

Ex. 5. Simulation. Work in groups of four. Form family groups in which each person has a specific role: mother, father, 17-year old son, and 11-year old daughter. Discuss a decision facing the family.

The father, Mr. Harris, has been offered a job in New York, at a salary double what he is making now. He has asked his family to help him decide whether or not to move. Take your role cards and read them. Think for a few minutes about what you will say in the family discussion. At a signal, begin discussing the problem with the goal of arriving at a decision that all eventually agree upon. You have 10–15 minutes.

After each group has finished, one member from each group reports to the class on your decision. Debrief with the following questions: Was it difficult to play your role? Why? / Would this discussion be different in our culture? Would children participate in such a decision? Would a wife participate? / Was it difficult to reach a consensus decision? Why or why not?

Situation: Family must decide about moving to New York.

Role Card 1. Your Role: Mr. Harris, the father.

You have been offered a job as a manager of a computer sales firm in New York City. The job pays almost twice as much as the job you now have as a manager of a small computer store. You think about how nice that extra money would be for your children's education, but you also realize that you like the job you now have because it offers security and the owner of the company is understanding and willing to raise your salary if business improves.

Role Card 2. Your Role: Mrs. Harris, the mother.

You have been teaching in elementary school in your city for 15 years. You love the children and the school situation. You don't want to leave this small town where you were born and where your children have lived all their lives. You have heard about the crime, traffic, and high cost of living in New York and don't think it's a good place to raise children.

Role Card 3. Your Role: Kevin Harris, the 17-year-old son.

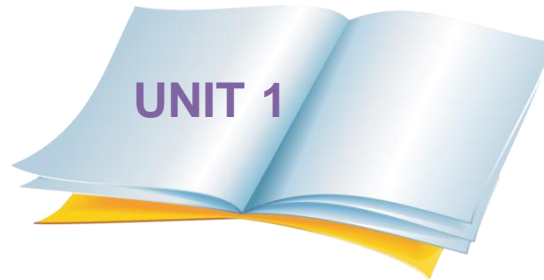
You are beginning your senior year in high school and say, "No way will I leave Central High!" You are on the football team and have a 3.9 grade point average in your classwork. You are hoping for a scholarship to an Eastern university, possibly one in New York or Boston. If you leave now, you probably won't have a chance to get the scholarship.

Role Card 4. Your Role: Karen Harris, the 11-year-old daughter.

Music is the center of your life. You have played the piano since you were four years old and also have taken singing lessons for six years. Your piano and voice teachers believe you are very talented, but they are worried that you will not receive the kind of instruction that your talent requires in your small town. You've always dreamed about studying in New York and would be willing to move.



PUBLIC ADMINISTRATION



Management styles

Part I

Managers and employees

What do you think motivation is?

How can employees be motivated?

Should managers discuss decisions with employees?

Can you describe the idea of Theory X and Theory Y?

Ex. 1. Read the text and check your answers

1. Motivation 1

All employees can find satisfaction in what they do. Managers give them responsibility which means that the decisions they take have a direct impact on a company success, and encourage them to use their initiative, so they don't have to ask managers about every decision they make.

Managers hope this gives employees the feeling that they are valued, with management knowing the effort they make. Managers believe that all this leads to a higher sense of motivation among employees.

When everyone feels motivated, morale is good and there is a general feeling of well-being in the organization.

2. Motivation 2

Some managers don't believe in all this talk about motivation. Their subordinates are the people working under them, are basically lazy and need constant supervision – some managers have to check what they are doing all the time. This is authoritarian way of managing. Decisions must be imposed from above without consultation – authoritarian managers don't discuss decisions with workers, they just tell them what to do.

Note: Subordinate is very formal and can be negative.

3. Theory X and Theory Y

Authoritarian managers have conservative views and believe in Theory X. The idea of that theory is people dislike work and will do everything they can to avoid it.

Humanitarian managers believe in Theory Y. This theory presents more advanced view. According to it, everyone has the potential to find satisfaction in work in the right conditions.

Ex. 2. Give the Russian equivalents to the following phrases from the text.

1. satisfaction
2. responsibility
3. a direct impact to
4. to encourage
5. to make decision
6. to be valued
7. motivation
8. morale
9. well-being.

Ex. 3. Decide if these sentences are true, false or doesn't say.

- a) All employees always ask managers what decision they should make.
- b) Managers give employees the feeling that they are valuable for a company.
- c) Methods of authoritarian managers is more effective than humanitarian methods of work.
- d) Humanitarian managers have conservative views.
- e) Theory X presents the idea of people who dislike working and do everything to avoid it.

Ex. 4. Put the words in the right order.

1. Can/in/do/what/all/find/employees/they/satisfaction.
2. Employees/to/about/every/ask/have/decision/make/they/don't/managers.
3. Managers/workers/with/don't/decisions/authoritarian/discuss.
4. More/advanced/theory Y/view/presents.
5. Is/formal/and/negative/subordinate/very/be/can.

Ex. 5(03). The Culham Health Trust is an NGO based in New York. It has invited its key personnel, sponsors, and fundraisers to its headquarters to mark its 20th anniversary. Listen to these two conversations and answer the following questions.

1. What does Jo deal with?
2. Who does Luc have to report to?
3. How many trips does Luc do a year?
4. What is Dr. Mayer responsible for?
5. Is Hitoshi from Japan?

Part II

Workplace and facilities

Imagine and share with a partner your idea about the place where you would like to work?

What facilities would you like to have?

Ex. 1. Read this article and compare your answers with ones in the text.

1. Dream factory

Does this complex look like an opera house? Actually, it has hosted Dresden Opera's highly successful production of Carmen, but ordinarily, it is tourists and customers who are welcomed to this state-of-the-art car plant. For a start, the "Glass Factory" houses an in-

teractive experience for learning about VW. A well-equipped and spacious customer centre invites buyers to choose the most up-to-date model, with specific colors and interiors. The ground floor houses a fine restaurant, but the amazing thing is that it stands in a city park next to Dresden's beautifully maintained baroque museums and churches.

2. All for a good cause

Cause marketing is a type marketing where a typical, "for profit" business and a non-profit organization (for example, a charity like Unicef or Medicines Sans Frontieres) work together. This cooperation has benefits for both partners. In the United States, companies spend more than a billion dollars per year on cause marketing and this amount is increasing.

Example 1

The French-owned company, Yoplait, specializes in yogurt and desserts, and offers some 2,500 products in approximately 50 countries worldwide. In the United States, Yoplait is working with the Susan G. Komen Breast Cancer Foundation to help raise awareness and money for research into breast cancer through its Save Lids to Save Lives programme. This asks customers to send the company their pink Yoplait yogurt lids. For every lid received, the company gives a sum of money to the Foundation.

Example 2

The UK-based mobile-phone company, Vodafone, is well known as a sponsor of the European football UEFA Champions League. Vodafone is also working with the National Autistic Society (NAS) to provide help with autism and their families. The company's role includes:

- setting up a database of services for people with autism which can be accessed online or by mobile phone
- paying for advertising and marketing campaigns to publicize the work of NAS and to raise awareness about autism
- recycling old mobile phones and giving the profits to NAS.

3. The email

Dear all

As you may know, we are developing a major new project. I am attaching a short summary of the project for your information.

In order for the project to be a success, we need to get input and support from as many departments as possible. With this in mind, I'd like to set up a Project Team, including at least one member from each department, to meet once a month to discuss the project.

I realise this is a busy time of year for many departments, but I'd like to stress that this project is of vital importance to the future growth of our organisation. There is no work involved for team members, apart from reading project documentation, attending the monthly team meetings, offering ideas and helping us to identify and solve potential problems.

I believe membership of the team will also be beneficial for individual members, as they will gain a better understanding of this project and, more generally, the way the organisation works as a whole. Members will also gain invaluable experience of project management. Also, as the meetings will be conducted in English, it will be a good chance for team members to develop their communication skills in English.

So, could I ask each of you to nominate one or two suitable people from your department to be on the team? Please could you get back to me by the end of this week with your nominations?

Many thanks and best regards

Olesya, Project Co-ordinator

4. The second email.

Dear all

First of all, welcome to the Project Team. I'm very excited about this project, and I'm convinced that with your support and ideas, we can make it a tremendous success. I'm attaching some background documents so you can familiarise yourself with the project aims and scope.

I'd like to organise the first meeting some time next week, as early as possible (preferably on Monday or Tuesday). Could I therefore ask you to let me know your availability for next week, so I can find a time that suits most people? The first meeting should last no more than one hour. Please email me with your availability, ideally today (Monday) or tomorrow morning at the latest.

Thanks a lot

Olesya, Project Co-ordinator

5. The third email and the agenda.

Dear all

Thanks to everyone who sent me their availability. Based on the information I received, I'd like to invite you to our first meeting on Tuesday 17th March from 13.00 to 14.00 in the small conference room. Coffee and biscuits will be provided.

I'm attaching an agenda. Please make sure you have read the agenda carefully before the meeting, as well as the briefing documents that I sent on Monday (attached again for your reference).

Thanks a lot and see you on Tuesday.

Olesya, Project Co-ordinator

Agenda Date:

17th March Time: 13.00 – 14.00

Location: Small conference room

1. Presentation: Background to the project, aims, scope
2. Questions and answers
3. Brainstorming: ideas for the launch event
4. Action points
5. Schedule for next month's meeting
6. AOB

6. The fourth email.

Dear all

Thanks to everyone who came to our first meeting yesterday. I think it was an incredibly productive meeting, and your contributions and ideas were extremely valuable.

As promised, I'm attaching the meeting minutes. Please check them carefully, especially the list of Action Points at the end, to make sure I have recorded everything correctly, and let me know if I need to correct anything. I'll email people individually about specific Action Points.

As we discussed, our next meeting will be on 20th March from 15.00 to 16.00. I'll be in touch closer to that date with an agenda for that meeting.

Thanks again for all your support.

All the best.

Olesya, Project Co-ordinator

Ex. 2. Think and give your suggestions to the following statements:

- 1 List the advantages of cause marketing for both partners.
- 2 Give the reasons why these companies chose to work with these charities.
- 3 List the possible disadvantages in this kind of collaboration.

Ex. 3. Answer the following questions:

1. Does Olesya want to discuss the project once a week?
2. Does Olesya have much work as a team member?
3. What word does Olesya use twice to explain reasons?
4. What language will be used at the meeting?

Ex. 4. Discuss these questions:

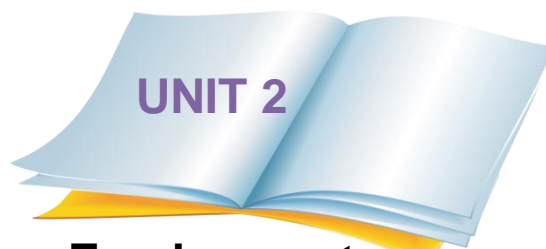
1. How does Olesya try to develop motivation and enthusiasm?
2. What techniques does Olesya use in the second paragraph to be flexible but still guide the decision-making process?
3. What important information does Olesya include in the first paragraph?
4. Do you think the agenda contains enough information?
5. What does AOB mean at the end of the agenda?
6. Why do you think Olesya is so enthusiastic in her opening paragraph?
7. Why does Olesya stress the importance of checking and correcting the minutes?

Ex. 5 (43). An architect is making initial recommendations to a facilities manager for a new office layout. They have looked at employee suggestions and started to draw up plans for it. They are discussing ideas for a crèche and a relaxation area. Listen and answer questions.

1. What ideas do they have?
2. Why did they choose the first idea and why?
3. Why do they think that the second idea is inappropriate?
4. Where did they decide the crèche?

Ex. 6 (43). Listen again and tick the responses you hear in the meeting.

1. I really like it. ____
2. Good idea. ____
3. Sorry, but I don't think that would work. ____
4. I'm not sure. ____
5. Great! ____
6. Exactly. ____



Employment

Part I EMPLOYABILITY

Employment and employability

Tim is a 30-year-old information technology IT specialist, talks about his career so far:

I used to work in the IT department of a bank. All the IT work was done in-house. I thought I had a job for life. But then one day the bank decided to cut costs by outsourcing the work to a specialist IT company called IT Services (ITS).

Luckily, the bank didn't make me redundant so I didn't lose my job, and after a while I decided to work for ITS instead. At first, I didn't know what to expect, but now I'm very happy. We work with a lot of different clients – I'm a consultant and I give them advice.

Employability

"ITS put a lot of emphasis on professional development and we often go on training courses so we can keep up with current trends in the industry.

ITS tell us that although we may not have a job for life with the company, our up-to-date skills will mean that we will always be employable. Companies and governments talk about the importance of lifelong learning – continuing to develop our knowledge by going on courses and reading journals, for example.

I really enjoy my work but in the next year or two, I may make a career move and join another company."

Freelancers and portfolio workers

"When I'm about 40, I want to set up on my own as a freelancer offering consultancy services to different companies. The idea of working freelance on different projects for different clients attracts me."

The management thinker Charles Handy calls freelancers portfolio workers because they have a portfolio or range of different clients. Some experts say that increasing numbers of people will work this way in the future, as companies outsource more and more of their work because they want to concentrate on their core functions.

Note: People are called freelancers or freelances. The corresponding adjective is freelance, as in "freelance work".

Ex. 1. Give the Russian equivalents to the following phrases from the text.

- 1) in-house;
- 2) job for a life;
- 3) outsource;
- 4) to make redundant;
- 5) a consultant;
- 6) professional development;
- 7) current trends;
- 8) up-to-date skills;
- 9) lifelong learning;
- 10) career move;
- 11) a freelancer/freelance;
- 12) core function.

Ex. 2. Decide if these sentences are true, false, doesn't say.

1. Tim is a specialist in IT.
2. He used to work in the IT department at university.
3. Tim was fired for being late.
4. The bank had to make Tim redundant.
5. The company works with a lot of different clients.
6. This company organizes training courses for its employees.
7. Employees can make a career move.

Ex. 5 (1.1) You are going to hear an interview with Gemma Scott, the Director of Human Resources for an insurance company. In part A, she talks about how companies make new employees feel welcome. Listen and answer the questions.

1. Is it better to have a good induction programme when a new recruit joins a company? Why?
2. List the steps of welcoming new recruits?
3. Does a boss of a company invite new recruits to a canteen or a restaurant?
4. Tell about an induction programme in your company.

Part II

FLEXIBILITY AND INFLEXIBILITY

What do you know about networking in business?

Why is it important in business?

What kind of contacts can you make at a networking event?

Ex. 1. Read the text below

1. Making contacts

If you want to find clients or improve your career prospects at networking events, preparation is essential. Find out who will be there – list the most important people you'd like to meet.

Arrive at the event early and walk around so you feel at home there. Take one drink but never eat - keep one hand free to shake hands and give business cards. One of the best ways of making contact with your 'targets' is to stay near the registration area so that you meet them 'accidentally' as they arrive.

Begin by asking your 'target' at least three questions. Don't keep your arms folded in front of you - this is negative 'body language'. Never look over the shoulder of the person you're talking to for someone more interesting. The worst mistake is spending too long with one person, so keep moving around. You may need to interrupt conversations, but try not to make your presence felt immediately. It's easier to join a group than to join two people, who may be having a private discussion. Have your business cards ready but only hand them out when people ask you for one – it'll seem more valuable that way.

After the event, study the cards you've collected and, before you forget, write when and where you met that person on the back of each one. Call important contacts a day or two after the event, or write a short note to say how much you enjoyed meeting them and suggest another meeting. A typed email is fine but isn't as personal as something through the post. A handwritten note can seem much warmer.

2. Job flexibility

The government of Nordland is trying to encourage this kind of job flexibility, and it has passed laws that allow companies to hire and fire employees easily. When letting people go companies only have to give them two weeks' notice and relatively small redundancy payments; one week's salary for every year worked is the norm.

The government has also reduced unemployment benefits, the money paid to people without jobs. They say that all these measures make for a flexible job market and encourage job creation. Critics say that this approach leads to job insecurity, with employers able to get rid of employees too easily.

3. Job protection

Sudonia is an advanced industrialized country with a very different approach. Companies in trouble are only allowed to make employees redundant after a long period of consultation. If employees are made redundant, they receive generous redundancy payments and then unemployment benefits. The government says people need this sort of job protection, and trade unions are fighting hard to keep it.

Payments to employees such as sick pay, and parental leave when they have time off following the birth of children, are also very generous.

Mothers get 18 months' paid maternity leave and fathers get six months' paternity leave. But the social charges which employers and employees have to pay the government are very high.

Critics say that this contributes to a rigid labour market, one with too much job protection. They say that this sort of inflexibility discourages job creation and leads in the long run to higher unemployment and slower economic growth. As a consequence, companies may look abroad for cheaper bases and workforces.

4. Company faces high costs because of security breach

FGS corporation processes data for a number of major credit card companies in the United States. The company, based in Arizona, recently announced that information on more than 40 million credit cards may have been stolen.

The security breach happened when an unauthorized person from outside the company was able to enter the FGS network and access cardholder data, it was discovered during a routine check for credit card fraud. Although the person was able to get information on customers' credit card numbers, the cards themselves do not hold personal information like social security numbers or dates of birth. The information could be used for credit card fraud, but not to steal customers' identities.

FGS is working with the police to investigate the security breach. All the credit card companies have said that FGS will be responsible for any illegal transactions and customers will not lose any money. Security procedures at the company are now being changed.

Ex. 2. Answer the questions.

1. Explain two reasons for networking?
2. What is not recommended to do at an event?
3. What is the most appropriate place to meet people at an event?
4. Which way is the best to start a conversation successfully?
5. Is it better to talk to one person?
6. Is it important to exchange business cards?

Ex. 3. Give the Russian equivalents to the following words and phrases.

1. Career prospect.
2. Networking event.
3. Body language.
4. Job flexibility.
5. Redundancy payment.
6. Unemployment benefits.
7. Parental leave.
8. Maternity leave.

9. Paternity leave.
10. Job protection.
11. Rigid labour market.

Ex. 4. Decide if these statements are true or false.

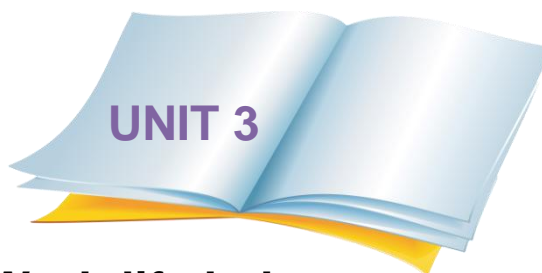
1. When people leave companies they are given two weeks' notice and redundancy payments.
2. Each year unemployment benefits are getting higher.
3. People don't need job protection.
4. Employees have to pay a lot of social charges.
5. Is it profitable for companies to seek foreign cheap workforces?

Ex. 5. Answer the questions.

1. What could happen to FGS Corp. in case of this security breach? Why?
2. What can the company do for its customers in this situation?
3. How could FGS change its security measures to stop security breach?

Ex. 6 (7.1.) You are going to listen to Jenny O'Sullivan, a human resources expert. She is talking about leadership and leadership training. Listen and answer the questions.

1. Are leaders 'born' or 'made'?
2. What are the key differences between managers and leaders?
3. What do 'big picture' people do?



Work-life balance

Part I

BOUNDARY BETWEEN WORK AND PERSONAL LIFE

*Do you use any technology in your office?
Is it useful for you?*

Ex. 1. Read the text.

1. More than one in seventeen British workers work from home, with the level rising every year. However, Mr. Evans, 41, who works for IBM, decided he would prefer to go back to an office after spending several months working from home. He thought it would be better for his career. 'The coffee machine chats are an important part of working life', he says.

2. If you are unsure whether your business can sell successfully online, consider the following questions:

What do you sell?

Products sold through catalogues and other direct channels usually do well on the web too. Some services, such as travel planning, are also suitable for online sales. Below

is a list of types of products and services that might sell well online and those that may not.

Easy to sell online:

- Products which can be sent easily through the post.
- Services or goods which customers don't need to see or touch before buying.
- Things you need and have to buy often.
- Technology products.

Difficult to sell online:

- Products that are difficult to ship.
- Services that can only sell in a local market.
- Products which customers may want to customize to their own tastes/needs.

Are your customers online?

The most important e-commerce question to ask is: Do your customers use the Internet? Do they go online to buy the kind of products and services you plan to sell? For example, if your customers have busy lifestyles, the time-saving advantages of shopping online may appeal to them.

Are your competitors online?

It's a good sign if your main competitors are already online. But you need to make your website different! For instance, if you want to sell children's toys online, it may be difficult to compete against the e-commerce efforts of national toy store chains. Look for a niche market such as educational toys, or toys based on book characters – you may be able to compete more successfully.

3. Getting our products to our customers is a long and difficult *process*. Our main problem is time. Customers order our printers and then we have to arrange *delivery* to their offices. The problem is that we make the printers in the UK and it can take a long time for our factory to *dispatch* the printers to our customers in Germany. This can take a long time. Sometimes we miss *deadlines*: we say we want the printers with the customer in two weeks, but they often get them four weeks later! There are many reasons for the delays: the factory is too busy, problems with the paperwork, etc. To be successful, we need to keep our lead time short – it shouldn't take longer than two weeks from the customer's order to the moment the printer arrives at their office.

4. Invest in time!

When Peter Fenn started Fenn Tool Ltd in 1982, there were only three employees based in an old church hall. They designed special tools for the telecommunications and aerospace industries. The company's suppliers in Austria and Switzerland made the tools, which they then dispatched by lorry to Fenn Tool Ltd in the UK.

However, the problem was that supply took six to ten weeks, and Fenn Tool Ltd. couldn't meet their customers' urgent deadlines.

So, they decided to buy a computer design and manufacturing package so that they could do the whole job themselves. They went ahead and spent £250,000. It was a big financial risk, but it has really changed the business. Fenn Tool has cut the lead time down to only 48 hours from order to finished product.

In January this year, the company won a £30,000 prize as Small Business of the Year and now has a client list that includes Rolls-Royce, Marconi and BAE Systems. Financial Director, Sarah Potter, says that she would advise other small businesses to take the risk and invest in new technology.

5. Some people are workaholics – they think about very little except work. Others are increasingly looking for quality of life: less commuting, more time with their families, etc. Journalists write about people downshifting or rebalancing their lives. They may work part-time, work from home, move to the country and so on.

In a recent survey:

a. 9.5 per cent of homeworkers said they have a better work-life balance or home-work balance than when they were in-company because they can spend more time with their families and on leisure activities.

b. 82 per cent said they have more autonomy and independence: they are able to organize their work and their time how they want.

But in the same survey homeworkers also complained that:

a. there is no boundary between work on the one hand and personal life on the other – the two overlap (73 per cent)

b. they feel lonely and isolated because they are out of contact with others and don't have colleagues around them (57 per cent).

6. No more late nights.

After working fifteen-hour days for most of his _____, Todd Einck, 42, left his sales job and started LT Mobile Computers. He wanted to create an _____ where he could control his _____ and have time for his wife and young children. Nowadays, Todd leaves work by 5.10 p.m. almost every evening and he tells his fifteen _____ to do the same. Working at the weekend or taking _____ home is also not allowed.

Ex. 2. Answer the questions.

1. What kind of technology does Mr. Evans choose?
2. Why did he refuse to work from home?
3. Do you prefer working from home or in an office?
4. What are the pros and cons of working from home?

Ex. 3. Are the following statements true or false?

1. All goods should be touched before buying.
2. A lot of services and goods are sold online.
3. There are a lot of goods which are difficult to sell.
4. You can save a lot of time booking online.
5. It is fierce online competition.

Ex. 4. Give the Russian equivalents to the following words:

1. Process.
2. Delivery.
3. To dispatch.
4. Deadline.
5. To delay.
6. To keep smb's lead time short.

Ex. 5. Find out the information about:

1. How many people worked in the company.
2. What they designed.
3. Why couldn't they meet deadlines.
4. How they solved the problem.

Ex. 6. Match these statements to the results of the survey.

1. People who work from home can balance their work life and home life.
2. Homeworkers are more independent.
3. There are no differences between home and work.
4. You are not able to communicate with your colleagues.

Ex. 7. Complete the article with the following words:

1. Organization.
2. Career.
3. Schedule.
4. Employees.
5. Assignments.

Ex. 8 (8.1) Three persons are talking about how they manage their time. Listen and decide who:

- cannot focus on the job _____
- plans time carefully _____
- spends a lot of time at the office _____

Part II MANAGING TALENT

Do you have any skills in negotiating?

Could you say some rules of negotiating?

Have you ever had a deadlock in negotiating? Could you tell us about it?

Ex. 1. Read the article.

Positions and interests

() When we start thinking in terms of (4) _____, creative solutions become possible. Maybe there's a way for me to borrow a different machine to complete the big order, and to pay the full price, plus the £50 cost of installation, in two months, when the right machine's in stock and my cash flow crisis is over.

In other words, instead of treating the negotiation like a game of poker, we can both benefit from being honest and open about what we really need and why we need it. Of course openness and honesty carry their own risks: a completely open and honest negotiator can easily be manipulated by a more cynical adversary. Revealing your interests can be a great way of breaking a (5) _____, but there's no need to reveal too much if there's no deadlock to break. At the end of the day, you've got a duty to get the best possible deal for yourself or your organisation.

() Once you've worked out these three points for every variable (and of course, how they relate to each other), there's still one vital piece of information you need: your BATNA, or best alternative to negotiated agreement. For example, if you're trying to sell your car to person A, it's useful to know how much person B would be prepared to pay. If A can't match B's price, walk away from the negotiation. Even if there's no person B, you can work out the probability of finding another buyer, and making a realistic calculation of how much you could expect that buyer to pay. Of course, real person A's concrete offer of £1000 may be worth more to you than hypothetical person B's potential offer of £1200, but these are things you can calculate or at least estimate. And even if there's no hope of finding a person B, you've still got a (9) _____: you get to keep your car.

() That's why it's so important to be aware of our interests, the reasons behind our positions. Let's look again at the three (3) _____ in our example. I want the machine quickly so I can complete a big order for a client worth £10,000. You can't deliver quickly because you don't have that particular model in stock. I can't pay £1000 because I've got a cash flow crisis – that's why the big order from my client is so important. You won't accept £500 because the printer will cost you £600 from your supplier. I want you to install the machine because I don't think I could do it properly. You want me to do it because it costs you £50 to send out an engineer.

() They say that negotiating is like mind-reading but the most important mind to read is your own. If you don't fully understand your own needs and wants from the negotiation, there's no point in trying to read the other person's mind!

() That's why, for each variable, it's essential to plan three points. Start by working out your (6)_____. If you're the seller, this might be the price you need simply to cover your costs. Below this price, you're better off walking away from the negotiation. You can then decide what you actually want from each variable – the figure that would make you feel satisfied. This is your (7)_____. Finally, plan your (8)_____ some way beyond that target point. This means you can show

some flexibility in the negotiation and still come away with what you want – and you may even get more than you want!

() Finally, professional negotiators always plan a few (10)_____: things that cost them nothing, but which they can exchange for something of value from the other side. For example, one variable might be delivery time. The supplier has actually got the goods in stock, and is desperate to get them out of the warehouse. But he still asks for a four-week delivery period. The customer needs the goods as soon as possible, and accepts a higher price in exchange for quicker delivery. Of course, this can be a risky strategy – deceiving the other person is in direct conflict with your aim of building long-term trust! But if used in moderation, this technique can be good for breaking deadlocks.

() The mistake most inexperienced negotiators make is that they focus too much on positions and not enough on interests. Almost by definition, (1)_____ are incompatible: I want to pay £500 for your printer, but you want to receive £1000; I want the printer tomorrow, but you want to deliver next month; I want you to install the printer, but you want me to do it. We can't both get what we want. Even if we (2)_____ on price and delivery date, neither of us will be happy.

Ex. 2. Complete the article with these words and phrases.

1. Position.
2. Interest.
3. Variable.
4. Opening point.
5. Target point.
6. Reservation point.
7. BATNA.
8. Deadlock.
9. Split the difference.
10. Giveaway.

Ex. 3. Put the paragraphs in the right order.

Ex. 4. Answer the questions

1. What is the mistake during negotiations?
2. Is it important to have common interests?
3. Should a negotiator be open and honest?
4. Can you show some flexibility in the negotiation?
5. What does BATNA mean?
6. What are three points for every variable?
7. How must professional negotiators behave?

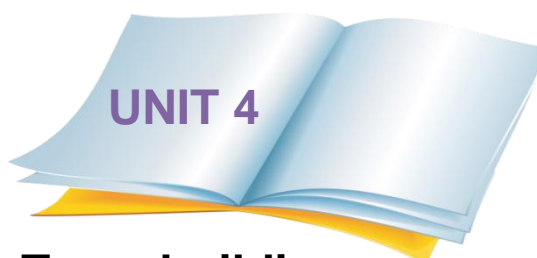
Ex. 5. Decide if 1-6 are true or false

1. You should know what you want from negotiations.
2. The wrong thing is to focus on interests.
3. It is not necessary to realize interests.

4. Creative solution is one of the important things in negotiation.
5. Benefits in negotiations are openness and honesty.
6. It is important to follow to five points.

Ex. 6 (10.1). Listen to extracts from three people talking about using the Internet at work

1. What is this person working on at the moment?
2. How can you apply for jobs online?
3. If you want to access the information what should you do?



Team building

Part I

TEAMS AND TEAM PLAYERS

*Have you ever worked in a team virtually?
How can it work?*

Ex. 1. Read the text.

1. Virtual teamwork at Nortel

Nortel creates Internet technologies, and has 80,000 employees located in 150 countries. It conducts business 24 hours a day, seven days a week with people on different continents and in different time zones.

The HR Director works at the head office in Ontario, Canada, but as a member of a virtual team, she has colleagues as far away as Europe and China. She trained her virtual team of 60 finance and legal employees on deal-making skills. Since they were located throughout the world, she used a group meeting technology tool called Meeting Manager. Virtual participants were on Individual PCs and also on a teleconference line.

The meeting took place in real time from team members' desktops. Charts from the presenters were uploaded onto Meeting Manager, which allowed for group viewing. The chair was able to control the order of the meeting and the viewing of the charts. Participants posted questions on an electronic white board, which could be answered online or by phone.

2. Teams and team players

In some (but not all) situations, tasks can be achieved more easily by teams with a common purpose, rather than by individuals. Of course, it's important to develop team work through team building so as to get the best from the team.

Meredith Belbin has identified these types of team members or team players:

- a) the **implementer**, who converts the team's plan into something achievable
- b) the **co-ordinator**, a confident member who sets objectives and defines team members' roles

- c) the **shaper**, who defines issues, shapes ideas and leads the action
- d) the **plant**, a creative and imaginative person who supplies original ideas and solves problems
- e) the **resource investigator**, who communicates with the outside world and explores opportunities
- f) the **monitor evaluator**, who sees all the possibilities, evaluates situations objectively, and sees what is realistically achievable
- g) the **teamworker**, who builds the team, supports others and reduces conflict
- h) the **completer**, who meets deadlines, corrects mistakes and makes sure nothing is forgotten.

3. A commitment to volunteerism

What does volunteerism mean?

The clothing manufacturer, Timberland, is one of many large companies that are committed to volunteerism. The company encourages staff to spend up to 40 paid hours a year on community and social projects. The community benefits from the company's resources, staff gain new skills and teamwork improves.

The French food manufacturer, Danone, allows its employees to spend time in developing countries, working on projects in areas like conservation, teaching, caring, or building. In doing so, they can share their own skills, and at the same time, they gain new ideas and insights, and learn from the experiences of others.

A team from the banking group, HBOS, volunteered to help build an extension to a school in La Esperanza in Honduras. Linda Marshall, the project leader, said, 'I learnt that when new teams are forming, it is essential that objectives are agreed and everyone buys into them. This is a crucial factor to any project's success.'

Ex. 2. Discuss these questions

1. What does a virtual team mean? What are the ways of meeting?
2. What are the pros and cons of working in a virtual teamwork?
3. Is it profitable and convenient for international company to work virtually?
4. Give your opinion about efficiency of virtual team.
5. Do you agree that virtual teamwork is necessary for a large company?

Ex. 3. Tell the core functions of each team player.

Ex. 4. Guess the types of team members

1. A team player who does not want to know final results.
2. A team member who takes a main role.
3. A team member who follows what other people's instructions.
4. A team player who gives new ideas.
5. A team player who communicates with the whole world through the Internet.
6. A team member who leads a team to a successful finish of their deal.
7. People who work together to achieve goals.
8. People in a team who are responsible for finishing things on time.

Ex. 5. Answer the questions

1. What is the name of the company that are committed volunteerism?
2. How many hours do staff spend on social projects?
3. What are the benefits for staff and teamwork?
4. What does Danone allow its employees do?

Ex. 6. Decide if these statements are true or false

1. Volunteerism allows staff to get new skills.
2. Timberland is one of the company that supports the idea of volunteerism.
3. Danone is a clothing manufacturer.
4. Danone staff get new skills and research the experience of their competitors.
5. Banking group develops in construction field.

Ex. 7 (34). Quoteus Insurance is merging with Buckler Insurance Services. Quoteus managers are discussing how to overcome feelings of suspicion between staff. Listen and say the main points of the meeting

The aim in the near future:

How do they want to reduce problems in merging?

How many sessions do they plan to have?

What is the final arrangement?

Part II
THE RIGHT SKILLS

Ex. 1. Read the article.

1. Last year all was not well at the gas company supplier Westech Ltd. They borrowed huge sums from the bank. They invested a lot in technology, but didn't manage to increase sales or make a profit. The management also received a lot of complaints from their sales staff about the strong competition in the market. If they didn't deal with the problem soon, they'd have trouble with their staff and with the bank.

2. The directors of Westech Ltd. brainstormed ideas. Then they evaluated these ideas to decide what was useful. During one meeting a manager came up with the idea of opening a new office in Russia. They decided to look into the matter carefully and found out that the market there was growing much faster than their own. If they succeeded in entering the market quickly, they might just resolve the financial situation. They decided to go ahead as soon as possible.

Insurance in Birmingham used to phone up too often to say they were ill. Its president therefore appointed a senior personnel manager, Joanna Gillespie, and asked her to deal with the problem of absenteeism. For six months, Ms Gillespie looked into every absence. She found out that some employees suffered from stress and couldn't face the office but that only one person in three was actually sick. People stayed away from work more often because they felt too exhausted after a busy weekend. On several occasions Ms Gillespie met staff who were away from work when she was doing her shopping.

Gillespie and her colleagues brainstormed solutions. Someone came up with the idea of sending get-well cards and making home visits! They decided not to go ahead with this because the company wanted to keep the employees' trust.

3. In the case of product **failure**, please contact the number below to obtain a returns code. Please return the **defective** unit to us in its original packaging together with a description of the fault and a note of the returns code.

If you are not completely satisfied with the quality of our products or if the packaging is **damaged**, please retain the product and the packaging and return to the address above within 48 hours of receipt. Please include a note about the nature of the problem and state whether you would prefer a refund or replacement.

Products may be returned for product dissatisfaction, size changes and manufacturer **defect**. If a product is damaged, we will pay for shipping.

Ex. 2. Give the Russian equivalents to the following words

1. A supplier.
2. To borrow.
3. To increase sales.
4. Complaint.
5. To evaluate.
6. To come up with.
7. To succeed.
8. To enter the market.
9. To resolve.

Ex. 3. Decide if the following are true or false

1. A new personnel manager is in charge of dealing with the problem of absenteeism.
2. Working in the office was very stressful for all employees.
3. Some people were really ill.
4. People should have a rest more often.
5. A manager decided to support employees by doing different pleasant things.

Ex. 4. Guess what products it could be when you are reading defect policy statements.

Ex. 5. Answer the questions

1. What are the main problems of the company?
2. How did the company decide to resolve these problems?
3. Why is insurance important?
4. What are the advantages and disadvantages of the insurance?
5. How does it work?

Ex. 6 (33). Harriet and Conrad work in the project management section of a large finance group. Listen to their conversation

1. What does this company need?
2. What is the task of a team player?

SUPPLEMENT MATERIALS

HOW TO MAKE A GOOD PRESENTATION

Developing a Presentation

Ex. 1. Think about your weak and strong point as a speaker/ would be speaker in presentations. Pick out weak and strong points from the list below

- | | |
|--------------------------------------|--------------------------------------|
| – much relevant information | – no visual aids |
| – some annoying physical movements | – fluent speech |
| – no eye contact with audience | – natural spoken language |
| – standing in one place | – much eye contact with audience |
| – weak start and finish | – no nervous, distracting gestures |
| – no smiles | – strong introduction and finish |
| – relaxed friendly attitudes | – no clear linking |
| – tense or scared expression of face | – dynamic delivery |
| – confused sequence of speech | – sympathetic replies to questioners |
| – speaking from memory or from notes | – clear logical structure |

Compare and discuss your list with your partners.

Ex. 2. Read the tips how to improve your presentation including specific information.

People in academic and professional setting are often asked to give talks that provide information on a variety of subjects. In these situations, you can add interest to your topic by considering the following questions: What do you mean? For example? How? Why? So? So what?

Giving an Explanation: Let me explain what I mean by ...; This means that ...; That is ...; In other words,

Using an Example: Let me give you an example; For example, ... ; For instance,

Telling an Anecdote: Let me tell you a story to show what I mean.

Using a Scenario: Imagine that ...; Suppose that ... ;

Giving Reasons: The reason is that ... ; This is important (necessary, a problem) because

Considering Consequences: If a teacher is patient, then students feel more comfortable; As a result, ... ; Therefore, ... ; Consequently,

Putting your ideas together.

When making a presentation, it is important to use transitions, or signals, to show how you have organized your ideas. Transitions are the words, phrases, or sentences that you use to connect your ideas in a clear and logical way. The use of transitions helps your listeners follow your progress as you move from one idea to another or from one part of your presentation to another. Transitional expressions are like signs – they help the listeners to see where you are going in your presentation.

Introducing the Topic: Today I'd like to tell you/ to present you ...

Starting with the First Main Point: To start with, ... ; To begin, the first effect is ... ;
The first advantage is ... ; Let's start with

Adding Other Main Points: The second main effect is ... ; Another serious problem
is ... ; In addition, ... ; Furthermore, ... ; The final problem is

Providing Support: Let me give you an example; An example of this is ... ; For ex-
ample, ... ; For instance, ... ; This is important because ... ; As a result

Developing a Strong Conclusion

The conclusion of your presentation is important because you want to leave a strong
impression on your listeners. You should be brief and to the point in concluding your
presentation. You don't want to surprise people by suddenly announcing: "That's all," or "I
guess I'm finished." That kind of ending shows that you have not organized your ideas
very well. Generally, in your conclusion, you want to signal that you are about to finish the
presentation; make concluding comments; thank the audience; ask whether the listeners
have any questions.

You can use one of the following strategies in your concluding comments:

1. Summarize or review the main points you have presented.
2. Remind listeners of the importance of what you have said.
3. Predict future consequences of what you have described.
4. Ask your listeners to take appropriate action.

Signaling the Conclusion: In conclusion... ; In summary... ; To summarize... ; To
conclude... Before I end, let me say

Asking for Questions: Do you have any questions or comments? I'll be happy to
answer any questions you may have.

Sample Conclusion: In conclusion, then, the consequences of television that I've
mentioned are just too harmful to ignore. Teenagers need to get away from television and
out into the real world. Instead of sitting in front of a black box, they should be meeting
people, playing sports, doing homework, and developing their talents. Thank you. Do you
have any questions or comments?

Before I end, let me summarize the main points I've mentioned. The next time you're
getting ready to travel overseas, just remember – food, drink, activity, and light. By follow-
ing the suggestions I've given you regarding these four factors, you should be able to
avoid jet lag completely. Thank you. I'll be happy to answer any questions you have.

Ex. 3. Match the phrases and the intentions

Imagine that ...

For instance,

Let me tell you a story to show what I
mean

Therefore,

The reason is that ...

This means that ...

Considering Consequences

Giving an Explanation

Giving Reasons

Using a Scenario

Telling an Anecdote

Using an Example

Ex. 4. Match phrases with similar meaning

- | | |
|---|--------------------------------------|
| 1. To start with... | a) Furthermore |
| 2. Let me give you an example... | b) In summary |
| 3. Imagine that... | c) Let's start with |
| 4. In addition | d) Suppose that... |
| 5. In conclusion | e) I'd be glad you ask any questions |
| 6. Please ask if you have any questions | f) For example |

Ex. 5. Developing an Idea

1. Work in a small group. Think about any important quality, that a good children's doctor should have, such as patience, intelligence, kindness, or the ability to explain clearly.
2. Brainstorm ideas about this quality. Try answering the questions: What do you mean? For example? How? Why? So? So what? How can you use explanations, examples, anecdotes, scenarios, concrete details, reasons, and consequences to explain this quality? Each group member should write his or her ideas on a separate sheet of paper.
3. When all the groups have finished, share your ideas as a class.

Ex. 6. Read the tips about the delivery of presentation

Delivery refers to the way you use your eyes, voice, and body to communicate your message and it also has a strong effect on your listeners. The following guidelines will help you:

1. *Eye contact* plays an essential role in keeping your listener's interest. By moving your eyes from person to person, you can give listeners the feeling that you are talking to them as individuals. You can also see whether or not people are following your message by watching their faces.

2. *Volume* – your voice should be loud and strong enough to keep the interest of your listeners. Also, by raising or lowering your voice, you can emphasize certain points of talk.

3. *A natural manner of speaking* will help to maintain your listeners' attention. You may feel nervous, try to use your notes and to speak to people in a conversational manner.

4. *Posture* – the way you hold your body – conveys a message to your listeners. In general, you can express confidence by standing up reasonably straight with a relaxed posture.

5. *Movement* also has an effect on your listeners. For example, when standing in front of a group, you may want to take a few steps one way or another. However, do not pace back and forth or sway from side to side while you are talking. These kinds of unnecessary movements can distract listeners from your message.

6. *Hand or arm gestures* can be effective if you feel natural and comfortable using them. Use your gestures to increase meaning. Do not distract your listeners from your message by playing with a pencil or doing anything else to draw attention to yourself.

7. *Language*. Use most precise, clear and small words, short, positive and simple sentences, good grammar and lively, vital and tactful style.

Listeners can play an important role in making a speaker feel comfortable. When someone is speaking to a group, listeners should show their interest by looking directly at the speaker and nodding or smiling occasionally.

Ex. 7. Body language is very important when delivering a presentation. Watch the video and match the pose and the intention

<https://www.youtube.com/watch?v=MNBogFOHjcY>

Pose	Intention
1. The Thinker	a) When you want to show your confidence
2. Hands Up	b) When you want to make your audience think
3. The Joker	c) When you want to push information down
4. The Leveller	d) When you want to show that you are thinking when the audience ask you questions
5. The Confident Stance	e) When your make a joke
6. The Placator	f) When you want your audience to show they agree with you

Ex. 8. Watch the video *How to do a Presentation – 5 steps to a Killer Opener* and wright down these 5 steps

<https://www.youtube.com/watch?v=dEDcc0aCjaA>)

Ex. 9. Read the text and give the explanation to each step

Hi, I'm Jason Teteak. I help people overcome their fear of public speaking and deliver amazing presentations and today I'm going to show you how to captivate your audience within the first 5 minutes of your presentation. Here's how I'm going to do it."

"I'm going to show you 5 steps to deliver a killer opener." If you're watching this, you probably already know that delivering great presentations is critical to advance your career, but did you know that research says that most adults will stop listening to your presentation within the first 10 minutes if they aren't convinced there's something in it for them? The problem is that most people don't know about the skills they need to hook their audience, give a great presentation, and overcome their fear of doing it. What am I going to do? Hi Jim. How's it going? I'm freaking out about this big presentation I have to give tomorrow. Well did you write out your opener and practice it three times? No. No? Why not? I'm terrified and I don't even know where to start. Trust me, I've been in that situation before and it's not fun. So to help you out, I'm going to show you my 5 step formula to deliver a killer presentation opener every time.

Let's start off with step number one, which is "Give a Confident Introduction." One of the biggest mistakes people make when they start their presentation is showing nervousness. Here's the key: It's not whether you're nervous, it's whether you show it. The first thing you need to do is stand STILL. Don't move. Don't pace, and keep your hands at your sides. This is the most calm and confident stance on the planet, and it handles the number 1 need of your audience which is to feel safe. Now you can introduce yourself and say "Hi, my name is Jason Teteak." When you do this, bring your inflection down at the end to show confidence. Instead of: "Hi, my name is Jason Teteak?" Say: "Hi, my name is Jason Teteak." See the difference?

Now we move on to step 2, which is Give Your Credentials. This is where many presenters make the mistake of simply giving their title and years of experience. They say something like "I'm a presentation skills coach and I've been doing it for 20 years." Yet, your audience wants to know: "What can you do for me?" They need to know who you are, why you're the best person to deliver this presentation, and what you have to offer them. For example, I might say "I help people overcome their fear of public speaking and deliver amazing presentations." What would that look like for you? To figure this out, you need a short elevator speech. It looks like this: "You know how some people have this problem? Well I offer this solution." The solution you offer is how you help people. For me, it was: "You know how some people have a fear of public speaking and a have hard time getting their message across in a presentation? Well, I help them overcome their fear of public speaking and deliver amazing presentations." What's your credentials statement? You'll be amazed at the effect this has on your audience.

Step 3 is to "Deliver Your Hook." My hook for this video presentation might look something like this "I'm going to show you how to captivate your audience within the first 5 minutes of your presentation." When you do this, you have to get your audience to "feel" something. How do you get them to feel? You have 3 choices. You can get them to feel more happy, more successful, or more free. Look at my hook. I said "I'm going to show you how to captivate your audience within the first 5 minutes of your presentation." When you captivate your audience within the first 5 minutes of your presentation, you'll feel happier because they are listening to you, you'll feel more successful because you look like an expert, and you'll feel more freedom when you spend less time worrying about your presentation the night before. Here's the practical for you. For your presentation, write down the words "I'm going to show you..." then fill in the rest with something that's going to create more happiness, success, or freedom for your audience. Here's the rule. You can't tell them WHAT they're going to get until you've told them WHY they would want it. Your hook has to be something that gets them to BELIEVE that they want what you're going to give them. Take a moment right now and write down WHY your presentation will make your audience more happy, successful or free in their life.

And now we move on to step number 4, which is to "Introduce Your Agenda." I recommend you use a PowerPoint for this step, and the slide should look something like this. The purpose of this step is to show your audience the takeaways for your presentation -- the things they get to "take away" and use tomorrow after listening to your presentation. Don't read the slide. They're adults. They can read. Instead, just give them a moment to read it themselves, and introduce your agenda by summarizing what you'll be doing. You do this by mentioning the number of takeaways you'll be giving them, and paraphrasing the goal of your presentation. Here's what it looks like: "I'm going to show you 5 steps to deliver a killer opener." What would this look like for you?

The last step is Step 5 Give a Credible Statement. You can do this by giving relevant or compelling data to your audience to support your message. Remember how I did this at the beginning of this video? I said, "You probably already know that delivering great presentations is critical to advance your career, but did you know that research says that most adults will stop listening to your presentation within the first 10 minutes if they aren't convinced there's something in it for them?" When you do this within the first 2 minutes of your presentation, your audience starts to trust you. Without bragging, your listeners start to think "oooh" this guy knows what he's talking about" Done. When I put those 5 steps together, it sounds like this: "Hi, I'm Jason Teteak. I help people overcome their fear of public speaking and deliver amazing presentations and today I'm going to show you how to captivate your audience within the first 5 minutes of your presentation. Here's how I'm going to do it."

Ex. 10. Watch the video *Make a presentation like Steve Jobs* and fill in the first column of the table

Secrets	Clarification	Examples

https://www.youtube.com/watch?v=RHX-xnP_G5s

Ex. 11. Watch again and fill in the second column of the table.

Ex. 12. Watch the presentation made by Steve Jobs and fill in the third column of the table in Ex. 8

<https://www.youtube.com/watch?v=1OctqJmAp2A>

Ex. 13. Answer the questions and find out what kind of presenter you are

- a. When you give a presentation you wear
 - whatever you feel comfy and self-assured in
 - whatever is in harmony with the occasion and the audience
 - a well-pressed costume or suit
 - your best clothes
- b. Are you a speaker who
 - talks with ease
 - mumbles under your breath
 - steals the show with your charm
 - makes your audience roll in the aisle with your jokes
- c. Your style of speech is
 - emotional/theatrical
 - descriptive/factual
 - analytical/rational
 - tactful/straightforward
- d. When you give a presentation do you feel
 - nervous and scared
 - confident and relaxed
 - positive and sympathetic
 - complete lack of naturalness
- e. When you have to speak at the meeting do you
 - speak on the spur of the moment (on a sudden impulse)
 - speak on a sudden impulse but first make notes
 - prepare for it well in advance and rehearse it

Ex. 14. Make a checklist of what you should do to avoid turning your presentation into a disaster

DOs 1.....
2.....
3.....

DON'Ts 1.....
2.....
3.....

- use body language,
- keep eye contact with one person,
- shift your eye contact,
- smile from time to time,
- use a variety of gestures,
- keep fingering your spectacles,
- read your talk,
- talk to your notes or the blackboard,
- walk up and down or use the same gesture all the time,
- keep visual aids covered until you need them, - overrun your time or finish before you are expected to,
 - if you distribute something to be looked at, stop talking till everyone has examined it,
 - laugh at your own jokes,
 - start by summarizing what you are going to say, then say it, and end by summarizing it again.

Ex. 15. Read the phrases for making a good presentation

Welcoming

▪ *Good morning and welcome to [name of company, name of conference hall, hotel, etc.].*

- *Thank you all very much for coming today.*
- *I hope you all had a pleasant journey here today.*

Introducing yourself

- *My name is Mark Watson from [name of company], where I am responsible for*
- *Let me introduce myself; my name is Mark Watson and I am responsible for*

Introducing your presentation

▪ *The purpose of today's presentation is to ... /The purpose of my presentation today is to*

- *In today's presentation I'd like to ... show you ... / explain to you how*
- *In today's presentation I'm hoping to ... give you an update on... / give you an overview of ...*

▪ *In today's presentation I'm planning to ... look at ... / explain*

Giving the audience a clear overview of what they can expect:

▪ *In today's presentation I'm hoping to cover three points: firstly, ... , after that we will look at ... , and finally I'll*

▪ *In today's presentation I'd like to cover three points: firstly, ... , secondly ... , and finally*

Explaining that there will be time for questions at the end

▪ *If you have any questions you'd like to ask, please leave them until the end, when I'll be happy to answer them.*

▪ *If there are any questions you'd like to ask, please leave them until the end, when I'll do my best to answer them.*

Starting the presentation

▪ *To begin with ... / To start with*

▪ *Let's start by looking at ... / I'd like to start by looking at*

▪ *Let's start with / start by looking at*

Closing a section of the presentation

▪ *So, that concludes [title of the section] ... / So, that's an overview of*

▪ *I think that just about covers*

Beginning a new section of the presentation

▪ *Now let's move on to / Now I'd like to move on to*

▪ *Now let's take a look at / Next I'd like to take a look at*

▪ *Moving on to the next part, I'd like to Moving on to the next section, let's take a look at ...*

Concluding and summarising the presentation

▪ *Well, that brings us to the end of the final section. Now, I'd like to summarise by*

▪ *That brings us to the end of the final section. Now, if I can just summarise the main points again.*

▪ *That concludes my presentation. Now, if I can just summarise the main points.*

Finishing and thanking

▪ *Thank you for your attention / That brings the presentation to an end.*

▪ *That brings us to the end of my presentation.*

▪ *Finally, I'd like to end by thanking you (all) for coming today.*

▪ *I'd like to thank you (all) for your attention and interest.*

Inviting questions

▪ *If anyone has any questions, I'll be pleased to answer them.*

▪ *If anyone has any questions, I'll do my best to answer them.*

▪ *If anyone has any questions, please feel free to ask them now.*

Referring to a previous point made

- *As I mentioned earlier ... / As we saw earlier*
- *You may recall that we said ... / You may recall that I explained*

Dealing with (difficult) questions

- *I'll come back to that question later if I may.*
- *I'll / We'll come back to that question later in my presentation.*
- *I'll / We'll look at that point in more detail later on.*
- *Perhaps we can look at that point at the end / a little later.*

Ex. 16. Give a brief presentation

Imagine that you are giving a brief presentation using the following information.

Ways of Coping with Stress:

1. Physical: Exercise: jog, go bike riding, play tennis/ Eat regular, healthy meals: limit salt and sugar, control caffeine/ Avoid unhealthy habits: smoking, drinking alcohol, taking drugs.

2. Emotional: Spend time with friends and family for emotional support and understanding / Try to let go of bad feelings, anger / Keep a positive outlook by looking at the good side of things / Be ready to laugh at yourself and your mistakes.

3. Mental: Control your thoughts. When you can't stop worrying, tell yourself, "Stop!" / Ignore things that you can't control: traffic jams, flat tires, delayed meetings, rude drivers.

4. Mix of Physical, Emotional, Mental: Get a pet / Put variety in your life: take a trip, visit a new restaurant, go to the movies, find an interesting hobby, read a book, attend a cultural event.

Work with a partner. Take turn giving your presentations, using transitional expressions.

Ex. 18. Make a presentation on the following topics

Economics

1. Crony capitalism
2. Different types of fraud in banking
3. What is NGO?
4. Factors of Production
5. Key drivers of the economic growth
6. New forms of currency
7. What are the Bitcoins?
8. What does advertising create?

Psychology

1. Social Psychology as a Science.
2. The Job Duties of a Social Psychologist.
3. Power and Dependence
4. Norms and Roles
5. Group Goals
6. How to Avoid Miscommunication
7. Positive Psychology in the Workplace
8. Relationship between Colleagues

Public administration

1. Management styles
2. Motivator factors and hygiene factors
3. Employment and employability
4. Flexibility and inflexibility
5. Work-life balance
6. Managing talent
7. Team building
8. The right skills

TYPES OF LETTERS

Структура делового письма

Деловые письма обычно пишутся на бланке, содержащем необходимую информацию об организации (название организации, адрес, телефонные номера, адрес электронной почты и т.д.)

В Великобритании существуют несколько способов оформления деловых писем, детали регламента и формы этикета могут отличаться в различных компаниях. Однако существуют правила унификации, например, считается необходимым ставить точку после аббревиатур (Co. (Company); Ltd. (Limited); St. (Street)), хотя наблюдается тенденция не ставить точку после сокращений Mr и Mrs.

В настоящее время для всей деловой документации характерно использование **блочной структуры**. Считается, что это в наибольшей степени соответствует современному деловому стилю. Такой стиль позволяет сэкономить время и поддерживать единообразную форму для всей деловой документации.

Блочная структура означает, что письмо можно разбить на отдельные блоки: дата, адрес, заголовок, приветствие, концовка и т.д. Четко определенная структура позволяет легко составить письмо, а единообразная форма – быстро ориентироваться в потоке деловой корреспонденции.

Яркой характеристикой этого делового стиля является **открытая пунктуация**, т.е. отсутствие ненужных точек и запятых. Это делает структуру письма более четкой и прозрачной.

Основные части делового письма

Шапка на фирменном бланке учреждения или частного лица

Дата

Внутренний адрес

Приветствие

Основная часть письма

Заключительные фразы

Подпись

Шапка на фирменном бланке

Шапка на фирменном бланке отпечатана вверху листа письма. Она содержит название фирмы и почтовый адрес. Как дополнение может указываться номер телефона, телекс и телеграфный адрес (они могут быть внизу листа). По законодательству некоторых стран на бланке требуется определенная дополнительная информация. Например, акционерное общество с ограниченной ответственностью в Британии должно указывать имена своих директоров, адрес своего зарегистрированного офиса, место регистрации и регистрационный номер. Многие шапки имеют напечатанные слова, указывающие место, оставленное для ссылок.

Почтовый адрес состоит из номера дома и улицы; местности; названия округа, штата или провинции; и почтового кода. В зарубежной корреспонденции необходимо добавить название страны назначения (на языке страны отправителя). Если у адресата имеется почтовый ящик, то номер почтового ящика проставляется вместо номера дома и улицы. Когда письмо посылают на временный адрес человека (или частное письмо человеку на адрес компании), то используют сокращение c/o (care of)

Mr George Broun c/o Hilton Hotel

М-ру Джорджу Брауну по адресу отель Хилтон

Если вы готовите письмо по реальной (не электронной) почте, нужно проверить не только правильность написания адреса. Следует знать, какую должность занимает адресат, имеет ли какой-то титул или научную степень. Адрес получателя пишется в правом верхнем углу следующим порядком:

полное имя и титул (должность, звание);

номер или название дома, улица, номер квартиры (если есть);

название города или места;

название штата для США, обычно пишется сокращенно; название графства для Великобритании;

индекс;

страна

Пример:

James D. McColm, Director
Alumni Affairs, Columbia College
Suite 321
123 Riverside Drive
New York, NY 221627
USA

Ссылка

Ссылка является необязательной частью делового письма. Ссылка указывается на той же строке, что и дата, но слева, и состоит из инициалов лица, подписывающего письмо и инициалов того человека, который печатал письмо. Инициалы из ссылки обычно печатаются в ответном письме.

Дата

Дату можно писать по-разному. В Великобритании обычный порядок таков: день, месяц, год

12 августа 20.. или

12-е августа, 20.. Американцы обычно ставят сначала месяц, за которым следует день и год: Август 12, 20.. (форма 12 августа 20.. также широко используется в Соединенных Штатах). Международная организация по стандартизации (ISO) рекомендует следующую цифровую форму в таком порядке – год, месяц и день: 20..-8-12 Другие цифровые формы, как 12-8-20.., 12.8.20.., 12/8/20.. не должны применяться в деловых письмах, т.к. они легко могли бы внести путаницу. (12/8 означает 12 августа или декабрь, 8 (8 декабря).

Внутренний адрес

Внутренний адрес в левом верхнем углу и состоит из имен адресата и почтового адреса.

Каждая фирма имеет свое определенное название. Частные фирмы, принадлежащие одному лицу (в Соединенных Штатах называемые единоличной собственностью), могут быть зарегистрированы под именем собственным (именем основателя или владельца) или под нарицательным именем (Mother Nature Health Food Store). Типичные примеры товариществ: Brown, Smith & Johnson, Brown & Co; Baker & Son Green Bros. В названиях некоторых товариществ нет собственных имен. Названия государственных компаний Великобритании включают в себя сокращение PLC (plc), а частные компании с ограниченной ответственностью – слово Limited (Ltd). Американские корпорации имеют названия, оканчивающиеся словом Company (Co.), Corporation (Corp.) или Incorporated (Inc.); Pty. Ltd. (propriety limited) обозначает частные компании с ограниченной ответственностью.

Адрес может содержать специальные инструкции для почты и/или адресата:

(By) Air Mail – авиапочтой

Registred (Mail) – заказной корреспонденцией

Express Delivery – срочная доставка

Poste Restante – до востребования

To be called for – до востребования

Printed matter – бандероль

Please forward – пожалуйста, направьте

To be forwarded – переслать (отправить по месту назначения)

If undelivered, return to... – в случае неполучения адресатом письма, вернуть

Urgent – срочное

Personal – личное

Confidential – конфиденциальное

Письмо, помеченное Personal (личное), не должно распечатываться никем, кроме самого адресата; письмо, помеченное Confidential (конфиденциальное), может быть распечатано также личным помощником или секретарем).

Приветствие

Все слова в обращении, кроме артиклей и предлогов, пишутся с большой буквы. После обращения ставится запятая или двоеточие (официальный характер).

Если имя и фамилия адресата неизвестны, то приемлемы следующие обращения: Sir, Madam, Dear Sir, Dear Madam.

Sir, Madam – строго официально и используются только в определенных случаях. Dear Sir (Dear Madam) – тоже строго официальное обращение и употребляется, когда адресат лично не знаком пишущему. В циркулярах и подобных им письмах используется такая объединенная форма, как Dear Sir/Madam. Приветствие Dear Mr (Mrs, Miss) ... подходит тогда, когда корреспонденты лично знакомы друг с другом или когда пишущий желает установить дружеские отношения с адресатом. Там, где подходит Mr, Mrs, Miss, можно также использовать другое обращение (например, Dr, Professor).

В письме двум или более мужчинам, фирме или другой организации используют приветствие Sirs и Gentlemen. Первое предпочитают в Великобритании, последнее – в Соединенных Штатах. (В Великобритании Gentlemen, в основном, сохраняется в официальной корреспонденции и в письмах, адресованных в департаменты, советы и подобные организации).

Mesdames – в США также LADIES – приветствие, используемое в письме двум или более женщинам или фирме или организации, полностью состоящей из женщин.

Люди, хорошо знающие друг друга и называющие друг друга по имени, используют неофициальное обращение Dear... (за ним следует первое имя). Пишущий может написать приветствие от руки, чтобы придать своему письму менее официальный тон. Если он хочет придать своему письму вид личного послания, он может поставить внутренний адрес в нижнем левом углу бланка (а не в верхнем левом углу) или опустить его совсем.

Если вы составляете письмо информативного характера и вам нужно, чтобы оно дошло до любого адресата в определенной компании, фирме, заведении, то можете использовать безличную форму обращения – To Whom It May Concern (тем, кого это касается). Эта фраза звучит немного странно для нас, но именно её вы часто встретите в начале делового письма, рекомендации, памятной записки.

Титулы

Мистер Mr, Миссис Mrs и Мисс Miss обычные вежливые формы обращения. Иногда вместо мистера Mr после полного имени адресата ставится Esq (Esquire), эсквайр, как знак уважения (редко употребляемое в Соединенных Штатах). Множественная форма месье Messrs (Messieurs) и мадам Mmes (Mesdames) используются тогда, когда пишут двум или более мужчинам или женщинам, как отдельным лицам или как членам товариществ. Если партнерами товарищества являются как женщины, так и мужчины, то форма обращения Messrs наиболее подходящая. К фирмам и товариществам, не имеющим в своих названиях имен собственных, такая форма обращения не подходит. В Соединенных Штатах не принято обращаться к членам товариществ Messrs или Mmes.

Messrs. Smith & Co

но:

Smith & Co Ltd

Другими формами вежливого обращения являются: The Honourable (американский спеллинг Honorable) – уважаемый и The Reverend – почтенный. С вежливой формой The Honourable (сокр.: Hon) обращаются к лицам, занимающим высокое государственное положение, членам законодательных органов, судов, мэрам и (в Великобритании) членам титулованной аристократии. За ней следует полное имя адресата. Если первое имя неизвестно, то его можно заменить на Mr. В зависимости от ранга к аристократии (пэр или леди) необходимо обращаться как The Right Honourable или The Most Honourable. The Reverend (Rev) употребляется при обращении к священникам; за ним должно следовать полное имя священника. Для высших священнослужителей могут подойти другие формы (например, The Most Reverend или The Right Reverend).

Этикет требует также, чтобы в обращении были указаны академические степени доктора и профессора. (Низшие академические звания, такие как B.A. и M.A. употребляются редко). К обладателю докторской степени обращаются Dr, или после имени ставят буквы, указывающие его (или ее) докторскую степень в конкретной области. Если адресат не является доктором медицины последняя форма предпочтительна. При обращении к лицу, занимающему (или ранее занимавшему) должность профессора, обращаются Professor (Prof.).

Как правило, во внутреннем адресе упоминается только один титул. Исключениями в этом правиле будут, например, The Rev. Mr Baker and Henry Green, Esq.; Ph.D. Титулы, обозначающие должность человека или положение, как Managing Director, President, Secretary, Sales Manager ставятся ниже или после имени.

The manager Lloyds Bank

The secretary Smith & Co. Ltd.

К зарегистрированным компаниям и другим корпоративным органам часто обращаются через официальное лицо, имя которого не упоминается.

Основная часть письма

Основная часть письма содержит сообщение. Большинство писем не превышает одну страницу. Если письмо длинное, оно продолжается на дополнительном листе.

Заключительные фразы

Заключительные фразы должны согласовываться с приветствием. В Великобритании подходящей заключительной фразой для писем, начинающихся с Dear Sir/Madam или Dear Sirs/Madams является Yours Faithfully (преданный Вам). Строго официальное завершение Yours respectfully (с уважением) подходит только для писем, начинающихся с Sir или Madam, и поэтому обычно не встречается в деловых

письмах. Письма, с приветствиями Dear Mr (Mrs, Miss), завершаются словами Yours sincerely (искренне Ваш). Заключительная фраза Yours truly или Yours very truly, которая необычна для Великобритании, также считается менее официальной, чем Yours faithfully.

Письма, начинающиеся с неофициального приветствия (например, Dear Jim) завершаются дружескими фразами, такими как With best regards, With kind regards и т.д., часто в сочетании с Yours sincerely. Наиболее часто употребляемыми заключительными фразами в американских деловых письмах, являются Yours sincerely, Sincerely Yours, Yours very truly, Very truly yours, Truly yours. Подходящие заключительные фразы для неофициальных писем это, вдобавок к Yours sincerely (Sincerely Yours) – Sincerely, Yours cordially, Cordially yours. Cordially; им могут предшествовать With best regards и т.д.

Имя и адрес	Обращение	Заключительная формула вежливости
Southern Airways Ltd. 250 Oxford Street London W1 7 TM	Dear Sirs	Yours faithfully (Yours truly)
The Marketing Manager Software Ltd. Richmond Surrey SFY 3 DF	Dear Sir	Yours faithfully (Yours truly)
Ms J. Faulkner British Films Ltd. 3 Wardour St. London W1 5 JN	Dear Ms Faulkner	Yours sincerely

Подпись

Полномочием подписывать от имени фирмы наделены владелец, партнеры совместной компании, официальные лица компании и служащие, которым это полномочие было передано (уполномоченные стороны). Так как многие подписи трудно прочитать, имя лица, подписывающего письмо, обычно печатается ниже подписи. Партнер, подписывающийся за свою фирму, пишет название фирмы, не добавляя своего собственного имени. Должностное лицо, подписывающееся от компании с ограниченной ответственностью или другого корпоративного органа, должно указать свою должность. Название фирмы или организации часто пишут над подписью, это необходимо, если письмо писалось от 1-го лица множественного числа.

Служащий, которому предоставлено полномочие подписывать на основании документа, называемого доверенностью, добавляет сокращение per pro. или p.p. (per procurationem).

per pro. Anderson & Co Ltd.
Gerald Jones
Sales Manager

Там, где ясно, что обладатель доверенности является уполномоченным агентом компании, можно обойтись без добавления per pro. (В Соединенных Штатах нет подписи per pro). Секретарь, подписывающий письмо в отсутствие своего босса, может пользоваться следующей формой:

P.S. Wilson
Managing Director
Signed in Mr. Wilson's absence
Mary Woodson
secretary to Mr. P.S. Wilson

Дополнительные части письма

Деловое письмо может также включать следующие дополнительные части, которые вносятся только по необходимости:

Вниманию такого-то или такой-то

Суть письма

Приложение и копии

Постскриптум

Заглавие листа-продолжения

Вниманию конкретного лица

Применяется для того, чтобы доставить письмо, адресованное коммерческой фирме или другой организации, конкретному лицу или отделу; печатается ниже внутреннего адреса

Messrs. A. White & Co., Limited,

12 Leadenhall Street,

London, E.C.1, England

For attention of Mr. Willson.

Фраза for attention of Mr. Willson здесь может писаться следующим образом:

Attention: Mr. Willson

или

Attention: Sales Manager.

Слово Attention можно сократить Att. или Attn.

Суть письма

Для удобства читающего перед содержанием письма излагается его суть. Суть письма обычно помещается ниже приветствия; она может ставиться и выше приветствия. Если суть помещается над приветствием, то ему предшествует слово (or). Суть письма печатается заглавными буквами или подчеркивается.

Dear sirs

MACHINE MAINTENANCE

Если вы посылаете письмо по электронной почте, в строке «Тема» напишите краткое предложение или одно слово, выражающее суть послания. Повторите эту тему в тексте письма, сразу после приветствия.

Приложения и копии

Когда письмо отсылается с приложениями или когда филиал фирмы должен получить копию, это указывается в левом нижнем углу бланка письма. В Американских письмах эти обозначения ставятся прямо под начальными буквами ссылки. Используются следующие типы обозначений приложения:

Enclosure (s) Two enclosures

Enc(s) Encs (2)

End End (2)

Приложения могут указываться постановкой горизонтальной линии (—), диагональной черточки (/) или рядом точек (...) в левом поле, напротив строки, в которой упоминается приложение, или прикреплением цветных наклеек и к приложению и к письму. Обозначение копии, предназначенной другому лицу, выглядит следующим образом: c/c: Mr. John Kent

c/c обозначает copies to

Постскриптум

Постскриптум, напечатанный в нижней части письма, добавляется для того, чтобы информировать читающего о происшедшем в последнюю минуту событии или чтобы подчеркнуть важный момент.

Заглавие листа-продолжения

В заглавие листа-продолжения входит имя адресата, дата и номер страницы. Расположение зависит от компоновки письма. Например: A.Smith & Co Ltd

20 July 2011

Page 2

A.Smith & Co Ltd. 2 20 July 2011

Вариант делового письма

Шапка на фирменном бланке <i>2 интервала</i>	GREEN & CO., INC. 12 Leadenhall St., London
Дата <i>2 интервала</i>	March 17, 2011
Адрес <i>2 интервала</i>	Smith & Co., INC 4 Oak Street Philadelphia, Pennsylvania
Внимание <i>2 интервала</i>	Attn.: Mr Watson, Sales Manager
Приветствие <i>2 интервала</i>	Dear Sir,
Касательно (подчеркивается) <i>2 интервала</i>	<u>Request for a Sample</u>
Текст письма с двойными интервалами между абзацами <i>2 интервала</i>	Thank you for your letter dated 15th August regarding your MD-disinfectant. Before making a decision as to whether we should place an order for a quantity, we should be pleased if you could arrange for a sample to be sent to us in order that we may test the suitability of the disinfectant for the application we have in mind.
Название фирмы <i>4 интервала для подписи</i>	Yours faithfully Green & Co., INC.
Фамилия <i>2 интервала</i>	Brown
Должность <i>2 интервала</i>	Director
Приложение	Encl. Technical Requirements

Задания

1. Проанализируйте структуру и особенности составления данного делового письма и соотнесите его части

(a) Telegrams
GRAJO London BROWN & ADAMS Telephone
 LIMITED London 873356
 Home & Overseas Merchants

DIRECTORS: Upper Bridge Street
 London 4
K. M. Brown, R.G. Adams

(b) JSA/DS

(c) 15 January 2016

(d) Oliver Stone and Co. Ltd.
 38 King Edward VII St.
 MANCHESTER M32 4BD

(e) Dear Sirs

We understand from several of our trade connections in Glasgow that you are British agents for MAXIMAR GmbH.

Will you please send us price-lists and catalogues for all products manufactured by this company, together with details of trade discounts and terms of payment.

We look forward to hearing from you.

(f) Yours faithfully
 BROWN AND ADAMS LTD.

(g)
J.S. Anderson
Chief Buyer
(1) заголовок (the heading)
(2) ссылка (the reference)
(3) дата (the date)
(4) внутренний адрес (the inside address)
(5) приветствие (the salutation)
(6) заключительная формула вежливости (the complimentary close)
(7) подпись (the signature)

2. Расставьте части письма в правильном порядке

- (a) заголовок (the heading) _____
- (b) ссылка (the reference) _____
- (c) дата (the date) _____
- (d) внутренний адрес (the inside address) _____
- (e) приветствие (the salutation) _____
- (f) основная часть письма (the main part of the letter) _____
- (g) заключительная формула вежливости (the complimentary close) _____
- (h) подпись (the signature) _____

(1) Ann Smith
Managing Director

(2) Sheffield Road 14
Toronto III

(3) The Northern Accessories Co. Ltd.
Liverpool B20 5 AF
ENGLAND

(4) AS/CE

(5) Dear Sirs

(6) 15 November 2016

(7) Yours faithfully
FOURNIER ET CIE

(8) We have heard from the British Embassy in Canada that you are producing for export hand-made belts in natural materials.

There is a steady demand in France for high-quality goods of this type. Sales are not high, but a good price can be obtained for fashionable designs.

Will you please send us your catalogue and full details of your export prices and terms of payment, together with samples of leathers used in your articles and, if possible, specimens of the articles themselves.

We are looking forward to hearing from you.

(9) FOURNIER ET CIE
Importers of Fashion Goods
TORONTO

3. Составьте шапку на фирменном бланке фирмы, занимающейся продажей бытовой техники. Включите в эту часть письма всю необходимую информацию о компании.

4. Напишите дату тремя способами, приемлемыми для делового письма

The fifteenth of May nineteen ninety-nine

5. Напишите ответ на письмо, представленное в задании № 1.

6. Напишите приветствие и заключительную фразу письма

Имя и адрес	Обращение	Заключительная формула вежливости
Burker and Sons Ltd. 55 Inkerman Road London SE 8 5 BZ		
The Sales Manager BGW Electrics Ltd. London 4		
Mr A.L. Sun British Rail (Western Region) London W2M 3 BT		
Ms Ann Fox, Mr John Gordon and Sons 351 Oxford St. London W1M 5 BT		

7. В письме к каким организациям, указанным в задании № 6, необходимо писать обращение Messrs? Обоснуйте свой ответ.

8. Напишите письма, используя материал, представленный в задании.

The enquiry

1. Когда вы пишете запрос поставщику, с которым вы раньше не работали, необходимо учесть, что письмо должно содержать ряд определенных пунктов:

- а) кратко описать, откуда вы узнали о существовании фирмы;
- б) обоснование востребованности товара, производимого поставщиком;
- в) описание того, что вы хотели бы получить от поставщика (каталог, прайс-лист, описание способов оплаты, сроки доставки, образцы товара);
- г) заключительное предложение.

Opening lines

We saw your products demonstrated at the London Fair earlier this year, and would like to know whether...

Your advertisement in last month's issue of The Hatmaker states that you can offer...

Your name has been given us by the Canadian Chamber of Commerce in Berlin...

The Canadian Embassy in Hamburg has advised us to get in touch with you concerning...

Indicating the state of the market

Demand for this type of goods is not high, but sales this year will probably exceed \$ 42,000.

You can count on a brisk turnover if prices are competitive and deliveries prompt.

There is no market here for articles of this type in the higher price ranges, but less expensive models sell very well throughout the year.

Asking for information

We would be glad to receive specifications of your new dishwashers, together with your current export price list and details of trade discounts.

Will you please send us your catalogue and price list for...

We would appreciate a sample of each of the items listed above.

Closing sentences

We would appreciate a prompt answer.

We are looking forward to hearing from you.

We hope to hear from you shortly.

Replies to enquiries: offers

The sample of the letter

H. BLACK & CO. LTD.

Photographic Supplies

CAPE TOWN
10 September 2016

William Scott
Photographic Dealer
London

Dear Mr Scott

Many thanks for your letter of 4 September. We are interested to hear that you saw our advertisement in the Camera Review, and appreciate your interest in the products we stock.

We are enclosing our Terms of Business, where you will find details of our quarterly discounts, and our price list for the complete range of our products. As you will see, we can grant special terms for orders of the value you mention.

I will be in London myself on 20 September, and will be happy to call on you at any time in the morning. Perhaps you would like to let me know whether this is convenient. I will bring the complete range articles, which are described in the catalogue we have sent you today.

I am looking forward to meeting you.

Yours faithfully

Simon Little

Language material

Opening lines

We are pleased to have your enquiry about...

We thank you for your letter of 15 May, in which you enquiry about...

Replying to your enquiry of 15 May...

...offering you the following goods...

You will be interested (in) (to hear that)...

As a result of the favourable supply situation we are able to offer you...

Prices and terms

Our prices are quoted...

Our prices include packing and carriage.

Price includes delivery to the nearest railhead.

Prices for the quality you mention range from \$3 to \$6.

...at the very special price of...

Payment by bill of exchange is requested.

Conditions and qualifications

This is a special offer and is not subject to our usual discounts.

Goods ordered from our old catalogue can be supplied only until stocks are exhausted.

This is a special offer and cannot be repeated.

This offer must be withdrawn if not accepted within 14 days.

Supply and demand

This article is in great demand.

There is no demand here for such goods.

We should be pleased to supply you on a consignment basis.

The model you ask for is out of production, but we can supply ... Instead.

We advise you to stock up while supplies are available.

Asking for instructions

Kindly confirm your order at the price quoted.

We await your instructions by return.

Your reply by return would be appreciated.

If our proposal is acceptable to you, please confirm by return.

Please let us know your wishes by next Monday.

Concluding sentences

We think we have covered every point of your enquiry. If not, please do not hesitate to write to us again. It will be a pleasure to give you an immediate reply.

We would appreciate the opportunity of showing you how efficiently we can serve you.

We look forward to the pleasure of serving you.

You may rely on us to give your requirements immediate attention.

Complaints and replies to complaints

The sample of the letter

Customer receives wrong goods

Dear Sirs

Our order no. J733

We have received the documents and taken delivery of the goods which arrived at Port Glasgow on the J.O. Castle yesterday.

We are much obliged to you for the prompt execution of this order. Everything seems to be correct and in good condition except in case no. 15.

Unfortunately, when we opened this case we found it contained completely different articles from those ordered, and we can only presume that a mistake has been made and that this case is part of another order.

As we need the articles we ordered to complete deliveries to our customers, we must ask you to arrange for replacements to be dispatched at once. We attach a list of the contents of case 15, and would be glad if you check this against our order and your copy of the invoice. In the meantime we are holding the case at your disposal; please let us know what you wish us to do with it.

Yours faithfully

Language material

Poor quality goods, wrong goods

The bulk of the goods delivered is not up to sample.

Unfortunately, we find you have sent us the wrong goods.

Evidently some mistake was made and the goods have been wrongly delivered.

We cannot accept these containers as they are not the size and shape we ordered.

Missing from the delivery

Unfortunately you have not sent us all the goods we ordered; the following are missing:

You have short-shipped this consignment by 100 kg.

There is a discrepancy between the packing list of the case 34 and your invoice:....

Complaint of delay

We urged on you the importance of the time factor.

We are at a loss to understand why we have not heard from you.

You will remember that it was agreed the goods would be shipped in time to arrive here by the end of the month.

If the goods have not yet been shipped we must ask you to send them by air.

Replies to complaints

Dear Sirs

Your letter of 10 July 2016: your order nos. 5561, 5644, 5678 and 5679

We have received your letter, and must ask you to accept our apologies for dispatching these orders later than the scheduled dates.

As we informed you in our letter of 5 July, there was some disagreement between management and the trade union in the latter part of the summer, and this resulted in greatly reduced production at three of our plants in the south of England. It was at this time that we introduced electronic data processing of orders here and at the office, and, like most other companies, we had one or two problems to sort out in the early stages.

However, these difficulties have now been cleared up, and our production is now running according to plan. We are, naturally, very sorry for the inconvenience you have had to suffer on account of our own problems, but we can promise you that you can rely on prompt delivery on our part now that the situation is back to normal.

Yours faithfully

TAPESCRIPTS

Economics

UNIT 1

Banking

So today's top chef class is in how to rob a bank, and it's clear that the general public needs guidance, because the average bank robbery nets only 7,500 dollars. Rank amateurs who know nothing about how to cook the books.

The folks who know, of course, run our largest banks, and in the last go-around, they cost us over 11 trillion dollars. That's what 11 trillion looks like. That's how many zeros? And cost us over 10 million jobs as well.

So our task is to educate ourselves so that we can understand why we have these recurrent, intensifying financial crises, and how we can prevent them in the future. And the answer to that is that we have to stop epidemics of control fraud. Control fraud is what happens when the people who control, typically a CEO, a seemingly legitimate entity, use it as a weapon to defraud. And these are the weapons of mass destruction in the financial world.

They also follow in finance a particular strategy, because the weapon of choice in finance is accounting, and there is a recipe for accounting control fraud, and how it occurs. And we discovered this recipe in quite an odd way that I'll come back to in a moment. First ingredient in the recipe: grow like crazy; second, by making or buying really crappy loans, but loans that are made at a very high interest rate or yield; three, while employing extreme leverage – that just means a lot of debt – compared to your equity; and four, while providing only trivial loss reserves against the inevitable losses. If you follow those four simple steps, and any bank can follow them, then you are mathematically guaranteed to have three things occur. The first thing is you will report record bank profits – not just high, record. Two, the CEO will immediately be made incredibly wealthy by modern executive compensation. And three, farther down the road, the bank will suffer catastrophic losses and will fail unless it is bailed out. And that's a hint as to how we discovered this recipe, because we discovered it through an autopsy process. During the savings and loan debacle in 1984, we looked at every single failure, and we looked for common characteristics, and we discovered this recipe was common to each of these frauds. In other words, a coroner could find these things because this is a fatal recipe that will destroy the banks as well as the economy. And it also turns out to be precisely what could have stopped this crisis, the one that cost us 11 trillion dollars just in the household sector, that cost us 10 million jobs, was the easiest financial crisis by far to have avoided completely if we had simply learned the lessons of epidemics of control fraud, particularly using this recipe. So let's go to this crisis, and the two huge epidemics of loan origination fraud that drove the crisis – appraisal fraud and liar's loans – and what we're going to see in looking at both of these is we got warnings that were incredibly early about these frauds. We got warnings that we could have taken advantage of easily, because back in the savings and loan debacle, we had figured out how to respond and prevent these crises. And three, the warnings were unambiguous. They were obvious that what was going on was an epidemic of accounting control fraud building up.

Let's take appraisal fraud first. This is simply where you inflate the value of the home that is being pledged as security for the loan. In 2000, the year 2000, that is over a year before Enron fails, by the way, the honest appraisers got together a formal petition begging the federal government to act, and the industry to act, to stop this epidemic of appraisal fraud. And the appraisers explained how it was occurring, that banks were de-

manding that appraisers inflate the appraisal, and that if the appraisers refused to do so, they, the banks, would blacklist honest appraisers and refuse to use them. Now, we've seen this before in the savings and loan debacle, and we know that this kind of fraud can only originate from the lenders, and that no honest lender would ever inflate the appraisal, because it's the great protection against loss. So this was an incredibly early warning, 2000. It was something we'd seen before, and it was completely unambiguous. This was an epidemic of accounting control fraud led by the banks.

UNIT 2

Finance

Our ability to create and sustain economic growth is the defining challenge of our time.

Of course there are other challenges – health care, disease burdens and pandemics, environmental challenges and, of course, radicalized terrorism. However, to the extent that we can actually solve the economic growth challenge, it will take us a long way to solving the challenges that I've just elucidated.

More importantly, unless and until we solve economic growth and create sustainable, long-term economic growth, we'll be unable to address the seemingly intractable challenges that continue to pervade the globe today, whether it's health care, education or economic development.

The fundamental question is this: How are we going to create economic growth in advanced and developed economies like the United States and across Europe at a time when they continue to struggle to create economic growth after the financial crisis?

They continue to underperform and to see an erosion in the three key drivers of economic growth: capital, labor and productivity. In particular, these developed economies continue to see debts and deficits, the decline and erosion of both the quality and quantity of labor and they also see productivity stalling.

In a similar vein, how are we going to create economic growth in the emerging markets, where 90 percent of the world's population lives and where, on average, 70 percent of the population is under the age of 25? In these countries, it is essential that they grow at a minimum of seven percent a year in order to put a dent in poverty and to double per capita incomes in one generation. And yet today, the largest emerging economies – countries with at least 50 million people – continue to struggle to reach that seven percent magic mark. Worse than that, countries like India, Russia, South Africa, Brazil and even China are falling below that seven percent number and, in many cases, actually regressing.

Economic growth matters. With economic growth, countries and societies enter into a virtuous cycle of upward mobility, opportunity and improved living standards. Without growth, countries contract and atrophy, not just in the annals of economic statistics but also in the meaning of life and how lives are lived. Economic growth matters powerfully for the individual. If growth wanes, the risk to human progress and the risk of political and social instability rises, and societies become dimmer, coarser and smaller.

The context matters. And countries in emerging markets do not need to grow at the same rates as developed countries.

UNIT 3

Currency

So if I was to ask you what the connection between a bottle of Tide detergent and sweat was, you'd probably think that's the easiest question that you're going to be asked in

Edinburgh all week. But if I was to say that they're both examples of alternative or new forms of currency in a hyperconnected, data-driven global economy, you'd probably think I was a little bit bonkers. But trust me, I work in advertising. (Laughter) And I am going to tell you the answer, but obviously after this short break. So a more challenging question is one that I was asked, actually, by one of our writers a couple of weeks ago, and I didn't know the answer: What's the world's best performing currency? It's actually Bitcoin.

Now, for those of you who may not be familiar, Bitcoin is a crypto-currency, a virtual currency, synthetic currency. It was founded in 2008 by this anonymous programmer using a pseudonym Satoshi Nakamoto. No one knows who or what he is. He's almost like the Banksy of the Internet. And I'm probably not going to do it proper service here, but my interpretation of how it works is that Bitcoins are released through this process of mining. So there's a network of computers that are challenged to solve a very complex mathematical problem and the person that manages to solve it first gets the Bitcoins. And the Bitcoins are released, they're put into a public ledger called the Blockchain, and then they float, so they become a currency, and completely decentralized, that's the sort of scary thing about this, which is why it's so popular. So it's not run by the authorities or the state. It's actually managed by the network. And the reason is that it's proved very successful it's private, it's anonymous, it's fast, and it's cheap. And you do get to the point where there's some wild fluctuations with Bitcoin. So in one level it went from something like 13 dollars to 266, literally in the space of four months, and then crashed and lost half of its value in six hours. And it's currently around that kind of 110 dollar mark in value. But what it does show is that it's sort of gaining ground, it's gaining respectability. You get services, like Reddit and Wordpress are actually accepting Bitcoin as a payment currency now. And that's showing you that people are actually placing trust in technology, and it's started to trump and disrupt and interrogate traditional institutions and how we think about currencies and money.

And that's not surprising, if you think about the basket case that is the E.U. I think there was a Gallup survey out recently that said something like, in America, trust in banks is at an all-time low, it's something like 21 percent. And you can see here some photographs from London where Barclays sponsored the city bike scheme, and some activists have done some nice piece of guerrilla marketing here and doctored the slogans. "Sub-prime pedaling." "Barclays takes you for a ride." These are the more polite ones I could share with you today. But you get the gist, so people have really started to sort of lose faith in institutions.

UNIT 4

Advertising

This is my first time at TED. Normally, as an advertising man, I actually speak at TED Evil, which is TED's secret sister that pays all the bills. It's held every two years in Burma. And I particularly remember a really good speech by Kim Jong Il on how to get teens smoking again. (Laughter)

But, actually, it's suddenly come to me after years working in the business, that what we create in advertising, which is intangible value – you might call it perceived value, you might call it badge value, subjective value, intangible value of some kind – gets rather a bad rap. If you think about it, if you want to live in a world in the future where there are fewer material goods, you basically have two choices. You can either live in a world which is poorer, which people in general don't like. Or you can live in a world where actually intangible value constitutes a greater part of overall value, that actually intangible value, in many ways is a very, very fine substitute for using up labor or limited resources in the creation of things.

Here is one example. This is a train which goes from London to Paris. The question was given to a bunch of engineers, about 15 years ago, "How do we make the journey to Paris better?" And they came up with a very good engineering solution, which was to spend six billion pounds building completely new tracks from London to the coast, and knocking about 40 minutes off a three-and-half-hour journey time. Now, call me Mister Picky. I'm just an ad man but it strikes me as a slightly unimaginative way of improving a train journey merely to make it shorter. Now what is the hedonic opportunity cost on spending six billion pounds on those railway tracks?

Here is my naive advertising man's suggestion. What you should in fact do is employ all of the world's top male and female supermodels, pay them to walk the length of the train, handing out free Chateau Petrus for the entire duration of the journey. (Laughter) (Applause) Now, you'll still have about three billion pounds left in change, and people will ask for the trains to be slowed down. (Laughter)

Now, here is another naive advertising man's question again. And this shows that engineers, medical people, scientific people, have an obsession with solving the problems of reality, when actually most problems, once you reach a basic level of wealth in society, most problems are actually problems of perception. So I'll ask you another question. What on earth is wrong with placebos? They seem fantastic to me. They cost very little to develop. They work extraordinarily well. They have no side effects, or if they do, they're imaginary, so you can safely ignore them. (Laughter)

So I was discussing this. And I actually went to the Marginal Revolution blog by Tyler Cowen. I don't know if anybody knows it. Someone was actually suggesting that you can take this concept further, and actually produce placebo education. The point is that education doesn't actually work by teaching you things. It actually works by giving you the impression that you've had a very good education, which gives you an insane sense of unwarranted self-confidence, which then makes you very, very successful in later life. So, welcome to Oxford, ladies and gentlemen. (Laughter) (Applause).

Psychology

UNIT 2

How to avoid miscommunication

Have you ever talked with a friend about a problem only to realize that he just doesn't seem to grasp why the issue is so important to you? Have you ever presented an idea to a group and it's met with utter confusion? Or maybe you've been in an argument when the other person suddenly accuses you of not listening to what they're saying at all? What's going on here? The answer is miscommunication, and in some form or another, we've all experienced it. It can lead to confusion, animosity, misunderstanding, or even crashing a multimillion dollar probe into the surface of Mars. The fact is even when face-to-face with another person, in the very same room, and speaking the same language, human communication is incredibly complex.

But the good news is that a basic understanding of what happens when we communicate can help us prevent miscommunication. For decades, researchers have asked, "What happens when we communicate?" One interpretation, called the transmission model, views communication as a message that moves directly from one person to another, similar to someone tossing a ball and walking away. But in reality, this simplistic model doesn't account for communication's complexity. Enter the transactional model, which acknowledges the many added challenges of communicating. With this model, it's more accurate to think of communication between people as a game of catch. As we communicate our message, we receive feedback from the other party. Through the transaction, we

create meaning together. But from this exchange, further complications arise. It's not like the Star Trek universe, where some characters can Vulcan mind meld, fully sharing thoughts and feelings. As humans, we can't help but send and receive messages through our own subjective lenses. When communicating, one person expresses her interpretation of a message, and the person she's communicating with hears his own interpretation of that message.

Our perceptual filters continually shift meanings and interpretations. Remember that game of catch? Imagine it with a lump of clay. As each person touches it, they shape it to fit their own unique perceptions based on any number of variables, like knowledge or past experience, age, race, gender, ethnicity, religion, or family background. Simultaneously, every person interprets the message they receive based on their relationship with the other person, and their unique understanding of the semantics and connotations of the exact words being used.

They could also be distracted by other stimuli, such as traffic or a growling stomach. Even emotion might cloud their understanding, and by adding more people into a conversation, each with their own subjectivities, the complexity of communication grows exponentially.

So as the lump of clay goes back and forth from one person to another, reworked, reshaped, and always changing, it's no wonder our messages sometimes turn into a mush of miscommunication. But, luckily, there are some simple practices that can help us all navigate our daily interactions for better communication. One: recognize that passive hearing and active listening are not the same. Engage actively with the verbal and nonverbal feedback of others, and adjust your message to facilitate greater understanding. Two: listen with your eyes and ears, as well as with your gut. Remember that communication is more than just words. Three: take time to understand as you try to be understood. In the rush to express ourselves, it's easy to forget that communication is a two-way street. Be open to what the other person might say. And finally, four: Be aware of your personal perceptual filters. Elements of your experience, including your culture, community, and family, influence how you see the world.

Say, "This is how I see the problem, but how do you see it?" Don't assume that your perception is the objective truth. That'll help you work toward sharing a dialogue with others to reach a common understanding together.

UNIT 3

Why you should know how much your coworkers get paid

How much do you get paid? Don't answer that out loud. But put a number in your head. Now: How much do you think the person sitting next to you gets paid? Again, don't answer out loud. At work, how much do you think the person sitting in the cubicle or the desk next to you gets paid? Do you know? Should you know?

Notice, it's a little uncomfortable for me to even ask you those questions. But admit it – you kind of want to know. Most of us are uncomfortable with the idea of broadcasting our salary. We're not supposed to tell our neighbors, and we're definitely not supposed to tell our office neighbors. The assumed reason is that if everybody knew what everybody got paid, then all hell would break loose. There'd be arguments, there'd be fights, there might even be a few people who quit. But what if secrecy is actually the reason for all that strife? And what would happen if we removed that secrecy? What if openness actually increased the sense of fairness and collaboration inside a company? What would happen if we had total pay transparency?

For the past several years, I've been studying the corporate and entrepreneurial leaders who question the conventional wisdom about how to run a company. And the question of pay keeps coming up. And the answers keep surprising. It turns out that pay transparency – sharing salaries openly across a company – makes for a better workplace for both the employee and for the organization. When people don't know how their pay compares to their peers', they're more likely to feel underpaid and maybe even discriminated against. Do you want to work at a place that tolerates the idea that you feel underpaid or discriminated against? But keeping salaries secret does exactly that, and it's a practice as old as it is common, despite the fact that in the United States, the law protects an employee's right to discuss their pay.

In one famous example from decades ago, the management of Vanity Fair magazine actually circulated a memo entitled: "Forbidding Discussion Among Employees of Salary Received." "Forbidding" discussion among employees of salary received. Now that memo didn't sit well with everybody. New York literary figures Dorothy Parker, Robert Benchley and Robert Sherwood, all writers in the Algonquin Round Table, decided to stand up for transparency and showed up for work the next day with their salary written on signs hanging from their neck.

Imagine showing up for work with your salary just written across your chest for all to see. But why would a company even want to discourage salary discussions? Why do some people go along with it, while others revolt against it? It turns out that in addition to the assumed reasons, pay secrecy is actually a way to save a lot of money. You see, keeping salaries secret leads to what economists call "information asymmetry." This is a situation where, in a negotiation, one party has loads more information than the other. And in hiring or promotion or annual raise discussions, an employer can use that secrecy to save a lot of money. Imagine how much better you could negotiate for a raise if you knew everybody's salary.

Economists warn that information asymmetry can cause markets to go awry. Someone leaves a pay stub on the copier, and suddenly everybody is shouting at each other. In fact, they even warn that information asymmetry can lead to a total market failure. And I think we're almost there. Here's why: first, most employees have no idea how their pay compares to their peers'. In a 2015 survey of 70,000 employees, two-thirds of everyone who is paid at the market rate said that they felt they were underpaid. And of everybody who felt that they were underpaid, 60 percent said that they intended to quit, regardless of where they were -- underpaid, overpaid or right at the market rate. If you were part of this survey, what would you say? Are you underpaid? Well, wait -- how do you even know, because you're not allowed to talk about it?

Next, information asymmetry, pay secrecy, makes it easier to ignore the discrimination that's already present in the market today. In a 2011 report from the Institute for Women's Policy Research, the gender wage gap between men and women was 23 percent. This is where that 77 cents on the dollar comes from. But in the Federal Government, where salaries are pinned to certain levels and everybody knows what those levels are, the gender wage gap shrinks to 11 percent – and this is before controlling for any of the factors that economists argue over whether or not to control for. If we really want to close the gender wage gap, maybe we should start by opening up the payroll. If this is what total market failure looks like, then openness remains the only way to ensure fairness.

Now, I realize that letting people know what you make might feel uncomfortable, but isn't it less uncomfortable than always wondering if you're being discriminated against, or if your wife or your daughter or your sister is being paid unfairly? Openness remains the best way to ensure fairness, and pay transparency does that.

That's why entrepreneurial leaders and corporate leaders have been experimenting with sharing salaries for years. Like Dane Atkinson. Dane is a serial entrepreneur who

started many companies in a pay secrecy condition and even used that condition to pay two equally qualified people dramatically different salaries, depending on how well they could negotiate. And Dane saw the strife that happened as a result of this. So when he started his newest company, SumAll, he committed to salary transparency from the beginning. And the results have been amazing. And in study after study, when people know how they're being paid and how that pay compares to their peers', they're more likely to work hard to improve their performance, more likely to be engaged, and they're less likely to quit.

That's why Dane's not alone. From technology start-ups like Buffer, to the tens of thousands of employees at Whole Foods, where not only is your salary available for everyone to see, but the performance data for the store and for your department is available on the company intranet for all to see.

Now, pay transparency takes a lot of forms. It's not one size fits all. Some post their salaries for all to see. Some only keep it inside the company. Some post the formula for calculating pay, and others post the pay levels and affix everybody to that level. So you don't have to make signs for all of your employees to wear around the office. And you don't have to be the only one wearing a sign that you made at home. But we can all take greater steps towards pay transparency. For those of you that have the authority to move forward towards transparency: it's time to move forward. And for those of you that don't have that authority: it's time to stand up for your right to.

So how much do you get paid? And how does that compare to the people you work with? You should know. And so should they.

What makes us feel good about our work

I want to talk a little bit today about labor and work.

When we think about how people work, the naive intuition we have is that people are like rats in a maze – that all people care about is money, and the moment we give them money, we can direct them to work one way, we can direct them to work another way. This is why we give bonuses to bankers and pay in all kinds of ways. And we really have this incredibly simplistic view of why people work, and what the labor market looks like.

At the same time, if you think about it, there are all kinds of strange behaviors in the world around us. Think about something like mountaineering and mountain climbing. If you read books of people who climb mountains, difficult mountains, do you think that those books are full of moments of joy and happiness? No, they are full of misery. In fact, it's all about frostbite and having difficulty walking, and difficulty breathing – cold, challenging circumstances. And if people were just trying to be happy, the moment they would get to the top, they would say, "This was a terrible mistake. I'll never do it again."

"Instead, let me sit on a beach somewhere drinking mojitos." But instead, people go down, and after they recover, they go up again. And if you think about mountain climbing as an example, it suggests all kinds of things. It suggests that we care about reaching the end, a peak. It suggests that we care about the fight, about the challenge. It suggests that there are all kinds of other things that motivate us to work or behave in all kinds of ways.

And for me personally, I started thinking about this after a student came to visit me. This was one of my students from a few years earlier, and he came one day back to campus. And he told me the following story: He said that for more than two weeks, he was working on a PowerPoint presentation. He was working in a big bank, and this was in preparation for a merger and acquisition. And he was working very hard on this presentation – graphs, tables, information. He stayed late at night every day. And the day before it was due, he sent his PowerPoint presentation to his boss, and his boss wrote him back and said, "Nice presentation, but the merger is canceled." And the guy was deeply depressed. Now at the moment when he was working, he was actually quite happy. Every

night he was enjoying his work, he was staying late, he was perfecting this PowerPoint presentation. But knowing that nobody would ever watch it made him quite depressed.

So I started thinking about how do we experiment with this idea of the fruits of our labor. And to start with, we created a little experiment in which we gave people Legos, and we asked them to build with Legos. And for some people, we gave them Legos and we said, "Hey, would you like to build this Bionicle for three dollars? We'll pay you three dollars for it." And people said yes, and they built with these Legos. And when they finished, we took it, we put it under the table, and we said, "Would you like to build another one, this time for \$2.70?" If they said yes, we gave them another one, and when they finished, we asked them, "Do you want to build another one?" for \$2.40, \$2.10, and so on, until at some point people said, "No more. It's not worth it for me." This was what we called the meaningful condition. People built one Bionicle after another. After they finished every one of them, we put them under the table. And we told them that at the end of the experiment, we will take all these Bionicles, we will disassemble them, we will put them back in the boxes, and we will use it for the next participant.

There was another condition. This other condition was inspired by David, my student. And this other condition we called the Sisyphic condition. And if you remember the story about Sisyphus, Sisyphus was punished by the gods to push the same rock up a hill, and when he almost got to the end, the rock would roll over, and he would have to start again. And you can think about this as the essence of doing futile work. You can imagine that if he pushed the rock on different hills, at least he would have some sense of progress. Also, if you look at prison movies, sometimes the way that the guards torture the prisoners is to get them to dig a hole, and when the prisoner is finished, they ask him to fill the hole back up and then dig again. There's something about this cyclical version of doing something over and over and over that seems to be particularly demotivating.

So in the second condition of this experiment, that's exactly what we did. We asked people, "Would you like to build one Bionicle for three dollars?" And if they said yes, they built it. Then we asked them, "Do you want to build another one for \$2.70?" And if they said yes, we gave them a new one, and as they were building it, we took apart the one that they just finished. And when they finished that, we said, "Would you like to build another one, this time for 30 cents less?" And if they said yes, we gave them the one that they built and we broke. So this was an endless cycle of them building, and us destroying in front of their eyes.

Now what happens when you compare these two conditions? The first thing that happened was that people built many more Bionicles – eleven in the meaningful condition, versus seven in the Sisyphus condition. And by the way, we should point out that this was not big meaning. People were not curing cancer or building bridges. People were building Bionicles for a few cents. And not only that, everybody knew that the Bionicles would be destroyed quite soon. So there was not a real opportunity for big meaning. But even the small meaning made a difference.

Now we had another version of this experiment. In this other version of the experiment, we didn't put people in this situation, we just described to them the situation, much as I am describing to you now, and we asked them to predict what the result would be. What happened? People predicted the right direction but not the right magnitude. People who were just given the description of the experiment said that in the meaningful condition, people would probably build one more Bionicle. So people understand that meaning is important, they just don't understand the magnitude of the importance, the extent to which it's important.

There was one other piece of data we looked at. If you think about it, there are some people who love Legos, and some people who don't. And you would speculate that the people who love Legos would build more Legos, even for less money, because after all, they get more internal joy from it. And the people who love Legos less would build less

Legos because the enjoyment that they derive from it is lower. And that's actually what we found in the meaningful condition. There was a very nice correlation between the love of Legos and the amount of Legos people built.

What happened in the Sisyphic condition? In that condition, the correlation was zero – there was no relationship between the love of Legos, and how much people built, which suggests to me that with this manipulation of breaking things in front of people's eyes, we basically crushed any joy that they could get out of this activity. We basically eliminated it.

Soon after I finished running this experiment, I went to talk to a big software company in Seattle. I can't tell you who they were, but they were a big company in Seattle. This was a group within the software company that was put in a different building, and they asked them to innovate, and create the next big product for this company. And the week before I showed up, the CEO of this big software company went to that group, 200 engineers, and canceled the project. And I stood there in front of 200 of the most depressed people I've ever talked to. And I described to them some of these Lego experiments, and they said they felt like they had just been through that experiment. And I asked them, I said, "How many of you now show up to work later than you used to?" And everybody raised their hand. I said, "How many of you now go home earlier than you used to?" Everybody raised their hand. I asked them, "How many of you now add not-so-kosher things to your expense reports?" And they didn't raise their hands, but they took me out to dinner and showed me what they could do with expense reports. And then I asked them, I said, "What could the CEO have done to make you not as depressed?" And they came up with all kinds of ideas.

They said the CEO could have asked them to present to the whole company about their journey over the last two years and what they decided to do. He could have asked them to think about which aspect of their technology could fit with other parts of the organization. He could have asked them to build some next-generation prototypes, and see how they would work. But the thing is that any one of those would require some effort and motivation. And I think the CEO basically did not understand the importance of meaning. If the CEO, just like our participants, thought the essence of meaning is unimportant, then he [wouldn't] care. And he would say, "At the moment I directed you in this way, and now that I'm directing you in this way, everything will be okay." But if you understood how important meaning is, then you would figure out that it's actually important to spend some time, energy and effort in getting people to care more about what they're doing.

The next experiment was slightly different. We took a sheet of paper with random letters, and we asked people to find pairs of letters that were identical next to each other. That was the task. People did the first sheet, then we asked if they wanted to do another for a little less money, the next sheet for a little bit less, and so on and so forth. And we had three conditions. In the first condition, people wrote their name on the sheet, found all the pairs of letters, gave it to the experimenter, the experimenter would look at it, scan it from top to bottom, say "Uh huh," and put it on the pile next to them. In the second condition, people did not write their name on it. The experimenter looked at it, took the sheet of paper, did not look at it, did not scan it, and simply put it on the pile of pages. So you take a piece, you just put it on the side. In the third condition, the experimenter got the sheet of paper, and put it directly into a shredder.

What happened in those three conditions?

In this plot I'm showing you at what pay rate people stopped. So low numbers mean that people worked harder. They worked for much longer. In the acknowledged condition, people worked all the way down to 15 cents. At 15 cents per page, they basically stopped these efforts. In the shredder condition, it was twice as much – 30 cents per sheet.

And this is basically the result we had before. You shred people's efforts, output – you get them not to be as happy with what they're doing. But I should point out, by the

way, that in the shredder condition, people could have cheated. They could have done not so good work, because they realized people were just shredding it. So maybe the first sheet you'd do good work, but then you see nobody is really testing it, so you would do more and more and more. So in fact, in the shredder condition, people could have submitted more work and gotten more money, and put less effort into it. But what about the ignored condition? Would the ignored condition be more like the acknowledged or more like the shredder, or somewhere in the middle? It turns out it was almost like the shredder.

Now there's good news and bad news here. The bad news is that ignoring the performance of people is almost as bad as shredding their effort in front of their eyes. Ignoring gets you a whole way out there. The good news is that by simply looking at something that somebody has done, scanning it and saying "Uh huh," that seems to be quite sufficient to dramatically improve people's motivations. So the good news is that adding motivation doesn't seem to be so difficult. The bad news is that eliminating motivations seems to be incredibly easy, and if we don't think about it carefully, we might overdo it. So this is all in terms of negative motivation, or eliminating negative motivation.

The next part I want to show you is something about positive motivation. So there is a store in the U.S. called IKEA. And IKEA is a store with kind of okay furniture that takes a long time to assemble.

I don't know about you, but every time I assemble one of those, it takes me much longer, it's much more effortful, it's much more confusing, I put things in the wrong way – I can't say I enjoy those pieces. I can't say I enjoy the process. But when I finish it, I seem to like those IKEA pieces of furniture more than I like other ones.

And there's an old story about cake mixes. So when they started cake mixes in the '40s, they would take this powder and they would put it in a box, and they would ask housewives to basically pour it in, stir some water in it, mix it, put it in the oven, and – voila – you had a cake. But it turns out they were very unpopular. People did not want them, and they thought about all kinds of reasons for that. Maybe the taste was not good? No, the taste was great. What they figured out was that there was not enough effort involved. It was so easy that nobody could serve cake to their guests and say, "Here is my cake." No, it was somebody else's cake, as if you bought it in the store. It didn't really feel like your own. So what did they do? They took the eggs and the milk out of the powder.

Now you had to break the eggs and add them, you had to measure the milk and add it, mixing it. Now it was your cake. Now everything was fine.

Now, I think a little bit like the IKEA effect, by getting people to work harder, they actually got them to love what they're doing to a higher degree.

So how do we look at this question experimentally? We asked people to build some origami. We gave them instructions on how to create origami, and we gave them a sheet of paper. And these were all novices, and they built something that was really quite ugly – nothing like a frog or a crane. But then we told them, "Look, this origami really belongs to us. You worked for us, but I'll tell you what, we'll sell it to you. How much do you want to pay for it?" And we measured how much they were willing to pay for it. And we had two types of people: We had the people who built it, and the people who did not build it, and just looked at it as external observers. And what we found was that the builders thought that these were beautiful pieces of origami --and they were willing to pay five times more for them than the people who just evaluated them externally. Now you could say – if you were a builder, do you think [you'd say], "Oh, I love this origami, but I know that nobody else would love it?" Or "I love this origami, and everybody else will love it as well?" Which one of those two is correct? Turns out the builders not only loved the origami more, they thought that everybody would see the world in their view. They thought everybody else would love it more as well.

In the next version, we tried to do the IKEA effect. We tried to make it more difficult. So for some people, we gave the same task. For some people, we made it harder by hiding the instructions. At the top of the sheet, we had little diagrams of how you fold origami. For some people, we just eliminated that. So now this was tougher. What happened? Well in an objective way, the origami now was uglier, it was more difficult. Now when we looked at the easy origami, we saw the same thing – builders loved it more, evaluators loved it less. When you looked at the hard instructions, the effect was larger. Why? Because now the builders loved it even more. They put all this extra effort into it. And evaluators? They loved it even less. Because in reality, it was even uglier than the first version. Of course, this tells you something about how we evaluate things.

Now think about kids. Imagine I asked you, "How much would you sell your kids for?" Your memories and associations and so on. Most people would say for a lot, a lot of money.

On good days.

But imagine this was slightly different. Imagine if you did not have your kids. And one day you went to the park and you met some kids. They were just like your kids, and you played with them for a few hours, and when you were about to leave, the parents said, "Hey, by the way, just before you leave, if you're interested, they're for sale."

How much would you pay for them now? Most people say not that much. And this is because our kids are so valuable, not just because of who they are, but because of us, because they are so connected to us, and because of the time and connection. By the way, if you think IKEA instructions are not good, what about the instructions that come with kids, those are really tough.

By the way, these are my kids, which, of course, are wonderful and so on. Which comes to tell you one more thing, which is, much like our builders, when they look at the creature of their creation, we don't see that other people don't see things our way. Let me say one last comment. If you think about Adam Smith versus Karl Marx, Adam Smith had a very important notion of efficiency. He gave an example of a pin factory. He said pins have 12 different steps, and if one person does all 12 steps, production is very low. But if you get one person to do step one, and one person to do step two and step three and so on, production can increase tremendously. And indeed, this is a great example, and the reason for the Industrial Revolution and efficiency. Karl Marx, on the other hand, said that the alienation of labor is incredibly important in how people think about the connection to what they are doing. And if you do all 12 steps, you care about the pin. But if you do one step every time, maybe you don't care as much.

I think that in the Industrial Revolution, Adam Smith was more correct than Karl Marx. But the reality is that we've switched, and now we're in the knowledge economy. You can ask yourself, what happens in a knowledge economy? Is efficiency still more important than meaning? I think the answer is no. I think that as we move to situations in which people have to decide on their own about how much effort, attention, caring, how connected they feel to it, are they thinking about labor on the way to work, and in the shower and so on, all of a sudden Marx has more things to say to us. So when we think about labor, we usually think about motivation and payment as the same thing, but the reality is that we should probably add all kinds of things to it – meaning, creation, challenges, ownership, identity, pride, etc.

The good news is that if we added all of those components and thought about them – how do we create our own meaning, pride, motivation, and how do we do it in our workplace, and for the employees – I think we could get people to be both more productive and happier.

Thank you very much.

UNIT 4

The history of marriage

There have been many different things written and said about marriage. From the sweetly inspirational to the hilariously cynical. But what many of them have in common is that they sound like they express a universal and timeless truth, when in fact nearly everything about marriage, from its main purpose to the kinds of relationships it covers to the rights and responsibilities involved, has varied greatly between different eras, cultures and social classes.

So, let's take a quick look at the evolution of marriage. Pair bonding and raising children is as old as humanity itself. With the rise of sedentary agricultural societies about 10,000 years ago, marriage was also a way of securing rights to land and property by designating children born under certain circumstances as rightful heirs.

As these societies became larger and more complex, marriage became not just a matter between individuals and families, but also an official institution governed by religious and civil authorities. And it was already well established by 2100 B.C. when the earliest surviving written laws in the Mesopotamian Code of Ur-Nammu provided many specifics governing marriage, from punishments for adultery to the legal status of children born to slaves.

Many ancient civilizations allowed some form of multiple simultaneous marriage. And even today, less than a quarter of the world's hundreds of different cultures prohibit it. But just because something was allowed doesn't mean it was always possible. Demographic realities, as well as the link between marriage and wealth, meant that even though rulers and elites in Ancient Mesopotamia, Egypt and Israel had multiple concubines or wives, most commoners could only afford one or two tending towards monogamy in practice. In other places, the tables were turned, and a woman could have multiple husbands as in the Himalayan Mountains where all brothers in a family marrying the same woman kept the small amount of fertile land from being constantly divided into new households.

Marriages could vary not only in the number of people they involved but the types of people as well. Although the names and laws for such arrangements may have differed, publicly recognized same-sex unions have popped up in various civilizations throughout history. Mesopotamian prayers included blessings for such couples, while Native American Two-Spirit individuals had relationships with both sexes. The first instances of such arrangements actually being called "Marriage" come from Rome, where the Emperors Nero and Elagabalus both married men in public ceremonies with the practice being explicitly banned in 342 A.D. But similar traditions survived well into the Christian era, such as Adelphopoiesis, or "brother-making" in Orthodox churches, and even an actual marriage between two men recorded in 1061 at a small chapel in Spain.

Nor was marriage even necessarily between two living people. Ghost marriages, where either the bride or groom were deceased, were conducted in China to continue family lineages or appease restless spirits. And some tribes in Sudan maintain similar practices.

Despite all these differences, a lot of marriages throughout history did have one thing in common. With crucial matters like property and reproduction at stake, they were way too important to depend on young love. Especially among the upperclasses, matches were often made by families or rulers. But even for commoners, who had some degree of choice, the main concern was practicality.

The modern idea of marriage as being mainly about love and companionship only emerged in the last couple of centuries. With industrialization, urbanization and the growth of the middle class more people became independent from large extended families and were able to support a new household on their own. Encouraged by new ideas from the

Enlightenment, people began to focus on individual happiness and pursuits, rather than familial duty or wealth and status, at least some of the time.

And this focus on individual happiness soon led to other transformations, such as easing restrictions on divorce and more people marrying at a later age. So, as we continue to debate the role and definition of marriage in the modern world, it might help to keep in mind that marriage has always been shaped by society, and as a society's structure, values and goals change over time, its ideas of marriage will continue to change along with them.

The secret of happy marriage

Every year in the United States alone, 2,077,000 couples make a legal and spiritual decision to spend the rest of their lives together ... and not to have sex with anyone else, ever. He buys a ring, she buys a dress. They go shopping for all sorts of things. She takes him to Arthur Murray for ballroom dancing lessons. And the big day comes. And they'll stand before God and family and some guy her dad once did business with, and they'll vow that nothing, not abject poverty, not life-threatening illness, not complete and utter misery will ever put the tiniest damper on their eternal love and devotion.

These optimistic young bastards promise to honor and cherish each other through hot flashes and mid-life crises and a cumulative 50-lb. weight gain, until that far-off day when one of them is finally able to rest in peace. You know, because they can't hear the snoring anymore. And then they'll get stupid drunk and smash cake in each other's faces and do the "Macarena," and we'll be there showering them with towels and toasters and drinking their free booze and throwing birdseed at them every single time -- even though we know, statistically, half of them will be divorced within a decade.

Of course, the other half won't, right? They'll keep forgetting anniversaries and arguing about where to spend holidays and debating which way the toilet paper should come off of the roll. And some of them will even still be enjoying each other's company when neither of them can chew solid food anymore.

And researchers want to know why. I mean, look, it doesn't take a double-blind, placebo-controlled study to figure out what makes a marriage not work. Disrespect, boredom, too much time on Facebook, having sex with other people. But you can have the exact opposite of all of those things -- respect, excitement, a broken Internet connection, mind-numbing monogamy -- and the thing still can go to hell in a hand basket. So what's going on when it doesn't? What do the folks who make it all the way to side-by-side burial plots have in common? What are they doing right? What can we learn from them? And if you're still happily sleeping solo, why should you stop what you're doing and make it your life's work to find that one special person that you can annoy for the rest of your life?

Well researchers spend billions of your tax dollars trying to figure that out. They stalk blissful couples and they study their every move and mannerism. And they try to pinpoint what it is that sets them apart from their miserable neighbors and friends. And it turns out, the success stories share a few similarities, actually, beyond they don't have sex with other people.

For instance, in the happiest marriages, the wife is thinner and better looking than the husband. Obvious, right. It's obvious that this leads to marital bliss because, women, we care a great deal about being thin and good looking, whereas men mostly care about sex ... ideally with women who are thinner and better looking than they are. The beauty of this research though is that no one is suggesting that women have to be thin to be happy; we just have to be thinner than our partners. So instead of all that laborious dieting and exercising, we just need to wait for them to get fat, maybe bake a few pies. This is good information to have, and it's not that complicated.

Research also suggests that the happiest couples are the ones that focus on the positives. For example, the happy wife. Instead of pointing out her husband's growing gut or suggesting he go for a run, she might say, "Wow, honey, thank you for going out of your way to make me relatively thinner." These are couples who can find good in any situation. "Yeah, it was devastating when we lost everything in that fire, but it's kind of nice sleeping out here under the stars, and it's a good thing you've got all that body fat to keep us warm."

One of my favorite studies found that the more willing a husband is to do house work, the more attractive his wife will find him. Because we needed a study to tell us this. But here's what's going on here. The more attractive she finds him, the more sex they have; the more sex they have, the nicer he is to her; the nicer he is to her, the less she nags him about leaving wet towels on the bed – and ultimately, they live happily ever after. In other words, men, you might want to pick it up a notch in the domestic department.

Here's an interesting one. One study found that people who smile in childhood photographs are less likely to get a divorce. This is an actual study, and let me clarify. The researchers were not looking at documented self-reports of childhood happiness or even studying old journals. The data were based entirely on whether people looked happy in these early pictures. Now I don't know how old all of you are, but when I was a kid, your parents took pictures with a special kind of camera that held something called film, and, by God, film was expensive. They didn't take 300 shots of you in that rapid-fire digital video mode and then pick out the nicest one for the Christmas card. Oh no. They dressed you up, they lined you up, and you smiled for the fucking camera like they told you to or you could kiss your birthday party goodbye. But still, I have a huge pile of fake happy childhood pictures and I'm glad they make me less likely than some people to get a divorce.

So what else can you do to safeguard your marriage? Do not win an Oscar for best actress. I'm serious. Bettie Davis, Joan Crawford, Hallie Berry, Hillary Swank, Sandra Bullock, Reese Witherspoon, all of them single soon after taking home that statue. They actually call it the Oscar curse. It is the marriage kiss of death and something that should be avoided.

And it's not just successfully starring in films that's dangerous. It turns out, merely watching a romantic comedy causes relationship satisfaction to plummet. Apparently, the bitter realization that maybe it could happen to us, but it obviously hasn't and it probably never will, makes our lives seem unbearably grim in comparison. And theoretically, I suppose if we opt for a film where someone gets brutally murdered or dies in a fiery car crash, we are more likely to walk out of that theater feeling like we've got it pretty good.

Public Administration

UNIT 1. Ex. 5 (03)

Conversation 1

Hannah Hi, Luc. I want you to meet Jo Johansson. Jo is from the Langley Foundation. Jo, this is Luc Akele, one of our area managers.

Jo Nice to meet you, Luc.

Luc Yes. you too. So, what do you do at the Langley Foundation?

Jo Well, I deal with fund applications.

Luc Fund applications? That sounds challenging.

Jo Yes, well, sometimes we have to make difficult choices. And what do you do, Luc?

Luc Well, I'm in charge of our sub-Saharan Africa operations.

Jo Sub-Saharan Africa?

Luc Yes. I oversee projects and make sure that the money is well spent. Then I have to report to our main sponsors.

Jo I see. So how much time do you spend in the field?

Luc Well, I usually do five or six trips a year, sometimes more.

Jo That's a lot of time away from home.

Conversation 2

Hitoshi Good evening, I don't think we've met. I'm Hitoshi Watanabe from Head Office.

Dr Mayer I'm delighted to meet you, Ms Watanabe. My name's Dr Walter Mayer.

Hitoshi I'm very pleased to meet you too, Dr Mayer. I see from your badge that you are with FPR Pharmaceuticals.

Dr Mayer Yes, that's right. I'm responsible for their medical donations programme. I handle all the inter-governmental work.

Hitoshi That sounds very rewarding, knowing that you are helping so many people.

Dr Mayer Yes. it is, although it involves a lot of negotiation, which can be quite slow.

Hitoshi Yes, I can imagine that.

Dr Mayer So which part of Japan are you from, Ms Watanabe?

Hitoshi Actually, I'm from Brazil. I am third-generation Brazilian.

Dr Mayer Oh, I'm sorry. I thought... well

Hitoshi Please don't apologise. I am proud of my Japanese heritage. Do you have a minute? I would like to introduce you to someone.

UNIT 2. Ex. 5(43)

Manager OK. So that's the plan for the main offices. I really like it. Now, there's just one other thing. What about the idea of a crèche and relaxation area?

Architect Well, it might prove difficult to have both. I'm afraid there isn't much space for both of them.

Manager OK. Well, I think we should consider having the crèche first. Besides, I have a few reservations about having an 'Anarchy Zone'!

Architect You might be better off without it if employees spend too long in there!

Manager Exactly. I'd rather not have it.

Architect Well, just say the architect said it wasn't possible.

Manager Good Idea. So where can we put the crèche? We thought about... here, next to the canteen.

Architect Sorry, but I don't think that would work, I'd recommend putting it here – in this area behind reception. Then employees can leave their children as they arrive. And also, it's quite a long way from the factory area, which is good for health and safety.

Manager Great!

UNIT 3. Ex. 5 (1.1)

A

Interviewer How good are organizations at receiving new members of staff?

Gemma Well, it depends. Some companies have very successful induction programmes, so that when you've just joined the company, you can feel at home and be useful in a very short time. But other organizations are not so good at this. The new recruit is left alone, they don't have any help at all. They don't know what they're doing and soon lose interest and feel unhappy.

Interviewer I see. And are large companies better at looking after new staff than small ones?

Gemma Well, obviously, in most large businesses there is an induction programme, where everything is explained to new recruits. But big organizations can also often appear less welcoming than smaller ones.

B

Interviewer So how does your company welcome its new employees then?

Gemma Well, the week before they start, we send them an information pack with details about parking, safety regulations, and so on. And on the first day they have a guided tour of the building. Then we introduce them to their new boss and colleagues.

Interviewer And do you have a welcome party for them when they arrive?

Gemma Only if we have a group of graduate trainees who are all starting at the same time. It's just not practical otherwise. However, we make sure that the new recruit's boss invites the new recruit to lunch in the staff canteen in their first week.

Interviewer Oh, OK. One company I've heard of gives new arrivals a coffee cup with their name on it.

Gemma That's a nice idea but we don't do that either. However, we do try to be helpful – a more experienced colleague takes care of the new recruit for the first month or so. And we make sure that they've got their own workstation - with a desk and computer – and of course, if they have this as soon as they arrive, they can feel useful and start work quickly.

UNIT 4. Ex. 6 (7.1)

A

Interviewer Do you think that some people are born leaders?

Jenny Well, yes, there are natural salespeople – and in a similar way there are people who are natural leaders. However, I think people can also develop into leaders if they have a long-term goal they really believe in.

Interviewer So in your view, do managers and leaders do the same thing?

Jenny No, I'd say the roles of managers and leaders are quite different. A manager's job is to make things work well and achieve short-term goals. So management is more the 'small picture': you know, running their department and the motivation of the team members. Leaders on the other hand, are 'big picture' people who think about the direction the organization is going and its long-term goals. However, don't forget good managers, just like good leaders, may have leadership qualities.

B

Interviewer So can you give me some examples of these qualities?

Jenny Well, let's see, for example, you need to be able to read situations, understand what others are thinking, and have a clear idea of where the company is going ...

to have a clear business vision. You need to communicate your ideas - employees think you care about them. Sometimes though, you have to take hard decisions.

Interviewer And can leadership be learnt?

Jenny No, I don't think you can learn it from books. It comes from experience and knowing your own strengths and weaknesses. I would say you can improve on weak areas though.

Interviewer For instance?

Jenny Your knowledge about your field of work, say. Or your communication skills - you can train yourself to be a better communicator, listener, or presenter.

Interviewer And what about copying from another leader?

Jenny Oh no! Never do that. Just be yourself.

UNIT 5. Ex. 8 (8.1)

A

Hi, I'm Bohdan. I'm a sales manager. Computers are great for preparing sales presentations. I also use mine for email, of course – they never stop coming! I get about twenty every morning in my in-box. I think I waste too much time on them really ... and then another thing is the amount of time we spend in meetings as well... so unnecessary ... nobody in our company agrees times for when meetings should end – that's the problem.

When I'm behind my desk, it's also difficult to focus on one job because there are constant interruptions.

(phone rings) See what I mean? Do excuse me.

Yep. Hi, Victor. Can you make it quick, I'm with someone. ... Right ... right... You haven't got the order yet.... Oh no! Look, I tell you what. I'll find out where the order is then I'll call you back ... is five minutes OK? Right.

Listen, I'm afraid we'll have to finish this conversation some other time. We've got a bit of a crisis. That was one of my sales team. Erm, I'm going to find out where an order is, then I'm going to call him back. Sorry about this.

B

My name's Tom Harris. I'm a sports journalist. My biggest time wasters? Spending time in traffic jams and waiting for delayed flights. I'm always working against the clock. I have to meet very tight deadlines. I try to plan my time carefully but sometimes it's difficult. If the football match is on a Saturday, it's not so bad because I don't have to give the report to the paper till Sunday. But this week, for example, I'm going to write a report on a Champions League game in Milan, on Wednesday evening. The game finishes at nine thirty and the office wants a thousand-word report by midnight! I can save some time by writing on the laptop during the game – so I'll have about six hundred words by the end. Hopefully, I'll have a quick word with the manager or a player and finish the whole thing off by twelve. (mobile phone rings)

Ah! Sorry, I'll have to answer the phone ... Hello!

C

I'm Samantha. I live in Singapore. I'm a tour operator. I spend a lot of my time at the office but I can also do a lot of work at home – especially with email.

Of course I have to travel a lot in my job to visit new hotels and resorts, but even then I can save time with the laptop and mobile. I'm going to California next week for a tourism conference – I'll probably do a lot of work during that trip while I'm travelling. My briefcase is like a travelling office, so I can set up anywhere. I have a digital camera too, which means I can take photographs and send them while I'm on the move. My laptop is wi-fi now and I have such a lot more freedom. It all saves so much time, and I don't have to rely on other people.

UNIT 6. Ex. 6 (10.1)

A

Resolution X sells a lot of specialized equipment. This, of course, can be quite difficult for the customer to understand and use at the beginning. So it's part of my job to make it as user-friendly as possible – we don't want them to think 'oh, why did I buy this thing – it's far too complicated'. At the moment I'm working on our website which provides technical help for our digital camera users. They just scroll down the homepage to find their model, click on a link, and there it is - it's all free.

B

I work in IT, and in our business jobs are usually advertised on the web rather than in the newspapers. You even apply for jobs online – you just have to download the application form, fill it in, then send it back by email, together with your CV... in my case, I work for myself. I work for different companies for a few months at a time; if I only looked in newspapers, I would never find work.

C

With the Internet, researchers can share data to develop new products on special websites. Not anybody can access the information on these sites of course – you need a password. And then just recently here we've also been using the Internet for video conferencing – you know – holding meetings online – so that we can meet other researchers without travelling. Actually, if I had the choice, I'd prefer to travel to meetings abroad and get out of the laboratory for a change.

UNIT 7. Ex. 7 (34)

Carmen Now our aim is to make the move as smooth as possible. What's happening with the office space, Erica?

Erica Well, everything is going according to plan. We expect to be ready on schedule.

Carmen That's great. Where are we with the revised department structure?

Dieter That's under control too. We just need to put in the finishing touches.

Carmen Fantastic. Great work, everyone. Now, Nikos, tell us about your plans.

Nikos Thanks. Carmen. Well, as we know, a lot of mergers are unsuccessful because of a 'two-camps' mentality.

Dieter To a certain extent this is inevitable.

Nikos Yes, but we hope to reduce problems to a minimum.

Carmen I agree. So where does this leave us?

Nikos Well, over the next few weeks. I plan to hold a series of small meetings, say over coffee, where people can meet informally and develop a relationship.

Erica They'll get to know each other before working together. How long will it take to involve all the staff?

Nikos Well, I intend to have seven or eight sessions.

Carmen What's the timescale on this?

Nikos To involve everyone? By the end of next month.

Carmen Mm. So, what's the next step?

Nikos Well, before I can finalize the arrangements, I need a list of Buckler's key people.

Erica I'll prepare a list this afternoon.

Nikos Great. Then we can liaise, and we should have a schedule by Tuesday.

Carmen Good. We're also going to organize a big event for everybody. I'd like it to be fun, so if anyone has any ideas, I would be extremely grateful.

Dieter Perhaps Nikos and I could work on this together.

Carmen That's an excellent idea. Anyway, let's not forget that it is likely that there'll be a few problems in the short term, but the chances are there won't be too many personality clashes in the long run. I'm confident that with careful handling the process will be pretty smooth.

UNIT 8. Ex. 6 (33)

Harriet OK, so this is Geri. Let's have a look at her responses.

Conrad OK, then. Statement one. She disagrees with that. That's good, isn't it? I mean, we want someone who takes responsibility for their own work.

Harriet Mm, yeah, absolutely. And two. She put 'agree'. That's rather worrying – we want someone who's a team player, and who can work closely with other people.

Conrad Yes, but even team players have to work on their own.

Harriet Yes, but she will have to Join forces with other people quite regularly. I just wonder if she'll cope with that. Anyway, what about three? She put 'agree'. For me that's a good answer – she recognises the importance of people having complementary skills.

Conrad Yes, I agree with you. Number four? Oh, 'agree' again. That's not so good.

Harriet No, not good at all-especially as our department is about finding common ground between people and forming alliances. It's definitely not about one side winning.

Conrad Do you think she wants to show us she's competitive? I mean, everyone knows that for a joint venture to work well it has to be of mutual benefit.

Harriet ... Um, so they can achieve their shared goals. Yes, maybe. Let's look at the last two, shall we? So, five, she agrees with that, that's good.

Conrad So she's open to suggestions.

Harriet And six? She put 'agree'. Maybe she has problems trusting her colleagues. I'm not too happy about that.

Conrad Um, me neither. I think we should address this point in the interview...

How to Make a Good Presentation

Body Language in Presentations

Body language is argued as the most important skill to have as a presenter. Because body language makes up so much of all communication. Many studies from social sciences have proved this and there is one doctor Albert Mehrabian who's done a lot of studies in this area. In fact, he found out that from all his research it comes down to seven percent off all communication is the words we choose, 38 percent of it is our voice tonality, the way we say those words, and then body language is 55 percent. So it is so important to look the part when in front of people because it is immediately what they see.

Look, they judges us from the moment we stand up. And if we can look the part and move in a right way and of course they instantly can give us that credibility and as a result we will be seen as an authority in our subject.

Okay, as you can see in this first image this is what we call the Confident Stance or the neutral stance. I like to stand in this way at the start of my presentation because I know that I can't look anxious in this position. Whatever movements I make, I know I look confident. I can't move my hands, I can't look awkward. From that position there, I look very confident. And what I'm doing is I'm standing with my feet back hip width apart. I didn't raise my chest ever so slightly, not too much so we look like a bouncer on a door of a night club but had more of a case of just getting into it where it feels comfortable. And then with our hands, we just cross them together in front. From here you look very very confident. People instantly perceive that.

And the thing is, I'm sure you can remember being at school and having some teachers that instantly demanded our attention and we became quiet as soon as they walked in the classroom. Some teachers however we found that we just carried on speaking when they even enter the room and told us to be quiet. And it came down to a lot of body language, the way they communicated to us. And this is exactly what you need to do when you are in front of your audience.

Okay let's move on to the next image. So in this next image I'm doing what we call the Placator Movement. Here I'm opening out my hands and this is a great movement if you want your audience to think for themselves. You do this movement and maybe even

raise your eyebrows as you might be able to see as well. And it makes your audience want to agree with you but also makes them think for themselves in terms if you ask them a question they're going to want to deliver an answer for you as well. It's a great way of getting interaction with your audience. Yes or no questions at this point are very very effective. I use this at the very start of my presentation, typically in the 'why' section as the formal system because you're going to find that your audience will agree with you and then you have them engaged from the very beginning.

Okay, let's move on to the next image. This next image is the Leveller Movement. In here you are putting your hands down and you're pushing information down basically. As a result you'll find out that no one questions what you were saying. This is a very very effective tool in technique you use and you find the audience will instantly listens to what you have to say.

Okay, so in this next image I'm now doing what we call the Thinker Movement. This is where you would raise one hand at your face and this is perfect when people ask you questions. Or if you want to look like you're thinking when you're on stage. Now, sometimes when it comes to questions and answers people ask you the most obvious questions in the world and will find it very frustrating. Look when we ask questions we want to make sure the audience feel empowered and if a question is a great question to ask then you'll be built in report but we'll see what we destroy the report if you tell them that was an obvious question of course. So what you need to do is when people ask you questions, the Thinker Movement is a useful movement. Because it looks like you're thinking on a spot and then when you deliver your answer, if you do it in a confident manner, people are going to be wowed by your performances.

Okay, let's move on to the next image and in this image I'm doing the Joker Movement. The Joker Movement is a fantastic movement to make sure your audience laugh at the right points. But use it with care. I mean on obviously exaggerating the movement here just for this video you can see exactly what you need to do and at the same time think about what you're saying and when you'd include this movement. What you need to do is throw your arms all over the place and make sure you stick out your belly as well. It's just a funny pose and your audience will laugh at that moment. Here I was probably recording a story that was funny and therefore that's a great way of indicating your audience now the times to laugh. You'll find they will laugh at that point.

Great, so now we are at the last image here and this is the Hands Up Movement. Now is not necessary movement you'd use in every presentation, of course not. But this is a movement you can use to get buy-in from your audience. And I typically use hands up when I have larger audiences, normally about twenty plus. If you ask your audiences a question and raise your hand and they're gonna raise their hand as well as long as they agree with you, so make sure if you do use hands up movements you ask questions that are obvious and no brain is to respond you with. So what you do, you ask your yes response question: you raise your hand you wait for the audience members to raise their hands as well and then you lower your hand. Now from the image is not that clear but I'm actually standing on tiptoes and I'm raising my eyebrows and this is just to ensure that the audiences will respond. More emphasis you can put on your hand up the better because they'll know to respond to that moment.

Okay so these are movements for you to concentrate on for now. See where you can add them into your presentations. Just for a tip, I usually use the Placator Movement at the beginning of the presentation to give buy-in, and I used the Leveller movement at the what-if section to make sure you close things down, you've done a lot of certain tease at your presentation and people would want to agree with you instantly.

How to Do a Presentation – 5 steps to a Killer Opener

Hi, I'm Jason Teteak. I help people overcome their fear of public speaking and deliver amazing presentations and today I'm going to show you how to captivate your audience within the first 5 minutes of your presentation. Here's how I'm going to do it."

"I'm going to show you 5 steps to deliver a killer opener." If you're watching this, you probably already know that delivering great presentations is critical to advance your career, but did you know that research says that most adults will stop listening to your presentation within the first 10 minutes if they aren't convinced there's something in it for them? The problem is that most people don't know about the skills they need to hook their audience, give a great presentation, and overcome their fear of doing it. What am I going to do? Hi Jim. How's it going? I'm freaking out about this big presentation I have to give tomorrow. Well did you write out your opener and practice it three times? No. No? Why not? I'm terrified and I don't even know where to start. Trust me, I've been in that situation before and it's not fun. So to help you out, I'm going to show you my 5 step formula to deliver a killer presentation opener every time.

Let's start off with step number one, which is "Give a Confident Introduction." One of the biggest mistakes people make when they start their presentation is showing nervousness. Here's the key: It's not whether you're nervous, it's whether you show it. The first thing you need to do is stand STILL. Don't move. Don't pace, and keep your hands at your sides. This is the most calm and confident stance on the planet, and it handles the number 1 need of your audience which is to feel safe. Now you can introduce yourself and say "Hi, my name is Jason Teteak." When you do this, bring your inflection down at the end to show confidence. Instead of: "Hi, my name is Jason Teteak?" Say: "Hi, my name is Jason Teteak." See the difference?

Now we move on to step 2, which is Give Your Credentials. This is where many presenters make the mistake of simply giving their title and years of experience. They say something like "I'm a presentation skills coach and I've been doing it for 20 years." Yet, your audience wants to know: "What can you do for me?" They need to know who you are, why you're the best person to deliver this presentation, and what you have to offer them. For example, I might say "I help people overcome their fear of public speaking and deliver amazing presentations." What would that look like for you? To figure this out, you need a short elevator speech. It looks like this: "You know how some people have this problem? Well I offer this solution." The solution you offer is how you help people. For me, it was: "You know how some people have a fear of public speaking and a hard time getting their message across in a presentation? Well, I help them overcome their fear of public speaking and deliver amazing presentations." What's your credentials statement? You'll be amazed at the effect this has on your audience.

Step 3 is to "Deliver Your Hook." My hook for this video presentation might look something like this "I'm going to show you how to captivate your audience within the first 5 minutes of your presentation." When you do this, you have to get your audience to "feel" something. How do you get them to feel? You have 3 choices. You can get them to feel more happy, more successful, or more free. Look at my hook. I said "I'm going to show you how to captivate your audience within the first 5 minutes of your presentation." When you captivate your audience within the first 5 minutes of your presentation, you'll feel happier because they are listening to you, you'll feel more successful because you look like an expert, and you'll feel more freedom when you spend

less time worrying about your presentation the night before. Here's the practical for you. For your presentation, write down the words "I'm going to show you..." then fill in the rest with something that's going to create more happiness, success, or freedom for your audience. Here's the rule. You can't tell them WHAT they're going to get until you've told them WHY they would want it. Your hook has to be something that gets them to BELIEVE that they want what you're going to give them. Take a moment right now and write down WHY your presentation will make your audience more happy, successful or free in their life.

And now we move on to step number 4, which is to "Introduce Your Agenda." I recommend you use a PowerPoint for this step, and the slide should look something like this. The purpose of this step is to show your audience the takeaways for your presentation – the things they get to "take away" and use tomorrow after listening to your presentation. Don't read the slide. They're adults. They can read. Instead, just give them a moment to read it themselves, and introduce your agenda by summarizing what you'll be doing. You do this by mentioning the number of takeaways you'll be giving them, and paraphrasing the goal of your presentation. Here's what it looks like: "I'm going to show you 5 steps to deliver a killer opener." What would this look like for you?

The last step is Step 5 Give a Credible Statement. You can do this by giving relevant or compelling data to your audience to support your message. Remember how I did this at the beginning of this video? I said, "You probably already know that delivering great presentations is critical to advance your career, but did you know that research says that most adults will stop listening to your presentation within the first 10 minutes if they aren't convinced there's something in it for them?" When you do this within the first 2 minutes of your presentation, your audience starts to trust you. Without bragging, your listeners start to think "ooh" this guy knows what he's talking about" Done. When I put those 5 steps together, it sounds like this: "Hi, I'm Jason Teteak. I help people overcome their fear of public speaking and deliver amazing presentations and today I'm going to show you how to captivate your audience within the first 5 minutes of your presentation. Here's how I'm going to do it."

Make a Presentation Like Steve Jobs

Anyone who has watched the Steve Jobs's keynote will tell you he is one of the most extraordinary speakers in corporate America. While most presenters simply convey information, Jobs inspires. I'm Carmine Gallo and today I'll walk you through several key techniques that Steve Jobs uses to electrify his audience. There're elements you can adopt in your very next presentation.

Steve Jobs: *"Welcome to Macworld 2008. We've got some great stuff for you. There's clearly something in the air today"*

With those words Jobs open Macworld 2008 setting the theme for his presentation and hitting of the major announcement of the day the launch of the ultra-thin macbook air. Whether it's a new notebook or the iphone Jobs unveils a single headline that sets the theme.

Steve Jobs: *"Today Apple is going to reinvent the phone"*

Once you identify a theme make sure it's clear and consistent throughout the presentation. Think of a staff meeting as a presentation. So let's say you're a sales manager introducing a new software tool to help your team generate, track and share sales leads you might kick off your meeting this way: Good morning, thanks for coming. I know you'll be really excited about this, today we make it easier for you to make your quota. That's the headline: "Easier to make quota". It's memorable and it sets the direction for the rest of your meeting. It gives your audience the reason to listen.

Steve Jobs: *"I've got four things I'd like to talk about with you today. Let's get started."*

Steve Jobs always provides an outline for his presentation and then verbally opens and closes each section with a clear transition in between. Here's an example:

Steve Jobs: *"So that's time capsule, a perfect companion to leopard and that's the first thing I wanted to share with you this morning."*

The point is: make it easy for your listeners to follow your story, your outline will serve as guide posts along the way. You'll also notice that during his presentations Jobs uses words like these: ordinary, amazing and cool. He is passionate, enthusiastic and he shows it: 'amazing', 'awesome', 'extraordinary'. You know your audience wants to be wild, not put to sleep. Too many people fall into this presentation mode: it's stiff, it's formal, it lacks possess. We as your listeners are giving you permission to have fun and to be excited about your company, your product or your service. If you're not passionate about it we're not going to be. Remember Jobs isn't selling Hardware, he's selling an experience. If you offer numbers and statistics make them meaningful:

Steve Jobs: *"We have sold four million iPhones to date. We provide four million by 200 days that's 20,000 iPhones every day on average"*

Numbers don't mean much, unless they are placed in context. Managers connect the dots for your listeners. Recently I worked with a company that launches 12 gigabyte memory card. 12 gigabytes! That number doesn't mean much to most people, so we put it into context. We said that's enough memory to listen to your music while traveling to the moon and back now 12 games means something to me. Make numbers meaningful.

One of the most effective elements of a Steve Jobs's presentation is that they are easy on the eyes. His presentations are visual and simple. While most speakers filled their slides mind numbing data, and text and charts, Jobs does just the opposite. He uses very little text and usually one, maybe two images per slide. You see, you want to paint a picture for your audience without overwhelming them. Inspiring presentations are short on bullet points and big on visuals. If you really want your presentation to pop, treat it like a show with flows, things and transitions. Jobs includes video clips demonstrations and he also has a knack for dramatic flair and it's very effective. For example, when introducing the macbook air Jobs drew cheers by opening a manilla interoffice envelope and holding the laptop out for everyone to see.

Steve Jobs: *"This is the new macbook air and you can get a feel for how thin it is."*

What is the one memorable moment of your presentation identified ahead of time then build up to it.

Steve Jobs: *"Little help from our friends, everything will work today."*

And finally rehearse, rehearse and rehearse some more.

Steve Jobs: *“Let me show you how easy that is now.”*

Steve Jobs makes it look easy because he spends hours rehearsing. He cannot pull off an intricate presentation with video clips and demonstrations and outside speakers without practice. The result is a presentation that is perfectly synchronized and looks, yes, effortless. Now, the average business person does not have the resources to create a Steve Jobs extravaganza but you do have time to rehearse. The greatest presenters do it and so should you.

And one more thing, at the end of most presentations: Jobs adds to the drama by saying one more thing:

Steve Jobs: *“One last thing.”*

You got adds, or a new product, or features, sometimes just introduces a band, this not only heightens the excitement, it also leaves your audience feeling they've been given an added bonus. The point is Steve Jobs approaches each presentation as an event, a production with a strong opening, product demonstrations in the middle and a strong conclusion. And yes, even an encore, that 'one more thing'.

I wish you a gasoline presentation.

VOCABULARY

Economics

UNIT 1

Banking. Critical problems

1. **To rob a bank** – грабить банк
2. **General public** – широкая публика, общественность
3. **A bank robbery** – ограбление банка
4. **Net** [net] – ловить (в свои сети); захватывать; получать *Armed robbers netted £316 million.* – Вооружённые грабители захватили 316 млн. фунтов
5. **Amateur** ['æmətə] – непрофессионал, дилетант
6. **Cook the books** фабриковать [стряпать] бухгалтерские книги (сознательно подтасовывать, фальсифицировать бухгалтерские данные для создания неправильного впечатления о делах компании (напр., чтобы произвести благоприятное впечатление на инвесторов, скрыть доходы от налогообложения и т. п.))
7. **Folks** [fəuks] – люди
8. **Run** [rʌn] – руководить, организовывать *to run a firm* – руководить фирмой
9. **Go-around** – "опрос" Опрос дилерами Федеральной резервной системы [Federal Reserve System] банков и брокеров о котировках
10. **Recurrent** [rɪ'kʌr(ə)nt] – повторяющийся периодически *recurrent expenses* – текущие расходы
11. **Intensifying** [ɪn'ten(t)sɪfaɪ] – усиливающийся
12. **Financial crisis** (мн.ч. *crises*) – финансовый кризис
13. **Epidemic** [epɪ'demɪk] – эпидемия
14. **Fraud** [frɔ:d] – обман; мошенничество, жульничество; подделка
15. **CEO** ['si:ɪəu] – от Chief Executive Officer 1) (главный) исполнительный директор (один из руководителей корпорации, отвечающий за основную часть её текущей деятельности) 2) генеральный директор (корпорации), директор-распорядитель (фирмы), директор (предприятия)
16. **Legitimate** 1. [lɪ'dʒɪtəmət] – законный, легальный; легитимный
17. **Entity** ['entɪtɪ] – экономический субъект, экономическая единица (физическое или юридическое лицо, занятое хозяйственной деятельностью)
18. **Defraud** [dɪ'frɔ:d] – мошенничать, обманывать, обманом лишать чего-л. (лишать собственности, прибыли или недвижимости)
19. **Weapon of mass destruction** – оружие массового поражения, оружие массового уничтожения
20. **Financial world** – деловой мир
21. **Finance** ['faɪnæns] – финансы, финансовая система, денежные отношения
22. **Recipe** ['resɪpi] – готовый рецепт (чего-л.); (верный) способ / путь (достижения чего-л.)
23. **Accounting** [ə'kaʊntɪŋ] – 1) бухгалтерское дело 2) (финансовые) отчёты; отчётность; ведение бухгалтерских книг
24. **Accounting control** – бухгалтерский контроль (деятельность по обеспечению правильности ведения учета и точности регистрируемой информации)
25. **Crappy** ['kræpi] – дерьмовый; дрянной; паршивый of extremely poor quality.
26. **Loan** [ləʊn] заём, ссуда

27. **Interest rate** – ставка процента, ссудный процент
28. **High interest rate** – высокий процент
29. **Yield** [ji:ld] – YLD доход, выручка, прибыль; доходность (выраженное в процентах отношение дохода по ценным бумагам, инвестициям и т. п. к номинальной или рыночной стоимости данных ценных бумаг или инвестиций)
30. **Leverage** ['li:v(ə)rɪdʒ] – рычаг (увеличение дохода или стоимости без увеличения капиталовложений (напр., в срочной сделке для получения определенной прибыли нужно иметь меньше средств, чем в наличной); для этого могут использоваться опционные контракты, варранты и другие инструменты)
31. **Debt** [det] – долг
32. **Equity** ['ekwɪtɪ] – собственный [акционерный] капитал (капитал, сформированный компаний за счет размещения акций; иногда термин распространяется только на капитал, сформированный за счет размещения обыкновенных акций, но обычно распространяется и на привилегированные акции)
33. **Loss reserve** – банковские резервы для покрытия сомнительных долгов, резервы для покрытия убытков (сумма, которая отражается на специальном резервном счете для покрытия ожидаемых убытков, вызванных непогашением кредитов заемщиками; размер суммы зависит от объема выданных кредитов и представляет собой определенный процент от кредитного портфеля; резервная сумма формируется за счет вычетов из текущих доходов на основе таких факторов, как фактический банковский опыт покрытия убытков по ссудам, ожидаемые руководством потенциальные убытки по ссудам, а также ожидаемые экономические условия)
34. **Inevitable** [ɪ'nevɪtəbl] – неизбежный, неминуемый, неотвратимый
35. **Loss** [lɒs] – убыток (превышение затрат над доходами)
36. **Report** [rɪ'pɔ:t] – сообщать, описывать, рассказывать; давать отчет, отчитываться, представлять отчет, рапорт
37. **Profit** ['prɒfɪt] – прибыль (превышение доходов (поступлений) над расходами (издержками) компании)
38. **Record profit** – рекордная прибыль
39. **Wealthy** ['welθɪ] – богатый; состоятельный
40. **Executive compensation** жалование руководящих работников
41. **Down the road** в будущем, впереди
42. **To suffer great/heavy/catastrophic losses** – понести большие/катастрофические потери/убытки
43. **Fail** [feɪl] – обанкротиться, стать неплатёжеспособным
44. **Bail out** – сбрасывать, срочно [поспешно] продавать (срочно продавать финансовые активы независимо от предлагаемой цены (напр., при нарастающих убытках или при обвале рынка))
45. **Savings and loan** – ссуды и сбережения
46. **Debacle** [deɪ'ba:kl] – фиаско, неудача (в делах)
47. **Economy** [ɪ'kɒnəmi] – хозяйство, экономика, народное хозяйство
48. **Household** домашнее хозяйство, домохозяйство (небольшая группа людей, проживающих в одном и том же жилище, объединяющих часть или весь свой доход и имущество и совместно потребляющих определенные типы продуктов и услуг, прежде всего жилищные услуги и продукты питания; различают семейные и несемейные домохозяйства) *aggregate household income* – совокупный доход домашнего хозяйства
49. **By far** – явно, общепризнанно, безоговорочно *to be by far the best / to be the best by far* – быть безусловно превосходящим.
50. **Appraisal** [ə'preɪz(ə)] – оценка, экспертиза (определение ценности чего-л. или кого-л., напр., определение стоимости кого-л. имущества, определение достижений)

51. **To take advantage** – 1) использовать в своих интересах, с выгодой для себя to take advantage of the opportunity – воспользоваться случаем
52. **Unambiguous** [ˌʌnæmˈbɪɡjuəs] – недвусмысленный, точно выраженный
53. **Inflate** [ɪnˈfleɪt] – взвинчивать, вздувать цены
54. **Value** [ˈvæljuː] – стоимость, цена; рыночная цена
55. **Pledge** [pledʒ] – отдавать в залог, закладывать
56. **Pledge** – (ипотечный) залог Передача владения или права на недвижимость [real estate] и личную собственность [personal property] кредитору в качестве залога при получении займа
57. **Security** [sɪˈkjʊərəti] – обеспечение, гарантия; залог in security for smth. – в залог чего-л.; в качестве гарантии чего-л.
58. **Appraiser** [əˈpreɪzə] – оценщик (специалист по оценке стоимости собственности)
59. **Petition** [pəˈtɪʃ(ə)n] – прошение, петиция, ходатайство
60. **Blacklist** [ˈblæklist] = black list – 1) чёрный список; 2) заносить [помещать] в чёрный список
61. **Lender** [ˈlendə] – заимодавец, кредитор; ростовщик
62. **Make a loan** – получить заем
63. **Borrower** [ˈbɔːrəʊə] – заёмщик; берущий займы
64. **Income** [ˈɪŋkʌm], [ˈɪn-] – доход, приход, прибыль; заработок
65. **Make sense** – иметь смысл, быть понятным
66. **To engage in** – занимать (ся), *to engage in business affairs* – заниматься бизнесом
67. **Voluntarily** [ˈvɒlənt(ə)r(ə)li] – добровольно, свободно; по своему (собственному) желанию или выбору
68. **Charter** [ˈtʃɑːtə] – документ, разрешающий создание университета, компании и других корпораций
69. **Federal Deposit Insurance** – Федеральное страхование депозитов
70. **Mortgage bank** – ипотечный банк; ипотечная компания (финансовый институт, специализирующийся на предоставлении кредитов под недвижимость и для покупки недвижимости, т. е. на ипотечном кредите)
71. **Notorious** [nəʊˈtɔːriəs] – пользующийся дурной славой; печально известный; пресловутый; отъявленный
72. **Predate** [ˌpriːˈdeɪt] – датировать задним, более ранним числом
73. **Early on** – быстро, сразу, вскоре, очень рано
74. **Prosecutor** [ˈprɒsɪkjʊːtə] – обвинитель, прокурор
75. **Hyperinflation** [ˌhaɪp(ə)rɪnˈfleɪʃ(ə)n] – гиперинфляция
76. **Bubble** [ˈbʌbl] – "мыльный пузырь", дутое [мошенническое] предприятие
77. **Economic crisis** – экономический кризис
78. **Subprime** [sʌbˈpraɪm] – субстандартный (о кредите; для заёмщиков с безупречной кредитной историей; по ставке, на несколько пунктов превышающей основную)
79. **Fraudster** [ˈfrɔːdstə] – жулик, мошенник, обманщик, плут
80. **Incidence** [ɪn(t)sɪd(ə)n(t)s] – сфера действия, охват; степень; процент, доля
81. **Fannie Mae** [fani ˈmeɪ] – "Фэнни Мэй" (распространенное разговорное название Федеральной национальной ипотечной ассоциации)
82. **Freddie Mac** – "Фредди Мак" (распространенное разговорное название Федеральной корпорации жилищного ипотечного кредита)
83. **Coercion** [kəʊˈzɪʃ(ə)n] – принуждение, насилие, применение силы
84. **Endemic** [enˈdemɪk] – эндемический; свойственный данной местности
85. **Regulators** – инспекторы

86. Federal Reserve System FRS, Fed, Federal Reserve – Федеральная резервная система, ФРС (независимое федеральное ведомство, созданное для выполнения функций центрального банка и осуществления централизованного контроля над коммерческой банковской системой страны; включает совет управляющих, 12 региональных резервных банков и их отделения, несколько тысяч коммерческих банков; ФРС создана в 1913 г.)

87. Fraudulent ['frɔ:dʒələnt], [-dʒə], [-dʒu-], [-dʒu-] – обманный; жульнический, мошеннический

88. Secondary market – вторичный рынок (рынок, на котором перепродаются ранее выданные займы и обращаются ценные бумаги, обеспеченные поступлениями от ранее выданных займов)

89. Exorcist ['eksɔ:sɪst], ['egzɔ:-] – экзорцист, заклинатель, изгоняющий беса

90. Rep [rep] = sales representative – торговый представитель/агент по продаже товаров/комиссионер

91. Warrantee [wɔr(ə)n'ti:] – лицо, которому даётся гарантия или ручательство

92. Mortgage-backed securities ['mɔ:ɡɪdʒbækt sɪ'kjʊərətɪs] MBS – ценные бумаги, обеспеченные залоговыми; ценные бумаги, обеспеченные пулом ипотек (ценные бумаги, обеспеченные неделимой долей участия в пуле ипотек или актами учреждения доверительной собственности; по ним гарантируется как выплата процентов, так и возврат основной суммы долга)

93. Exotic derivatives – экзотические деривативы [производные инструменты] (специальные виды производных финансовых инструментов, не относящихся к простейшим)

94. Laxity ['læksəti] – халатность; небрежность

95. OTS Office of Thrift Supervision – Управление надзора за сберегательными учреждениями Подразделение Министерства финансов [Department of the Treasury, U.S.], занимающееся регулированием деятельности более 2 тыс. сберегательных учреждений, зарегистрированных на федеральном уровне и уровне штатов и принадлежащих к Страховому фонду сберегательных ассоциаций [Savings Association Insurance Fund]. Контролирует соблюдение этими учреждениями федеральных законов и правил, регистрирует федеральные сберегательные учреждения. Возглавляется директором, назначаемым Президентом на пятилетний срок "по совету и с согласия" [advice and consent] Сената. Деятельность ведомства финансируется не из бюджета, а за счет средств, взимаемых со сберегательных учреждений за регистрацию и другие юридические действия. Создано в 1989

96. Referral – передача на рассмотрение

97. Felony ['feləni] – тяжкое уголовное преступление

98. Conviction [kən'vɪkʃ(ə)n] – осуждение (признание виновным)

99. Understate [ˌʌndə'steɪt] – 1) преуменьшать Syn: underestimate, play down; 2) не высказывать открыто, до конца; недоговаривать

100. FBI от Federal Bureau of Investigation ФБР – Федеральное бюро расследований (США)

101. Senior official – ответственный работник, руководящий работник; старший по званию; официальный служащий; высшее официальное лицо

102. Prosecute ['prɔ:sɪkjʊ:t] – 1) а) (prosecute for) преследовать в судебном или уголовном порядке *He was prosecuted for fraud.* – Его преследовали за мошенничество

103. White collar – "белый воротничок" Квалифицированный работник умственного труда

104. Federal Deposit Insurance Corporation FDIC – Федеральная корпорация страхования депозитов (ФКСД) Государственная корпорация, создана в 1933. Современный статус определяется Законом о федеральном страховании депозитов [Federal Deposit Insurance Act], принятым 21 сентября 1950. Страхует счета вкладчи-

ков в банках-участниках ФКСД на сумму до 100 тыс. долл. Финансируется за счет ежегодных взносов частных банков. Членами-участниками Корпорации являются также банки Федеральной резервной системы [Federal Reserve System]. Во главе ФКСД стоят Контролер денежного обращения [Comptroller of the Currency] и два директора, назначаемые Президентом страны "по совету и с согласия" [advice and consent] Сената. ФКСД обеспечивает стабильность банковской системы, предотвращая "банковские паники" [bank panic], случившиеся до создания Корпорации

105. Perps – perpetrator ['pɜːpɪtreɪtə] злоумышленник; правонарушитель, преступник

106. Audacity [ɔː'dæsetɪ] – 1) отвага, смелость, храбрость; 2) нахальство, наглость, дерзость

107. Con [kɒn] – мошенничать, надувать

108. Perverse [pə'veɜːs] – развращённый, испорченный

109. Incentives structure = structure of incentives – мотивационная структура, структура стимулов (система вознаграждений за различные варианты поведения и достигаемые результаты, которая существует в организации, семье или государстве и определяет поведение человека)

110. Pose [pəʊz] – представлять собой, являться *present or constitute a problem or danger*

111. Suborn [sə'boːn] – 1) подкупать, давать взятку; 2) подстрекать к совершению преступления (особенно к лжесвидетельству)

112. Compensation [ˌkɒmpən'seɪʃ(ə)n] – вознаграждение, компенсационные выплаты (за работу, услугу)

113. Drive out вытеснять – (напр. фирмы из отрасли)

114. Marketplace ['mɑːkɪtpleɪs] – 1) рынок *in the harsh climate of the global marketplace* – в жёстких условиях глобального рынка; 2) рынок, базар *a crowded and noisy marketplace* – людный и шумный рынок / базар

115. Deregulation [ˌdɪːrɛɡju'leɪʃ(ə)n] – дерегулирование. Снижение государственного вмешательства в бизнес страны в 70–80-х гг. XX в. после почти столетнего усиления регулирования со стороны федеральных властей. Прежде всего коснулось железных дорог и авиакомпаний. Инициатором политики дерегулирования выступила администрация Дж. Картера [Carter, James (Jimmy) Earl], ее поддержали обе политические партии в Конгрессе; республиканцы высказались за дерегулирование, ссылаясь на свою традиционную философию невмешательства государства в дела бизнеса, демократы – поскольку считали, что рост конкуренции приведет к снижению цен

116. Decriminalization – декриминализация (исключение деяния из числа преступлений, преследуемых законом)

117. Severe [si'veɪə] – трудный, тяжёлый; труднопреодолимый *severe crisis* – жестокий, глубокий кризис

118. Crony capitalism – клановый капитализм, кумовской капитализм

119. Cronyism ['krəʊnɪz(ə)m] – (назначение на должность или выбор в качестве партнеров на основе дружеских связей, а не деловых или экономических характеристик; в отличие от nepotизма делает акцент на дружеских, а не родственных связях)

120. Nepotism – nepotизм, семейственность, кумовство (назначение или продвижение по службе на основе родственных связей; напр., предоставление родственникам приоритета при распределении должностей, несмотря на то, что другие кандидаты обладают более высокой квалификацией; от лат. nepos – племянник)

121. Donor ['dəʊnə] – источник финансирования; финансирующая организация

122. Ammunition [ˌæmjə'nɪʃ(ə)n] – защита

123. Legislator ['ledʒɪsleɪtə] – 1) законодатель; член законодательного органа Syn: lawmaker; 2) правовед, юрист Syn: jurist, lawyer

124. Contribution [ˌkɒntri'bjuːʃ(ə)n] – пожертвование, взнос.

UNIT 2

Vocabulary

Finance

1. **Sustain** [sə'steɪn] – поддерживать (морально и материально); придавать силы; способствовать (осуществлению чего-л.); обеспечивать
2. **Economic growth** – экономический рост (увеличение объема валового национального продукта и повышение уровня жизни в длительном периоде)
3. **To the extent that** настолько, насколько; поскольку; коль скоро
4. **Elucidate** [ɪ'l(j)uːsɪdeɪt], [ə'l(j)uː-] – объяснять, разъяснять, растолковывать; истолковывать, проливать свет
5. **Sustainable** [sə'steɪnəbl] – 1) устойчивый; жизнеспособный; 2) (экологически) устойчивый (не наносящий ущерба окружающей среде)
6. **Seemingly** ['siːmɪŋli] – 1) на вид, по внешнему виду; 2) по-видимому
7. **Intractable** [ɪn'træktəbl] – 1) трудный для решения, нелегко поддающийся решению; 2) упрямый, неподатливый; непокорный
8. **Pervade** [pə'veɪd] – распространяться, проникать
9. **Health care** = healthcare – здравоохранение, медицинское обслуживание
10. **Developed economy** – развитая экономика
11. **Fundamental question** – принципиальный вопрос
12. **Advanced economy** – развитая экономика
13. **Financial crisis** = fiscal – crisis финансовый кризис
14. **Underperform** – работать ниже своих возможностей
15. **Erosion** [ɪ'rəʊz(ə)n] – эрозия, разъедание; разрушение; размывание; выветривание, поражение
16. **Productivity** [prɒdʌk'tɪvəti] – производительность, продуктивность
17. **Debt** [det] – долг
18. **Deficit** ['defɪsɪt] (in) – дефицит; нехватка; недочёт
19. **Decline** [dɪ'klaɪn] – падение, спад, упадок, снижение, понижение (цен), конец, сокращение
20. **Stalling** ['stɑːlɪŋ] – остановка, потеря скорости
21. **Emerging markets** – отсталые рынки (финансовые рынки стран с развивающейся экономикой); формирующиеся рынки; развивающийся рынок
22. **On average** в среднем
23. **Per capita** [pə'kæpɪtə] – 1) на человека, на душу населения
24. **Struggle** ['strʌgl] – 1) бороться; 2) биться, отбиваться; 3) делать усилия; стараться изо всех сил
25. **Regress** [rɪ'ɡres] – регрессировать, ухудшаться, приходить в состояние упадка
26. **Virtuous** ['vɜːtʃuəs] – эффективный, действенный
27. **Cycle** ['saɪkl] цикл – (хронологический) период
28. **Upward mobility** – восходящая мобильность (перемещение индивида или социальной группы вверх в социальной иерархии, характеризующееся повышением социального статуса)
29. **Improved living standards** – повышенный жизненный уровень
30. **Contract** [kən'trækt] – сжиматься; сокращаться
31. **Atrophy** ['ætrəfi] – 1) атрофироваться; 2) изматывать, изнурять, переутомлять; истощать, исчерпывать
32. **Annals** ['ænlz] – летопись, анналы
33. **Economic statistics** – экономическая статистика
34. **Wane** [weɪn] – идти на убыль, падать; уменьшаться; ослабевать; снижаться

35. **Human progress** – прогресс человеческого общества
36. **Instability** – нестабильность; неустойчивость
37. **Society** [sə'saɪəti] – общество
38. **Dim** [dɪm] – унылый, ничем не выделяющийся, непримечательный
39. **Coarse** [kɔ:s] – неприглядный и примитивный
40. **Proposition** [ˌprɒpə'zɪʃ(ə)n] – а) заявление, утверждение; б) суждение, высказывание
41. **Disillusioned** [ˌdɪsɪ'lu:ʒ(ə)nd] – разочаровавшийся, утративший веру / иллюзии
42. **Ascribe** [ə'skraɪb] – 1) приписывать; 2) относить за счёт (чего-л.)
43. **Overpopulation** [ˌəʊvəˌpɒpjʊ'leɪʃ(ə)n] – перенаселённость
44. **Plateau** ['plætəʊ] – останавливаться (на каком-л. уровне), стабилизироваться
45. **Natural resources** – природные богатства
46. **Arable land** – пахотная земля, пашня
47. **Potable water** – питьевая вода
48. **Degradation** – [ˌdeɪgrə'deɪʃ(ə)n] упадок, деградация; ухудшение
49. **Concern** [kən'sɜ:n] – волноваться, беспокоиться
50. **Embodied** [ɪm'bɔ:diɪd], [em-] – 1) воплощённый, олицетворённый Syn: incarnate, personified; 2) материализованный (о принципах, идеях и т. п.)
51. **Globalist** ['glɔ:bl(ə)lɪst] – глобалист, сторонник глобализма
52. **Greedy** ['ɡri:di] – жадный
53. **Corrupt** [kə'rʌpt] – 1) испорченный, порочный, безнравственный; 2) коррумпированный, продажный
54. **Backbone** ['bækbəʊn] – главная опора; основа; суть
55. **Living standards** – жизненный уровень, материальное благосостояние
56. **Trade** [treɪd] – 1) занятие, ремесло, профессия; 2) торговля; коммерческая деятельность
57. **Private sector** – частный сектор (промышленности)
58. **Critique** [krɪ'tɪ:k] – критика
59. **Per se** [ˌpɜ:'seɪ] – само по себе; по сути, непосредственно
60. **Pursue** [pə'sju:] – преследовать (цель); следовать намеченному курсу, добиваться
61. **Stance** [stæn(t)s] – положение
62. **Work properly** – нормально работать/функционировать
63. **Core** [kɔ:] – глубинная, внутренняя, сокровенная часть; суть, сущность
64. **Actor** ['æktə] – действующий субъект
65. **Simplistic** [sɪm'plɪstɪk] – упрощенческий
66. **Blatantly** ['bleɪt(ə)ntli] – явно, абсолютно, откровенно
67. **Pure** [pjʊə] – чистый; беспримесный
68. **Foster** ['fɔ:stə] – поощрять, побуждать, стимулировать; одобрять
69. **Income inequality** – неравенство доходов
70. **Fix** [fɪks] – приводить в порядок; налаживать, регулировать; ремонтировать, чинить; подготавливать, готовить
71. **Address** [ə'dres] – принимать меры (по поводу, в ответ на), реагировать на; направлять усилия на
72. **Social ill** – социальное зло
73. **Utility** 1. [ju:'tɪlɪti] – полезность (субъективное ощущение удовлетворения от потребления чего-л., которое испытывает человек; не имеет отношения к полезности для здоровья)
74. **Go after** – добиваться
75. **To provide support** – оказывать поддержку / помощь
76. **Social contract** – "общественный договор", "социальный контракт"

77. **To do tax** – собирать налоги
78. **Revenue** ['rev(ə)nju:] – государственные доходы (получаемые от налоговых сборов, таможенных сборов и т. п.)
79. **Social program** – программа социального развития
80. **Fund social programs** – финансировать программы социального развития,
81. **Regulation** [,regjə'leɪʃ(ə)n] – 1) регулирование; упорядочение; 2) правило, регламент, предписание, постановление, распоряжение, директива
82. **Arbiter** ['ɑ:bitə] – а) арбитр; третейский судья б) верховный судья
83. **Collective goods** – коллективные [социальные] блага (блага, которые по своей сути являются частными благами, т. е. обладают свойствами исключительности и конкурентности, но в силу тех или иных причин предоставляются государством, напр., социальное страхование)
84. **Framework** ['freɪmwɜ:k] – 1) структура, строение система взглядов; 2) точка отсчёта, рамки
85. **Right-wing** ['raɪtwɪŋ] – правый, принадлежащий правому крылу (партии)
86. **Beneficial** [,benɪ'fɪʃ(ə)l] – выгодный, полезный, прибыльный
87. **In particular** – в особенности, в частности
88. **Transfer** – 1) передача, передача в собственность 2) уступка (имущества, права) 3) перевод (денежных сумм) 4) перечисление 5) перенос
89. **Enhance** [ɪn'hɑ:n(t)s], [en-] – увеличивать, усиливать, улучшать (обычно какое-л. положительное свойство)
90. **Inoculate** [ɪ'nɔ:kjuleɪt] – делать прививку
91. **Yield** [ji:ld] – приносить урожай, давать плоды; давать результат, приводить (к чему-л.)
92. **Pilot program** – экспериментальный проект
93. **Benefits** – 1) льготы, услуги; привилегии; 2) суммарные выгоды, общий полезный результат, экономический эффект
94. **Underway** – в процессе разработки или осуществления (о проекте и т. п.)
95. **Expand** [ɪk'spænd], [ek-] – расширять (ся); увеличивать (ся)
96. **Responsibility** [rɪ,spɔ:n(t)sə'bɪlətɪ] – 1) ответственность (за что-л.) 2) обязанность; обязательство
97. **Commonplace** ['kɒmənpleɪs] – обычное явление, привычное дело, типичный случай
98. **Delivery of social programs** – предоставление и обеспечение социальных программ
99. **Corporate social responsibility** – корпоративная социальная ответственность, ответственность бизнеса перед обществом
100. **Albeit** [ɔ:l'bi:tɪ] – от "all though it be (that)" хотя (и)
101. **Small in scale** – в небольших масштабах
102. **Blur** [blɜ:] – расплываться; сливаться; затуманивать
103. **NGO** от non-governmental organization – неправительственная организация
104. **Infrastructure** ['ɪnfɹə,striktʃə] – инфраструктура (промышленная, городская); сети обслуживания населения; инженерные коммуникации
105. **Public-private partnerships** – сотрудничество государственного и частного секторов, партнёрство государственного и частного секторов
106. **Advent** ['ædvənt] – 1) наступление (эпохи, события), прибытие, приход
107. **Betterment** ['betəmənt] – исправление; улучшение, коррекция, усовершенствование
108. **Sustainable** [sə'steɪnəbl] – устойчивый; жизнеспособный *sustainable economic growth* – устойчивый экономический рост
109. **Long-term** [lɔŋ'tɜ:m] – долгосрочный; длительный, долговременный

110. **Plague** [pleɪɡ] – а) изводить, мучить, доводить (чем-л.); б) мешать, надоедать, досаждать, беспокоить
111. **Broad-minded** [ˌbrɔːdˈmaɪndɪd] – с широкими взглядами, с широким кругозором; терпимый; либеральный
112. **Legitimate** [lɪˈdʒɪtəmət] – разумный, правильный, логичный; приемлемый; допустимый
113. **Rehabilitate** [ˌriːhəˈbɪlɪteɪt] – 1) реабилитировать; 2) восстанавливать, ремонтировать, реконструировать
114. **Underlying** [ˌʌndəˈlaɪɪŋ] – лежащий в основе чего-л., основной
115. **Ingenuity** [ˌɪndʒɪˈnjuːəti] – изобретательность, находчивость, искусство, мастерство
116. **Constrain** [kənˈstreɪn] – сдерживать, удерживать (от чего-л.)
117. **Finite** [ˈfaɪnaɪt] – ограниченный, имеющий предел
118. **Scarce** [skeəs] – недостаточный, скудный
119. **Depleting** [dɪˈpliːtɪŋ] – истощающиеся
120. **Desalination** [dɪˌsæliˈneɪʃ(ə)n] – опреснение (воды); обессоливание, деминерализация
121. **Outcome** [ˈaʊtkʌm] – исход, итог, последствие, результат
122. **Strike** [straɪk] – поражать, производить впечатление
123. **Price tag** – бирка со стоимостью, ценник
124. **A political stance** – политическая позиция
125. **Core** [kɔː] – основной, центральный
126. **Income inequality** – неравенство доходов
127. **Gini coefficient** – коэффициент Джини статистический показатель степени расслоения общества данной страны или региона по отношению к какому-либо изучаемому признаку
128. **Discourse** [ˈdɪskɔːs] – серьезный разговор, беседа
129. **On the agenda** – на повестке дня
130. **Schism** [ˈskɪzəm] – раскол
131. **Trendsetter** [ˈtrendˌsetə] – 1) законодатель моды; 2) эталон новой моды (новая линия, новое течение)
132. **To take a swipe at smb.** – ударить кого-л.
133. **UN** [ˌjuːˈen]; от United Nations – ООН, Организация Объединённых Наций

UNIT 3

Vocabulary

Currency

1. **Detergent** [dɪˈtɜːdʒ(ə)nt] – очищающее, моющее средство; детергент
2. **Sweat** [swet] – испарина, пот
3. **Currency** [ˈkʌr(ə)n(t)sɪ] – 1) денежное обращение, оборот; 2) средство денежного обращения, деньги; 3) валюта
4. **Global economy** – глобальная экономика
5. **Data-driven** – управляемый данными
6. **Bonkers** [ˈbɒŋkəz] – сумасшедший
7. **Bitcoin** – пиринговая платежная система, использующая одноименную расчетную единицу и одноименный протокол передачи данных. Для обеспечения функционирования и защиты системы используются криптографические методы. Вся информация о транзакциях между адресами системы доступна в открытом виде
8. **Crypto-currency** – криптовалюта, секретная валюта
9. **Virtual currency** – виртуальная валюта

10. **Synthetic** [sɪn'tetɪk] **currency** ['kʌr(ə)n(t)sɪ] – искусственная валюта
 11. **Public** ['pʌblɪk] **ledger** ['ledʒə] – общедоступная бухгалтерская книга
 12. **Blockchain** – блокчейн, впервые термин появился как название распределенной базы данных, реализованной в криптовалюте «Биткойн»
 13. **Float** [fləʊt] – плавать (о курсе валют)
 14. **Decentralized** – децентрализованный
 15. **Authorities** – власти, начальство, администрация; полномочия
 16. **State** [steɪt] – государство, страна
 17. **Fluctuation** – 1) колебание, неустойчивость; 2) изменение (цен, спроса);
- 3) текучесть
18. **Crash** I [kræʃ] – потерпеть неудачу или крах; разориться
 19. **Value** ['vælju:] – стоимость, цена, ценность
 20. **In value terms** – в стоимостном выражении; в стоимостных показателях
 21. **Gain ground** – достигать успеха
 22. **Gain respectability** – добиваться уважения
 23. **Gain** [geɪn] – добывать, зарабатывать
 24. **Get services** – получить обслуживание
 25. **Payment currency** – валюта платежа
 26. **Trump** [trʌmp] – превзойти
 27. **Disrupt** [dɪs'rʌpt] – подрывать
 28. **Interrogate** [ɪn'terəgeɪt] – сигнализировать
 29. **Basket case** ['bɑ:skɪt,keɪs] – кто-л. или что-л., находящееся в плачевном, изношенном состоянии
 30. **Gallup Poll** [ˌgæləp'rəʊl] – опрос Гэллапа, опрос общественного мнения (анкетный опрос населения по различным вопросам, политическим и социальным. Проводится с 1938 Британским институтом общественного мнения [British Institute of Public Opinion], а с 1952 институтом "Социальные исследования (опросы Гэллапа)" [Social Surveys (Gallup Polls) Ltd]) назван по имени основателя американского Института общественного мнения Дж. Гэллапа [George Horace Gallup, 1901-84]
 31. **All-time** [ˌɔ:l'taɪm] – небывалый, непревзойденный; вечный, на все времена
 32. **Barclays Bank** ['bɑ:klɪz,bæŋk] – "Барклиз банк" (крупнейший из банков, входящих в "Большую пятёрку" [Big Five]. Основан в 1896; Martins Bank)
 33. **Doctor** ['dɒktə] – фальсифицировать, подделывать
 34. **Subprime** [sʌb'praɪm] – субстандартный (о кредите; для заёмщиков с безупречной кредитной историей; по ставке, на несколько пунктов превышающей основную)
 35. **Pedal** ['ped(ə)] – 1) нажимать педали; 2) ехать на велосипеде
 36. **To take for a ride** – обмануть, надуть, одурачить
 37. **Gist** [dʒɪst] – суть, сущность, истинный смысл; главный пункт
 38. **To lose faith in smth** – потерять веру во что-либо
 39. **PR** от public relations – пиар, реклама
 40. **Hierarchy** ['haɪərəʊ:kɪ] – иерархия
 41. **Wobble** ['wɒbl] – 1) а) качание, шатание, пошатывание; б) дрожание; 2) колебание
 42. **Heterarchical** – гетерархический, разнородный, состоящий из различных компонентов
 43. **Boil down** – сокращать, сжимать
 44. **Essence** ['es(ə)n(t)s] – существо, сущность
 45. **Agreed value** – согласованная цена
 46. **Digital age** – эпоха цифровых технологий
 47. **Quantify** ['kwɒntɪfaɪ] – определять количество, измерять, мерить
 48. **Valid** ['vælɪd] – действительный, имеющий силу; правомерный

49. **Make sense** – иметь смысл, быть понятным
50. **Define** [di'faɪn] (define as) – определять (значение слова), давать определение (какому-л. понятию)
51. **Ultimate** ['ʌltɪmət] – 1) последний, конечный; завершающий, окончательный
2) максимальный; предельный, крайний
52. **Marketing** ['mɑ:kɪtɪŋ] – маркетинг (система методов и средств продвижения товаров или услуг от производителя к потребителю; включает анализ рынка, дизайн, разработку упаковки, разработку системы сбыта, рекламу и т. д.)
53. **Prism** ['prɪz(ə)m] – призма
54. **Brand** [brænd] – торговая марка, бренд
55. **Perspective** [pə'spektɪv] – перспектива, ракурс, проекция
56. **Literally** ['lɪt(ə)r(ə)li] – буквально, дословно, слово в слово
57. **Trust** [trʌst] – вера, доверие
58. **Consistency** [kən'sɪst(ə)n(t)sɪ] – стойкость, устойчивость; прочность, постоянство
59. **Transparency** [trænz'spær(ə)n(t)sɪ], [trænz-], [trɑ:n-] – прозрачность
60. **Loyalty** ['lɔɪəltɪ] – верность, преданность
61. **Micro-economy** ['maɪkrə(u)-ɪ'kɒnəmi] – микро-экономика
62. **Reward** [rɪ'wɔ:d] – награда
63. **Scheme** [ski:m] – план, проект; программа; схема
64. **Air miles** ['eəmaɪlz] – "авиамили" (рекламная кампания авиакомпании "Бритиш Эйруэйз" [British Airways]; покупка товаров в указанных магазинах обеспечивает бесплатный рейс на определённое количество миль по авиатрассе компании; покупка мужского костюма стоимостью в 100 или больше в магазине "Дебнемз" [Debenhams] даёт 250 "авиамиль")
65. **"The Economist"** [i(:)'kɒnəməst] – "Экономист" (еженедельный политико-экономический журнал консервативного направления; влиятельный орган промышленных и финансовых кругов; 425; издаётся в Лондоне. Основан в 1843)
66. **Unredeemed** [ˌʌnrɪ'di:md] – невыкупленный; неоплаченный; непогашенный
67. **In circulation** – в обращении
68. **Coin** [kɔɪn] – монета
69. **Admittedly** [əd'mɪtɪdli] – общеизвестно, по общему признанию; правда, надо сказать
70. **Amazon** – это крупнейшая торговая интернет-площадка, по обороту среди продающих товары и услуги через интернет
71. **Amazon Kindle** – серия устройств для чтения электронных книг, выпускаемая компанией Amazon.com. Устройства *Amazon Kindle* позволяют пользователям делать покупки, загружать, просматривать, и читать электронные книги, газеты, журналы, блоги и другие цифровые медиаданные через беспроводную сеть
72. **To make purchases** – 1) делать покупки/закупки; 2) делать покупки
73. **Barometer** [bə'rɒmɪtə] – барометр
74. **Real-life** – практический, опробованный на практике; реалистический, реальный
75. **Product** ['prɒdʌkt] – продукт; продукция; выработка, изделие
76. **Federal Reserve System** FRS, Fed, Federal Reserve – Федеральная резервная система, ФРС (независимое федеральное ведомство, созданное для выполнения функций центрального банка и осуществления централизованного контроля над коммерческой банковской системой страны; включает совет управляющих, 12 региональных резервных банков и их отделения, несколько тысяч коммерческих банков; ФРС создана в 1913 г.)
77. **In terms** – 1) в показателях, в единицах; 2) в исчислении, в переводе (напр., на доллары)

78. **Drug user** = narcotics user – потребитель наркотиков, наркоман
79. **Convenience store** – вечерний магазин, ночной магазин (небольшой магазин, торгующий самыми необходимыми товарами, в основном продуктами, и работающий дольше других магазинов, иногда круглосуточно); продовольственный магазин самообслуживания с более высокими ценами и ограниченным ассортиментом, имеющий удлинённый рабочий день
80. **Sell at a premium** – продаваться с прибылью, пользоваться большим спросом, стоять выше номинала
81. **Luxurious** [lʌg'zju(ə)rɪəs], ['zjuər-] – богатый, пышный, роскошный; дорогой
82. **Mass advertising** – массовая реклама (реклама товаров широкого потребления, распространяемая в общедоступных средствах распространения информации и рассчитанная на широкую аудиторию (в отличие от рекламы на индивидуального потребителя или на группу потребителей, распространяемую в специализированных изданиях))
83. **Media advertising** – медиареклама (реклама через всевозможные средства распространения информации (традиционные и нетрадиционные): телевидение, радио, пресса, наружная реклама, почтовая рассылка, Интернет, мобильная связь и т. д.)
84. **Spot** [spɒt] – увидеть, заметить, узнать; определить
85. **Shortcut** ['ʃɔ:tklʌt] – ярлык
86. **Crime wave** – волна преступности
87. **Criminal** ['krɪmɪn(ə)] – злоумышленник, правонарушитель, преступник
88. **Spokesperson** ['spəʊks,pɜ:s(ə)n] – представитель (организации, группы лиц)
89. **Dissociate** [di'səʊʃieɪt] – 1) разъединять, отделять; разобщать; 2) отмежевываться, отделяться
90. **Break a sweat** – пот прошиб
91. **FuelBand** – умный браслет
92. **Track** [træk] – следить, прослеживать; выслеживать
93. **Consumption** [kən'sʌm(p)ʃ(ə)n] – потребление
94. **Service provider** – поставщик услуг
95. **Data** ['deɪtə] – 1) от datum; 2) данные, факты, сведения; информация
96. **Dashboard** – инструментальная панель
97. **Intake** ['ɪnteɪk] – поглощение, потребление
98. **All that sort of stuff/ all that sort of thing** – и все прочее в том же духе
99. **Transfer money** – переводить деньги
100. **Airtime** – эфирное время (напр. абонента сотовой связи)
101. **To make payments** – производить выплаты/оплачивать
102. **Independent store** – частный магазин (торговая фирма, представленная только одним магазином, находящимся в собственности и под управлением индивидуального предпринимателя (в отличие от сети магазинов))
103. **Loose change** – мелкие деньги, мелочь
104. **Small change** – мелкие деньги
105. **Shopkeeper** ['ʃɒp,ki:pə] – владелец магазина
106. **Vodafone** – британская компания, один из крупнейших в мире операторов сотовой связи
107. **Consumer pain point** – болевая точка потребителя
108. **To back up** – поддерживать
109. **Corporation** [kɔ:p(ə)'reɪʃ(ə)n] – корпорация, акционерное общество
110. **Assets** – актив(ы); средства; имущество; фонды; капитал; ресурсы
111. **Far-fetched** [fɑ:'fetʃt] – 1) натянутый, неестественный, искусственный (об аргументе, замечании, сравнении и т. п.)
112. **Banknote** ['bæŋknəʊt] = bank note – банкнота, купюра, кредитный билет

113. **Supply** [sə'plai] – предложение
 114. **Paper money** – бумажные деньги
 115. **Outmoded** [ˌaʊt'məʊdɪd] – старомодный, устаревший, вышедший из моды
 116. **Decouple** [ˌdi:'kʌpl] – расцеплять, развязывать, разъединять Syn: separate
 117. **Fair trade** – справедливая торговля.

UNIT 4

Vocabulary

Advertising

1. **Advertising man** – рекламист, рекламный специалист, специалист по рекламе, рекламный работник (человек, имеющий рекламное образование или опыт и работающий в рекламной сфере; напр., составитель рекламы, специалист по размещению рекламы, рекламный агент и т. д.)
2. **Intangible value** – неосязаемая [нематериальная] стоимость (стоимость нематериальных активов) The accounting for and management of intangible value components – such as brand, intellectual property, etc. – Учет и управление элементами неосязаемой стоимости – торговой маркой, интеллектуальной собственностью и т. д.
3. **Perceived value** – воспринимаемая ценность [полезность] (полезность, которую потребитель ожидает получить от товара или услуги, т. е. субъективная оценка потребителем материальных (напр., способность товара утолить голод) и нематериальных (напр., влияние на статус владельца, оказываемое товаром) свойств товара).
4. **Badge value** – символическая ценность
5. **Subjective value** – субъективная ценность
6. **Get a bad rap** – получить плохой отзыв/ реакцию. The new show got a bad rap in all the papers. – Все газеты дали плохие отзывы о новом шоу
7. **Overall value** – полная стоимость
8. **Fine** – высококачественный, высокопробный, очищенный, рафинированный.
9. **Substitute** ['sʌbstɪtju:t] – 1) заместитель; 2) заменяющий игрок Syn: representative; 3) замена, замещение; 4) заменитель; суррогат.
10. **Use up** – 1) израсходовать, использовать; истратить Syn: drain; 2) истощать to feel used up – чувствовать себя совершенно обессиленным
11. **Bunch** [bʌntʃ] – группа, компания He is the best of the bunch. – Он лучший из них.
12. **Come up with** – 1) If you come up with a plan or idea, you think of it and suggest it; produce (something), esp. when pressured or challenged
13. **Knock off** – сбавлять, снижать (цену) If you take both dresses, I'll knock \$2 off. – Если вы возьмёте оба платья, я скину два доллара. Syn: beat down, knock down
14. **Picky** ['pɪki] – разборчивый, требовательный Syn: exacting, exigent
15. **Hedonic** [hi:'dɒnɪk, hɛ-] he|dɒn|ɪk – adjective relating to, characterized by, or considered in terms of pleasant (or unpleasant) sensations
16. **Opportunity cost** – альтернативная стоимость, цена возможности (стоимость сделанного выбора; эквивалентна выгоде, которую можно было бы получить в случае принятия наилучшего из отвергнутых вариантов)
17. **Railway track** – железнодорожный путь
18. **Naive** [naɪ'i:v], [nɑ:'i:v]/; = naïve – 1) наивный; простодушный; 2) безыскусный, простой.
19. **Perception** [pə'sepʃ(ə)n]/ – 1) восприятие, ощущение а) процесс получения сенсорных ощущений от чего-л. 2) а) осмысление, осознание, понимание
20. **Placebo** [plə'si:bəʊ] placebos – 1) плацебо (безвредное вещество, по внешнему виду имитирующее какое-л. лекарственное средство; прописывается для успокоения больного)

21. Unwarranted [ʌn'wɔr(ə)ntɪd]/ – произвольный, неоправданный; незаконный; неуместный *unwarranted dismissal* – незаконное увольнение *unwarranted interference* – необоснованное вмешательство, недозволенное вмешательство – *unwarranted intrusion*

22. Self-confidence [ˌself'kɒnfɪd(ə)n(t)s] – а) уверенность в себе б) самоуверенность, самонадеянность

23. Tinker ['tɪŋkə] – копаться, возиться *to tinker with an engine/a tape recorder* – копаться в двигателе, возиться с магнитофоном *to tinker with a problem* – долго возиться с какой-л. проблемой

24. Tedious ['ti:diəs]/ – нудный, скучный, утомительный *tedious passages* – длинноты

25. Messy ['mesi] – неприятный, тяжёлый

26. To attribute to – приписывать, считать автором чего-л.

27. To do research *to do (to carry on/to carry out) research* – вести (провести) исследовательскую работу

28. Frederick II (1712–86), king of Prussia 1740–86; known as **Frederick the Great**. His campaigns in the War of the Austrian Succession (1740–8) and the Seven Years War (1756–63) succeeded in considerably strengthening Prussia's position; by the end of his reign he had doubled the area of his country

29. Prussian ['prʌʃ(ə)n] – 1) пруссак (житель Пруссии); 2) прусский язык (мёртвый язык из балтийской группы языков)

30. Keen [ki:n] – стремящийся (к чему-л.)

31. Carbohydrate [ˌkɑ:bə'hɑɪdreɪt]/ ; = carbo-hydrate – углевод

32. Volatility [ˌvɒlə'tɪləti] – 1) изменчивость, непостоянство, неустойчивость Syn: inconstancy

33. Price volatility – ценовая изменчивость

34. Famine ['fæmɪn]/ – 1) голод (стихийное бедствие) *widespread famine* – повсеместный голод *Famine struck several provinces.* – В некоторых районах сильный голод. 2) голодание Syn: *starvation*, *hunger* 1. 3) острый дефицит, нехватка, отсутствие *coal famine* – острая нехватка угля *water famine* – острая нехватка воды Syn: *dearth*, *scarcity* • *famine prices* – недоступные цены; дороговизна

35. Fall back on *have recourse to when in difficulty* – прибегать; обращаться

36. Disgusting [dɪs'gʌstɪŋ]/ – отвратительный, плохой, противный Syn: *repulsive*.

37. Compulsory [kəm'pʌls(ə)rɪ] – принудительный; насильственный; обязательный.

38. Peasantry ['pez(ə)ntri]/ – крестьянство

39. Good for nothing – 1. ни на что не годный, никудышный, никчёмный 2. бездельник, лоботряс, никчёмный, никудышный человек

40. Executed ['eksɪkjʊ:tɪd] – казненный; исполненный

41. Plan B *an alternative strategy e.g. it's time I put plan B into action. So he tried plan B*

42. Marketing solution – маркетинговое решение

43. Consume [kən'sju:m] 1) eat, drink, or ingest (food or drink)

44. Patch [pætʃ] – небольшой участок земли

45. Guard over [gɑ:d] – охранять; сторожить; караулить

46. Before long (*before (или ere) long*) – скоро, вскоре; в непродолжительном времени

47. Underground 1. ['ʌndəgraʊnd] – подпольный, секретный, тайный, нелегальный

48. Rebrand [with obj.] (*usu. as noun rebranding*) *change the corporate image of (a company or organization)*

49. Benchmark ['benʃmɑ:k] 1. – 1) мерка; мерило; критерий; стандарт

50. Masterpiece ['mɑ:stəpi:s]/ – 1) шедевр *enduring masterpiece* – бессмертный шедевр *to create a masterpiece* – создать шедевр 2) лучший образец, образцовое из-

делие (которое должен был изготовить и представить ремесленник в средневековых цехах для получения звания мастера) 3) кто-л. или что-л. удивительное, достойное восхищения

51. To be not a patch on smth. – не идти ни в какое сравнение с чем-л. или кем-л., быть много ниже или хуже по качеству

52. Discourage [dɪs'kʌrɪdʒ] – не одобрять; мешать осуществлению, препятствовать, отговаривать

53. Veil [veɪl]/ 1. 1) а) вуаль bridal veil – свадебная вуаль Syn: yashmak б) покрывало; чадра, паранджа

54. End up with – кончать; заканчивать; завершать; прекращать

55. Kickback ['kɪkbæk]; – 1) бурная реакция; неожиданный результат

56. Lateral thinking – всесторонний подход к вопросу

57. Be a lateral thinker – иметь широкий кругозор, обладать всесторонним подходом

58. Verify ['verɪfaɪ]/ – 1) проверять, контролировать; 2) подтверждать.

59. It does not matter – не имеет значения/это не важно

60. Child molester – растлитель малолетних

61. Molest [mə'lest]/ – 1) заигрывать; приставать 2) надоедать, досаждать 1) assault or abuse (a person, especially a woman or child) sexually 2) pester or harass (someone) in an aggressive or persistent manner

62. Convicted [kən'vɪktɪd] – осуждённый

63. Street vendor – уличный торговец

64. Price discrimination – ценовая дискриминация (вид антиконкурентного поведения; продажа одного и того же продукта разным покупателям или различных единиц товара одному и тому же покупателю по разным ценам с целью уменьшения разницы между индивидуальными ценами спроса и рыночной ценой)

65. Detriment ['detrɪmənt]/ – ущерб, вред

66. To the detriment of smb./smth. – в ущерб кому-л. / чему-л.

67. Subjective [səb'dʒektɪv] – 1) субъективный (существующий в сознании, зависящий от него) subjective idealism – субъективный идеализм subjective method – субъективный метод Ant: objective 2. 2) субъективный, индивидуальный, личный; присущий только данному человеку

68. Persuasion [prə'sweɪʒ(ə)n]/ – 1) а) убеждение (процесс)

69. Compulsion [kəm'pʌlʃ(ə)n]/ принуждение, насилие to do smth. under / upon compulsion – сделать что-л. по принуждению

70. An emotional trigger – эмоциональный пусковой механизм

71. Running cost – эксплуатационные расходы; текущие расходы

72. Speed camera – камера видеофиксации

73. Bizarre [bɪ'zɑː] – неестественный, ненормальный, причудливый, странный, эксцентричный

74. Baffle ['bæfl] – 1) расстраивать, опрокидывать (расчёты, планы); мешать, препятствовать – baffle pursuit 2) ставить в тупик; сбивать с толку

75. Classically trained – с классическим образованием

76. Penalty point – штрафное очко

77. Go backwards – идти задом

78. Loss aversion [ə'vɜːʃ(ə)n] – отвращение, антипатия к потерям

79. After all – 1) в конце концов; 2) тем не менее, всё же

80. Pernod ['pɜːnəʊ] Per'nɒd noun [mass noun] an aniseed-flavoured aperitif Origin: named after the manufacturing firm Pernod Fils

81. Shaker [ʃeɪkə(r)] Shakers 1) A Shaker is a member of an American religious group whose members live in communities and have a very simple life. 2) ADJ Shaker furniture is usually made of wood and has a very simple design. Shakerism

82. Bad value – аномальное значение

83. Perceived value – воспринимаемая ценность [полезность] (полезность, которую потребитель ожидает получить от товара или услуги, т. е. субъективная оценка потребителем материальных (напр., способность товара утолить голод) и нематериальных (напр., влияние на статус владельца, оказываемое товаром) свойств товара).

84. Value-free free from criteria imposed by subjective values or standards; purely objective real science could and should be value-free

85. Perception [pə'sepʃ(ə)n]/ – 1) восприятие, ощущение а) процесс получения сенсорных ощущений от чего-л.

86. Kickback ['kɪkbæk] – 1) бурная реакция; неожиданный результат

87. Lateral thinking – всесторонний подход к вопросу =**the solving of problems by an indirect and creative approach, typically through viewing the problem in a new and unusual light**

88. Lateral thinking is a method of solving problems by using your imagination to help you think of solutions that are not obvious at first. [mainly BRIT]

89. Mph от miles per hour – миль в час =**mph is written after a number to indicate the speed of something such as a vehicle**

90. Smiley ['smɑɪlɪ] – 1) смеющийся; улыбчивый; 2) smileys, smilies; смайлик; эмотикон, обозначающий улыбку :-)

91. Frowning [fraʊnɪŋ] – нахмуренный, сморщенный

92. Penalty point – штрафное очко =a punishment awarded by the courts for a driving offence and recorded cumulatively on a person's driving licence

93. Replica ['replɪkə]/ – 1) а) реплика, точная копия б) репродукция; 2) копия, факсимиле; 3) модель; копир Syn: copy; 4) повторение

94. Precious ['preʃəs]/ 1. – 1) а) драгоценный; большой ценности

95. Intrinsic [ɪn'trɪnzɪk], [-(t)sɪk]/ – 1) присущий, свойственный Syn: inherent, peculiar 1. 2) важный, значительный, существенный intrinsic part of the plan – существенная часть плана 3) внутренний

96. Prot(o)- [prəʊt(ə)-] – 1) прото-, первичный; первый (по времени); ранний

97. Veer | [viə] – менять направление, поворачивать

98. Mash-up (informal) a recording created by digitally combining and synchronizing instrumental tracks with vocal tracks from two or more different songs

99. Nudge [nʌdʒ] – побуждать, заставлять

100. Impulse buying – непреднамеренная покупка, импульсивная покупка (покупательское поведение, при котором покупатель приобретает вещь, которую только что впервые увидел и приобретение которой не было запланировано)

101. Combo pack – упаковка-комплект, упаковка из сопутствующих товаров, комбинированная упаковка (упаковка, включающая несколько товаров, напр., учебник и видеокассету с учебными материалами или компьютерный диск; обычно продается по цене, которая ниже суммы обычных цен входящих в нее товаров).

Psychology

impact – сильно воздействовать, влиять

social settings – социальная среда

behavior – поведение

influence – влияние

interpersonal – межличностный

devise – разрабатывать, продумывать (планы, идеи); выдумывать, изобретать

social challenges – социальные проблемы

prejudice – предубеждение, предвзятое мнение

engage in – вовлекать, занимать (ся)

setting – окружающая обстановка, окружение

methodologies – методология

agency – орган, учреждение, организация, ведомство

awareness – информированность, осведомлённость

public perception – общественное восприятие, общественное понимание

consumers – потребитель

efficacy – эффективность, сила; действенность

research – (научное) исследование; изучение; исследовательская работа

perception – восприятие, ощущение; осмысление, осознание, понимание

regarding – относительно; касательно

examine – а) рассматривать, осматривать; б) исследовать; изучать; проверять.

occur – происходить, случаться, совершаться

expand – развивать, расширять

beware – беречься, остерегаться, опасаться

brainstorming – мозговая атака, мозговой штурм

assumption – предположение, допущение

subconscious – а) подсознательный, б) полубессознательный, полуобморочный

solution – решение, разрешение (проблемы и т. п.); разъяснение

pressure – давление

belonging – принадлежность, причастность

cliques – клика

yearn – (yearn for / after) томиться, тосковать по (кому-л. / чему-л.); очень сильно хотеть (чего-л.)

fulfilled – исполнитель, выполнивший, реализовавшийся

compared – а) сравнивать, сличать; б) ставить наравне, уподоблять

effort – усилие, попытка; напряжение

consider – рассматривать, обсуждать

efficiently – эффективно

assigned – заданный; назначенный

reject – отвергать, отклонять; отказываться

suggest – предлагать, советовать; внушать; подсказывать (мысль); намекать; наводить на мысль

altercation – перебранка, ссора

subtle – хитрый, коварный

message – сообщение, донесение; извещение, письмо

halo – окружать ореолом

intend – намереваться, планировать

gossiping – болтовня, сплетни; слухи

distinguish – различить; разглядеть, рассмотреть, проводить различие, находить отличия; различать, распознавать

audience – публика; зрители

justify – оправдывать; находить оправдание; извинять; объяснять

assume – принимать, брать на себя (ответственность, управление)

attention – обсуждение

advantages – преимущество, выгода, польза

membership – членство; звание члена

self-concept – самооценка

identity – идентичность, тождество, одинаковость, тождественность

decision – решение (сделать что-л.), урегулирование

miscommunication – недопонимание, непонимание

recognize – узнавать, опознавать, распознавать, осознавать; признавать, отдавать себе отчёт

prevent – предотвращать, предупреждать

feedback – отклик, отзыв, ответная реакция

delivery – поставка, доставка

transactional – деловой, связанный со сделкой, транзакционный

primarily – первоначально, в основном, главным образом

distracted – растерянный, смущённый; расстроенный; обезумевший, сумасшедший

engage – привлекать, увлекать, занимать, заинтересовывать

aware – знающий, осведомлённый, сведущий, сознающий

daunting – обескураживающий, приводящий в растерянность; пугающий, внушающий страх

salary – жалованье, заработная плата (служащего); оклад

cubicle – кабинка для индивидуальной работы

entrepreneurial – антрепренёрский

forbid – запрещать; не позволять; препятствовать

turn out – оказываться

gender – пол

qualified – квалифицированный; компетентный, сведущий

pinned – закреплённый, заделанный

sense – чувство; ощущение

improve – улучшаться; совершенствоваться; поправляться, налаживаться

fairness – честность, справедливость, законность

failure – неудавшееся дело, неудача, неуспех, провал

transparency – прозрачность, ясность, понятность, открытость, очевидность

share – делить, распределять; разделять

wage gap – разрыв между заработной платой разных категорий трудящихся

ignore – игнорировать, пренебрегать, не придавать значения

creation – создание; созидание
caring – внимательный, заботливый, относящийся к социальной помощи
pair bonding – парная связь
banned – запрещенный
link – связь; соединение
marriage – брак, супружество; замужество; женитьба
bride – невеста, новобрачная
groom – жених
society – общество, общественность
purpose – цель, намерение; замысел, стремление
seek – искать, разыскивать; пытаться найти
pattern – образец, модель; пример (для подражания), образчик, шаблон
interaction – взаимодействие
opportunity – удобный случай, стечение обстоятельств, благоприятная возможность
enhance – увеличивать, усиливать, улучшать (обычно какое-л. положительное свойство)
habit – обыкновение; обычай, традиция, заведённый порядок
raise – поднимать, воодушевлять, вдохновлять, вселять
focus – сосредоточивать, обращать (внимание и т. п.), концентрироваться
tantrum – приступ гнева.

Public Administration

to find satisfaction – получать удовольствие
to give someone responsibility – сделать кого-либо ответственным
to use their initiative – использовать инициативу
to be valued – быть оцененным
motivation – мотивация
well-being – хорошая атмосфера в компании
morale – моральный дух
subordinate – подчиненный
to work under someone – работать под чьим-то контролем
a supervision – контроль, наблюдение
authoritarian – авторитарный
to impose – выносить решение
a consultation – консультация
conservative – консервативный
humanitarian – гуманный
dissatisfaction – неудовлетворение
hygiene factor – фактор гигиены
policy – политика
working conditions – рабочие условия
peer relationship – доверительные взаимоотношения

security – стабильность на работе
motivator factor – фактор мотивации
achievement – достижение
recognition – признание
positive feedback – положительная обратная связь
the work itself – работа сама по себе
advancement – продвижение по служебной лестнице
personal growth – личностный рост
a job for life – работа на всю жизнь
outsourcing – покупать услуги у другой компании
to make redundant – увольнять
a consultant – консультант
professional development – профессиональное развитие
current trend – современная тенденция
employable – работоспособный
lifelong learning – обучение в течение всей жизни
career move – продвижение по карьере
freelancer – внештатный сотрудник
consultancy service – консультационные услуги
portfolio worker – работник по портфолио
core function – основная функция
flexible working hours – гибкие рабочие часы
temporary worker – временный работник
temporary contract – временный контракт
part-time worker – работник на неполный рабочий день
job sharing – разделение работы
job flexibility – гибкость в работе
unemployment benefits – выплаты по безработице
job protection – защита на рабочем месте
trade union – профсоюз
parental leave – декретный отпуск
social charge – социальные выплаты
rigid labour market – жесткий трудовой рынок
to get rid of – избавляться от чего-либо
stressful – стрессовый
home-work imbalance – дисбаланс между домом и работой
workaholic – трудоголик
quality of life – качество жизни
work-life balance – баланс между жизнью и работой.

Listening























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