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АНГЛІЙСЬКА МОВА

НАЦІОНАЛЬНИЙ УНІВЕРСИТЕТ ДЕРЖАВНОЇ ПОДАТКОВОЇ СЛУЖБИ УКРАЇНИ

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АНГЛІЙСЬКА МОВА

**для вступників до вищих навчальних закладів
(для здобуття освітньо-кваліфікаційного рівня магістра)**

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Мета навчального посібника «Англійська мова» – допомогти вступникам до магістратури визначити свій рівень підготовки до екземену з англійської мови та опанувати процедурою тестування.

Посібник призначений для вступників до вищих навчальних закладів на освітньо-кваліфікаційний рівень «Магістр», які мають на меті скласти екзамен з англійської мови.

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ЗМІСТ

ВСТУП	8
Формат вступного екзамену та критерії оцінювання результатів випробування	11
РОЗДІЛ 1. ПІДГОТОВКА ДО ПИСЬМОВОЇ ЧАСТИНИ ТЕСТУ	22
1.1. Поради щодо виконання тестів учасникам тестування.....	22
1.2. Тренувальні лінгводидактичні тести з англійської мови.....	24
1.3. Ключі для самоперевірки.....	110
РОЗДІЛ 2. ПІДГОТОВКА ДО УСНОЇ ЧАСТИНИ ТЕСТУ	115
2.1. Розмовні теми для підготовки абітурієнтів галузі знань 0305 «Економіка і підприємництво»	115
1. Higher Education in Ukraine.....	115
2. Higher Education in Great Britain.....	116
3. Higher Education in the USA.....	116
4. Economy of Ukraine.....	117
5. British Economy	118
6. US Economy	119
7. Economics as a Science.....	120
8. Factors of Production.....	121
9. Economic Systems.....	122
10. Major Kinds of Business Organizations.....	123
11. Market.....	125
12. Demand and Supply.....	127
13. Aggregate Supply and Demand.....	127
14. Price System in Market Economy. Price. its Functions.....	128
15. Labour and Capital.....	129
16. Wages.....	130
17. Money.....	131
18. Taxes and Taxation.....	131
19. Types of Taxes.....	133
20. Taxation in the USA and Great Britain.....	134
21. Taxation in Ukraine.....	135
22. Financial System. Public Finance.....	135
23. Financial Policy. Fiscal Management.....	136
24. Monetary Policy. Central Banking.....	137
25. Inflation Versus Deflation.....	138
26. International Monetary System.....	139
27. Stock Markets.....	140
28. Foreign Exchange Market.....	141
29. Insurance and Risks.....	142
30. Leasing. Types of Leases.....	143
31. Licensing Principles.....	145

32. License Agreement.....	146
33. Franchising.....	147
34. Financial Management.....	149
35. An International Financial Advisor.....	151
36. The International Financial Institutions.....	152
37. The International Monetary Fund.....	153
38. The General Agreement on Tariffs and Trade.....	154
39. NAFTA.....	155
40. Investments in Ukraine.....	156
41. Foreign Investment in Ukraine.....	157
42. International Economic Law	158
43. International Trade Law.....	159
44. International Trade.....	161
45. World Trade Organization.....	162
46. The Bretton Woods Agreement.....	163
47. International Trade Agreements.....	164
48. Types of International Business.....	165
49. Transnational Corporations.....	166
50. Distribution Agreement.....	168
51. International Management.....	169
52. Risk Management.....	170

2.2. Розмовні теми для підготовки абітурієнтів галузі знань 0304 «Право».....	171
1. Higher Education of Ukraine.....	171
2. Higher Education in Great Britain.....	172
3. Higher Education in the USA.....	173
4. Mass Media.....	174
5. The Political System of Ukraine.....	175
6. The Constitution of Ukraine.....	176
7. The Higher Bodies of State Authority of Ukraine.....	178
8. The Political System of Great Britain.....	179
9. British Parliament and Political Parties.....	180
10. The Political System of the USA.....	182
11. Constitution of the USA.....	183
12. Elections in the USA.....	184
13. What is Law? Branches of Law.....	185
14. Administrative Law.....	186
15. International Law.....	188
16. The United Nations Organization: the General Assembly, the Security Council	189
17. International Courts.....	190
18. Human Rights Protection.....	191
19. Justice in Ukraine.....	193
20. Ukrainian Courts and Their Functions.....	194

21. The Court System of Great Britain.....	195
22. Types of Legal Professions in Great Britain.....	196
23. The Court System of the USA.....	197
24. Criminal Law: Crime and Punishment.....	199
25. Financial Law of Ukraine.....	200
26. Auditing Techniques.....	201
27. The State Tax Administration of Ukraine.....	202
28. Tax System of Ukraine.....	204
29. Tax Militia.....	205
30. Taxes and Taxation	206
31. Tax Law	207
32. Tax Fraud Prevention	208
33. National and Local Taxes and Obligatory Payments in Ukraine	209
34. Tax Systems of Foreign Countries	210
35. Taxation in the United Kingdom	211
36. Taxation in the United States	212

2.3. Розмовні теми для підготовки абітурієнтів галузі знань 0501

«Інформатика та обчислювальна техніка».....	214
1. Modern Technologies. Developing of Telecommunication.....	214
2. Computerization. Internet.....	215
3. Information-Dependent Society.....	216
4. Development of Microelectronics.....	217
5. History of Computers.....	218
6. Data Processing Concepts.....	219
7. Computer System.. Hardware, Software, and Firmware	221
8. Functional Organization of the Computer Functional Units of Digital Computers.....	222
9. Storage.....	224
10. Central Processing Unit.....	225
11. Input-Output Units.....	226
12. Computer Programming.....	227
13. Professions in IT.....	228
14. Development in IT. The Future of IT.....	229
15. Information Technologies in Taxation and Business.....	230

2.4. Вправлення в граматиці:

2.4.1. Іменник.....	232
Рід.....	232
Число.....	233
Відмінок.....	235
Вправи.....	236
2.4.2. Артикль.....	237
Неозначений артикль.....	237

Вправи.....	238
Означений артикль.....	239
Вправи.....	242
2.4.3. Прикметник.....	244
Ступені порівняння прикметників.....	244
Вправи.....	246
2.4.4. Займенник.....	248
Особові.....	249
Присвійні.....	249
Зворотні.....	250
Підсилювальні.....	249
Вказівні.....	250
Питальні.....	250
Відносні (з'єднувальні).....	251
Неозначені.....	252
Вправи.....	253
2.4.5. Числівник.....	255
Вправи.....	258
2.4.6. Дієслово.....	259
Особові та неособові дієслова.....	260
Перехідні та неперехідні дієслова.....	261
Спосіб дієслова.....	261
Стан дієслова.....	261
Основні форми дієслова.....	262
Дієслово to be.....	263
Вправи.....	264
Дієслово to have.....	266
Вправи.....	268
Конструкції There is... There are.....	269
Вправи.....	270
Модальні дієслова.....	272
Вправи.....	273
Часи англійського дієслова.....	276
Неозначені часи (Indefinite Tenses).....	276
Вправи.....	277
Тривалі часи (Continuous Tenses).....	282
Вправи.....	284
Доконані часи (Perfect Tenses).....	288
Вправи.....	290
Доконані тривалі часи (Perfect Continuous Tenses).....	295
Вправи.....	297

Пасивний стан.....	303
Вправи.....	304
Узгодження (послідовність) часів.....	309
Вправи.....	310
Пряма та непряма мова.....	313
Вправи.....	315
2.4.7.Способи дієслова.....	320
2.4.8. Теперішні часи у значенні майбутнього.....	321
2.4.9. Список найбільш уживаних неправильних дієслів.....	323
ДОДАТКИ.....	326
1. Зразки автентичних текстів для читання.....	326
2. Learn the Real Language.....	401
2.1.Glossary of the British Elections	401
2.2.Glossary of the Global Crisis.....	406
2.3.The Current Financial Crisis Terminology.....	408
2.4. A Guide to Money Terms.....	416
2.5. A Guide to Science and Technologies Terms.....	418
2.6. A Guide to Work Terms.....	419
2.7. Focus on Abbreviations.....	421
ЛІТЕРАТУРА.....	423

Вступ

Наприкінці XX ст. до лексики сучасної людини стрімко входить новий термін „глобалізація” (від англ. globalization), яким стали активно послуговуватися політики, вчені, журналісти на різних континентах планети. Він привносить із собою нове поняття, що узагальнює явища планетарного масштабу, пов’язані з розширенням транснаціональних обмінів в умовах переходу від індустріального до інформаційного суспільства.

Серед позитивних наслідків глобалізації, насамперед, зазначають розширення світового інформаційного простору, посилення процесів мовної і культурної взаємодії, забезпечення звичайній людині доступу до інформації та світових інтелектуальних надбань. Ці зміни у світі призвели до радикальних перетворень у сфері освіти в Європі. Створення Європейського простору освіти (Болонья, 1999 рік) висуває більш складні завдання щодо підготовки майбутнього фахівця, і, в тому числі, щодо іншомовної підготовки студентів, оскільки володіння іноземною (насамперед англійською) мовою у сучасному багатомовному, полікультурному, інформаційно насиченому світі стає не лише ознакою освіченої людини, але й необхідною складовою професійної компетенції фахівця будь-якої галузі.

Так, на слушну думку авторів Програми з англійської мови для професійного спілкування¹, майбутній висококваліфікований фахівець разом з усіма іншими професійними вміннями, повинен бути здатним

¹ Програма з англійської мови для професійного спілкування. Колектив авторів: Г.Є.Бакаєва, О.А.Борисенко, І.І.Зуєнок, В.О.Іваніщева, Л.Й.Клименко, Т.І.Козимирська, С.І.Кострицька, Т.І.Скрипник, Н.Ю.Тодорова, А.О.Ходцева. – К.: Ленвіт, 2005 – 119 с.

ефективно спілкуватися англійською мовою у професійному середовищі, щоб:

- обговорювати пов'язані зі спеціалізацією питання, для того щоб досягти порозуміння зі співрозмовником;
- готувати публічні виступи з низки галузевих питань, застосовуючи відповідні засоби вербальної комунікації та адекватні форми ведення дискусій і дебатів;
- знаходити нову інформацію, що міститься в англомовних галузевих матеріалах (як у друкованому, так і в електронному вигляді), користуючись відповідними пошуковими методами і термінологією;
- аналізувати англомовні джерела інформації для отримання даних, що є необхідними для виконання професійних завдань та прийняття професійних рішень;
- писати професійні тексти і документи англійською мовою з низки галузевих питань;
- писати ділові та професійні листи, демонструючи міжкультурне розуміння та попередні знання у конкретному професійному контексті;
- перекладати англомовні професійні тексти на рідну мову, користуючись двомовними термінологічними словниками, електронними словниками та програмним забезпеченням перекладацького спрямування.

Зазначені вище вимоги слугували орієнтиром під час укладання посібника, метою якого є допомогти абітурієнтам, які вступають до магістратури, підготуватися до екзамену і бути здатними реалізовувати на практиці набуті знання, уміння та навички.

В контексті національної реформи викладання англійської мови у загальноосвітніх школах та міжнародної практики мовної освіти у ВНЗ, Програма з англійської мови для професійного спілкування констатує,

що прийнятний рівень володіння мовою для бакалавра є B2-B2+ (Незалежний користувач). І відповідно абітурієнти, які вступають на навчання за освітньо-кваліфікаційним рівнем «Магістр», повинні опанувати цим рівнем, для того щоб виконати вступний тест з англійської мови.

У межах екзамену перевіряється та оцінюється рівень сформованості їхньої комунікативної іншомовної компетенції, а саме: мовної, мовленнєвої, соціокультурної та навчальної компетенцій.

Критерії для встановлення в абітурієнтів рівня володіння мовою базуються на:

- дескрипторах, запропонованих Загальноєвропейськими Рекомендаціями з мовної освіти (2001 р);
- вимогах освітньо-кваліфікаційних характеристик (ОКХ) випускників, затверджених Міністерством освіти і науки України;
- конкретних посадових інструкціях, що розроблені та затверджені підприємствами, організаціями, інститутами;
- результатах викладання за Програмою англійської мови за професійним спрямуванням (2004 р.) та опитування фахівців, викладачів і студентів ВНЗ.

Зміст тесту визначений наступними документами:

1. Загальноєвропейські Рекомендації з мовної освіти: вивчення, викладання, оцінювання (науковий редактор українського видання доктор пед. наук, проф. С.Ю.Ніколаєва. – К.: Ленвіт, 2003. – 273с.

2. Програма з англійської мови для професійного спілкування. Колектив авторів: Г.Є.Бакаєва, О.А.Борисенко, І.І.Зуєнок, В.О.Іваніщева, Л.Й.Клименко, Т.І.Козимирська, С.І.Кострицька, Т.І.Скрипник, Н.Ю.Тодорова, А.О.Ходцева. –К.:Ленвіт, 2005. – 119с.

3. Стандарти і рекомендації щодо забезпечення якості в Європейському просторі вищої освіти. – К.: Ленвіт, 2006. – 35с.

Формат вступного екзамену та критерії оцінювання результатів випробування

Екзамен для абітурієнтів, які вступають на навчання за освітньо-кваліфікаційним рівнем «Магістр», проводиться у формі тесту. Тестова форма контролю дозволяє усунути суб'єктивізм з боку викладача та поставити всіх, хто складає тест, у рівні умови.

Даний посібник пропонує зразки письмових тестів, що були частиною лінгводидактичних тестів загального володіння англійською мовою для відбору абітурієнтів (Selection Tests) у Національному університеті державної податкової служби України.

За метою застосування запропонований тест є діагностуючим тестом. За статусом контролюючої програми – локально стандартизованим. За характером діяльності, що контролюється – тестом комунікативної та лінгвістичної компетенції.

Основна мета – визначення ступеня загального володіння іноземною мовою. Можлива мета – прогностична – показує опосередковано навчальні досягнення з іноземної мови у випускників освітньо-кваліфікаційного рівня «Бакалавр». Формат комплексного тесту передбачає дві частини – письмову частину (комунікативний тест у читанні та тест лінгвістичної компетенції (визначення рівня сформованості граматичних та лексичних навичок) і усну частину (тест у говорінні і опосередковано з аудіювання).

Джерелом відбору для тестових завдань послуговували автентичні газети, журнали, путівники, брошури, сучасні британські посібники та підручники, ресурси світової мережі Інтернет.

Завданням екзаменаційного тесту у розділі «Читання» є перевірка рівня сформованості у вступників навичок у таких видах читання як

ознайомлювальне, вивчаюче, пошукове для розуміння основного змісту; вилучення необхідної інформації; повного розуміння прочитаного.

Частина 1. Тест для встановлення рівня сформованості умінь читання включає 35 завдань, з яких 10 - на встановлення співвідношення, 15 завдань з вибором правильної відповіді із чотирьох запропонованих, 10 завдань на трансформацію.

Завданням екзаменаційного тесту у розділі «Лексика і граматика» є перевірка рівня сформованості навичок використовувати лексичний і граматичний матеріал у тестах комунікативної спрямованості.

Частина 2. Тест для встановлення рівня сформованості лексичних та граматичних навичок включає 53 тестових завдання з вибором правильної відповіді із чотирьох запропонованих, 10 завдань на зіставлення, 2 завдання на групування.

Граматичний мінімум охоплює такі теми:

1. Іменник
2. Прикметник
3. Займенник
4. Числівник
5. Особові та неособові форми дієслова
6. Стан дієслова
7. Основні форми дієслова
8. Модальні дієслова
9. Часи англійського дієслова
10. Узгодження (послідовність) часів
11. Пряма та непряма мова
12. Способи дієслова
13. Прислівник
14. Прийменник

Тест для встановлення рівня сформованості умінь у говорінні та опосередковано в аудіюванні включає два завдання: монологічне висловлювання абітурієнта за темою, діалог із екзаменатором за темою.

Абітурієнт має продукувати не менш як 10 граматично, лексично та фонетично правильно оформлених речень з зазначеної нижче тематики в залежності від напрямку підготовки, на який вступає.

**Перелік розмовних тем для абітурієнтів
галузі знань 0305 «Економіка і підприємництво»**

1. Вища освіта в Україні
2. Вища освіта у Великій Британії
3. Вища освіта у Сполучених Штатах Америки
4. Економіка України
5. Економіка Великої Британії
6. Економіка Сполучених Штатів Америки
7. Економічна діяльність людей. Економіка як наука
8. Фактори виробництва
9. Економічні системи
- 10.Форми власності в бізнесі
- 11.Економічна класифікація ринків. Типи ринків
- 12.Попит і пропозиція. Закон попиту та пропозиції
- 13.Сукупний попит і сукупна пропозиція
- 14.Цінова система в ринковій економіці. Поняття “ціна”. Основні функції цін
- 15.Праця і капітал. Класифікація праці
- 16.Заробітна плата
- 17.Гроші. Форми та функції грошей

18. Податки. Оподаткування
19. Типи податків
20. Система оподаткування Сполучених Штатів Америки та Великої Британії
21. Система оподаткування України
22. Фінансова діяльність. Державні фінанси
23. Управління Державним бюджетом
24. Сутність та функції центрального банку. Грошова політика
25. Інфляція та дефляція – фактори, що впливають на розвиток економіки
26. Світова фінансова система. Фінансові ринки
27. Фондовий ринок
28. Валютний ринок
29. Страхування та ризики
30. Лізинг. Типи лізингу
31. Ліцензювання
32. Ліцензійна угода
33. Франчайзінг
34. Регулювання міжнародних фінансів
35. Міжнародні фінансові організації
36. Міжнародний валютний фонд
37. Генеральна угода про митні тарифи та торгівлю (GATT)
38. Північноамериканська угода про вільну торгівлю (NAFTA)
39. Інвестиційна діяльність.
40. Іноземні інвестиції в Україні
41. Міжнародне економічне право
42. Міжнародне торговельне право
43. Міжнародний розвиток

- 44. Міжнародна торгівля
- 45. Світова організація торгівлі
- 46. Система Бреттона Вудса
- 47. Міжнародні товарні угоди
- 48. Форми міжнародного бізнесу
- 49. Транснаціональні корпорації
- 50. Угода про дистриб'юторство
- 51. Міжнародний менеджмент
- 52. Ризик-менеджмент

**Перелік розмовних тем для абітурієнтів
галузі знань 0304 «Право»**

- 1. Вища освіта в Україні
- 2. Вища освіта у Великій Британії
- 3. Вища освіта у Сполучених Штатах Америки
- 4. Засоби масової інформації
- 5. Україна. Політичний устрій держави
- 6. Конституція - основний закон України
- 7. Вищі органи влади України
- 8. Політичний устрій Великої Британії
- 9. Парламент та політичні партії Великої Британії
- 10. Політичний устрій Сполучених Штатах Америки
- 11. Конституція Сполучених Штатах Америки
- 12. Вибори в Сполучених Штатах Америки
- 13. Поняття права. Основні галузі права
- 14. Адміністративне право
- 15. Міжнародне право

16. ООН: Генеральна Асамблея, Рада Безпеки
17. Міжнародні суди
18. Захист прав людини
19. Правосуддя в Україні
20. Суди України та їх функції
21. Судова система Великої Британії
22. Професія судді у Великій Британії
23. Судова система Сполучених Штатах Америки
24. Кримінальне право: злочин і покарання
25. Фінансове право України
26. Техніка аудиту
27. ДПА, її структура і функції
28. Податкова система України
29. Податкова міліція та її функції
30. Податки. Оподаткування
31. Податкове право
32. Попередження правопорушень у сфері оподаткування
33. Загальнодержавні та місцеві податки в Україні та обов'язкові

платежі

34. Податкові системи зарубіжних країн
35. Система оподаткування у Великій Британії
36. Система оподаткування у Сполучених Штатах Америки
37. Система оподаткування України

**Перелік розмовних тем для абітурієнтів галузі знань 0501
«Інформатика та обчислювальна техніка»**

1. Сучасні технології. Розвиток телекомунікацій
2. Комп'ютеризація. Інтернет

3. Інформаційно залежне суспільство
4. Розвиток мікроелектроніки
5. Історія створення комп'ютерів
6. Електронна обробка інформації
7. Будова комп'ютерних систем. Апаратне і програмне забезпечення
8. Функціональна організація комп'ютера
9. Запам'ятовуючий пристрій
10. Центральний процесорний пристрій
11. Пристрої вводу-виводу інформації
12. Комп'ютерне програмування
13. Професії в комп'ютерних науках
14. Досягнення та майбутнє інформаційних технологій
15. Інформаційні технології в оподаткування та бізнесі

Час проведення екзамену на одного тестованого (з урахуванням часу очікування та інструктажу) становить 120 хвилин.

Тест проводиться в один день трьома групами тестуючих:

Одна група тестуючих – інструктаж і проведення тесту.

Друга група тестуючих – перевірка письмової частини тесту за ключами.

Третя група тестуючих – проведення усного опитування.

Вступникам рекомендовано виконувати завдання у наданому порядку.

Відповіді під час виконання завдань кожної частини кожен абітурієнт має вносити у Бланк для відповідей.

Варіанти тестів є рівноцінними за труднощами, однаковими за структурою, паралельними щодо розташування завдань: у всіх варіантах

робіт під одним і тим же порядковим номером надано завдання, яке перевіряє один і той же елемент змісту.

За правильне виконання кожного завдання абітурієнт отримує 1 бал. За неправильну відповідь або відсутність відповіді – 0 балів. За виправлену правильну відповідь – 0,5 бала.

Загальний бал (рейтинг) абітурієнта за виконання вступного тесту виводиться таким чином: до суми балів за перших три тести (максимально 100 балів) додається сума балів за тест з говоріння (максимально 100 балів), після чого виводиться середнє арифметичне значення.

Оцінка письмової частини тесту здійснюється за такою шкалою:

Кількість правильних (бали)	відповідей (кількість правильно виконаних завдань)	Оцінка
100	100	(високий рівень)
95-99	95-99	(високий рівень)
90-94	90-94	(достатній рівень)
85-89	85-89	(достатній рівень)
80-84	80-84	(достатній рівень)
75 – 79	75 – 79	(достатній рівень)
70-74	70-74	(середній рівень)
65 - 69	65 - 69	(середній рівень)
62 - 64	62 - 64	(середній рівень)
0- 61	0- 61	(початковий рівень)

Критерії оцінювання рівня сформованості умінь монологічного та діалогічного мовлення є наступними:

“0-61 бал”

Абітурієнт оперує однотипними простими непоширеними реченнями, які побудовані неправильно. Обсяг висловлювання становить менше 5 речень. На запитання не відповідає, тому що розпізнає на слух тільки найбільш поширені слова у мовленні викладача, які звучать в уповільненому темпі.

“62-64 бали”

Абітурієнт оперує однотипними простими непоширеними реченнями, в яких робить помилки. Обсяг висловлювання становить до 7 речень. Думки висловлені на початковому рівні засвоєння, порушена послідовність їх викладу. Розпізнає на слух окремі прості непоширені речення, побудовані на вивченому матеріалі, якщо мовлення викладача звучить в уповільненому темпі.

“65-69 балів”

Абітурієнт оперує однотипними простими непоширеними реченнями. Має місце порушення послідовності викладу думок. Обсяг висловлювання становить до 10 речень, тема розкрита неповно. Абітурієнт розуміє основний зміст запитань викладача, що звучать в уповільненому темпі. Відповіді на запитання дає вкрай стислі.

“70-74 бали”

Абітурієнт використовує у мовленні прості реченні; у його мовленні мають місце помилки. Словниковий запас обмежений. Обсяг висловлювання становить до 15 речень, тема розкрита неповно. Абітурієнт може спілкуватись за умови, що екзаменатор готовий повторити або переформулювати повільніше та допомогти йому сформулювати те, що він намагається сказати.

“75-79 бали”

Абітурієнт уміє робити короткі повідомлення з вивченої теми, вживаючи в основному прості речення; у його мовленні мають місце фонетичні, граматичні, лексичні помилки. Абітурієнт може майже без зусиль розуміти запитання екзаменатора, які звучать в уповільненому темпі. Обсяг висловлювання до 18 речень.

“80-84 бали”

Абітурієнт уміє в цілому логічно і достатньо повно розкрити тему. Слововживання правильне, але словниковий запас обмежений. Розуміє основний зміст запитань екзаменатора, які звучать в нормальному темпі, але відповіді дає стислі. У його мовленні мають місце граматичні і фонетичні помилки. Обсяг висловлювання до 20 речень.

“85-89 балів”

Абітурієнт уміє зв'язно висловлюватись відповідно до ситуації. Речення будує в основному правильно. Розуміє запитання екзаменатора, які звучать у нормальному темпі. У його мовленні мають місце помилки. Обсяг висловлювання до 22 речень.

“90-94 бали”

Абітурієнт уміє чітко і досить повно зробити повідомлення за темою, у його мовленні мають місце помилки, які не заважають спілкуванню. Уміє підтримувати бесіду, вживаючи короткі репліки. Обсяг висловлювання до 25 речень.

“95-99 балів”

Абітурієнт уміє логічно і повно висловлюватись у межах вивчених тем, підтримувати бесіду, вживаючи розгорнуті репліки; у його мовленні мають місце незначні граматичні та фонетичні помилки. Абітурієнт не має жодних труднощів щодо розуміння усного мовлення в безпосередньому спілкуванні з екзаменатором, дає чіткі та повні відповіді на запитання. Обсяг висловлювання до 27 речень

“100 балів”

Абітурієнт уміє чітко і докладно висловлюватись та вести бесіду в межах вивчених тем, без особливих зусиль, гнучко та ефективно користуючись мовними засобами. Не має жодних труднощів щодо розуміння усного мовлення в прямому спілкуванні з екзаменатором, навіть коли

мовлення швидко. Абітурієнт уміє легко співвідносити своє мовлення з мовленням екзаменатора, спонтанно і вільно висловитись без труднощів у доборі слів. Обсяг висловлювання до 30 речень.

Результати проведеного тестування свідчать, що труднощі, які відчують абітурієнти, пов'язані не лише з рівнем володіння іноземною мовою, але й з процедурою тестування. Тому даний посібник стане у нагоді всім, хто прагне вступити до вищих навчальних закладів економічного профілю на навчання за освітньо-кваліфікаційним рівнем «Магістр», оскільки він не лише допоможе визначити рівень володіння англійською мовою, але й опанувати технологією сучасного лінгводидактичного тестування.

РОЗДІЛ 1. ПІДГОТОВКА ДО ПИСЬМОВОЇ ЧАСТИНИ ТЕСТУ

1.1. Поради щодо виконання тестів учаснику тестування

Шановні абітурієнти!

Добіг кінця курс навчання з англійської мови. Але закінчення курсу навчання за освітньо-кваліфікаційним рівнем «Бакалавр» не означає завершення вивчення іноземної мови, тим більше англійської, яка є найбільш розповсюдженою у світі. Адже англійська мова – це мова дипломатії, бізнесу, спорту, високих технологій, масової культури, особливо молодіжної. Ось чому знання англійської мови є потрібні для життєвої орієнтації в сучасному мобільному, інформаційно розвиненому і багатомовному просторі професійно спроможної, освіченої та культурної особистості.

Сподіваємося, ви вже усвідомили цінність засвоєння англійської мови. Тому посібник, який ви тримаєте в руках, допоможе вам визначити рівень власного володіння цією мовою, а також удосконалити його в ході виконання тестових завдань і опрацювання довідкових матеріалів, що пропонуються.

На сьогодні тестування стає все більш поширеною формою контролю і діагностики рівня володіння іноземною мовою. Поступово традиційний формат екзамену з іноземної замінюється на більш сучасний – тестовий. А це означає, що впевнене володіння технологією тестування є певним чином запорукою успіху у майбутньому професійному житті.

Практика свідчить, що не завжди той, хто добре володіє іноземною мовою, показує високі результати під час тестування.

Як зробити так, щоб виявити якомога краще свої можливості? Сподіваємось, що наші поради допоможуть вам у цьому.

Зрозуміло, що будь-який екзамен завжди викликає певне хвилювання. Але намагайтесь опанувати себе і налаштуватись на роботу. Не дозволяйте собі захопитися емоціями. Це всього лише один із багатьох екзаменів у вашому житті!

Уважно слухайте інструкції тестологів – тих, хто проводить тестування, оскільки велика кількість помилок у тестах пов'язана з тим, що той, хто виконує тести, неправильно зрозумів завдання. Не соромтеся перезапитати або уточнити у разі якихось непорозумінь. Переконайтеся,

що ви правильно зрозуміли, яким чином і куди вносити відповіді на завдання, як оформлювати їх письмово.

Після інструктажу зосередьтесь на виконанні тесту. Перш за все, передивіться всі завдання. Зазвичай рекомендується виконувати завдання у поданому порядку. Але, якщо на початку завдання здаються досить складними, пропустіть їх і виконайте більш легкі для вас. У разі невпевненості, вагань напишіть відповідь на чернетці (якщо вона є) або пропустіть це завдання. Інколи досить легке завдання може здатися від хвилювання складним. Не втрачайте такого цінного часу. Краще зосередитись на тому, в чому ви впевнені.

Уважно заповнюйте Бланк для відповіді. Перш ніж вносити записи, переконайтесь, що зазначене місце відповідає тому тестовому завданню, над яким ви зараз працюєте.

Стежте за часом! Не поспішайте, але й не уповільнюйтесь. Розрахуйте його таким чином, щоб виконати половину завдань за половину часу або навіть раніше (аби залишити певний час для перевірки тесту).

Після виконання всіх завдань не забудьте повернутися на початок і перевірити весь тест або виконати ті завдання, які здалися вам спочатку складними.

У разі помилки, яку ви помітили під час перевірки, не поспішайте її виправляти. Ще раз передивіться уважно завдання і переконайтесь, що це дійсно помилка, а не результат паніки та хвилювання. І якщо це дійсно помилка, не вагаючись, виправте її. Інколи півбала можуть бути дуже важливими і позначитись на остаточному результаті.

А загалом, вірте у себе! У вас все вийде! Щорічно сотні тисяч студентів, учнів у всьому світі вже не одне десятиріччя беруть участь у тестуванні.

Бажаємо всім успіху!

1.2. Тренувальні лінгводидактичні тести з англійської мови

Шановні абітурієнти!

Призначення цього розділу – познайомити зі структурою і змістом можливих лінгводидактичних діагностичних тестів загального володіння англійською мовою і допомогти опанувати технологію виконання тестів такого типу.

Опрацювавши тести цього посібника, **ви навчитесь:**

- уважно читати інструкцію з виконання тесту і вилучати з неї максимум необхідної інформації;
- швидко переглядати текст (декілька текстів), знаходити необхідну інформацію і фіксувати на ній свою увагу;
- розуміти ключові слова у тексті, необхідні для розуміння основного змісту і не звертати уваги на слова, від яких не залежить розуміння основного змісту;
- читати перший і останній абзаци, які зазвичай містять тему тексту, у разі, якщо завдання вимагає зрозуміти тему уривка;
- зосереджувати увагу на пошуку лише необхідної інформації, а також на засобах логічного зв'язку;
- правильно вживати граматичний і лексичний матеріал відповідно до контексту і ситуації спілкування.

Почніть вашу роботу з ознайомлення із зразком виконання тесту.

ЗРАЗОК ВИКОНАННЯ ТЕСТІВ

Тест 1

Частина 1. ЧИТАННЯ

Завдання A1.

Прочитайте тексти **1-5** і встановіть їх співвідношення рубрикам **A-F**, до яких їх можна віднести. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є одна зайва рубрика.**

ТЕКСТИ	РУБРИКИ ГАЗЕТ
1. At 1 a.m. ET today, Hong Kong's Hang Seng index is down 128,48 points, 1,22 %, to 10,435.20 after morning trading; Korea stocks dip below psychological 400-point barrier. Japan markets are closed for holiday.	A SPORT NEWS
2. Actor Christopher Reeve, 45. Hopeful scientific advances in spinal cord injury research will enable him to walk by his 50th birthday. "Maybe a bit sooner", he says.	B FINANCIAL NEWS
3. Scientists begin analysing today data collected on latest shuttle mission in effort to probe the secrets of the human brain and nervous system.	C POLITICAL NEWS
4. Senate hearings showcase abuses, highlight need for reform. "The solution to increasing compliance and weeding out IRS abuses is to set a date certain to "sunset" the tax code and replace it with a new tax system", says Senator Tim Hutchinson.	D LIFE OF FAMOUS PEOPLE
5. In California today, judge is scheduled to sentence "Unabomber" Theodore Kaczynski to four life terms plus 30 years.	E CRIME NEWS
	F SCIENTIFIC NEWS

Завдання A2.

Прочитайте запитання **1-5** і тексти (**A-F**). Визначте, в яких текстах можна знайти відповіді на ці запитання. Відповідь на кожне запитання можна знайти лише в одному тексті. Занесіть свої відповіді у таблицю у

Бланк для відповідей. Використовуйте одну букву лише один раз. У завданні є один зайвий текст.

PARKS AND GARDENS OF LONDON

ЗАПИТАННЯ

In which park do Londoners ...

1. prefer to jog?
2. admire water birds?
3. visit a zoo and a theatre?
4. see the best stands of trees comparing with other parks?
5. enjoy fresh air?

ТЕКСТИ

-A-

Parks

The special feature that distinguishes London from other capital cities is its many green parks, which have been enjoyed by its citizens since Hyde Park became the first public garden (1637). Five of London's nine royal parks are in the very heart of the capital. Among the most important parks that bring fresh life and colour to London are St. James's Park, Green Park, Hyde Park and Kensington Gardens that stretch across the West End. Each has its own character.

-B-

St.James's Park

Laid put in the midst of government buildings and palaces, St.James's Park is one of the smallest, but with its charming lake enlivened by water birds, well-maintained flower beds and view of Westminster from the bridge, is easily the most attractive.

-C-

Green Park

To the west, divided by the Mall is Green Park, an unpretentious stretch of especial thick, rich grass and luxuriant stands of trees, the plainest of the Royal Parks.

-D-

Hyde Park

Hyde Park has an area of 361 acres and its outstanding feature is the 40-acre Serpentine boating lake. Londoners love to use this park and you'll find joggers —not to mention riding enthusiasts cantering around the horse track – taking advantage of its spaciousness.

-E-

Kensington Gardens

Kensington Gardens are separated from Hyde Park by a road, but it is more formal, more enclosed. The Gardens share the boating lake with the neighbouring park, where depending on the weather there is boating and ice-skating, or swimming.

-F-

Regent's Park

Another park set apart from the others (northwest of the City) is Regent's Park. This "aristocratic garden suburb" is roughly circular in shape and encircled by a carriage road. Within the park are the Zoological Gardens, Queen Mary's Garden and the Open Air Theatre.

Завдання А3.

Прочитайте текст і виконайте завдання 1-5. Визначте, який варіант відповіді (A-D) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей

FROM THE VALLEYS TO THE SPIRES

Research for an educational charity suggests bright state school children are under-represented at the UK's top universities.

The Sutton Trust says the main reason is that not many state-school students apply to leading universities.

They are often held back by the low expectations of their teachers or a lack of aspiration in their family, it says.

Sutton Trust chairman Sir Peter Lampl said a survey of state school teachers found 80% thought their pupils might not be happy at some of the top universities.

Oxford physics student Tristan West, 21, was one of very few pupils to go from his South Wales school to Oxbridge.

"When I arrived at the reception of Merton College for my interview, a student took me to a room where I was going to stay for the night," he told the BBC News website.

"The student came out and put on his leather driving gloves and I thought: 'What am I letting myself in for?'"

A feeling of being in the wrong place stayed with him during his two interviews with tutors the next day.

“ You think 'it's not Rory from Eton, it's just Rory' ”

Despite a lot of self-driven "reading around subject", he wasn't prepared for the Oxford interview experience.

"I had had just one mock interview at my school as preparation, plus a short chat with a retired Oxbridge don my mother had met through church. "I

think I completely flunked the interview and that a maths test I had done in the morning got me through. I was slightly taken back at the interview, because there was not much of a warm up; just a 'hello, you're Tristan', then it was 'what do you know about physics?'

"I mentioned something about gravity, then they gave me a written problem and I felt flummoxed by it. But they were more interested in how I reacted to it rather than my getting the answer. I came out of the interview thinking 'Why did I come here?'"

So when he returned home after a Christmas holiday to find a letter offering him a place, he was staggered.

"I thought 'What on earth are they thinking of?' But we were all really chuffed. My parents, my sister and uncles and aunts, everyone was thrilled."

Drive to achieve

Tristan says his parents had always encouraged him to aim high. When he was at school his father was working in the mines as an electrical engineer while also studying for a degree through the Open University. His mother was a teacher, who also gained a degree through the OU.

"I always had a good head for the academic stuff in school and had some kind of drive to be the best and go for the best. I wonder if my parents instilled it in me from a young age? They told me how important it was to get a good education and a degree."

Tristan's school - Ysgol Gyfun Llanhari - in the town of Llanhari, Rhondda Cynon Taff, did not have big tradition of sending students to Oxbridge and there were no special lessons for people applying there.

"I was the only person to get to Oxford from there in three or four years, though I was part of a good cohort of about 10 that year who went to top universities. They were thrilled that I wanted to do it, but there wasn't

much extra support available. They were more interested in getting people into any university or higher education."

Arriving at Merton College three years ago (he is about to start his fourth and final year), he says it did not take long for him to feel he belonged there "as much as anyone".

"Initially, you notice everyone's background, but after a week or so, it didn't matter at all. You think 'it's not Rory from Eton, it's just Rory'. At our college, it is about 50-50 independent to state school, but you just really don't notice. Other people are just like me. It just seems as if everybody fits in quite well."

Tristan has been involved with college initiatives designed to encourage more applicants from state school pupils.

He has written an alternative prospectus for the college, showing what life is like in the college, which is sent to secondary schools.

And he has acted as a guide on the college's Open Days for schools and on university-wide Open Days.

He has this message for teenagers thinking of higher education: "I would say apply to wherever you want to go - you will fit in wherever you go."

"In a group of thousands of students, you are bound to find many you get on with."

"You will find a niche. You may as well try; you have nothing to lose and if you succeed - brilliant!"

"You have just as much right to be there as anybody else."

1. Bright state school children are under-represented at the UK's top universities because

A they do not feel happy at some of the top university.

- B** they are not encouraged by their teachers and family.
- C** they are often held back by the low school results.
- D** they are not attracted by further job perspectives.

2. When Oxford physics student Tristan West, 21, came to Merton College for his interview he

- A** felt very confident and comfortable in university environment.
- B** felt that had had enough preparation.
- C** trusted himself and believed in his luck.
- D** felt quite unprepared and uncertain.

3. After the interview Tristan was

- A** certain he would receive a letter from university offering him a place.
- B** angry because he did not receive a letter from university offering him a place.
- C** surprised when he received a letter from university offering him a place.
- D** absolutely indifferent when he received a letter from university offering him a place.

4. Tristan thinks that

- A** those were his family who had always inspired him to aim high.
- B** those were his school teachers who had always inspired him to aim high.
- C** those were his classmates who had always inspired him to aim high.
- D** those were his school authorities who had always inspired him to aim high.

5. Students' background

A is of no importance at the UK's top universities.

B is always taken into consideration at the UK's top universities.

C people are so worried about at the UK's top universities.

D you will never forget about at the UK's top universities.

Завдання А4.

Прочитайте текст і заповніть пропуски, які позначені номерами **1-10**. Ці номери співвідносяться із завданнями **1-10**, в яких представлені варіанти відповідей. Визначте, який варіант відповіді (**A-D**) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

THE GAINS FROM GROWING PAINS

The best start-up ideas **1)**_____ often the simplest. But entrepreneurs often **2)**_____ experiment with business models as their ventures grow. For young retail companies, one of the biggest challenges **3)**_____ the right mix of outlets as they perfect their products. Christian Rucker, founder of The White Company, which made pre-tax profits of \$2.2m the year before last, is a classic example.

While **4)**_____ as an editor at fashion magazine Harper's, Ms Rucker **5)**_____ a gap in the market for stylish white bed linen and accessories priced midway between designer labels and mass-market lines. After **6)**_____ \$20,000 from a local government grant and shares inherited from her grandmother, she launched her business in 1994, initially through mail order. Last year, The White Company **7)**_____ sales of \$49.5m, up by almost \$10m on the previous year.

"Offering choice is part of great customer service," **8)**_____ Ms Rucker, whose company owns 14 shops, plus space in department stores and franchises in Dubai. "One channel feeds another. Someone **9)**_____ something in

a store then place an order online. Customers will spend more because you are making it easy for them.” 10)_____ the early days, the entrepreneur must find ways of sustaining growth in future, without sacrificing the individuality that attracted their customers in the first place.

- | | | | |
|-----------------------|------------------|----------------|---------------------|
| 1 A) are | B) were | C) have been | D) will be |
| 2 A) ought to | B) need to | C) able to | D) had to |
| 3 A) getting | B) was getting | C) is getting | D) has been getting |
| 4 A) work | B) having worked | C) to work | D) working |
| 5 A) spot | B) spotted | C) had spotted | D) has spotted |
| 6 A) finding | B) having found | C) find | D) to find |
| 7 A) has made | B) had made | C) made | D) makes |
| 8 A) say | B) said | C) has said | D) says |
| 9 A) may see | B) might see | C) can see | D) could see |
| 10 A) Having survived | B) Survived | C) Surviving | D) On surviving |

Завдання А5.

Прочитайте текст. У такий спосіб перетворіть слова, надруковані великими літерами у дужках, щоб вони граматично і лексично відповідали змісту тексту. Напишіть свій варіант слова біля відповідного номера (1-10) у Бланку для відповідей.

ANCIENT MAP WITH CHINA AT CENTRE GOES ON SHOW IN US

A 1_____ (**HISTORY**) map of the world, with China at its centre, has gone on display at the Library of Congress in Washington.

The map was created by Italian missionary Matteo Ricci in 1602. It is one of only two copies in 2_____ (**EXIST**) in good condition.

Because of its rarity and fragility - the map is printed on rice paper - the map has become known as the "Impossible Black Tulip of Cartography".

This is the 3 _____ (**ONE**) time it has been on public show in north America.

Ricci created the map at the request of Emperor Wanli who wanted it to help scholars and explorers.

'Revered by Chinese'

The map was 4 _____ (**PURCHASE**) by the James Ford Bell Trust in October for \$1m (£0.62m), making it the second-most expensive rare map ever sold.

It denotes 5 _____ (**DIFFER**) parts of the world with annotations and pictures.

In the Americas, for example, several places are named 6 _____ (**INCLUDE**) Chih-Li (Chile), Wa-ti-ma-la (Guatemala) and Ka-na-ta (Canada), and Florida is described as "the Land of the Flowers".

Ford W Bell, a 7 _____ (**TRUST**) for the James Ford Bell Trust, told the Pittsburgh Tribune-Review newspaper, that the map was "one of the two best in terms of quality, as far as we know".

"Ricci was a very smart 8 _____ (**MISSION**). He put China right at the centre of this new universe, this new globe, to 9 _____ (**UNDERSCORE**) its importance," he said.

"Ricci, of course, was the first Westerner to enter Beijing. He was revered by the Chinese, and he was buried there."

The first secretary for 10 _____ (**CULTURE**) affairs at the Chinese embassy in the US, Ti Ban Zhang, said in a statement that the map represents "the momentous first meeting of East and West".

Частина 2. Лексико-граматичний тест

Завдання В1. Прочитайте речення. Виберіть правильний варіант серед запропонованих (А, В, С, D). Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. Scientists consider that more money _____ on ecology.
A) should be spent
B) should be spend
C) should be spending
D) should spent
2. Politicians affirm that proper policy _____ by the government last year.
A) hasn't used
B) hasn't been used
C) wasn't used
D) didn't use
3. The growth of unemployment _____ by the end of this year.
A) stops
B) will stop
C) will have stopped
D) is stopping
4. Politics has created global opportunities, economics _____ the incentives, and technology - the means.
A) has provide
B) have provided
C) have provide
D) has provided
5. The video games industry, which is getting _____ day by day, is currently in the middle of a vicious three-way battle between Sony, Nintendo and Microsoft.

- A) larger and more competitive
- B) more large and more competitive
- C) more large and competitive
- D) larger and competitiver

6. As the Government states this year inflation _____ by 3%.

- A) has been fallen
- B) has fall
- C) fell
- D) has fallen

7. Would you be interested in _____

- a) having your house valued?
- b) having your house value?
- c) your house valued?
- d) having value your house?

8. They _____ a lot of money by the end of the last year.

- A) spent
- B) have spent
- C) had spent
- D) were spent

9. Tomorrow at this time he _____ the problem with a lot of people.

- A) will be discussing
- B) will discuss
- C) will have discussed
- D) will discusses

10. I am a bit nervous as he says he _____ a presentation before..

- A) didn't give
- B) hadn't given
- C) hasn't given
- D) hasn't gave

11. An employer has not gone through the appropriate procedures before forcing an employee _____ his job.

- A) leave
- B) leaves
- C) to have left
- D) to leave

12. Profits of the firm _____ by the manager at the moment.

- A) are analized
- B) are being analyzed
- C) are been analyzed
- D) are being analyzing

13. This month he _____ a new job in Brazil and he is leaving on Monday.

- A) offered
- B) has offered
- C) has been offered
- D) is offered

14. The company _____ by two brothers in 1896.

- A) was found
- B) was founded
- C) has been founded
- D) had been founded

15. If you _____ him an email, it would arrive in seconds.

- A) send
- B) sent
- C) will send
- D) are sending

16. When the phone rang, I _____ to a client of ours.

- A) was being talked
- B) talked
- C) talk
- D) was talking

17. When his car _____, he was driving to Bonn for a conference.

- A) had broken down
- B) broke down
- C) was breaking down
- D) has been broken

18. I recognized my old boss at once even though I _____ him for 20 years.

- A) saw
- B) haven't seen
- C) hadn't seen
- D) didn't see

19. The conduct of takeovers _____ rules set by the City Code on Takeovers and Mergers.

- A) is controlled by
- B) are controlled by
- C) controls by
- D) is controlled with

20. I want to get the air conditioning _____.

- A) repairing
- B) repaired
- C) repair
- D) be repaired

21. If we _____ the contract today, we can start production at the end of the month.

- A) would sign
- B) will sign
- C) signed
- D) sign

22. Anne _____ a report when her boss asked her to fetch an invoice.

- A) has written
- B) was writing
- C) was written

D) was being written

23. If the terms of the contract _____ different, we might accept it.

A) were

B) are

C) have been

D) are being

24. If I had known you were at the office I _____ in.

A) would call

B) would called

C) will have called

D) would have called

25. Her presentation _____ better if she had been more prepared.

A) could have been

B) could be

C) could had been

D) could have be

26. The document _____ to this office within 30 days.

A) should be return

B) should return

C) should been returned

D) should be returned

27. This information _____ to tax authorities two years ago.

A) should has been given

B) should have given

C) should have been given

D) should give

28. He said he wanted to go out and suggested _____ a movie togeth-

er.

A) seeing

B) to see

C) should see

D) see

29. Mr. Brasseler is on holiday in Bali – you _____ him this morning.

- A) can't have saw
- B) can't have seen
- C) can't had seen
- D) can't be seeing

30. Profits aren't going to _____ \$ 1 million this year.

- A) be greater than
- B) be greatest than
- C) be greater then
- D) to being greater than

31. Some employers will _____ the World Cup during working hours.

- A) let their staff to watch
- B) let their staff watch
- C) let their staff watching
- D) let them staff watch

32. This bank clerk _____ the money because he desperately needed it.

- A) could have stole
- B) can have stolen
- C) could have stolen
- D) could steel

33. I heard him _____ to someone on the phone.

- A) to be talking
- B) to talk
- C) to have talked
- D) talking

34. What term _____ the state of being able to pay all debts or claims?

- A) describes

- B) does describe
- C) is describing
- D) is described

35. The man _____ they arrested was charged with fraud.

- A) who
- B) whom
- C) which
- D) whose

36. Yesterday I met someone _____ brother works in your department.

- A) who
- B) whose
- C) whom
- D) which

37. In the course of choosing the name of the company, a number of matters _____.

- A) Must be considered
- B) must been considered
- C) must be consider
- D) must be considering

38. You will spend at least one year working abroad _____ you can find out how things operate in other countries.

- A) so as to
- B) so that
- C) as long as
- D) because

39. _____ the car was cheap, it was in good condition.

- A) because
- B) but
- C) although
- D) without

40. I _____ a report for two weeks, and it still isn't finished.

- A) have been writing
- B) have written
- C) have been written
- D) was writing

41. Have you ever avoided _____ income tax?

- A) to pay
- B) pay
- C) paid
- D) paying

42. We are very grateful to our manager for his _____ .

- A) advices
- B) pieces of advice
- C) advicings
- D) a good advice

43. Packaging is big business. The Americans use _____ paper bags a day.

- A) 50 million
- B) 50 millions
- C) 50 million of
- D) 50 millions of

44. We didn't make as _____ progress at the talks as we had hoped.

- A)–
- B) many
- C) a lot of
- D) much

45. I feel very sorry _____ Mr Hasan. He has been made redundant.

- A) about
- B) with

- C) for
- D) towards

46. Innovations in the sphere of economic relations and the political situation are favourable for the expansion of economic activity _____.

- A) across and beyond state borders
- B) across and inside state borders
- C) across and in state borders
- D) cross and beyond state borders

47. Whether or not the project succeeds will depend _____ a number of factors.

- A) for
- B) in
- C) on
- D) at

48. I _____ in a hotel for the last ten days, but I hope to find an apartment of my own soon.

- A) have stayed
- B) have been staying
- C) stayed
- D) had been staying

49. I _____ from him since Monday and I want to speak to him.

- A) haven't hear
- B) haven't hearded
- C) didn't hear
- D) haven't heard

50. He said she _____ work for IBM.

- A) might
- B) may
- C) can
- D) might be work

51. It is 12.30. You ring a colleague but there is no reply. He

_____ to

lunch.

- A) might have gone
- B) might go
- C) would have gone
- D) could have go

52. _____ many years in Great Britain she speaks English perfectly well.

- A) lived
- B) having lived
- C) living
- D) have lived

53. It's a nice car but I wonder _____.

- A) what it costs
- B) what does it cost
- C) how much does it cost
- D) how much it costs

Завдання В2.

1. Підберіть слова близькі за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. association	2. give money	3. benefit	4. permit	5. idea
A. plan	B. perk	C. allow	D. pay	E. organization

2. Підберіть слова протилежні за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. worthless	2. dear money	3. retailing	4. flexitime	5. recruit
A. cheap money	B. resign	C. overtime	D. wholesaling	E. valuable

3. Знайдіть узагальнююче слово. Визначте, який варіант (A-E) є правильним. Занесіть свою відповідь у Бланк для відповідей.

Work, earnings, money, payment, employee

A. perk B. benefit C. wage D. bonus E. interest

4. Серед запропонованих слів знайдіть “зайве”, тобто слово, яке не відноситься до даної групи слів. Визначте, який варіант відповіді (A-E) є правильним. Занесіть свою відповідь у Бланк для відповідей.

A. leader B. manager C. banker D. farmer E. director

Тест 2

Частина 1. ЧИТАННЯ

Завдання А1.

Прочитайте тексти 1-5 і встановіть їх співвідношення рубрикам А-Ф, до яких їх можна віднести. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є одна зайва рубрика.**

ТЕКСТИ	РУБРИКИ ГАЗЕТ
1. Come to Las Vegas and try your luck. When you're tired of winning at the casino, relax by the pool or go to watch a fabulous show.	A POLITICAL NEWS
2. The leaders of the political parties in the European Parliament will meet for their first conference in January to endorse a draft on the composition and powers of the investigative commission.	B WEATHER FORECAST
3. Mr. William Murphy, from Montreal in Canada, now knows that honesty pays. Last Sunday he returned a lost lottery ticket to its owner and he was given \$ 1.2 million as a reward!	C SPORTS NEWS
4. Are you interested in joining an educational Committee to innovation? We will consider applications for a full-time History Teacher to join our faculty of experienced teachers at our school near Chichester, West Sussex. Minimum of 3 years experience in teaching History is essential 22.500 plus benefits.	D JOB ADVERTISE- MENT
5. Edinburgh. Tomorrow will be bright, but chilly with showers, heaviest in the west. Friday will be a fine day, but will feel cold. Max. temperature 11 ⁰ C.	E CURRENT EVENTS
	F ADVERTISEMENT FOR GOOD HOLIDAYS

Завдання А2.

Прочитайте запитання 1-5 і тексти (А-Ф). Визначте, в яких текстах

можна знайти відповіді на ці запитання. Відповідь на кожне запитання можна знайти лише в одному тексті. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є один зайвий текст.**

SPORT GAMES IN GREAT BRITAIN

ЗАПИТАННЯ

Which kind of sports is ...

1. the most popular individual game?
2. called after the town it was originated in?
3. known for the longest possible match duration?
4. played with clubs and small hard balls?
5. the most popular of all?

ТЕКСТИ

-A-

Major Sports

The major spectator sports in Great Britain – golf, cricket and rugby are no longer the major participatory sports. Jogging and aerobics are by far the most popular active recreations, followed by swimming, cycling and badminton. About 30 million British people over the age of 16 regularly take part in sport or exercise. Sport for all is becoming a reality.

-B-

Golf

Golf is a national game which originated in the 15th century. It is played on a golf-course by 2 or 4 persons, each with a small hard ball, driven with the club, into a series of 9 or 18 holes, using as few strokes as possible.

-C-

Cricket

Cricket is a national game which started in the 17th century. It is played on grass field with bats and a small ball by two teams of 11 players each. A cricket match may last two or three days.

-D-

Rugby

Rugby is a form of football played with an oval ball which may be kicked or carried. It was originated in the town of Rugby, when during a football match a pupil of a local school picked up the ball and ran to score a goal.

-E-

Soccer

Football (Soccer) is the most popular spectator and participatory sport in Britain. More than 20 million people a year go to football matches. The game is played at all levels from children to top international teams.

-F-

Lawn Tennis

While the most popular team game is football, the favourite individual game is lawn tennis. Today tennis is played in almost all secondary schools, in the public parks and in the local clubs.

Завдання А3.

Прочитайте текст і виконайте завдання **1-5**. Визначте, який варіант відповіді (**A-D**) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей

CRIMINAL AND CIVIL LAW

An important distinction is between criminal and civil law. Criminal law defines breaches of duty to society at large. It is the society, through government employees called public prosecutors or district attorneys that bring court action against violators. If you are found guilty of a crime, such as theft, you will be punished by imprisonment or a fine. When a fine is paid, the money goes to the state, not to the victim of the crime.

Duties owed by one person (including corporations) to another are established by civil law. For example, we have a duty to carry out our contractual promises. Tort law defines a host of duties people owe to each other. One of the most common is a duty to exercise reasonable care with regard to others. Failure to do so is the tort of negligence.

The person wronged must bring suit for the breach of a civil duty. Generally, the court does not seek to punish the wrong but rather to make the wronged party whole through a money award called damages. For example, if someone carelessly runs a car into yours, that person has committed the civil wrong (tort) of negligence. If you have suffered a broken leg, you will be able to recover damages from the driver (or his or her insurance company). The damages will be an amount of money sufficient to repair your auto, to pay your medical bills, to pay for wages you have lost, and to give you something for any permanent disability, such as a limp. Damages for "pain and suffering" are also usually awarded.

Although generally the civil law does not aim to punish, there is an exception. If the behaviour of someone who commits a tort is outrageous, that person can be made to pay punitive damages (also called exemplary damages). Unlike a fine paid in a criminal case, punitive damages go to the injured party. Sometimes, the same behaviour can violate both the civil law and the criminal law. For instance, a party whose careless driving causes the death of

another may face both a criminal prosecution by the state and a civil suit for damages by the survivors of the deceased party. If both suits were successful the person would pay back society for the harm done through a fine or a sentence, and compensate the survivors through the payment of money damages.

1. Criminal law defines

A legal acts.

B illegal actions.

C breaches of duty to society at large.

D wrongdoings.

2. Duties owed by one person to another are established by

A criminal law.

B substantive law.

C procedural law.

D civil law.

3. When a fine is paid, the money goes

A to the government.

B to the state.

C to the victim.

D to the charity.

4. The court does not seek ... the wrong party.

A to punish

B to imprison

C to relieve

D to destroy

5. If you have suffered at the accident, you will be able to recover damages from the

A employer.

B prosecutor.

C judge.

D driver.

Завдання A4.

Прочитайте текст і заповніть пропуски, які позначені номерами 1-10. Ці номери співвідносяться із завданнями 1-10, в яких представлені варіанти відповідей. Визначте, який варіант відповіді (A-D) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

A VIOLENT CRIME

A violent crime or crime of violence 1)_____ a crime in which the offender uses or threatens 2)_____ violent force upon the victim. This entails both crimes in which the violent act is the objective, such as murder, as well as crimes in which violence is the means to an end, such as robbery. Violent crimes 3)_____ crimes committed with and without weapons. With the exception of rape (which 4)_____ for 6% of all reported violent crimes), males 5)_____ the primary victims of all forms of violent crime. The comparison of violent crime statistics between countries is often problematic due to the way different countries classify crime. Valid comparisons 6)_____ that similar offences between jurisdictions 7)_____. Often 8)_____ possible because crime statistics aggregate equivalent offences in such different ways that make it difficult or impossible to obtain a valid comparison.

Rather, violent crime 9)_____ under a number of different categories that often 10)_____ a range of both violent and non-violent behaviour. The categories include: Homicide and related offences, covering murder (includ-

ing conspiracies and attempts), manslaughter and driving causing death. Sexual assault and related offences including non-assaultive sexual offences, such as those against a child. Abduction and related offences such as kidnapping, deprivation of liberty or false imprisonment. Robbery, extortion and related offences such as blackmail.

- | | | | |
|---------------------|-------------------|------------------|----------------|
| 1 A) is | B) was | C) has been | D) will be |
| 2 A) use | B) using | C) to use | D) used |
| 3 A) includes | B) include | C) included | D) including |
| 4 A) account | B) accounting | C) accounted | D) accounts |
| 5 A) were | B) are | C) have been | D) had been |
| 6 A) require | B) requires | C) required | D) requiring |
| 7 A) compared | B) are compared | C) is compared | D) be compared |
| 8 A) this isn't | B) this wasn't | C) this hasn't | D) this won't |
| 9 A) was classified | B) are classified | C) is classified | D) classified |
| 10 A) indicates | B) indicate | C) indicated | D) indicating |

Завдання А5.

Прочитайте текст. У такий спосіб перетворіть слова, надруковані жирним шрифтом у дужках, щоб вони граматично і лексично відповідали змісту тексту. Напишіть свій варіант слова біля відповідного номера (1-10) у Бланку для відповідей.

The European Convention on Human Rights sets out the rights and freedoms that the people of Europe 1____(**OBEY**). It sets out that everyone 2____(**HAVE**) the right to liberty and that no one shall be 3____(**DEPRIVE**) of his liberty except where the law allows arrest or detention. Even in these cases the arrested person has the right to be told of the reason for his arrest and 4____(**BRING**) into a court within a reasonable time. It states that everyone's right to life shall be protected by law but it does

recognize that States may 5____(**IMPOSE**) the death penalty for those convicted of certain crimes. The Convention says that no one shall be tortured and declares that slavery 6____(**NOT, BE**) allowed.

In order to protect the rights set out in the Convention, a Court of Human Rights 7____(**HAVE**) established in 1959. The procedure for applying to this court was simplified in 1994. A new permanent single 8____(**EUROPE**) Court of Human Rights was established and individuals who feel their rights have been breached can apply direct to the Court. Member States can also report another Member State to the Court. A Chamber of the Court will consider whether the complaint is admissible and if it decides that it is, the Government of the State concerned is asked for its comments. There is the 9____(**POSSIBLE**) of coming to a friendly negotiated settlement, but if this is not successful then the Court will 10____(**HEAR**) the case in full and give a judgment. The European Court of Human Rights sits at Strasbourg.

Частина 2. Лексико-граматичний тест

Завдання В1. Прочитайте речення. Виберіть правильний варіант серед запропонованих (**A, B, C, D**). Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. In the course of choosing the name of the company, a number of matters_____.

- A) must been considered
- B) must be consider
- C) must be considering
- D) must be considered

2. The company _____ by the board of directors.

- A) is governed
- B) governed

- C) is govern
- D) is governing

3. Initially, company capitalization takes place _____ the issuance of shares.

- A) by
- B) through
- C) throughout
- D) across

4. In return _____ the privilege of limited liability under law, shareholders' powers are generally restricted.

- A) for
- B) with
- C) before
- D) on

5. The lawyer believes that _____ that the courts in the jurisdiction in question will decide along the lines of Heil v. Star Chemical.

- A) it likely
- B) it is likely
- C) it like
- D) it likes

6. The two corporations announced that they _____ into a definitive merger agreement

- A) have entered
- B) has entered
- C) had entered
- D) entered

7. The most significant legal effect of the new e-signature law _____ Electronic contracts and signatures as legally valid as paper contracts

- A) is to make
- B) is made
- C) is make
- D) is to made

8. These websites need enforceable agreements for _____
supplies and services

- A) orderring
- B) order
- C) having ordered
- D) ordering

9. When I entered the room, he _____ the term 'digital signature'

- A) was explaining
- B) was explained
- C) has explained
- D) was being explain

10. We are very grateful to our manager for his _____ .

- A) advices
- B) pieces of advice
- C) advicings
- D) a good advice

11. Do you know _____

- A) when does the plane leaves?
- B) when does the plane leave?
- C) when the plane leave?
- D) when the plane leaves?

12. I propose that you refuse to accept the note unless it
_____ by all of the principals.

- A) has been sign
- B) will be signed
- C) would be signed
- D) has been signed

13. Would you be interested in _____

- A) having your house valued?
- B) having your house value?
- C) your house valued?
- D) having valued your house?

14. I'm not sure if this trip is going well. I _____ him since Monday.

- A) haven't hear from
- B) haven't heard from
- C) didn't hear from
- D) don't hear from

15. I also suggest _____ the agent on your behalf.

- A) contact
- B) to contact
- C) to have contacted
- D) contacting

16. Paul Williams had been accused _____ trafficking in drugs and tried for the crime.

- A) in
- B) of
- C) about
- D) on

17. The butler _____ the crime because he desperately needed money.

- A) might have committed
- B) might has committed
- C) might commit
- D) might have commit

18. A new post _____ broadly the same area as hers is offered to an outside applicant.

- A) covers
- B) covered
- C) having covered
- D) covering

19. An employer has not gone through the appropriate procedures before forcing an employee _____ his job.

- A) to leave
- B) leaves
- C) to have left
- D) leave

20. A breach of warranty _____ the other party to treat the contract as discharged.

- A) does not in itself permit
- B) does not in itself permits
- C) do not in itself permit
- D) is not in itself permit

21. If a representation _____ false, this cannot give rise to breach of contract but instead to a possible action for misrepresentation.

- A) turn out to be
- B) will turn out to be
- C) will be turning out to be
- D) turns out to be

22. The conduct of takeovers _____ rules set by the City Code on Takeovers and Mergers.

- A) is being controlled by
- B) are controlled by
- C) controls by
- D) is controlled by

23. I believe it's a business _____ a group of owners who share the profits and the work.

- A) ran by
- B) is running by
- C) running by
- D) run by

24) Profits aren't going to _____ \$ 1 million this year.

- A) be greater than
- B) be greatest than
- C) be greater then
- D) to being greater than

25. We are going to be taxed on money received from sales of goods or services after costs _____ .

- A) have been deducting
- B) will be deducted
- C) have been deducted
- D) have been deduct

26) As a record of _____ occurred at a meeting, the minutes include an account of what the participants said.

- A) that
- B) which
- C) who
- D) what

27. What term _____ the state of being able to pay all debts or claims?

- A) describes
- B) does describe
- C) is describing
- D) is described

28. The options available to an insolvent company _____ the position, taken by its creditors.

- A) will been affected by
- B) will affect by
- C) will be affect by
- D) will be affected by

29. The police were satisfied they _____ such a dangerous criminal behind bars.

- A) have managed to put
- B) had managed to put
- C) has managed to put
- D) had managed put

30. The police _____ Paul Williams for months, and when they finally gathered some real evidence against him he was arrested.

- A) suspected
- B) had suspected
- C) had been suspected
- D) was suspected

31. Last night Police Chief John Brown praised Thomas for his brave arrest of the violent criminal and for preventing what _____ a tragedy.

- A) might have turned into
- B) might has turned into
- C) might have turn into
- D) may have turned into

32. One witness told he had seen Briggs _____ holding a gun.

- A) ran into the bank
- B) runned into the bank
- C) to run into the bank
- D) run into the bank

33. The butler could have committed the crime because he _____ the money.

- A) desperate needed
- B) was desperately needing
- C) desperately needed
- D) needed desperately

34. He couldn't have murdered Henderson because he _____ a loyal employee.

- A) was considered to be
- B) was considered to been
- C) considered to be
- D) was considered to being

35. If we had followed her advice, we _____ the contract. (but we didn't)

- A) could have losted
- B) could lost
- C) could loose
- d) could have lost

36. At the moment we _____ new tests for the personnel department of a large oil company.

- a) are working for
- b) are work on
- c) are working on
- d) working on

37. The fact that electronic contracts _____ solid legal support is great news for companies that conduct business online.

- A) have been given
- B) have been giving
- C) have given
- D) have being given

38. Minors and mentally incompetent lack legal capacity _____ contracts.
- A) enter into
 - B) to enter into
 - C) to enter
 - D) entering
39. Politics has created global opportunities, economics _____ the incentives, and technology – the means.
- A) has provided
 - B) have provided
 - C) have provide
 - D) has provide
40. Innovations in the sphere of economic relations and the political situation are favourable for the expansion of economic activity _____ .
- A) cross and beyond state borders.
 - B) across and inside state borders.
 - C) across and in state borders.
 - D) across and beyond state borders
41. Packaging is big business. The Americans use _____ paper bags a day.
- A) 50 millions
 - B) 50 million
 - C) 50 million of
 - D) 50 millions of
42. This information _____ to the tax authorities two years ago.
- A) should have be given
 - B) should has been given
 - C) should have been given
 - D) should give
43. If I had known you were at the office I _____ in.

- A) would have called
- B) would call
- C) will have called
- D) would have call

44. If trains _____ more people would trust them.

- A) were most reliable
- B) would be more reliable
- C) were more reliable
- D) are more reliable

45. By the end of June, we _____ the site and laid the foundations of the building.

- A) will have cleared
- B) will have clear
- C) will cleared
- D) clear

46. Don't worry, I'll go and see the lawyer before I _____ the contract.

- A) sign
- B) will sign
- C) would sign
- D) will signed

47. We drew up a shortlist of candidates _____ CVs were very good.

- A) who
- B) whose
- C) which
- D) that

48. The video games industry, which is getting _____ day by day, is currently in the middle of a vicious three-way battle between Sony, Nintendo and Microsoft.

- A) larger and more competitive
- B) more large and more competitive
- C) more large and competitive
- D) larger and competitiver

49. If I _____ my job tomorrow, I'd move to London to find another one.

- A) had lost
- B) losted
- C) will loose
- D) lost

50. When I left the office, the building was empty because everyone _____ home.

- A) have gone
- B) went
- C) has gone
- D) had gone

51) The security guard noticed the broken window while he _____ round the warehouse.

- A) was walking
- B) were walking
- C) had been walking
- d) walked

52. You will spend at least one year working abroad _____ you can find out how things operate in other countries.

- A) so as to
- B) so that
- C) as long as
- D) because

53. Some employers will _____ the World Cup during working hours.

- A) let their staff to watch
- B) let their staff watch
- C) let their staff watching
- D) let them staff watch

Завдання В 2.

1. Підберіть слова близькі за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. theft	2. process	3. say	4. word of honour	5. take to court
A. prosecute	B. promise	C. stealing	D. pronounce	E. procedure

2. Підберіть слова протилежні за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. unofficial	2. recruitment	3. tactless	4. legal	5. deter
A. diplomatic	B. wrong	C. authorized	D. provoke	E. dismissal

3. Знайдіть узагальнююче слово. Визначте, який варіант (А-Е) є правильним. Занесіть свою відповідь у Бланк для відповідей.

Case, judicial, advocate, attorney, judge

A. advocacy B. court C. notariat D. real estate E. ministry

4. Серед запропонованих слів знайдіть “зайве”, тобто слово, яке не відноситься до даної групи слів. Визначте, який варіант відповіді (А-Е) є правильним. Занесіть свою відповідь у Бланк для відповідей.

A. commit B. crime C. monarch D. guilty E. criminal

Тест 3

Частина 1. ЧИТАННЯ

Завдання А1.

Прочитайте тексти 1-5 і встановіть їх співвідношення рубрикам А-Ф, до яких їх можна віднести. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є одна зайва рубрика.**

ТЕКСТИ	РУБРИКИ ГАЗЕТ
<p>1. Tony Blair could call a snap General Election early next year. The Prime Minister is said to believe it is his best chance of securing a third term, with recent opinion polls putting Labour Party ahead of the Tories.</p> <p>2. A new austerity drive has been sweeping across Europe, as governments struggle to trim huge budget deficits and the 16-nation eurozone races to reassure sceptical markets. EU finance ministers have agreed rules that will automatically punish member states which break budgetary rules. With the EU expecting all member states to have achieved a maximum budget deficit of 3% of GDP by the financial year 2014-15, what belt-tightening measures are the countries taking?</p> <p>3. Tottenham boss Harry Redknapp insisted his side can have a "great" season after they beat Aston Villa 2-1 despite Jermain Defoe's sending-off.</p> <p>Redknapp has previously said his side should be considered as title contenders while they are also into the Champions League's last 16. And after he returning Rafael van der Vaart's double saw of Villa he said: "It was three great points. "We fight to the end. Playing like this it should be a great season for us." Spurs, reduced to 10-men for almost an hour, survived a late Villa fightback when Marc Albrighton scored. And Redknapp was delighted</p>	<p>A SPORT</p> <p>B BUSINESS</p> <p>C POLITICAL NEWS</p> <p>D ADVERTISEMENT FOR A SPECIAL WEEKEND</p> <p>E SCIENCE AND ENVIRONMENT</p> <p>F HEALTH</p>

with his side's battling qualities as they picked up a first win in four matches.

4. The second European satellite dedicated to delivering broadband internet connections has launched successfully.

The six-tonne Ka-Sat lifted off atop a Proton rocket from Baikonur in Kazakhstan at 0351 local time on Monday (2151 GMT on Sunday). The flight lasted nine hours and 12 minutes. The Eutelsat-operated spacecraft will concentrate its services on the estimated tens of millions of European homes in so-called "not-spots". These are places where consumers cannot get a decent terrestrial connection. The spacecraft follows the Hylas-1 platform into orbit. This satellite, operated by Avanti Communications of London, was launched just last month. Ka-Sat, however, is considerably bigger, and has a notional capacity to serve up to two million households compared with Hylas's 300,000.

5. Northern hemisphere countries are being told by health experts to brace themselves for flu outbreaks. There has been a well-publicised surge of cases in the UK during December with swine flu appearing to be the dominant of the three strains circulating. But the European Centre for Disease Prevention and Control warned much of the rest of Europe was also beginning to see increases too. Meanwhile, parts of the US and Canada have reported higher levels. Many of those being infected are younger age groups. This is because elderly people have some immunity to swine flu, most probably because of exposure to a similar strain many years ago. In the UK, the number of people who have died with all types of flu this winter hit 27 this week after another 10 deaths. The volume of patients going to their doctor with flu-like illnesses also

rose, more than doubling to 87.1 per 100,000 in the past week.	
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Завдання А2.

Прочитайте запитання 1-5 і тексти (A-F). Визначте, в яких текстах можна знайти відповіді на ці запитання. Відповідь на кожне запитання можна знайти лише в одному тексті. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є один зайвий текст.**

CELEBRATING 10 YEARS OF THE EURO?

ЗАПИТАННЯ

Which text ...

1. outlines the reasons for improving budget deficit and employment figures in the eurozone?
2. investigates some negative aspects of the euro's record?
3. describes ups and downs of euro over the past ten years?
4. gives ideas about smoothing out the economic differences between the countries in the eurozone?
5. analyses the advantages and strengths of euro as a global currency?

ТЕКСТИ

-A-

Role of Euro

When the euro was launched there were plenty of people who thought it would crash and burn.

Ten years on, its role as a global currency is secure, even if it hasn't achieved everything its founders hoped. Wednesday is the 10th anniversary of the agreement that launched the single currency. However, residents of the first 12 EU states that adopted the euro didn't begin using euro banknotes and coins until 1 January, 2002. Things didn't start out so well. The euro spent its early life hitting record lows against the dollar - but now it is the greenback

that's falling. Tourists and exporters in the eurozone have to cope with the euro at a record high. Many in Europe are now bracing themselves for the effects of the slowdown in America.

-B-

Stronger position

But as the European Commission is keen to remind us, for once the eurozone economies are coming into this credit crunch from a position of relative strength. About 16 million jobs have been created in the eurozone since the birth of the euro, and unemployment has fallen, from 9% in 1999 to 7% in 2007. In contrast to the UK, most governments also have room to cut taxes to boost growth if they need to: the average budget deficit in the eurozone countries last year fell to record low of 0.6% of GDP.

-C-

Who gets the credit?

THE EUROZONE

- European Central Bank established 1 June 1998
- Euro launched 1 January 1999 as electronic currency and on foreign exchange markets
- National currencies replaced 1 January 2002

Of course, neither of these achievements is necessarily due to the euro, any more than the fall in average inflation and long-term interest rates can be directly attributed to the European Central Bank. Nearly all of the world's advanced economies have seen a steady decline in inflation since the late 1980s (at least until recently), a development that has pushed down interest rates as well.

However, supporters of Economic and Monetary Union would say that the budget deficit and employment figures do owe something to the euro. They would say that the Stability and Growth Pact, which asks countries in

the eurozone to keep their budget deficits below 3% of GDP has imposed budget discipline. Even so, some large economies like Germany have sometimes flouted the rules, and the pact was revised in 2005.

-D-

Economic reform

Supporters would also say the single currency has forced countries to get on with reforming their economies - including the labour market - because being part of the eurozone means that governments have lost the option of devaluing their way out of trouble. But many economists would disagree. Germany has done an excellent job of retaining its competitiveness in recent years by keeping costs down - even as the euro has risen against other currencies. But the same cannot be said of Italy, whose producers are struggling to keep any foothold in global markets. This relates to one of the disappointing aspects of the euro's record to date, at least for some of its founders.

-E-

No convergence

Economic and monetary union does not seem to have promoted economic convergence among the major economies. If anything, the reverse is true. The situation right now is a case in point.

Spain and Ireland did well out of the early years of the euro - too well, some would say. Being part of the single currency meant that interest rates were lower, for longer than they would otherwise have been, during the boom years when their economies grew rapidly. That allowed some US and UK-style imbalances to build up, particularly in the housing market. Both economies are now set to slow sharply as a result of the credit crunch. It is possible that they will even suffer a recession. By contrast, Germany and France had less of a boom, and may now only suffer a modest slowdown. Pity the European Central Bank, which has to set interest rate policy for all of them.

-F-

Supranational powers

Monetary policy alone cannot make the mature economies of the euro-zone converge. It would be unrealistic to expect it to. The only way to achieve that kind of convergence would be to create an enormous central eurozone budget which could redistribute money between countries to help smooth out the differences between them. There are some die-hard Europhiles who would support this. But don't hold your breath.

Завдання А3.

Прочитайте текст і виконайте завдання **1-5**. Визначте, який варіант відповіді (**A-D**) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

COMPUTER KNOWLEDGE 'UNDervalUED'

Computer skills are still undervalued in the UK board room, according to software giant Microsoft.

It surveyed 500 UK business leaders and found that a knowledge of information technology (IT) was seen as the seventh most important workplace skill.

Instead, team working and interpersonal skills were seen as the core factors, followed by initiative. Microsoft chairman Bill Gates said IT skills were needed from the shop floor to the chief executive.

The UK is looking to address a shortfall in workplace skills

'Share ideas'

"One of the most important changes of the last 30 years is that digital technology has transformed almost everyone into an information worker," said Mr Gates.

“ A solid working knowledge of productivity software has become a basic foundation for success in virtually any career ” Bill Gates

"In almost every job now, people use software and work with information to enable their organisation to operate more effectively."

Yet in an article written for the BBC News website, he added that team work was also a core requisite for success in the software industry.

"Software innovation, like almost every other kind of innovation, requires the ability to collaborate and share ideas with other people, and to sit down and talk with customers and get their feedback and understand their needs," he said.

In third place in the survey behind team working and initiative, came analysing and problem solving.

This was followed by verbal communication, personal planning and organising and flexibility.

Skills gap

Microsoft's survey was conducted to mark the first anniversary of the Leitch report into overcoming the skills gap in the UK economy.

TOP BUSINESS SKILLS

1. Team working and interpersonal skills
2. Initiative
3. Analysing and problem solving
4. Verbal communication
5. Personal planning and organising
6. Flexibility
7. IT skills Source: Microsoft

Lord Leitch's review in December 2006 set out recommendations to help the UK become a world leader in skills by 2020, and overcome a skills shortage that has threatened to undermine its credentials as an economic powerhouse.

The review suggested the establishment of a new Commission for Employment & Skills, and said that employers should have a greater say in training schemes and more responsibility for improving skills in the workplace.

According to some estimates, as many as 6.8 million adults in the UK lack basic qualifications, and have skills needs in numeracy, literacy and information technology.

The government is taking steps to redress the situation and has started an advertising campaign that is aimed at encouraging people to upgrade their skills through education and training.

It plans to spend £20m over three years on TV, print and poster adverts aimed at persuading people of their natural ability to succeed.

1. The article deals with the issue of the need
 - A. of a good command of foreign languages for a successful career.
 - B. good knowledge in mathematics as a necessary pre-requisite for success.
 - C. solid knowledge in physics and chemistry as a key factor of success for every professional.
 - D. well-developed skills in information technologies for a successful professional.
2. The results of a survey of 500 UK business leaders found that the most appreciated skills at working place at present are
 - A. verbal communication.
 - B. team working and interpersonal skills
 - C. personal planning and organising.
 - D. flexibility.
3. According to Bill Gates good operational knowledge of

- A.** business etiquette is the most important thing in a modern working environment.
- B.** modern household equipment has become a basic foundation for success in virtually any career.
- C.** digital technology has become a basic foundation for success in virtually any career.
- D.** correct spelling is the most important thing in a modern working environment.

4. Lord Leitch's review in December 2006 deals with the problem of

- A.** employees' skills shortage threatening British economy.
- B.** lack of highly-qualified employees, threatening British economy.
- C.** lack of employees' good educational background threatening British economy
- D.** employees' lack of loyalty at their working places threatening British economy.

5. The government has started an advertising campaign that is aimed at

- A.** encouraging people to enter universities.
- B.** stimulating people to upgrade their skills through education and training.
- C.** encourage people to upgrade their knowledge in physics.
- D.** stimulate people to take courses in foreign languages.

Завдання А4.

Прочитайте текст і заповніть пропуски, які позначені номерами **1-10**. Ці номери співвідносяться із завданнями **1-10**, в яких представлені варіанти відповідей. Визначте, який варіант відповіді (**A-D**) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

CHINA'S INFLATION RATE RISES BUT ECONOMIC OUTPUT SLOWS

The inflation rate in China 1)_____ the government's 3% target, creating a policy dilemma for Beijing. The annual rate of consumer price inflation rose to 3.1% in May, the National Bureau of Statistics said. More importantly, producer price inflation - the cost of goods at the factory gate - hit 7.1%. But industrial output slowed, 2)_____ the Chinese authorities with the tough decision as to whether they should raise currently low interest rates. Output from the country's millions of factories and workshops rose 16.5% in May from a year earlier, down from a growth rate of 17.8% in April. Urban fixed investment - a measure of construction of houses and factories - also 3)_____ in May, while bank lending fell 17% versus the previous month. A spokesman for the statistics bureau admitted that the pressure on inflation was "rather big", but said prices would be controlled. Higher food and housing prices were mainly to blame for the acceleration in inflation.

'Bubble' economy

The high inflation figures raise two concerns, according to Michael Pettis, finance professor at Peking University's Guanghua School of Management. "The first, well-noted concern is whether we 4)_____ on a rising inflation path," he told the BBC, explaining that the jump in producer prices may feed into higher consumer prices later. "What is talked about less is that real interest rates are going down," he added. The "real" interest rate

5)_____ the difference between the actual interest rate and the inflation rate.

CHINESE DATA IN FULL

Change vs same period in 2009:

	May	April
Consumer prices	+3.1%	+2.8%
Producer prices	+7.1%	+5.9%
Industrial output	+16.5%	+17.8%
Retail sales	+18.7%	+18.5%
	Year to May	Year to April
Urban fixed investment	+25.9%	+26.1%

Inflation is on the rise, but deposit rates and lending rates 6)_____ artificially low by the Chinese authorities. This means that Chinese households find the value of their savings eroded by inflation, while speculators and state-owned companies are able to borrow extremely cheaply. Mr Pettis estimates that low interest rates in China transfer 5%-10% of GDP from households to borrowers each year. He also thinks that cheap borrowing is creating a bubble economy, with borrowers making bad investment decisions and creating overcapacity. "We have a bubble in real estate. We have a bubble in infrastructure. We have a bubble in manufacturing capacity," he said. "Even Chinese art prices are the highest since Japan in the 1990s." But Beijing 7)_____ keen to move very slowly on interest rates, for fear that a sharp rise in rates could burst the bubble and plunge the economy into recession.

Yuan pressure

The latest figures 8)_____ as China comes under renewed pressure from the US to revalue its currency, the yuan. The yuan has been pegged to

the US dollar since 2008. US politicians say that China keeps its currency artificially cheap, and this gives it an unfair trade advantage. Trade data released on Thursday showed that Chinese exports in May had jumped by nearly 50% from a year ago, while the US trade deficit widened further in April. US Treasury Secretary Timothy Geithner told a congressional committee on Thursday that distortions caused by China's currency stance were "an impediment to the global rebalancing we need".

Meanwhile, Congress 9)_____ a bill that will impose targeted trade sanctions on China in retaliation for its yuan policy.

Trade question

"If the US gets tougher on China, it will be a green light for everyone else to adopt beggar-thy-neighbour policies," says Mr Pettis. He says that trade relations are being brought to a head much more quickly than expected by events in Europe.

With the EU now committed to cutting budget deficits, and the euro falling rapidly, Europe is set to start running a big trade surplus in the coming months.

But if Europe and China both 10)_____ to run big trade surpluses, that begs the question of who will run the necessary trade deficit and buy their exports. The noises coming from the US suggest that Washington is no longer willing to play the role of "consumer of last resort" that it did during the last boom. "Europe is forcing a rapid adjustment in global [trade] imbalances," says Mr Pettis. "China needs its adjustment to go slow. But the question is does the US have the political willingness for this any more?"

- | | | | |
|----------------|------------------|-----------------|----------------|
| 1 A) surpasses | B) has surpassed | C) will surpass | D) surpass |
| 2 A) left | B) will leave | C) leaves | D) leaving |
| 3 A) will slow | B) slowing | C) slowed | D) have slowed |
| 4 A) are | B) is | C) will be | D) were |

- 5 A) will be B) have been C) are D) is
- 6 A) are being held B) held C) was held D) are held
- 7 A) is B) were C) will be D) are
- 8 A) is releasing B) releases C) releasing D) have been re-
leased
- 9 A) will prepare B) is preparing C) prepares D) prepared
- 10 A) wants B) want C) wanted D) have wanted

Завдання A5.

Прочитайте текст. У такий спосіб перетворіть слова, надруковані великими літерами у дужках, щоб вони граматично і лексично відповідали змісту тексту. Напишіть свій варіант слова біля відповідного номера (1-10) у Бланку для відповідей.

CHINA 'OVERTAKES GERMANY AS WORLD'S LARGEST EXPORTER'

China's exports rose 17.7% in December, state media has reported, 1_____ (SUGGEST) the country has overtaken Germany as the world's largest exporter.

The rise, 2_____ (COMPARE) to a year earlier, breaks a 13-month decline in trade as a result of the global downturn.

Xinhua said total exports for 2009 were \$1.2tn (£749bn), but total foreign trade over the year was down 13.9%.

3_____ (CORRESPOND) say the figures will lead to new demands from China's competitors that it revalue the yuan.

Last year saw a continuing decrease in China's trade as the global 4_____ (ECONOMY) downturn led to a fall in demand for its products.

But in the last few weeks of the year, there was a far greater rise than forecasters had expected, with foreign exports reaching \$130.7bn, up 17.7% on the previous December.

China's General Administration of Customs (GAC) said exports overall in the year were \$1.2tn, down 16% from in 2008, while imports were 11.2% down from a year **5_____ (EARLY)** at \$1.01tn. The politically sensitive total trade surplus was down 34.2% to \$196.1bn. The figures suggests China will surpass Germany's export total for the whole of 2009, although this will not be confirmed until Germany's full-year data is published in February.

Yuan demand

A spokesman for GAC said the increase was "an important turning point" for the country.

"It is safe to say now that Chinese **6_____ (EXPORT)** have come right through the period of weakness," Xinhua quoted statistician Huang Guohua as saying.

The BBC's Chris Hogg in Shanghai says many of China's producers are low-cost manufacturers who assemble equipment such as i-Pods using foreign components.

The latest figures are being seen as an indication that those **7_____ (MANUFACTURE)** have proved resilient in the downturn and are benefiting as their customers restock, says our correspondent.

But the figures are likely to lead to renewed complaints from China's trading **8_____ (COMPETE)** that its currency is undervalued, he added.

Led by the US, they say it is unfair that China has been able to make its good **9_____ (CHEAP)** by keeping the yuan weak, but Prime Minister Wen Jiabao has said China "will not yield" to foreign demands that it re-value the currency.

Beijing has long said that it will not allow the yuan to trade freely until its domestic economy was strong enough to pick up any resulting decline in exports.

The slowing decline in Chinese trade has also been taken as a sign that the country's stimulus package is working.

Beijing raised tax rebates on exports several times in 2009, increased tax refunds and improved export credit **10**_____ (**INSURE**).

Частина 2. Лексико-граматичний тест

Завдання В1. Прочитайте речення. Виберіть правильний варіант серед запропонованих (**A, B, C, D**). Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. More money should _____ on ecology.

- A) is being spent
- B) be spend
- C) be spending
- D) be spent

2. Proper policy _____ by the government last year.

- A) hasn't used
- B) hasn't been used
- C) wasn't used
- D) will be used

3. The growth of unemployment _____ by the end of this year.

- A) stops
- B) will stop
- C) will have stopped
- D) stopped

4. One of the main laws of economy says - the greater the demand,
_____ the price.

- A) higher
- B) the higher
- C) high
- D) highest

5. He _____ to find a job at the moment, he must do something
to earn his living.

- A) will be trying
- B) try
- C) tries
- D) is trying

6. This year inflation _____ by 3%.

- A) has fallen
- B) has fall
- C) fell
- D) had fallen

7. We couldn't give him the job because he _____ enough experi-
ence.

- A) hadn't have
- B) doesn't have
- C) don't have
- D) haven't

8. They _____ a lot of money by the end of the last year.

- A) spent
- B) have spent
- C) had spent
- D) has spent

9. Tomorrow at this time he _____ the problem with a lot of peo-
ple.

- A) will be discussing
- B) will discuss
- C) will have discussed
- D) is being discussed

10. I _____ a presentation before. So I am a bit nervous.

- A) didn't give
- B) hadn't given
- C) haven't given
- D) hasn't given

11. A high living standard _____ in most developing countries yet.

- A) hasn't reached
- B) hasn't been reached
- C) weren't reached
- D) aren't reached

12. Profits of the firm _____ by the manager at the moment.

- A) are being analyzed
- B) are been analyzed
- C) are being analyzing
- D) are analyzing

13. Have you heard the news? He _____ a new job in Brazil.

- A) offered
- B) has been offered
- C) has offered
- D) is offering

14. The company _____ by two brothers in 1896.

- A) was found
- B) founded
- C) has been founded
- D) was founded

15. If you _____ him an email, it would arrive in seconds.

- A) send
- B) sent
- C) will send
- D) sended

16. When the phone rang, I _____ to a client.

- A) was talking
- B) talked
- C) talk
- D) were talking

17. When his car _____, he was driving to Bonn for a conference.

- A) had broken down
- B) were breaking down
- C) was breaking down
- D) broke down

18. I recognized my old boss at once even though I _____ him for 20 years.

- A) didn't see
- B) haven't seen
- C) hadn't seen
- D) am not seeing

19. The company is in serious financial difficulty. It _____ bankrupt.

- A) is going to
- B) is going
- C) is gone to
- D) will going

20. I want to get the air conditioning _____.

- A) repairing
- B) repairs

- C) repair
- D) repaired

21. If we _____ the contract today, we can start production at the end of the month.

- A) would sign
- B) will sign
- C) sign
- D) signs

22. Anne _____ a report when her boss asked her to fetch an invoice.

- A) has written
- B) was writing
- C) was written
- D) will have written

23. If the terms of the contract _____ different, we might accept it.

- A) were
- B) are
- C) have been
- D) will be

24. If I had known you were at the office I _____ in.

- A) would call
- B) would have called
- C) will have called
- D) will call

25. Her presentation _____ better if she had been more prepared.

- A) could been
- B) could be
- C) could had been
- D) could have been

26. The document _____ to this office within 30 days.

- A) should be return
- B) should be returned
- C) should been returned
- D) should return

27. This information _____ to tax authorities two years ago.

- A) should has been given
- B) should have given
- C) should have been given
- D) should has given

28. He said he wanted to go out and suggested _____ a movie together.

- A) seeing
- B) to see
- C) should see
- D) see

29. Mr. Brasseler is on holiday in Bali – you _____ him this morning.

- A) can't has seen
- B) can't have saw
- C) can't had seen
- D) can't have seen

30. He expects _____ soon.

- A) to be promoted
- B) to be promoting
- C) to promote
- D) promoted

31. Some employers will _____ the World Cup during working hours.

- A) let their staff to watch
- B) let their staff watch
- C) let their staff watching

D) let their staff watched

32. They made us _____ extremely hard on the training courses.

- A) work
- B) to work
- C) to be working hard
- D) works

33. I heard him _____ to someone on the phone.

- a) talks
- b) to talk
- c) to have talked
- d) talking

34. He asked me whether I _____ anyone in Marketing Department.

- A) knew
- B) know
- C) knows
- D) known

35. The man _____ they arrested was charged with fraud.

- A) where
- B) whose
- C) whom
- D) when

36. Yesterday I met someone _____ brother works in your department.

- A) who
- B) whose
- C) whom
- D) where

37. Coca-Cola is _____ most valuable brand name in the world.

- A) the

- B) a
- C) an
- D) –

38. Have you read _____ report I gave you last week?

- A) -
- B) a
- C) the
- D) an

39. I work for Merrill Lynch in New York, and I have _____ apartment on 14 Street.

- A) -
- B) a
- C) the
- D) an

40. I _____ a report for two weeks, and it still isn't finished.

- A) have been writing
- B) have written
- C) have been written
- D) am writing

41. Does Mrs. Rodin come from _____ United States?

- A) -
- B) a
- C) the
- D) an

42. We have in-company appraisals twice _____ year.

- A) -
- B) a
- C) the
- D) an

43. Would you like me to send you _____ catalogues?

- A) no
- B) any
- C) none
- D) some

44. We didn't make as _____ progress at the talks as we had hoped.

- A) much
- B) many
- C) some
- D) any

45. I feel very sorry _____ Mr Hasan. He has been made redundant.

- A) at
- B) with
- C) for
- D) in

46. I'll phone _____ the Director in the morning.

- A) to
- B) –
- C) for
- D) at

47. Whether or not the project succeeds will depend _____ a number of factors.

- A) for
- B) in
- C) on
- D) at

48. I _____ in a hotel for the last ten days, but I hope to find an apartment of my own soon.

- A) have stayed
- B) have been staying

- C) stayed
- D) am been stayed

49. Where's your personal assistant? I _____ from him since Monday.

- A) haven't heard
- B) haven't hurt
- C) didn't hear
- D) am not hearing

50. When asked about his career prospects, he said he _____ work for IBM.

- A) be able to
- B) may
- C) can
- D) might

51. It is 12.30. You ring a colleague but there is no reply. He _____ to lunch.

- A) might have gone
- B) might go
- C) would have gone
- D) can go

52. _____ many years in Great Britain she speaks English perfectly well.

- A) lived
- B) having lived
- C) living
- D) lives

53. It's a nice car but I wonder _____.

- A) how much it costs

- B) how much does it cost
C) how much costs
D) how much it's costing

Завдання В2

3. Підберіть слова близькі за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. reduce	2. minor	3. absence	4. same	5. rigidity
A. presence	B. different	C. increase	D. major	E. flexibility

2. Підберіть слова протилежні за значенням. Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. broad	2. improve	3. reduce	4. profit	5. weakness
A. increase	B. loss	C. narrow	D. worsen	E. strength

3. Знайдіть узагальнююче слово. Визначте, який варіант (А-Е) є правильним. Занесіть свою відповідь у Бланк для відповідей.

Position, paid work, piece of work/ responsibility, function

- A. profession B. job C. occupation D. business E. trade**

4. Серед запропонованих слів знайдіть “зайве”, тобто слово, яке не відноситься до даної групи слів. Визначте, який варіант відповіді (А-Е) є правильним. Занесіть свою відповідь у Бланк для відповідей.

- A. manager B. barker C. stockbroker D. entrepreneur E. interpreter**

Тест 4

Частина 1. ЧИТАННЯ

Завдання А1.

Прочитайте тексти **1-5** і встановіть їх співвідношення рубрикам **A-F**, до яких їх можна віднести. Занесіть свої відповіді у таблицю у Бланк для відповідей. Використовуйте одну букву лише один раз. У завданні є одна зайва рубрика.

ТЕКСТИ	РУБРИКИ ГАЗЕТ
<p>1. India's space agency has said it will launch its first manned mission to space in 2016. A senior official of the Indian Space Research Organisation (Isro) in Bangalore said that two astronauts would take part. "We are preparing for the manned space flight," Isro Chairman K Radhakrishnan told reporters. "We will design and develop the space module for the manned mission in the next four years," he said.</p>	<p>A SPORT</p>
<p>2. The Edinburgh Eye Clinic. Have you ever been told you cannot wear contact lenses? Let us take the challenge of it. Call Free 8000 852 254</p>	<p>B BUSINESS</p> <p>C POLITICAL NEWS</p> <p>D SCIENCE AND ENVIRONMENT</p>
<p>3. Italian officials believe anarchists may have carried out parcel bomb attacks on two embassies in Rome as acts of revenge. Two members of staff were hurt, one seriously, in the blasts at the Swiss and Chilean missions on Thursday. A ministry official suggested the Swiss had been targeted because they had co-operated with Italy, arresting several anarchists earlier this year. He added that an an-</p>	<p>E ADVERTISEMENT FOR A MEDICAL CLINIC</p> <p>F CRIME NEWS</p>

archist had been killed in Chile in 2009. Several Italians allegedly linked to anarchist groups have been detained by Swiss authorities. In April, two Italians and a Swiss resident were picked up in Zurich on suspicion of planning an attack on the Swiss headquarters of IBM.

4. Great Britain came second in the senior women's team event in the European Cross Country Championships, with host nation Portugal taking the title.

The men could only manage fifth in their team event as France won gold. But GB took the team title in both the men's and women's junior races and the women's under-23 event in Albufeira. Charlotte Purdue won individual gold in the junior women's race, Emelia Gorecka taking bronze, while Emma Pallant finished third.

Purdue powered clear of the field at the bell to win by a dominant 17 seconds over the junior girls' 4km course. With Gorecka finishing third, Great Britain won the team event by a considerable margin from Germany. Ryan Saunders was the first British athlete home in the junior men's race in 10th position as they retained the title, with Jonny Hay 14th and John McDonnell two places further behind.

5. Toyota has paid \$10m (£6.5m) to the family of four people killed in a runaway Lexus car in the US in 2009. The amount, agreed in September but kept confidential, was released by a lawyer for the dealership that lent the Lexus to the family. Toyota, which did not admit or deny liability in the settlement, said in a statement it was disappointed the amount had been made public. The crash

triggered a series of recalls involving millions of Toyota models. The car maker said in its statement: "As is common in these cases, these parties agreed to keep the amount confidential, in part to protect the families from unwanted solicitations and to allow them to move on from this difficult period."	
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Завдання А2.

Прочитайте запитання 1-5 і тексти (А-Г). Визначте, в яких текстах можна знайти відповіді на ці запитання. Відповідь на кожне запитання можна знайти лише в одному тексті. Занесіть свої відповіді у таблицю у Бланк для відповідей. **Використовуйте одну букву лише один раз. У завданні є один зайвий текст.**

THE HOUSES OF PARLIAMENT

ЗАПИТАННЯ

In which place can one find ...

1. King Arthur's story painted on the walls?
2. green seats?
3. the symbol of England's chief source of wealth?
4. the roof decorated with massive carved angels?
5. the main reception area?

ТЕКСТИ

-A-

British Parliament

The Houses of Parliament are the seat of British Government. Members of Parliament are elected to sit in its Commons Chamber, where they propose and pass new laws. In the Lords Chamber Peers discuss and amend these laws.

-B-

The House of Lords

The Lord Chancellor is in charge of the House of Lords. He sits on the Woolsack. It is a cushion stuffed with wool to symbolise what was once England's chief source of wealth.

-C-

The House of Commons

The House of Commons is decorated in a simple style with tiers of green seats. The Government sits on one side of the room with the Opposition on the other. There are stripes on the floor in front of each side. The distance between the stripes is the distance between two drawn swords.

-D-

The Central Lobby

The Houses of Parliament has over 1000 rooms, and over 3 km of corridors. Laid out they would stretch from Parliament to Saint Paul's Cathedral. The Central Lobby is the main reception area, decorated with brightly coloured mosaics. On his way to debates the House of commons Speaker walks in procession through here with the Mace, the symbol of royal authority.

-E-

The Robing Room

In the Robing Room the monarch puts on the Robes of State and the Imperial State Crown before opening Parliament. The room has its own throne, and decorations based on ancient tales. The walls are painted with scenes from the story of King Arthur.

-F-

Westminster Hall

Westminster Hall is one of the few remaining parts of a medieval royal palace once built on today's site. It has an impressive hammerbeam roof decorated with massive carved angels. It has been used for royal Christmas feasts, coronation banquets, and State trials.

Завдання А3.

Прочитайте текст і виконайте завдання **1-5**. Визначте, який варіант відповіді (**A-D**) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

MARGARET THATCHER DOES NOT LOOK LIKE A CAREER WOMAN

Thirty years after Margaret Thatcher entered Number 10, the BBC Archive has released documents and broadcasts offering glimpses into its early dealings with the future leader, and through them an insight into her path towards Downing Street.

Her main charm to me was that she does not look like a 'career woman'

The BBC's Joanne Symons notes her impression of Mrs Thatcher in 1957.

BBC Thatcher archive

The collection includes memos and production notes not intended for publication relating to Lady Thatcher's early appearances on radio and television.

The earliest known reference to Margaret Thatcher in the archive is from 1957, pre-dating her election as a member of parliament in 1959, and is a typed memo (see below) written by Joanne Symons, detailing a meeting between herself and Mrs Thatcher.

Sent to Joyce Pullen in the women's programme department it recommends the then barrister as someone suitable for broadcast.

"Mrs Thatcher is 30 ish I suspect tho' she could pass for much younger, very pretty and dresses most attractively. Very 'feminine'!" Symons reports.

She compliments the future prime minister's clear thinking and offers a conclusion that would be unthinkable to many now: "Her main charm to me was that she does not look like a 'career woman'!"

Symons' comments were evidently listened to, as some weeks after the memo, Mrs Thatcher appeared on *Your Own Time*, which the *Radio Times* billed as a "light-hearted programme for younger women". She spoke in her capacity as a barrister in a discussion entitled *It's a Woman's World*.

Unfortunately this programme was not kept by the BBC, but visitors to the archive can explore clips of other key television and radio appearances which have survived. The earliest is an edition of *Any Questions?* broadcast in 1960 in which Mrs Thatcher made a witty appearance as a panellist in her first year as an MP.

The broadcast took place long before the voice coaches went to work to lower the tone of her speaking voice.

Iron lady

"Excellent feminine voice. First class broadcasting manner," remarked a producer in production notes two years later in 1962 following another appearance by Mrs Thatcher.

Over the series of video, audio clips and documents, readers can follow her transformation into the "Iron Lady" who would eventually enter number 10.

Yet speaking in 1972, on the radio programme *Women in Politics*, she felt that was one door a female politician was many years away from breaking

down. She said the prospect of a woman becoming prime minister was something she would never see in her lifetime.

1. The article

- A.** deals with the detailed biography of Margaret Thatcher.
- B.** presents documents and broadcasts offering an insight into and dealings with the future leader.
- C.** analyses the key factors of her late political career.
- D.** give a detailed insight of her private life.

2. The BBC Archive collection includes

- A.** very well known publication relating to Lady Thatcher's early appearances on radio and television.
- B.** very well known publication relating to Lady Thatcher's late appearances on radio and television.
- C.** memos and production notes intended for publication relating to Lady Thatcher's early appearances on radio and television.
- D.** some documents not intended for publication relating to Lady Thatcher's early appearances on radio and television.

3. Margaret Thatcher was elected as a member of parliament

- A.** in 1957.
- B.** in 1960.
- C.** in 1959.
- D.** in 1962.

4. In Lady Thatcher's early appearances on radio and television

- A.** she is in her 30, looks very attractive and feminine.
- B.** looks like a “career woman”.

C. she is in her 40, not looking like a 'career woman'.

D. she is in her 50, dresses most attractively.

5. Speaking in 1972, on the radio programme Women in Politics, Margaret Thatcher felt

A. that a female politician would become prime minister in the near future.

B. that it was not realistic for a female politician to become prime minister in the near future.

C. certain that prospect of a woman becoming prime minister was something possible in the near future.

D. prospect of a woman becoming prime minister was something possible in her lifetime.

Завдання A4.

Прочитайте текст і заповніть пропуски, які позначені номерами 1-10. Ці номери співвідносяться із завданнями 1-10, в яких представлені варіанти відповідей. Визначте, який варіант відповіді (A-D) є правильним. Занесіть свої відповіді у таблицю у Бланк для відповідей.

A VIOLENT CRIME

A violent crime or crime of violence 1)_____ a crime in which the offender uses or threatens 2)_____ violent force upon the victim. This entails both crimes in which the violent act is the objective, such as murder, as well as crimes in which violence is the means to an end, such as robbery. Violent crimes 3)_____ crimes committed with and without weapons. With the exception of rape (which 4)_____ for 6% of all reported violent crimes), males 5)_____ the primary victims of all forms of violent crime. The comparison of violent crime statistics between countries is often problematic due to the way

different countries classify crime. Valid comparisons 6)_____ that similar offences between jurisdictions 7)_____. Often 8)_____ possible because crime statistics aggregate equivalent offences in such different ways that make it difficult or impossible to obtain a valid comparison.

Rather, violent crime 9)_____ under a number of different categories that often 10)_____ a range of both violent and non-violent behaviour. The categories include: Homicide and related offences, covering murder (including conspiracies and attempts), manslaughter and driving causing death. Sexual assault and related offences including non-assaultive sexual offences, such as those against a child. Abduction and related offences such as kidnapping, deprivation of liberty or false imprisonment. Robbery, extortion and related offences such as blackmail.

- | | | | |
|---------------------|-------------------|------------------|----------------|
| 1 A) is | B) was | C) has been | D) will be |
| 2 A) use | B) using | C) to use | D) used |
| 3 A) includes | B) include | C) included | D) including |
| 4 A) account | B) accounting | C) accounted | D) accounts |
| 5 A) were | B) are | C) have been | D) had been |
| 6 A) require | B) requires | C) required | D) requiring |
| 7 A) compared | B) are compared | C) is compared | D) be compared |
| 8 A) this isn't | B) this wasn't | C) this hasn't | D) this won't |
| 9 A) was classified | B) are classified | C) is classified | D) classified |
| 10 A) indicates | B) indicate | C) indicated | D) indicating |

Завдання А5.

Прочитайте текст. У такий спосіб перетворіть слова, надруковані великими літерами у дужках, щоб вони граматично і лексично відповідали змісту тексту. Напишіть свій варіант слова біля відповідного номера (1-10) у Бланку для відповідей.

THE SIMPSONS TO BREAK US RECORD

1_____ (**ANIMATE**) comedy The Simpsons is to become the longest-running prime-time series in US TV history after makers Fox 2_____ (**ORDER**) another two seasons.

The show is 3_____ (**CURRENT**) in its 20th season which matches the record of 4_____ (**WEST**) drama Gunsmoke, shown on CBS, which ended in 1975.

The 21st season will begin in the autumn with the 22nd 5_____ (**AIR**) next year.

The Simpsons was first shown in December 1989, and 6_____ (**MAKE**) its UK debut on Sky in September 1990.

The new commission of 44 episodes over two seasons will bring the total number of shows to 493.

The popular cartoon, 7_____ (**FEATURE**) Bart, Homer, Marge and other residents of Springfield, has 8_____ (**RECEIVE**) 24 Emmy awards in its 20 years on screen.

Next month, a new episode of The Simpsons is to have its premiere in the UK for the 9_____ (**ONE**) time in the show's history.

New episodes are 10_____ (**USUAL**) shown in the US on Fox a week before being shown on Sky1 in the UK.

In The Name Of The Grandfather, a St Patrick's Day special which details a family holiday to Ireland, will be shown on Sky1 on 17 March.

Частина 2. ЛЕКСИКО-ГРАМАТИЧНИЙ ТЕСТ

Завдання В1.

Прочитайте речення. Виберіть правильний варіант серед запропонованих (A, B, C, D). Занесіть свої відповіді у таблицю у Бланк для відповідей.

1. She looks tired. She _____ quite hard last night.
A) can have worked
B) had to work
C) must have worked
D) must has worked

2. I'd really like to buy a new car, but I'm afraid I just _____ one.
A) saved
B) can't afford
C) wasted
D) ran out of

3. She is getting _____.
A) richest and richest
B) the richer and the richer
C) richer and richest
D) richer and richer

4. John offered me a loan because he wanted to _____ me to buy a new car.
A) ensure
B) enable
C) able
D) make

5. I have been trying _____ you for the last three hours.
A) contact
B) contacting
C) contacted
D) to contact

6. You would have passed your examination if you had worked _____ .
- A) hardly
 - B) loudly
 - C) strongly
 - D) hard
7. He seems to be _____. He thought we would win easily.
- A) careless
 - B) disappointed
 - C) relaxed
 - D) friendly
8. I am sorry to say that my new job is much worse than the previous one. I work more hours but earn _____ money.
- A) more
 - B) fewer
 - C) least
 - D) less
9. They would have better results if they _____ harder.
- A) had worked
 - B) work
 - C) worked
 - D) were worked
10. _____ we get to the conference hall, the lecture will have started.
- A) as soon as
 - B) whenever
 - C) until
 - D) by the time
11. She insisted on _____ for everything.
- A) to pay
 - B) paying
 - C) to paying
 - D) pay

12. At the end of the financial year it is the responsibility of the chief finance officer to _____ the accounts.

- A) print
- B) edit
- C) publish
- D) direct

13. Do not throw it away; perhaps _____ people will need it.

- A) another
- B) others
- C) different
- D) other

14. Do you think he is _____ of doing this job quickly?

- A) capable
- B) suitable
- C) suited
- D) fitted

15. We are raising money for the poor child who needs a kidney transplant. Could you please put a _____ in our collecting box?

- A) donation
- B) beggar
- C) request
- D) price

16. He considers the meeting necessary because he wants to explain _____ his new ideas.

- A) the journalists
- B) for the journalists
- C) to the journalists
- D) about the journalists

17. If you cannot speak to him now, _____ me get him to call you in the morning.

- A) let
- B) shall
- C) do you want
- D) would you like

18. If you save a little money for possible emergencies in the future, we say “You are saving for a _____”.

- A) rainy day
- B) dark night
- C) sunny afternoon
- D) windy morning

19. An unexpected _____ of oil prices was caused by the military conflict in the Middle East.

- A) attempt
- B) growth
- C) presence
- D) problem

20. My father is against buying _____ which are advertised on TV.

- A) projects
- B) products
- C) prospects
- D) productions

21. Do you find _____ to learn foreign languages?

- A) difficulty
- B) difficult
- C) a difficulty
- D) it difficult

22. If Sandra is really interested in this job, she should write an _____ for it.

- A) application
- B) applicant
- C) approval
- D) admission

23. All you ought to do is to get as _____ as possible. The more you know the better.

- A) little information
- B) many informations
- C) much information
- D) many information

24. _____ you win a lot of money, would you give up your job?

- A) in the case
- B) if
- C) providing
- D) supposing

25. I am pleased to say that we speak on this matter with one

_____ .

- A) sound
- B) tone
- C) harmony
- D) voice

26. One day I hope I shall _____ the lottery.

- A) gain
- B) collect
- C) reach
- D) win

27. If she _____ my advice, she would have won.

- A) followed
- B) was following
- C) had followed
- D) did followed

28. When my grandfather died, I discovered that he left me some money in his _____ .

- A) savings
- B) credit card
- C) will
- D) cash machine

29. He took his _____ at Cambridge University.

- A) graduation
- B) grade
- C) degree
- D) mark

30. If you want to buy the shares of our company, you are sure to have a very good return on your _____.
- A) well-being
 - B) exchange
 - C) deposit
 - D) capital
31. I did everything I was supposed to do. But even then my employer was not _____ and she told me to work harder.
- A) independent
 - B) sociable
 - C) satisfied
 - D) neutral
32. “Are you ready to go?” “Not yet but I will be _____ a few minutes.”
- A) in
 - B) on
 - C) to
 - D) between
33. This supermarket is trying to _____ young shoppers by offering fashionable clothes.
- A) target
 - B) persuade
 - C) encourage
 - D) trap
34. Which of the following is a way of starting a formal letter?
- A) Thank you for your letter dated 26th august 2005.
 - B) Thanks for your letter, it was great to hear from you.
 - C) Thank you for your letter about ...
 - D) Thanks for dropping me a line ...
35. The currency rates always _____ so I advise you to wait until the value of the dollar goes up.
- A) stay
 - B) fluctuate

- C) oscillate
- D) stand

36. Which word is the odd-one-out?

- A) go bust
- B) go bankrupt
- C) go under
- D) expand

37. I couldn't finish the exam, I was just too _____ time.

- A) run out of
- B) short of
- C) spent
- D) wasted

38. I did forget about the seven o'clock news. I always listen to

- _____.
- A) their
 - B) them
 - C) its
 - D) it

39. I'm afraid it won't be possible to talk to the boss today because he's away _____ business till Tuesday.

- A) off
- B) on
- C) for
- D) to

40. Although I do not earn very much as a teacher, I manage to _____ somehow.

- A) have on
- B) set to
- C) come off
- D) get by

41. "Where do you work, sir?" "I do not work anywhere, I am _____."

- A) free

- B) easy-going
- C) unemployed
- D) outgoing

42. I like horse racing, but I never _____ any money. I think gambling is stupid.

- A) bet
- B) win
- C) lose
- D) earn

43. My father is not _____ run the business alone.

- A) used to
- B) able to
- C) capable of
- D) good at

44. He told me _____ he thought of our manager.

- A) that what
- B) what
- C) which
- D) that which

45. Gas prices are at an all-time _____ .

- A) interest
- B) high
- C) expensive
- D) rising

46. Last month he lent me some money, so now I still _____ .

- A) owe them to him
- B) owe it his
- C) owe them him
- D) owe it to him

47. The \$500 I have saved should be _____ to go to Italy.

- A) accounted
- B) accepted
- C) wrong
- D) sufficient

48. It is _____ to wear black trousers and jackets in our university.
- A) compulsory
 - B) important
 - C) possible
 - D) funny
49. Families and individuals are defined as living in _____ if their incomes fall below certain levels.
- A) poor
 - B) poverty
 - C) scarcity
 - D) dearth
50. Which of the following can you not do with money?
- A) spend it
 - B) save it
 - C) afford it
 - D) borrow it
51. They _____ a lot of money by the end of the last year.
- A) spent
 - B) have spent
 - C) had spent
 - D) had spend
52. As a rule my manager _____ abroad once or twice a month.
- A) go
 - B) is going
 - C) goes
 - D) going
53. The task of the public relations department is to project the right _____ of a company.
- A) painting
 - B) image
 - C) picture
 - D) drawing

Завдання В2

1. Підберіть слова близькі за значенням. Занесіть свої відповіді у таблицю у бланк для для відповідей.

1. labour	2. apparent	3. quantity	4. supplementary	5. factor
A. amount	B. additional	C. obvious	D. determinant	E. work

2. Підберіть слова протилежні за значенням. Занесіть свої відповіді у таблицю у бланк для для відповідей.

1. offer	2. win	3. freedom	4. different	5. transform
A. liberty	B. suggest	C. fail	D. change	E. various

3. Знайдіть узагальнююче слово. Визначте, який варіант (A-E) є правильним. Занесіть свою відповідь у Бланк для відповідей.

Financial resources, collected assets, collected money, invested money, income

A. currency B. money C. shares D. stocks E. fund

4. Серед запропонованих слів знайдіть “зайве”, тобто слово, яке не відноситься до даної групи слів. Визначте, який варіант відповіді (A-E) є правильним. Занесіть свою відповідь у Бланк для відповідей.

A. advertising campaign B. advertising exchange C. advertising agency D. advertising slogan E. advertising association

1.3. КЛЮЧІ ДЛЯ САМОПЕРЕВІРКИ

Порівняйте свої відповіді з ключем та оцініть свої результати.

За правильне виконання кожного завдання – 1 бал. За неправильну відповідь або відсутність відповіді – 0 балів. З виправлену правильну відповідь – 0,5 бала.

Оцінка тесту здійснюється за такою шкалою:

Кількість правильних (бали)	відповідей (кількість правильно виконаних завдань)	Оцінка
100	100	(високий рівень)
95-99	95-99	(високий рівень)
90-94	90-94	(достатній рівень)
85-89	85-89	(достатній рівень)
80-84	80-84	(достатній рівень)
75 – 79	75 – 79	(достатній рівень)
70-74	70-74	(середній рівень)
65 - 69	65 - 69	(середній рівень)
62 - 64	62 - 64	(середній рівень)
0- 61	0- 61	(початковий рівень)

Тест 1

Частина 1. Читання

Завдання A1.

1	2	3	4	5
B	D	F	C	E

Завдання A2.

1	2	3	4	5
D	B	F	C	A

Завдання A3.

1	2	3	4	5
B	D	C	A	B

Завдання А4.

1	2	3	4	5	6	7	8	9	10
A	B	C	D	B	A	C	D	B	A

Завдання А5.

- | | |
|--------------|---------------|
| 1. historic | 6. including |
| 2. existence | 7. trustee |
| 3. first | 8. missionary |
| 4. purchase | 9. underscore |
| 5. different | 10. cultural |

Частина 2. Лексико-граматичний тест**Завдання В1**

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
A	C	C	D	A	D	A	C	A	C	D	B	C	B	A	D	B	C	A	B	D	B	A	D	A	D	C	A

2	3	3	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	5	5	5	5	
9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3
B	A	B	D	D	A	B	B	A	B	C	A	D	B	A	D	C	A	C	B	D	A	A	B	D

Завдання В2**1.**

1	2	3	4	5
E	D	B	C	A

2.

1	2	3	4	5
E	A	D	C	B

3. C**4. D****Тест 2****Частина 1. Читання****Завдання А1.**

1	2	3	4	5
F	A	E	D	B

Завдання А2.

1	2	3	4	5
F	D	C	B	E

Завдання А3.

1	2	3	4	5
C	D	B	A	D

Завдання А4.

1	2	3	4	5	6	7	8	9	10
A	C	B	D	B	A	D	A	C	B

Завдання А5.

- | | |
|-----------------|-----------------|
| 1. should obeu; | 6. does not; |
| 2. has; | 7. was; |
| 3. deprived; | 8. European; |
| 4. brought; | 9. possibility; |
| 5. impose; | 10. hear |

Частина 2. Лексико-граматичний тест

Завдання В1

1	2	3	4	5	6	7	8	9	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2
D	A	B	A	B	C	A	D	A	B	D	D	A	B	D	B	A	D	A	A	D	D	D	A	C	D	A	D

2	3	3	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	4	5	5	5	5
9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3
B	B	A	D	C	A	D	C	A	B	A	D	B	C	A	C	A	A	B	A	D	D	A	B	B

3

Завдання В2

1.

1	2	3	4	5
C	E	D	B	A

2.

1	2	3	4	5
C	E	A	B	D

3. B

4. C

Тест 3

Завдання А1.

1	2	3	4	5
C	B	A	E	F

Завдання А2.

1	2	3	4	5
C	D	A	F	B

Завдання А3.

1	2	3	4	5
D	B	C	A	B

Завдання А4.

1	2	3	4	5	6	7	8	9	10
B	D	C	A	D	A	C	D	B	B

Завдання А5.

- | | |
|-------------------|------------------|
| 1. suggesting | 6. exporters |
| 2. compared | 7. manufacturers |
| 3. Correspondents | 8. competitors |
| 4. economic | 9. cheaper |
| 5. earlier | 10. insurance |

Частина 2. Лексико-граматичний тест

Завдання В1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
D	C	C	B	D	A	B	C	A	C	B	A	B	D	B	A	D	C	A	D	C	B	A	B	D	B	C	A		

2	3	3	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	5	5	5	5	
9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3
D	A	B	A	D	A	C	B	A	C	D	A	C	B	D	A	C	B	C	B	A	D	A	B	A

Завдання В2

1.

1.	2.	3.	4.	5.
C	D	A	B	E

2.

1.	2.	3.	4.	5.
C	D	A	B	E

3. B

4. E

Тест 4

Завдання А1.

1	2	3	4	5
D	E	C	A	B

Завдання А2.

1	2	3	4	5
E	C	B	F	D

Завдання А3.

1	2	3	4	5
B	D	C	A	B

Завдання А4.

1	2	3	4	5	6	7	8	9	10
A	C	B	D	B	A	D	A	C	B

Завдання А5.

- | | |
|--------------|--------------|
| 1. Animated | 6. made |
| 2. ordered | 7. featuring |
| 3. currently | 8. received |
| 4. Western | 9. first |
| 5. airing | 10. usually |

Частина 2. Лексико-граматичний тест

Завдання В1

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
C	B	D	B	D	D	B	D	C	D	B	C	D	A	A	C	A	A	B	B	D	A	C	D	D	D	C	C		

2	3	3	3	3	3	3	3	3	3	3	4	4	4	4	4	4	4	4	4	4	5	5	5	5				
9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3				
C	D	C	A	A	A	B	D	B	D	B	D	C	A	B	B	B	D	D	A	B	C	C	C	B				

Завдання В2

1.

1.	2.	3.	4.	5.
E	C	A	B	D

2.

1.	2.	3.	4.	5.
B	C	A	E	D

3. B

4. B

РОЗДІЛ 2. ПІДГОТОВКА ДО УСНОЇ ЧАСТИНИ ТЕСТУ

**Розмовні теми для підготовки абітурієнтів
галузі знань 0305 «Економіка і підприємництво»**

HIGHER EDUCATION IN UKRAINE

Higher education is generally recognized as preparing individuals to realize more fully their human potential, enrich their understanding of life and make them more productive to society.

Future specialists in various fields of science, technology, economics and art get a fundamental general and specialized training, all students regardless of their specialty study foreign languages.

Our country needs specialists in all fields of science and all branches of industry and agriculture. Institutes exist not only in big cities like Kyiv, Kharkiv, Lviv, but in many towns of Ukraine like Irpin.

Higher educational establishments of our country fall into three main types and have four levels of accreditation. The first type includes the universities and institutes where there are only full-time students, which receive state grants. Students who do not live at home get accommodation in the hostels.

The second and third types of higher schools provide educational facilities for factory and office workers who combine work with studies. The second type of higher education in establishments includes evening faculties and evening higher schools for those who study in their spare time.

The third type covers extra-mural higher schools where students take correspondence courses. Every year extra-mural students receive from 30 to 40 days' leave to prepare for their exams.

The diplomas by the evening faculties and extra-mural higher schools have the same value as the diplomas of all other institutes and universities.

The period of study at higher schools is from 4 to 6 years. According to the subjects studied there exist three groups of higher schools' universities, polytechnic and specialized institutes.

Higher education in Ukraine undergoes tangible changes. It accepts different European standards, Bologna system and becomes more and more innovative. And now there are a lot of educational establishments having student changing and correlations with the Universities throughout the world. Our higher education gets European level and international recognition.

HIGHER EDUCATION IN GREAT BRITAIN

When higher education of Great Britain is being spoken about the University education is generally meant. But in fact there is a considerable amount of post-school education, including part-time as well as full-time studies carried on in technical colleges teacher training colleges, art colleges, institutes of adult education and so on.

Higher education, consisting of degree and equivalent courses, has experienced a dramatic expansion. The number of higher education students in Britain almost doubled between 1979 and 1993 to 1.5 million, so that today around 30 percent of young people enter full-time higher education.

There are some 90 universities, which enjoy academic freedom. Every University is autonomous and responsible to its governing body. The regulations differ from University to University. While there are similarities between them, they all differ from Oxford and Cambridge, where are a number of separate colleges, each with their own regulations and courses of studies. The new, so-called "red-brick" Universities are divided into various faculties: Faculty of Arts, Faculty of Science, Faculty of Social and Economic Studies, etc.

University degree courses are generally being taken for three, four or even five years. University teaching combines lectures practical classes and small group teaching in either seminars or tutorials. The last is a traditional feature of the Universities of Oxford and Cambridge.

First degree courses are mainly full time and usually last three years, with longer courses in subjects such as medicine. Universities offer courses in a broad range of academic and vocational subjects, including traditional arts subjects, the humanities, and science and technology. The government encourages young people to choose degree courses in subjects, or combinations of subjects, that provide the knowledge and skills required by a technologically advanced economy.

Over 95 percent of students on first degree and comparable higher education courses receive government grants covering tuition and accommodation and other maintenance expenses. Parents also contribute, the amount depending on their income. In addition, students can take out loans to help pay their maintenance costs.

HIGHER EDUCATION IN THE USA

A college is generally defined as an institution of higher learning which offers a course of instruction over a four-year period, and which grants a bachelor's degree at the conclusion of studies.

As part of university, a college graduate is distinguished from the graduate of professional school. However the professional schools in some universities are called colleges.

A college prepares the students for two things: either graduate study leading to master's or doctor's degree or a job immediately after graduation. A student who majors in business administration for example, may be fully prepared for a career in business when he has finished college.

On the other hand, a student majoring in psychology often must do a great deal of graduate work before he is competent in this field.

The executive head of a college or a university is usually called the president. The various colleges or schools - which make up a university, are headed by deans. Within a school or college there may be departments -according to subject matter fields, each of which may be headed by a professor who is designated as department head or chairman.

Other members of the faculty hold academic ranks, such as instructor, assistant professor, associate professor, and professor. Graduate students who give some part-time service may be designated as graduate assistants or fellows.

Students are classified as freshmen, sophomores, juniors and seniors. A freshman is a first year student, a sophomore, a second year student, a junior, a third year student, and a senior, a fourth year student.

All students who have graduated from the senior class and who continue studying at a university are classified as advanced students or graduate students. Some graduate students receive grants which cover the cost of their education; a person on such a fellowship is called a university fellow.

American colleges and universities are either public or private.

ECONOMY OF UKRAINE

Ukraine is an agro-industrial country.

Ukraine is rich in natural resources. The main minerals are iron ore, coal, rock salt cement, gypsum uranium, different metals and other natural resources.

The country fully satisfies its needs in minerals but it still has to import some of them. So, oil and gas are imported from Russia and Turkmenistan as the oil and gas deposits of Ukraine cannot satisfy country's needs in these energy resources.

In the current structure of Ukraine's industry a great proportion is occupied by heavy industry, especially, the iron, and steel, machine-building and coal industries.

A considerable part is played by the food, light and chemical industries. Defence industry is being restructured and converted with emphasis on the output of consumer goods.

However, today's industries are unable to satisfy the consumers' wants because they are not integrated into the world process of economic, technological and scientific progress. The national industries have low standard in processing raw material and outdated and worn-out production equipment.

Ukraine has currently achieved macroeconomic stability. Prices, domestic and foreign trade have been liberalized. An austere monetary policy has been introduced. Tax and budget systems are also being reformed. A twin-level banking structure took shape: the National Bank of Ukraine, and commercial banks of all types and forms of property.

"Small-scale" privatization is nearly completed in Ukraine today. Privatization has sped up for large and medium size enterprises, including enterprises in the agro-industrial sector.

Ukraine's foreign policy is aimed at wide and long-term co-operation. Ukraine is acting on the assumption that this is the most effective way of solving not only economic but also political problems.

BRITISH ECONOMY

The United Kingdom is one of the world's largest exporters of manufactured goods per head of population. For every person employed in agriculture eleven people are employed in mining, manufacturing and building.

Apart from coal and iron ore Britain has very few natural resources. Its agriculture provides only half the food it needs. Most of if the raw materials such as oil and various metals (copper zinc, uranium ore and others) have to be imported. Britain also has to import timber, cotton, fruit and farm products.

Britain used to be richly forested, but most of the forests were cut down to make more room for cultivation. The greater part of land is used for cattle and sheep breeding, and pig raising. Among the crops grown on the farms are wheat, barley and oats. The fields are mainly in the eastern part of the country. Most of the farms are small. Farms tend to be bigger where the soil is less fertile.

Britain produces high quality expensive goods, which has always been characteristic of its industry. A shortage of raw materials, as well as the high cost of production makes it unprofitable for British industry to produce semi-finished goods or cheap articles. Britain mostly produces articles, requiring skilled labour, precision instruments, chemicals. Britain high quality

consumer goods and articles made of various kinds of synthetic (man-made) materials.

The original basis of British industry was coal mining, and the early factories grew up not far from the main mining areas.

Glasgow and Newcastle became great centres of engineering and shipbuilding . Lancashire produced cotton goods and Yorkshire woollens, with Sheffield concentrating on iron and steel. Birmingham developed light engineering. There appeared a tendency for industry and population to move to the south, particularly to the London area. Britain's industry is now widely dispersed. Great progress was made in the development of new industries, such as the aircraft, automobile, electronic industries and others. A number of atomic power reactors were made.

US ECONOMY

The United States is rich in natural resources the main being iron ore, coal and oil. The nation produces more than 100 million tons of iron a year. Four fifths of the ore mined in the USA comes from the Great Lakes region. Though a great deal of the ore has been used up, its resources have not been exhausted, most of the coal mined in the USA is used by power plants to produce electricity. Coal is also used in the chemical industry for the manufacture of plastics and other synthetics. The production, processing and marketing of such oil products as petrol (called "gasoline" or "gas" in the USA) make up one of America's largest industries. The basic metals and minerals mined in the United States are zinc, copper and silver.

The United States is a highly industrialized country with various branches of heavy industry prevailing, namely the mining, metallurgical, automobile and chemical industries as well as engineering. Many branches of light industry are also developed, among them are the textile, clothing, food and wood-working industries.

A great deal of attention in American industry is devoted to research and emphasis is made on the use of labour saving machines, in the past few years the number of workers has increased only a few per cent, while the number of scientists and engineers in the plants has almost doubled.

Mechanization and automation do away with thousands of office jobs, intensify production and increase labour productivity. But they also bring about a further growth of unemployment.

New industries are created as new discoveries are made in physics, chemistry and other sciences. Atomic energy, for example, has created a wide range of new industries. Electronics has become a major industry. Great emphasis is being made on the war industry.

American industry is distributed unevenly. Most of the industrial enterprises are located in the eastern part of the country. But industry is spreading out as there is a tendency to build factories far removed from the home plant and closer to natural resources and markets. Good transportation facilities and rapid communication systems make it possible for factories.

The leading US exports are industrial machinery, electronics equipment, textiles, iron, coal, oil products and chemicals, grain and other farm products.

ECONOMICS AS A SCIENCE

Economics is a social science like history, geography, politics, psychology and sociology. It is the study of human efforts to satisfy what seems like unlimited and competing wants through the careful use of relatively scarce resources. Economists study what is or tends to be and how it came to be. They do not in any way pretend to tell what ought to be. People must make up their own minds about that.

Economics is therefore concerned with activities relating to wealth, i.e. production, consumption, exchange and distribution.

For our own purpose, we shall define economics as the study of man in his attempts to gain a living by utilizing his limited resources.

The study of economics is concerned with economic products — goods and services that are useful, relatively scarce and transferable to others. The important thing is that economic products are scarce in an economic sense. That is one cannot get enough to satisfy individual wants and needs. The fact that economic products command a price shows that they have these characteristics.

The terms goods and services are used to describe many things people desire. Consumer goods are intended for final use by individuals to satisfy their wants and needs. Manufactured goods used to produce other goods and services are called capital goods. An example of capital goods would be a computer in a school.

The other type of economic product is a work that is performed for someone. Services can include haircuts, repairs to home appliances and forms of entertainment like rock performances. They also include the work performed by doctors, lawyers and teachers. The difference between goods and services is that the services are something that cannot be touched or felt like goods.

Many other things — sunshine, rainfalls, fresh air — are known as free products because they are so plentiful. No one could possibly own them, nor would most people be willing to pay anything for them. In fact, some are so important, that life would be impossible without them. Even so, free products are not scarce enough to be major concern in the study of economics.

FACTORS OF PRODUCTION

The reason people cannot satisfy all their wants and needs is the scarcity of productive resources. These resources or factors of production are called land, labour, capital, and organization or entrepreneurship. They provide the means for a society to produce and distribute its goods and services.

As an economic term land means the gifts of nature or natural resources not created by human efforts. They are the things provided by nature that go into the creation of goods and services. Land has a broad meaning. It is not only land itself, but also what lies under the land (like coal and gold), what grows naturally on top of the land (like forests and wild animals), what is around the land in the seas and oceans and under the seas and oceans (like fish and oil). It includes deserts, fertile fields, forests, mineral deposits, rainfall, sunshine and the climate necessary to grow crops.

Because there are only so many natural resources available at any given time, economists tend to think of land as being fixed or in limited supply. There is not enough good farmland to feed all of the earth's population enough, sandy beaches for everyone to enjoy, or enough minerals to meet people's expending energy needs indefinitely.

The second factor of production is labour — people with all their efforts and abilities. Unlike land, labour is a resource that may vary in size over time. Historically, factors such as population growth, immigration, famine, war and disease have had a dramatic impact on both the quantity and quality of labour.

Labour is the human input into the production process. It may be mental or physical. But in many tasks it is necessary to combine mental activity with physical effort. The price paid for the use of labour is called wages. Wages represent income to workers, who own their labour. Land and labour are often called primary factors of production. It is one whose quantity is determined outside the economy.

The third factor of production is capital — the tools, equipment and factories used in production of goods and services. It is a produced factor of production, a durable input which is itself an output of the economy. For example, we build a textile factory and use it to produce shirts, or assemble a computer and then employ it in educating students.

As noted earlier, such items are also called capital goods. This is to distinguish them from financial capital, the money used to buy the tools and equipment used in production.

Capital is unique in that, it is the result of production. A bulldozer may be an example of capital goods used in construction. At the same time, it was manufactured in a factory which makes it the result of earlier production.

When the three inputs — land, labour and capital — are present, production or the process of creating goods and services, can take place. Even the production of the service called education requires the presence of land, labour and capital.

Entrepreneurship, the managerial or organizational skills needed by most firms to produce goods and services, is the fourth factor of production. The entrepreneur brings together the other three factors of production — land, labour and capital. When they are successful, entrepreneurs earn profits, the return or reward for the risks, innovative ideas and efforts put into the business. When they are not successful, they suffer losses.

ECONOMIC SYSTEMS

There are three major kinds of economic systems: traditional, command and market.

In a society with a traditional economy nearly all economic activity is the result of ritual and custom. Habit and custom also prescribe most social behaviour. Individuals are not free to make decisions based on what they want or would like to have. Instead, their roles are defined. They know what goods and services will be produced, how to produce them, and how such goods and services will be distributed.

An example of traditional economy is the society of polar eskimo of the last century. For generations, parents taught their children how to survive in a harsh climate, make tools, fish and hunt. Their children, in turn, taught these skills to the next generation. The main advantage of the traditional economy is that everyone has a role in it. This helps keep economic life stable and community life continuous. The main disadvantage of the traditional econo-

my is that it tends to discourage new ideas and even punishes people for breaking rules or doing things differently.

Other societies have a command economy — one where a central authority makes most of the What, How and for Whom decisions.

Economic decisions are made at the top and people are expected to go along with choices made by their leaders. It means that major economic choices are made by the government. It decides goals for the economy and determines needs and production quotas for major industries. If the planning body wants to stress growth of heavy manufacturing, it can shift resources from consumer goods to that sector. Or, if it wants to strengthen national defence, it can direct resources from consumer goods or heavy manufacturing to the production of military equipment and supplies.

In a market economy, the questions of What, How and for Whom to produce are made by individuals and firms acting in their own best interests. In economic term a market is an arrangement that allows buyers and sellers to come together to conduct transactions.

A market economy is flexible and can adjust to change over time. The second major advantage of the market economy is the freedom that exists for everyone involved.

The third advantage of the market economy is the lack of significant government intervention. Except for national defence, the government tries to stay out of the way. As long as there is competition among producers, the market economy generally takes care of itself.

The final advantage of the market economy is the incredible variety of goods and services available to consumers. In fact, almost any product can and will be produced so long as there is a buyer for it.

MAJOR KINDS OF BUSINESS ORGANIZATIONS

There are three major kinds of business organizations: the sole proprietorship, the partnership and the corporation.

The most common form of business organization is the sole proprietorship — a business owned and run by one person. The main advantage of a sole proprietorship is that it is the easiest form of business to start and run. Sole proprietors own all the profits of their enterprises and are free to make whatever changes they please. They have minimal legal restrictions and do not have to pay the special taxes placed on corporations. Sole proprietorships are generally found in small-scale retail and service businesses such as beau-

ty salons, repair shops, or service stations. The major disadvantage of a sole proprietorship is the unlimited liability that each proprietor faces. Since the business and the owner are legally the same, the sole proprietor is liable for all financial losses or debts that the business may incur. Another serious problem faced by the sole proprietorship is the lack of continuity of the business. When the owner dies, the business also legally terminates.

A partnership is a business that is jointly owned by two or more people who have combined their talents and resources for the purpose of earning a profit. Partnerships are most common in such professional fields as medicine, law, accounting, stockbrokerage, but they are also found in manufacturing, wholesaling and retailing. Partnerships have more advantages than sole proprietorships. Like sole proprietorship they are easy to form and often get tax benefits from the government. Partnerships have certain disadvantages too. The major disadvantage is unlimited financial liability. It means that each partner is responsible for all debts and is legally responsible for the whole business. But one of the greatest problems in partnerships is that partners may disagree with each other causing management conflicts.

A business corporation is an institution established for the purpose of making profit. It is operated by individuals. There are several advantages of the corporate form of ownership. The major advantage is the ability to acquire greater financial resources than other forms of ownership. The next advantage is that the corporation attracts a large amount of capital and can invest it in plants, equipment and research. It can offer higher salaries and thus attract talented managers and specialists. Corporations have great capacity for growth and expansion.

Corporations face some major disadvantages. It is difficult and expensive to organize a corporation. The process of obtaining a charter usually requires the services of a lawyer. Most small firms prefer to avoid these expenses by forming proprietorships and partnerships. There is also an extra tax on corporate profits. The government taxes corporate income in addition to the taxes paid by shareholders on their dividends.

Form of ownership	Advantages	Disadvantages
Sole proprietorship	1. Retention of all profits. 2. Ease of formation & dissolution.	1. Unlimited financial liability. 2. Limited financial resources. 3. Management deficiencies. 4. Lack of continuity.

	3. Freedom & flexibility of management. 4. Secrecy of operation.	
Partnership	1. Ease of formation. 2. Complementary management technical skills. 3. Greater financial resources. 4. Employee incentive.	1. Unlimited financial liability. 2. Disagreements among partners. 3. Lack of continuity. 4. Complexity of dissolution.
Corporation	1. Limited financial liability. 2. Specialized management skills. 3. Great financial capability. 4. Unlimited life span. 5. Ownership easily transferred. 6. Capacity for growth.	1. Difficult & costly to establish. 2. Lack of personal interest by management. 3. Legal restrictions & government regulations. 4. Lack of secrecy in operation.

MARKET

A market is a set of transaction in which a particular kind of commodity is exchanged, and in which the transactions for this commodity among different individuals and firms are related.

There are markets for hundreds of thousands of things. Some of these things are tangible and satisfy individual desires, while others are intangible but also important in satisfying individual interests. These things are frequently referred to as products. Frequently, product markets are divided into two classes: goods and services. For example, a hamburger is a good, while a doctor's examination is a service. When you buy an automobile, you are purchasing a good. When you have someone adjust a carburettor, however, you are purchasing a service.

Demand is all combinations of relative price and quantity of a particular commodity that individuals or firms (demanders) would be willing to purchase in a market.

A market is created when those who willingly supply a good, service, or resource exchange with those who desire to use, control, or consume a good, service, or resource.

In an open or free market, the relative price for a commodity will generally decrease when there is excess demand.

Excess demand will be eliminated if the relative price is free to increase.

Markets adjust in predictable ways if, when there is excess demand, the relative price increases and if, when there is excess supply, the relative price decreases. These changes in relative prices tend to eliminate the excess supply or excess demand.

A market is equilibrium when the quantity that suppliers are willing to provide to the market at a specific market price is exactly equal to the quantity that demanders desire to purchase in the market at the same market price.

Economists classify markets according to conditions that prevail in them. They ask questions like the following: How many suppliers are there? How large are they? Do they have any influence over price? How much competition is there between firms? What kind of economic product is involved? Are all firms in the market selling exactly the same product, or simply similar one? Is it easy or difficult for new firms to enter the market? The answer to these questions helps to determine market structure, or the nature and degree of competition among firms operating in the same market. For example, one market may be highly competitive because a large number of firms produce similar products. Another may be less competitive because of fewer firms, or because the products made by each are different or unique.

In short, markets can be classified according to certain structural characteristics that are shared by most firms in the market. Economists have names for these different market structures: pure competition, monopolistic competition, oligopoly, and monopoly.

An important category of economic markets is pure competition. This is a market situation in which there are many independent and well-informed buyers and sellers of exactly the same economic products. Each buyer and seller acts independently. They depend on forces in the market to determine price. If they are not willing to accept this price, they do not have to do business.

To monopolize means to keep something for oneself. A person who monopolized a conversation, for example, generally is trying to stand out from everyone else and thus attract attention.

A situation much like this often exists in economic markets. For example, all the conditions of pure competition may be met except that the products for sale are not exactly the same. By making its product a little different, a firm may try to attract more customers and take over the economic market. When this happens, the market situation is called monopolistic competition.

The one thing that separates monopolistic competition from pure competition is product differentiation. The differences among the products may

be real, or imaginary. If the seller can differentiate a product, the price may be raised a little above the market price, but not too much.

DEMAND AND SUPPLY

Demand is a consumer's willingness and ability to buy a product or service at a particular time and place. If you would love to own a new pair of athletic shoes but can't afford them, economists would describe that your feeling as desire, not demand. If, however, you had the money and were ready to spend it on shoes, you would be included in their demand calculations.

The Law of Demand describes the relationship between prices and the quantity of goods and services that would be purchased at each price; it says that all else being equal, more items will be sold at a lower price than at a higher price.

The degree to which price changes affect demand will depend upon the elasticity of demand for a particular item.

If total revenue increased following a price decrease, demand would be elastic. If the price decrease led to a decrease in total revenue, the demand for the item would be described as inelastic.

Sometimes things happen that change the demand for an item at each and every price. When this occurs, we have an increase or a decrease in demand.

Supply, which is the quantity of goods or services that sellers offer for sale at all possible prices at a particular time and place, varies directly with price. In other words, at a higher price, more goods and services will be offered for sale than at a lower one, and vice versa.

The price at which goods and services actually change hands is known as the equilibrium, or market price. It is the point at which the quantity demanded exactly equals the quantity supplied. Market price can be represented graphically as the point of intersection of the supply and demand curves.

Shifts in demand or supply will affect market price. When everything else is held constant, an increase in demand will result in an increase in market price, and vice versa. Similarly, an increase in supply will result in a decrease in price, and vice versa.

AGGREGATE SUPPLY AND DEMAND

Just as economists study the amount of goods and services brought to market by a single producer, they also study the total amount of goods and services produced by the economy as a whole. Thus, they examine aggregate

gate supply — the total amount of goods and services produced by the economy in a given period, usually one year.

A number of factors affect an economy's aggregate supply. Two of these are the quantity of resources used in production and the quality of those resources. For example, an economy must have an adequate supply of natural resources and capital goods to be productive.

It also needs a skilled and highly motivated labour force. A third factor affecting aggregate supply is the efficiency with which the resources are combined. If they are combined in a productive way, aggregate supply will increase.

In order to measure aggregate supply, statistics must be kept. To keep with this task economists use national income accounting — a system of statistics, that keeps track of production, consumption, saving and investment in the economy. National income accounting also makes it possible to trace long-run trends in the economy and to form new public policies to improve the economy.

The most important economic statistics kept in the national income accounts is Gross National Product (GNP). This is the dollar measure of the total amount of final goods and services produced in a year. It is one of the most important and comprehensive statistics kept on the economy's performance. As a first step in understanding the macroeconomy we think of the economy as being made up of several different parts called sectors. These sectors represent individuals, business, government and foreign markets. The sum of expenditures of these sectors is known as aggregate demand². When aggregate demand or spending falls over a period of one to two years, the economy tends to go into recession, while a rise in aggregate demand tends to lead to booms in the economy. One sector of the macroeconomy *is the consumer sector*.

PRICE SYSTEM IN MARKET ECONOMY. PRICE. ITS FUNCTIONS

Price can be defined as something of value that is exchanged for something else. Price is obviously important to us as consumers because we have limited or fixed incomes that affect our purchasing power. The higher the price of goods and services, the lower the total quantity or quality of goods and services we can purchase. As prices rise we can buy fewer items or items of lesser quality.

Prices play an important role in all economic markets. If there were no price system, it would be impossible to determine a value for any goods or services. In a market economy prices act as signals. A high price, for example, is a signal for producers to produce more and for buyers to buy less. A low price is a signal for producers to produce less and for buyers to buy more. Prices serve as a link between producers and consumers. Prices, especially in a free market system, are also neutral. That is, they favor neither the producer nor consumer.

Price is all around us. You pay rent for your apartment, tuition for your education and fee to your doctor or dentist. The airline, taxi and bus companies charge you fare, the local services call their price rate and the local bank makes you pay charges and interest for the money you borrow. The price for driving your car on a motorway is a toll and the company that insures you charges a premium. The guest speaker charges you an honorarium to tell you about the government official; who took a bribe to help some character steal dues collected by the trade union. Your regular lawyer may ask for retainer to cover his / her services. The price of an executive is a salary, the price of a sales person may be a commission and, the price of a worker is a wage.

All organizations must decide the price at which they are willing to sell their goods and services. All buyers, whether they are consumers or organizational buyers, must decide the price they are willing to pay for those goods and services. Frequently, sellers have what buyers want but no exchange occurs because the price is too high. You may want a new car when you start your first job, but you will probably not be able to afford most of the cars that you want.

LABOUR AND CAPITAL

In economic theory, labour is any work undertaken in return for fixed payment. Human labour produces both goods and services. The activities of a farmworker and a nurse are very different, but both are measurable in terms of payment received. Labour in this sense is not concerned with distinctions of social class, but simply with the payment of wages in return to work.

Potential real output is the output that would be produced if all resource, including labour, were fully employed. Labour resources are fully employed when there is an equilibrium in each labour market. That is, when everyone who wants to work at the prevailing wage is able to work, labour is fully employed.

Unemployment may occur for many different reasons. When a contract is completed labour is not required. Occasionally workers are discharged when a factory is being reorganized. Unemployment occurs, because the real

wage does not quickly adjust to a new equilibrium when the demand or supply of labour changes.

The real wage is the purchasing power of the wage payment, which is in turn the amount of money paid to workers per hour, week, or month of work. Equilibrium in the labour market, as in the market, occurs when the amount willingly supplied is equal to the amount willingly demanded, that is, when the number of persons willing to work at a particular real wage is exactly equal to the number of persons that firms want to employ.

The capital which people provide to help new businesses is an accumulation of previous surpluses on previous business activities. In this way the past is used to finance the future. Such capital is accumulated by a deliberate policy of saving surpluses. In general terms, capital can be defined as a factor of production and the assets possessed by a person, a firm or a state.

WAGES

The theory that uses the tools of supply and demand to explain differences in wage rates is called the traditional theory of wage determination. For example, many people can dig ditches or work as baby sitters. However, fewer have the skills to become professional managers. In other words, professional managers generally are scarcer than ditch diggers or baby sitters.

This can be expressed in terms of supply and demand. When the level of supply is large in relation to demand, wages generally are low. When the level of supply is low in relation to demand as with managers — wages generally are high. In most cases, the higher the level of skills, or grade of labour, the higher the average yearly wage rate. For example, semiskilled workers will receive more, on the whole, than unskilled workers. Skilled workers will receive more than semiskilled or unskilled workers. Professional workers will receive more than any of the others.

There are, however, some cases in which the traditional theory does not explain the variations in wage rates. Some unproductive workers, for example, may receive high wages because of family ties or political influence. Some highly skilled or productive workers may receive low wages because of race, sex, or where they live.

At times, wages are determined not by supply and demand but by the influence of organized labour and the collective bargaining process.

In these cases, unions do not try to get higher wages for their members on the grounds that labour is in short supply relative to demand. Nor does

management push for lower wages when there is a very large supply of labour. This makes the price of labour-wages hard to define.

When negotiating for wages, unions want to know the wage rates in other plants for the same kind of work and what changes have taken place or will take place in the future in the cost of living.

MONEY

Money is a generally accepted medium of exchange which means that all market participants accept it as payment. Money functions as a unit of accounting. The value of goods and services is measured relative to other goods and services and expressed in money. Token coins and bank notes are generally accepted as the “fiduciary monetary standard”. They have all the desirable properties of money. By law, only notes and coins issued by the central bank are considered legal tender. The dollar, for instance, which is the monetary unit in the USA is used by the accountants in the US Department of Commerce to measure national income; businesses use dollars prices to measure profits or losses; family budgets are calculated in dollars. In this way financial records can be kept, indicating who owes us money and to whom we owe money.

Basically, money is what money does. This means, that money can be any substance that functions as a Medium of Exchange, a Measure of Value, and a Store of Value.

As a medium of exchange, money is something generally accepted as payment for goods and services. As a measure of value money expresses worth in terms that most individuals understand. Money also serves as a store of value. This means goods or services can be converted into money that is easily stored until some future time.

Modern money is very durable. Metallic coins last a long time under normal use and generally do not go out of circulation unless they are lost. Paper currency also is reasonably durable. Nobody would accept money as a salary if they knew that it would not maintain its purchasing power. Modern money also rates high in divisibility. In addition, checks almost always can be written for the exact amount. Modern money, however, is not as stable in value. The fact, that the money supply often grew at a rate 10 to 12 percent a year was considered as major cause of inflation.

TAXES AND TAXATION

A Tax is a financial charge or other levy imposed on an individual or a legal entity by a state. Taxes are also imposed by many subnational entities.

Taxes consist of direct tax or indirect tax, and may be paid in money or as its labour equivalent (often but not always unpaid). A tax may be defined as a 'pecuniary burden laid upon individuals or property to support the government; a payment exacted by legislative authority.' A tax 'is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority' and is 'any contribution imposed by government' whether under the name of toll, tribute, tallage, gabel, impost, duty, custom, excise, subsidy, aid, supply, or other name.'

In modern taxation systems, taxes are levied in money, but in-kind and corvée taxation are characteristic of traditional or pre-capitalist states and their functional equivalents. The method of taxation and the government expenditure of taxes raised are often highly debated in politics and economics. Tax collection is performed by a government agency such as Canada Revenue Agency, the Internal Revenue Service (IRS) in the United States, or Her Majesty's Revenue and Customs (HMRC) in the UK. When taxes are not fully paid, civil penalties (such as fines or forfeiture) or criminal penalties (such as incarceration) may be imposed on the non-paying entity or individual.

Governments use different kinds of taxes and vary the tax rates. This is done to distribute the tax burden among individuals or classes of the population involved in taxable activities, such as business, or to redistribute resources between individuals or classes in the population. Historically, the nobility were supported by taxes on the poor; modern social security systems are intended to support the poor, the disabled, or the retired by taxes on those who are still working. In addition, taxes are applied to fund foreign and military aid, to influence the macroeconomic performance of the economy (the government's strategy for doing this is called its fiscal policy - see also tax exemption), or to modify patterns of consumption or employment within an economy, by making some classes of transaction more or less attractive.

A nation's tax system is often a reflection of its communal values or the values of those in power. To create a system of taxation, a nation must make choices regarding the distribution of the tax burden — who will pay taxes and how much they will pay — and how the taxes collected will be spent. In democratic nations where the public elects those in charge of establishing the tax system, these choices reflect the type of community which the public wishes to create. In countries where the public does not have a significant amount of influence over the system of taxation, that system may be more of a reflection on the values of those in power.

TYPES OF TAXES

An important feature of tax systems is the percentage of the tax burden as it relates to income or consumption. The terms progressive, regressive, and proportional are used to describe the way the rate progresses from low to high, from high to low, or proportionally. The terms describe a distribution effect, which can be applied to any type of tax system (income or consumption) that meets the definition. A progressive tax is a tax imposed so that the effective tax rate increases as the amount to which the rate is applied increases. The opposite of a progressive tax is a regressive tax, where the effective tax rate decreases as the amount to which the rate is applied increases. In between is a proportional tax, where the effective tax rate is fixed as the amount to which the rate is applied increases. The terms can also be used to apply meaning to the taxation of select consumption, such as a tax on luxury goods and the exemption of basic necessities may be described as having progressive effects as it increases a tax burden on high end consumption and decreases a tax burden on low end consumption.

Taxes are sometimes referred to as direct tax or indirect tax. The meaning of these terms can vary in different contexts, which can sometimes lead to confusion. In economics, direct taxes refer to those taxes that are collected from the people or organizations on whom they are ostensibly imposed. For example, income taxes are collected from the person who earns the income. By contrast, indirect taxes are collected from someone other than the person ostensibly responsible for paying the taxes. In law, the terms may have different meanings. In U.S. constitutional law, for instance, direct taxes refer to poll taxes and property taxes, which are based on simple existence or ownership. Indirect taxes are imposed on rights, privileges, and activities. Thus, a tax on the sale of property would be considered an indirect tax, whereas the tax on simply owning the property itself would be a direct tax. The distinction can be subtle between direct and indirect taxation, but can be important under the law.

For goods supplied in a perfectly competitive market, tax reduces economic efficiency, by introducing a deadweight loss. In a perfect market, the price of a particular economic good adjusts to make sure that all trades which benefit both the buyer and the seller of a good occur. After introducing a tax, the price received by the seller is less than the cost to the buyer. This means that fewer trades occur and that the individuals or businesses involved gain less from participating in the market. This destroys value, and is known as the ‘deadweight cost of taxation’.

Most taxes — including income tax and sales tax — can have significant deadweight costs. The only way to avoid deadweight costs in an economy which is generally competitive is to find taxes which do not change economic incentives, such as the land value tax, where the tax on a good in completely inelastic supply, or a lump sum tax. To do so is very difficult: the closest approximations are a poll tax paid by all adults regardless of their choices, or a windfall tax which is entirely unanticipated and so cannot affect decisions.

TAXATION IN THE USA AND GREAT BRITAIN

Taxes are the compulsory financial contribution by a person or body of persons towards the expenditure of a public authority. In modern economies taxes are the most important source of government revenues. Taxes on income and on capital are known as “direct” taxes. Taxes on commodities or services are known as “indirect” taxes.

Businesses and individuals are subjects to many forms of taxes. The various forms of business organization are not taxed equally. The tax situation is simplest for proprietorships and most partnerships; corporations or companies are treated differently.

In the United States of America nearly all of the federal government’s revenues come from taxes. By far the most important source of tax revenue is the personal income tax. Gross receipts from corporate income taxes yield a far smaller percentage of total federal receipts. Individual states levy their own taxes. As a result, for example, the profits of a corporation are liable to federal and sometimes state corporate income taxes. This often imposes a double tax burden. When the after-tax income is paid out to stock-holders as dividends, it is then taxed again as personal income.

In the United Kingdom there is no single code of tax law, the body of tax legislation being increased by each year’s Finance Act¹.

The United Kingdom operates a “schedular” system², where taxable income from different sources is calculated and taxed under the rules of a particular “schedule”.

Tax assessments are normally based on returns by the Board of Inland Revenue (referred to simply as “Inland Revenue”) for completion by the taxpayer. While companies may receive tax return, they normally submit instead a copy of their annual accounts together with a computation of taxable profits.

The United Kingdom does not yet operate a system of self-assessments for tax on income and capital gains, but it is being introduced at the moment.

TAXATION IN UKRAINE

Under Ukrainian law, all Ukrainian legal entities, whether they have foreign investment or not, are subject to the profit tax law. Foreign entities that have a taxable permanent establishment in Ukraine are also taxed under this law.

Ukrainian taxes provide revenue for two tiers of the budget: national and local. The major taxes paid to the budget are: tax on income, tax on wages, profit tax, excise duty, state duty, value added tax (VAT) and others.

In Ukrainian government tries to create the climate in which business can thrive, to keep the tax burden as low as possible. It also attempts to eliminate tax allowances, which deprive the budget of tax revenues, and to improve tax collection.

Tax returns in Ukrainian legal entities are audited by the tax authorities at the time they are submitted.

If the company or a person assessed believes the assessment is incorrect in any way, an appeal may be lodged against it. The appropriate financial organ is required by law to reply to such an appeal within five days.

When a company resident in one country receives income or gains from source in another, or when shareholders and company are domiciled in different countries it is possible that incomes arising will be taxable in each country, i.e. taxed twice.

A number of countries have problems because of significant taxpayer non-compliance.

Along with cases of illegal evasion of tax obligations there are entirely legal ways of avoidance by which a person may so arrange his affairs as to minimize, or even eliminate, tax liability on his property and income.

FINANCIAL SYSTEM. PUBLIC FINANCE

Finance is a system of monetary relations leading to formation, distribution and use of money in the process of its turnover between economic entities.

The financial system is the network of institutions through which firms, households and units of government get the funds they need and put surplus funds to work.

Savers and borrowers are connected by financial intermediaries including banks, thrift institutions, insurance companies, pension funds, mutual funds, and finance companies.

Finance in an economic system comprises two parts: public finance and finance of economic entities.

Public finance is the provision of money to be spent by national and local government authorities on¹ projects of national and local benefit.

Public finance has the following four functions:

- a) the provision of essential services;
- b) the encouragement or control of particular sectors of the economy;
- c) the implementation of social policy in respect of social services;
- d) the encouragement of the growth of the economy as a whole.

The major instrument of any financial system is the budget. Budget is an estimate of national revenue and expenditure for the ensuing fiscal year. In a market economy, the budget is the most important tool for achieving national priority and goals. Revenue and expenditure forecasting is the most fundamental step in the process of budget preparation.

An accurate revenue forecast is most critical at the national level of government but it is also important for all level governments.

Budget preparation at the national level involves a number of institutions. The Ministry of Finance (MoF) is the central coordinating institution in charge of compiling and presenting the budget. It has major inputs from ministries in various sectors of the economy and the state tax bodies.

FINANCIAL POLICY. FISCAL MANAGEMENT

Financial policy is a very complex notion covering measures aimed at working out basic concepts, major guidelines, goals and objectives, as well as at creating an adequate financial mechanism and at directing financial activities of a country.

Financial policy is based on strategic guidelines which set long-term and medium-term prospects for using financial resources and ensure attainment of major economic targets and solution of goals in the social sphere. At the same time a country pursuing its financial policy sets current goals and objectives .

Fiscal policy is the policy adopted by a government for raising revenue to meet expenditure. For countries that now face unsustainable fiscal deficits, financial stabilization represents a top priority.

The answer to financial stabilization lies in the effectiveness of fiscal management – the principles, institutional arrangements, information flows, and techniques that govern the budget process and define fiscal relation between levels of government.

Most western nations operate some degree of fiscal federalism, which is the system of taxation and public expenditure in which revenue-raising powers and control over expenditure are vested in various levels of government¹ within a nation, ranging from the national government to the smallest unit of local government.

A system of multilevel finance may be justified in term of allocative efficiency on the grounds that while some public goods, such as national defence, confer benefits on the nation as a whole, the benefits of other goods, such as refuse collection, are more limited in geographical incidence.

Since the onset of the reforms Ukraine has been in the process of creating a new system of taxation and rules to administer taxes and to distribute those taxes and expenditure responsibilities among levels of government.

MONETARY POLICY. CENTRAL BANKING

The central banking system is a major sector of any modern monetary system. It is of great importance to the fiscal policy of the national government and the functioning of the private sector.

Central banks such as the Bank of England, the Federal Reserve Board of the US, the Bundesbank of Germany, the National Bank of Ukraine function for the government and other banks, not for private customers. They are responsible for the implementation of monetary policy and supervision over the banking system.

In particular, they control the money supply, fix the minimum interest rate, act as lenders of last resort to commercial banks with liquidity problems, issue coins and bank notes, influence exchange rates.

To ensure the safety of the banking system, central banks impose reserve requirements, obliging commercial banks to deposit a certain amount of money with the central bank at zero interest. Central banks in different countries also impose different “prudential ratios” on commercial banks such as capital ratio and liquid ratio.

In the course of market reforms in Ukraine the National Bank has been pursuing moderately tight monetary policy aimed at further reduction of inflation. The NBU has been using the following main instruments of monetary policy:

- fixed targets for the money supply growth;
- refinancing of commercial banks;
- interest rates;
- open market operations;
- commercial banks reserve requirements;
- foreign currency control;
- direct quantity restrictions.

INFLATION VERSUS DEFLATION

Inflation is commonly understood as a situation of substantial and rapid general increase in the level of prices and consequent deterioration in the value of money over a period of time. Different economists have defined inflation differently. We may, thus, enlist a few important definitions as under which would give us a comprehensive idea about this intricate problem. Harry Johnson defines inflation as a sustained rise in prices. Crowther, similarly, defines inflation as "a state in which the value of money is falling, i.e., prices are rising".

Deflation is just the opposite of inflation. It is essentially a matter of falling prices. Deflation, according to Prof. Paul Einzig, "is a state of disequilibrium in which a contraction of purchasing power tends to cause, or is the effect of, a declining of the price level". Deflation is the state of falling prices when the output of work by productive agents increases relatively to money income. Deflation arises when the total expenditure of the community is not equal to the value of output at existing prices. Consequently, the value of money goes up, and prices fall. In short, deflation is a condition of falling prices, accompanied by a decreasing level of employment, output and income.

Both Inflation and Deflation are socially bad, but inflation may be considered to be the lesser of the two evils. Inflation is unjust in its effects on the following counts:

1. Inflation redistributes income in the favour of the rich and the profiteer class at the cost of the poor masses - the wage-earners and consumers.

2. Through its redistributive effects, inflation increases the inequality of income in the community by widening the gulf between higher income groups and lower income groups. The rich become richer and the poor become poorer during inflation.

3. Inflation is regressive in effect in the sense that it hits hard those who are already weak and cannot protect themselves. It is specially the middle class which suffers most due to inflation.

4. Inflation is unjust because it affects different classes of people in society in different ways and different degrees. If inflation were to affect everyone in the society in exactly the same manner and to the same degree, it would not alter the economic and social relationships in the community. But inflation takes away wealth from some people and transfers to others arbitrarily without taking into consideration the sound maxim of social equity.

5. Inflation is also unjust because it breaks public morale. From the point of view of social ethics, inflation is always demoralizing; it introduces the spirit of gambling. It promotes speculation, hoarding, and diverts business skill and efficiency from productive purposes to speculative purposes.

6. Inflation erodes real savings by deterioration in the value of money.
7. Inflation creates money illusion and generates artificial prosperity, which is not permanent

On the other hand, Deflation is inexpedient and, therefore, not advisable. It is considered inexpedient for the following reasons;

1. Deflation means falling prices in general which adversely affect the marginal efficiency of capital. Consequently, investment volume tends to contract causing unemployment to increase.

2. Deflation paves the way for depression. In a depressionary phase, economic activity contracts, scale of production is curtailed, output shrinks, no new investment if forthcoming; on the contrary, investment is curtailed.

3. By reducing aggregate income, it also pauperizes every group in society. It inflicts on society the harsh punishment of mass unemployment. Volume of employment falls, money income of the community diminishes and, therefore, even though people's purchasing power is increased due to falling prices, they are unable to buy goods in the required quantity. Thus, aggregate demand falls, profit falls producers suffer heavy losses and curtail investment and output further, leading to a further decline in employment and income.

This clearly shows that through inflation is unjust, it is better than deflation. Prof. Keynes showed a preference for inflation, because it is the lesser of the two evils. Thus most economists including Prof. Keynes preferred inflation to deflation. But, at the same time Prof. Keynes recognized the dangers of inflation and suggests that it should not go out of control, since hyper-inflation can be extremely bad.

INTERNATIONAL MONETARY SYSTEM

There is little exaggeration in saying that international monetary developments affect all individuals as workers, consumers, travelers, businessmen producing goods for domestic or foreign markets, and investors at home or abroad. The channels which transmit the impact of monetary events to people in their various roles in society are numerous.

Business activity is heavily influenced by international monetary conditions affecting prices, exchange rates, interest rates, imposition of controls on exports or imports or on capital movements.

The international monetary system is a set of arrangements, rules, practices, and institutions under which payments are made and received for transactions carried out across national boundaries. The international system is concerned not only with the supply of international money but with the relationships among the hundred or so currencies of individual countries and

with the pattern of balance-of-payments relationships and the manner in which they are adjusted and settled.

International monetary relations are governed by rules of the Articles of Agreement of the International Monetary Fund¹ and also by agreements and consultations among nations through other international institutions.

The international monetary system is afflicted with problems. The main reason is that the nations that participate in it are politically independent but economically and financially interdependent. This discrepancy determines the functions of the international monetary system; at its best, the system acts to reconcile the conflicting economic policies of its politically independent members.

In broad terms, the international monetary system involves the management, in one way or another, of three processes:

- 1) the adjustment of balance-of-payments positions, including the establishments and alteration of exchange rates.
- 2) the financing of payments imbalances among countries by the use of credit or reserves;
- 3) the provision of international money.

STOCK MARKETS

Stock Markets are the means through which securities are bought and sold. .

The largest, most active and best organized markets were established in Western Europe and the United States. .

Members of stock exchanges drew up rules to protect their own interests and to facilitate the business to be done by creating an orderly and regulated marketplace. Stock exchanges emerged as central elements in the financial systems of all advanced countries. Potential investors, insurance companies, pension funds, governments and corporate enterprises see securities as a cheap and convenient means of finance. An investor who purchases new securities is participating in a primary financial market. An investor who resells existing securities is participating in a secondary financial market.

There are two basic types of stock markets – (1) organized exchanges, like the New York Stock Exchange (NYSE) or the London Stock Exchange (LSE), and (2) the less formal over-the-counter markets.

The organized security exchanges are tangible physical entities, which have specially designated members and elected governing bodies – boards of governors.

In contrast to be organized security exchanges, the over-the-counter market is an intangible organization. It is a network of security dealers who buy and sell securities from each other, either for their own account or for

their retail clients. The over-the-counter market is normally conducted by telephone and computer reporting of price quotations between brokerage firms that “make a market”: that is, agree to buy and sell a particular security. Securities that are not listed on exchanges are traded “over-the-counter”. In general these include stocks, preferred stocks, corporate bonds, and other securities.

Investors need complete and reliable information about stocks and markets. In addition to the listings, the financial pages of newspapers in all countries contain price quotations and share indexes which give a broad indication of how the stock market, or a segment of the stock market, performed during a particular day.

FOREIGN EXCHANGE MARKET

Any one country’s currency is a legal tender only within its national boundaries. To trade beyond these boundaries involves exchange of monies.

Currencies can be bought or sold in the Foreign Exchange Market. The Foreign Exchange Market is the oldest and also the largest international market in the world. The Market performs two major functions: it facilitates the foreign exchange needs of exporters and importers, and it enables individuals, corporations and governments to obtain a desired currency mix of their portfolios.

Trading in the Market occurs 24 hours a day in various centres around the world. The exchange market is global in character, it does not have one centralized location; trading is concentrated in a handful of centres: London, New York, Tokyo, etc. The great majority of foreign exchange trading takes place in the interbank market between traders or market makers who represent large commercial banks or other financial institutions.

The market consists of three major sectors: the spot market, the forward and futures markets and the currency options market. Somewhat more than half of all transactions are spot deals, they are transactions which call for the delivery of the two currencies exchanged within two business days.

The remainder of the deals can be classified as outright forwards, swaps, futures and options. Such transactions are performed by customers who do not know when they will need foreign currency to overcome the growing exposure to currency risks in the conditions of foreign exchange rate volatility.

The delivery of the individual currencies involved in a foreign exchange transaction typically takes place through the payment systems of the two countries whose currencies are traded. The reliance on the domestic currency payment system of individual countries for the clearing and settlement of foreign exchange transactions means that the stability and integrity of the

global exchange market depends on both the soundness of the individual counterparties and the robustness of national payment systems.

INSURANCE AND RISKS

Insurance technology is a means chosen for funding of losses, incurred by individuals and companies as a result of various adverse conditions. The character of risks reimbursed through the mechanism of insurance, way of action of this mechanism depend upon the needs and wishes of a given society. The need in funds for indemnification for damages also differs. In one society a risk is taken by the state, in another - by private companies. However, the risks of large damages which cannot be covered by private structures must by always ensured by the government through taxation or by other means. Examples of risks covered by the government include risk related to the use of nuclear power or risk of unemployment. Systems of organization of insurance also differ across various countries.

Thus, this type of financial-economic activity is extremely important for provision of endless economic life of a society. In addition, it helps individuals to deal with consequences of adverse events. Insurance companies are a kind of regulators of society's attitude to risks. Pre –back office

There are two major types of insurance companies. A stock insurance company is owned by stockholders, just like any other investor-owned company. A mutual insurance company is owned by its policy-holders. These companies are more popular today as more firms join together to start new mutual companies. They do so because stock companies (which are investor-owned) cannot or will not sell policies at "reasonable" prices.

The factor that makes insurance an effective way to cover risk is the Law of large numbers. It states that if a large number of people or organizations are exposed to the same risk, a predictable number of losses will occur during a given period of time.

What are some key terms used by insurance companies? An insurance policy is a written contract between the insured and an insurance company that promises to pay all or part of a loss. A premium is the fee charged by the insurance company. The rule of indemnity says an insured person cannot collect more than the actual loss. A deductible clause says that the insurance company will pay only the part of a loss that exceeds the deductible amount. A coinsurance clause requires businesses to carry insurance equal to 80 % of a building's value.

Business carries a variety of insurance coverage including fire auto and truck, liability, health, life criminal loss, and worker's compensation.

Property insurance includes fire insurance and its rider, which covers wind, hail, smoke and other damage. It also includes an insurance (including

bodily injury, property damage, collision a comprehensive coverage), marine and aviation insurance.

Liability insurance provides protection against losses resulting from personal injuries or damage to the property of others. A variety of liability policies are available, including an umbrella liability policy that covers virtually everything. Workers' compensation is a form liability insurance for on-the-job injuries.

LEASING. TYPES OF LEASES

Almost any asset that can be purchased can be leased, from aircraft to zithers. When we take vacations or business trips, renting a car for a few days frequently seems a convenient thing to do. This is an example of a short-term lease. After all, buying a car and selling it a few days later would be a great nuisance.

Corporations lease both short-term and long-term more than five years. Long-term leasing is a method of financing property, plant, and equipment. More equipment is financed today by long-term leases than by any other method of equipment financing.

Every lease contract has two parties: the lessee and the lessor. The lessee is the user of the equipment, and the lessor is the owner. Typically, the lessee first decides on the asset needed and then negotiates a lease contract with a lessor. From the lessee -standpoint, long-term leasing is similar to buying the equipment with a secured loan. The terms of the lease contract are compared to what a banker might arrange with a secured loan. Thus, long-term leasing is a form of financing.

Many questionable advantages are claimed for long-term leasing, such as "leasing provides 100-percent financing," or "leasing conserves capital." However, the principal benefit of long-term leasing is tax reduction. Leasing allows the transfer of tax benefits from those who need equipment but cannot take full advantage of the tax benefits associated with ownership to a party who can. If the corporate income tax were repealed, long-term leasing would virtually disappear.

A lease is a contractual agreement between a lessee and a lessor. The agreement establishes that the lessee has the right to use an asset and in return must make periodic payments to the lessor, the owner of the asset. The lessor is either the asset's manufacturer or an independent leasing company. If the lessor is an independent leasing company it must buy the asset from a manufacturer. Then the lessor delivers the asset to the lessee, and the lease goes into effect.

As far as the lessee is concerned, it is the use of the asset that is most important, not who owns the asset. The use of an asset can be obtained by a lease contract.

Because the user can also buy the asset, leasing and buying involve alternative financing arrangements for the use of an asset. It often happens in the computer industry. Firm, the lessee, might be a hospital, a law firm, or any other firm that uses computers. The lessor is an independent leasing company who purchased the equipment from a manufacturer such as IBM or Apple. Leases of this type are called direct leases.

Of course, a manufacturer like IBM could lease its own computers. Leases of this type are called sales-type leases. In this case, IBM would compete with the independent computer-leasing company.

Years ago, a lease where the lessee received an operator along with the equipment was called *an operating lease*. Though the operating lease defies an exact definition today, this form for leasing has several important characteristics:

- operating leases are usually not fully amortized;
- operating leases usually require the lessor to maintain and insure the leased assets;
- perhaps the most interesting feature of an operating lease is the cancellation option. This option gives the lessee the right to cancel the lease contract before the expiration date.

Financial leases are the exact opposite of operating leases, as is seen from their important characteristics:

- financial leases do not provide for maintenance or service by the lessor;
- financial leases are fully amortized;
- the lessee usually has a right to renew the lease on expiration;
- generally, financial leases cannot be canceled. In other words, the lessee must make all payments or face the risk of bankruptcy.

Two special types of financial leases are the sale and lease-back arrangement and the leveraged lease.

A *sale and lease-back* occurs when a company sells an asset it owns to another firm and immediately leases it back. In a sale and lease-back, two things happen:

1. The lessee receives cash from the sale of the asset.
2. The lessee makes periodic lease payments, thereby retaining use of the asset.

A *leveraged lease* is a three-sided arrangement among the lessee, the lessor, and the lenders. As in other leases, the lessee uses the assets and makes periodic lease payments and the lessor purchases the assets, delivers them to the lessee and collects the lease payments. However, the lessor puts

up no more than 40 to 50 percent of the purchase price. The lenders supply the remaining financing and receive interest payments from the lessor.

The lenders in a leveraged lease typically use a nonrecourse loan. This means that the lessor is not obligated to the lender in case of a default. However, the lender is protected in two ways:

1. The lender has a first lien on the asset.
2. In the event of loan default, the lease payments are made directly to the lender.

LICENSING PRINCIPLES

The worldwide marketplace for all types of electronic information resources is rapidly being developed as publishers and vendors who create electronic information seek to attract libraries of all types (public, academic, special, national) as their customers. Today, libraries around the world continue in their role as mediators between citizens, including those affiliated with specific institutions, and information and cultural expression roles that persist even more – energetically, it appears, for electronic information than for print.

While the library community strongly supports the continuation into the digital environment of exceptions that have been granted under copyright law, there are some areas where different procedures and policies need to be developed to handle electronic publications. Use of electronic information everywhere in the world is, at this time, usually defined and described by contractual agreements, otherwise known as licenses. These licenses describe comprehensively the terms of the provider/library relationship. Contracting is a comparatively new (1990s) way of doing business for most parties in the information chain.

Licenses are pure marketplace arrangements in which a willing information provider and a willing purchaser of information access come together to make arrangements, deal by deal, resource by resource.

User rights are defined within the terms and conditions of the licenses. They are not governed by (comparatively well understood) copyright legislation to the same extent as is the use of "fixed" or traditional information formats.

Libraries generally provide patron access to such information via access to remote publisher or vendor sites, rather than library-controlled sites. Yet, the tasks and costs of libraries and information providers with regard to long-term archiving and preservation of electronic resources are disturbingly unclear. While a license cannot resolve this complicated set of electronic archiving issues, it will, generally, recognize them and express a set of commitments or expectations on the part of the contracting parties.

IFLA (International Federation of Licensing Agreement) views the licensing arena positively, although key issues remain to be resolved. In particular, licensing is showing itself responsive to the complex business arrangements being entered into between information providers and library consortia of different types and sizes. IFLA encourages and supports the evolution of all types of libraries negotiating as consortia. Nonetheless, even with the current move to licensing as a complementary means of regulating the use of electronic information, libraries and their users need effective, well-balanced national copyright laws that recognize not only the copyright owners' need for remuneration and recognition, but also the critical purposes of public information, education and research. This balance, struck in carefully crafted copyright legislation, must find expression in all information resource licenses.

LICENSE AGREEMENT

A software license agreement is a contract between the "licensor" and purchaser of the right to use software. The license may define ways under which the copy can be used, in addition to the automatic rights of the buyer including the first sale doctrine and 17 U.S.C. § 117 (freedom to use, archive, re-sale, and backup).

Many form contracts are only contained in digital form, and only presented to a user as a click-through where the user must "accept". As the user may not see the agreement until after he or she has already purchased the software, these documents may be contracts of adhesion. These documents often call themselves end-user licensing agreements (EULAs).

Licensing terms can also be enforced by use of a license manager, which controls where and how the software is able to run.

Software companies often make special agreements with large businesses and government entities that include support contracts and specially drafted warranties.

Some EULA form contracts accompany shrink-wrapped software that is presented to a user sometimes on paper or more usually electronically, during the installation procedure. The user has the choice of accepting or rejecting the agreement. The installation of the software is conditional to the user clicking a button labelled "accept". See below.

Many EULAs assert extensive liability limitations. Most commonly, a EULA will attempt to hold harmless the software licensor in the event that the software causes damage to the user's computer or data, but some software

also proposes limitations on whether the licensor can be held liable for damage that arises through improper use of the software (for example, incorrectly using tax preparation software and incurring penalties as a result). One case upholding such limitations on consequential damages is *M.A. Mortenson Co. v. Timberline Software Corp., et al.* Some EULAs also claim restrictions on venue and applicable law in the event that a legal dispute arises.

Some copyright owners use EULAs in an effort to circumvent limitations the applicable copyright law places on their copyrights (such as the limitations in sections 107-122 of the United States Copyright Act), or to expand the scope of control over the work into areas for which copyright protection is denied by law (such as attempting to charge for, regulate or prevent private performances of a work beyond a certain number of performances or beyond a certain period of time). Such EULAs are, in essence, efforts to gain control, by contract, over matters upon which copyright law precludes control.

In disputes of this nature, cases are often appealed and different circuit courts of appeal sometimes disagree about these clauses. This provides an opportunity for the U.S. Supreme Court to intervene, which it has usually done in a scope-limited and cautious manner, providing little in the way of precedent or settled law

FRANCHISING

Franchising refers to the methods of practicing and using another person's philosophy of business. The franchisor grants the independent operator the right to distribute its products, techniques, and trademarks for a percentage of gross monthly sales and a royalty fee. Various tangibles and intangibles such as national or international advertising, training, and other support services are commonly made available by the franchisor. Agreements typically last five to twenty years, with premature cancellations or terminations of most contracts bearing serious consequences for franchisees.

The term "franchising" is used to describe business systems which may or may not fall into the legal definition provided above. For example, a vending machine operator may receive a franchise for a particular kind of vending machine, including a trademark and a royalty, but no method of doing business. This is called "product franchising" or "trade name franchising".

A franchise agreement will usually specify the given territory the franchisee retains exclusive control over, as well as the extent to which the fran-

chisee will be supported by the franchisor (e.g. training and marketing campaigns).

The franchisor typically earns royalties on the gross sales of the franchisee. In such cases, franchisees must pay royalties whether or not they are realizing profits from their franchised business.

Cancellations or terminations of franchise agreements before the completion of the contract have serious consequences for franchisees. Franchise agreement terms typically result in a loss of the sunk costs of the first-owner franchisees who build out the branded physical units and who lease the branded name, marks, and business plan from the franchisors if the franchise is canceled or terminated for any reason before the expiration of the entire term of the contract.

Franchising dates back to at least the 1850s. Modern franchising came to prominence with the rise of franchise-based food service establishments. This trend started before 1933 with quick service restaurants. The idea was to let independent operators use the same name, food, supplies, logo and even building design in exchange for a fee.

The 1950s saw a boom of franchise chains in conjunction with the development of the U.S. interstate highway system. Fast food restaurants, diners and motel chains exploded. In regard to contemporary franchise chains, McDonalds is unarguably the most successful worldwide with more restaurant units than any other franchise network.

According to Franchising in the Economy, 1991 – 1993, a study done by the University of Louisville, franchising helped to lead America out of its economic downturn at the time. Franchising is a unique business model that has encouraged the growth of franchised chain formula units because the franchisors collect royalties on the gross sales of these units and not on the profits. Conversely, when good jobs are lost in the economy, franchising picks up because potential franchisees are looking to buy jobs and to earn profits from the purchase of franchise rights. The manager of the United States Small Business Administration's Franchise Registry concludes that franchising there is continuing to grow and that franchising is growing in the national economy.

Franchising is a business model used in more than 70 industries and that generates more than \$1 trillion in U.S. sales annually.

FINANCIAL MANAGEMENT

Any business – whether large or small, profit-seeking or not-for-profit – has important financial concerns:

How to get the funds needed to run the business on favourable terms and how to make sure that the funds are used effectively?

In this connection modern businesses have financial managers to look after these problems, whose major objective is to maximize the value of the firm for its owners, i.e. to maximize the shareholders' wealth, which is represented by the market price of a firm's common stock.

Managers daily face like the following:

- What assets to acquire?
- Will a particular investment be profitable?
- Where will the funds come from to finance the investment?
- How much to maintain as equity capital?
- Does the firm have adequate cash or access to cash – through bank borrowing agreements, for example, to meet its daily operating needs?
- Which customers should be offered credit and how much should they be offered?
- How much inventory should be held?
- Is the merger or acquisition advisable?
- How should profits be used or distributed? What is the optimal dividend policy?
- How should the firm behave in the situation of exchange rate variations and interest rate changes?
- How should risk to which the firm is exposed and return be balanced?

Financial managers are primarily concerned with the management of fixed assets, working capital management and current liabilities, cash management, receivables management and inventory management; they are responsible for designing capital structure, choosing long- and short-term financing techniques.

The financial manager has to take these decisions with reference to the objectives of the firm.

To have a better understanding of how managers go about all these concerns one should know what resources managers typically have at their disposal. The position of an enterprise, its assets and capital are best illustrated by its financial statements – the balance sheet and the income statement.

The first major component of the balance sheet of an enterprise is its assets, which are the resources owned by the enterprise. The standard classification of assets divides them into:

- fixed assets;
- current assets;
- investment assets;

- other assets.

Fixed assets are assets purchased for use in the business on a permanent basis, e.g. land and buildings, plant and machinery, furniture, motor vehicles, etc.

Current assets are short-term in nature. They are also known as liquid assets and include cash, marketable securities, accounts receivable (debtors), notes/bills receivable and inventory, including finished goods or work in process.

Investments represent investment of funds in the securities of another company, the purpose of which is either to earn a return or/and to control another company.

The second major component of the balance sheet is liabilities of the enterprise, which represent the amount that the enterprise owes to other enterprises, or the outside sources which the enterprise uses to finance its assets. They are: long-term liabilities (obligations payable after the accounting period) – debentures, bonds, mortgages, secured loans – and current liabilities (obligations usually repayable within the accounting period) – accounts payable, bill/notes payable, accrued expenses, deferred income and short-term bank credit.

The third major component of balance sheet is the owners' equity – part of the resources of a firm which are supplied by its owners – shareholders. The owners' equity may consist of two elements: paid-up capital (the initial amount of funds contributed by the shareholders) and retained earnings (part of the profits of the shareholders which is not paid out to them as dividends but ploughed back in the business).

Capital is the store of accumulated wealth contributed to the firm by its proprietors – it is the net worth of the business to the owners. Fixed capital is capital tied up in fixed assets. Working capital is the capital available for working the business. When an enterprise has bought fixed assets it still needs further capital to buy raw materials, etc., or money to pay wages.

The finance function in a firm is usually headed by a chief financial officer (CFO), who reports to the firm's president.

The chief financial officer distributes the financial management responsibilities between the controller and the treasurer.

A financial ratio is a relationship between particular groups of assets or liabilities of an enterprise and corresponding totals of assets or liabilities, or between assets or liabilities and flows like turnover or revenue.

A leading example is the price/earnings ratio which is the ratio of the current quoted stock exchange price of an equity to the most recent declared dividend per share.

Another is the ratio of equity to debt finance (gearing ratio) within a company's overall capital structure.

Financial ratios are used to give summary indications of the financial performance, prospects or strength of a company which help financial managers to make a comparison of a firm's financial condition over time or in relation to other firms.

No single financial ratio can answer all questions analysts may have.

In fact, five different groups of ratios have been developed:

- liquidity ratios indicating a firm's ability to meet short-term financial obligations;
- activity ratios indicating how efficiently a firm is using its assets to generate sales;
- financial leverage ratios indicating a firm's capacity to meet short- and long-term obligations;
- profitability ratios measuring how effectively a firm's management generates profits on sales, assets, and stockholders' investments;
- market-based ratios measuring the financial market's evaluation of a company's stock.

AN INTERNATIONAL FINANCIAL ADVISOR

An international financial advisor counsels clients on investments, insurance real estate development, and personal and business finance options worldwide. Other areas included in the counsel provided by advisors include wealth, global fund, and asset management. Individuals who work with international financial advisors often do so for the expertise that advisors can provide about off-shore investments and investing in the global marketplace. Some advisors provide only advisory services, but others also manage their clients' investment portfolios. Investment financial advisors also specialize in the clients they serve, such as high net worth individuals or small business owners.

The fields related to international financial advice include private banking, brokerage, and trading on various stock markets. Experienced advisors with a well-rounded knowledge base of finance can often attract clients in need of wealth management expertise on the international level. For example, an international financial advisor with a brokerage background may be able to convince some clients to choose him to give financial advice on publicly traded funds. Financial advisors must often follow industry and government regulations when providing brokerage and other financial advice. It is possible for an international financial advisor to lose his license or ability to practice if he does not comply with the relevant regulations.

Clients who work with international financial advisors often expect them to provide customized solutions that will enable them to meet their financial goals. The main difference between a domestic and an international

advisor is the knowledge of and access to global financial products. Advisors often need to understand the language and culture of the international markets they work in to provide the expertise that their clients need. For example, some advisors specialize in a few regions and often travel to countries in those areas to keep abreast of regulatory and financial activities that may impact the wealth of their clients.

Individuals often need a college degree in order to become a financial advisor. Some international financial advisor firms require or at least prefer a master's in business administration degree. Advisors may also be required to travel outside of their country of citizenship to meet with clients or to get additional training. The ability to speak one or more languages in addition to English is often a plus for advisors seeking a job in the industry. A certified financial advisor may also be able to compete more effectively in the marketplace, because prospective employers and clients often deem those who are certified as more knowledgeable about international finance.

THE INTERNATIONAL FINANCIAL INSTITUTIONS

The International Financial Institutions (IFIs) Program works to support local communities concerned about projects financed mainly by the World Bank Group and Export Credit Agencies. By promoting principles of transparency and participation, strong policies and procedures and citizen-based accountability mechanisms, CIEL seeks to improve the social and environmental practices of these institutions to promote a more sustainable paradigm of development.

Read recent announcements related to the work of the IFI Program.

CIEL is one of the leading organizations dedicated to obtaining and maintaining independent citizen-based accountability mechanisms ...

The World Bank Group is a multilateral development bank that provides loans and credits to developing countries to stimulate social and economic development, yet it often support projects that have significant negative social and environmental impacts.

The International Finance Corporation (IFC) and the Multilateral Investment Guarantee Agency (MIGA) give loans to promote private sector, corporate investment in developing countries, under the theory that such investment will provide economic growth. The IFC and MIGA are not subject to the jurisdiction of the World Bank Inspection Panel, but they are subject to review by the Compliance Advisor/Ombudsman (CAO)...

The World Bank Group developed most of its social and environmental policies under pressure from civil society in the late 80s when local peoples and international NGOs highlighted problems with various projects...

The World Bank Inspection Panel is a quasi-independent mechanism that was created under pressure from non-governmental organizations and donor governments concerned about the Bank's history of policy violations... Two of the most egregious recent projects at the World Bank include the China Western Poverty Reduction Project and the Chad/Cameroon Oil Pipeline Project. Both have been the focus of organized debates and protests by a variety of human and indigenous rights groups, and have even alarmed some of the World Bank Group's own member states.

Export Credit Agencies and Investment Insurance Agencies, commonly known as ECAs, are public agencies that provide government-backed loans, guarantees and insurance to corporations from their home country that seek to do business overseas in developing countries and emerging markets...

THE INTERNATIONAL MONETARY FUND

The International Monetary Fund (IMF) is an organization that promotes and facilitates the monetary cooperation between countries and the stability of monetary exchange. The IMF also works to promote economic growth and employment in its 184 member countries and to provide temporary aid to countries. Its overreaching goal is to avoid any local or global financial crisis, such as the Great Depression of the 1930s. The IMF was established in July 1944 at the United Nations Monetary and Financial Conference in Bretton Woods, New Hampshire.

The primary methods that the IMF employs to achieve its goals include “surveillance”, lending and technical assistance. The term surveillance refers to the monitoring and counseling that the IMF provides to its member countries. Every year, the IMF assesses the economic status of member countries, as well as the efficacy of their economic and fiscal policies. This, in addition to providing constructive advice on the formation and execution of policy, makes up the surveillance aspect of the IMF. This function of the IMF has led to increased transparency and openness of member countries' economic structures.

Lending, another tool of the IMF, helps prevent potential economic crisis and promote economic growth. In the case that member countries are struggling to make debt payments, the IMF works to establish a payment structure that is easier to handle. The IMF also uses lending to fight poverty, often in collaboration with the World Bank. Financial assistance is provided

through the Poverty Reduction and Growth Facility (PRGF) and the Exogenous Shocks Facility (ESF).

The IMF provides technical assistance by helping member countries to devise and enact successful economic policy. It advises on fiscal policy, policies relating to monetary and exchange rates and the regulation of banking and financial systems.

The IMF is accountable to its 184 member countries. A Board of Governors composed of one Governor from each member country directs the IMF. The Board meets annually, while the International Monetary and Finance Committee meets biannually. The daily management of the IMF is conducted by the Executive Board, which is composed of 24 members. The IMF is financed by quotas, or subscriptions, paid by member countries based on their particular economic capability.

THE GENERAL AGREEMENT ON TARIFFS AND TRADE

The General Agreement on Tariffs and Trade (GATT), which was signed in 1947, is a multilateral agreement regulating trade among about 150 countries. According to its preamble, the purpose of the GATT is the "substantial reduction of tariffs and other trade barriers and the elimination of preferences, on a reciprocal and mutually advantageous basis."

The GATT functioned *de facto* as an organization, conducting eight rounds of talks addressing various trade issues and resolving international trade disputes. The Uruguay Round, which was completed on December 15, 1993 after seven years of negotiations, resulted in an agreement among 117 countries (including the U.S.) to reduce trade barriers and to create more comprehensive and enforceable world trade rules. The agreement coming out of this round, the Final Act Embodying the Results of the Uruguay Round of Multilateral Trade Negotiations, was signed in April 1994. The Uruguay Round agreement was approved and implemented by the U.S. Congress in December 1994, and went into effect on January 1, 1995.

This agreement also created the World Trade Organization (WTO), which came into being on January 1, 1995. The WTO implements the agreement, provides a forum for negotiating additional reductions of trade barriers and for settling policy disputes, and enforces trade rules. The WTO launched the ninth round of multilateral trade negotiations under the "Doha Development Agenda" (DDA or Doha Round) in 2001. "Doha Development Agenda: Negotiations, Implementation and Development" provides information about the Doha Round and links to texts that have been generated by the negotiations.

GATT and WTO materials are available in the Goodson Law Library and in Perkins. The Davis Library at the University of North Carolina has

been a depository library for GATT materials, and continues to receive most of the materials published by the WTO.

NAFTA

The North American Free Trade Agreement (NAFTA) is one of the most powerful and wide-reaching treaties in the world. It governs the entire spectrum of North American trade and has at its roots hemispheric cooperation on a scale never before seen.

NAFTA is a treaty between Canada, Mexico, and the United States that was designed to foster greater trade between the three countries. NAFTA has been in effect since 1 January 1994. It has since been updated with two major additions, the North American Agreement for Economic Cooperation (NAAEC) and the North American Agreement for Labor Cooperation (NAALC). A very recent addition was the Security and Prosperity Partnership of North America, designed to foster cooperation on issues of national security.

One important thing that NAFTA did right away was to eliminate a large number of tariffs on goods shipped between the three countries. American goods, mostly, were being sold to Canada and especially to Mexico and carried with them a high tariff. Mexico and Canada did not wish to pay the tariffs, so the goods were not sold in North America. Prime examples of these goods were cars, car parts, computers, and food.

As a result of NAFTA, Mexico especially has purchased goods from the US in much greater numbers than before. This saves Mexican companies money on imports, and it saves American companies money on export shipping costs. Canada has benefited in this way as well, although not nearly to the extent that Mexico has.

One prime benefit of NAFTA is that goods shipped between the three countries have labels printed in three languages: French, Spanish, and English. The English is for Canada and the US, the Spanish is for Mexico, and the French is for Quebec and other French-speaking parts of Canada. Another prime benefit, at least for Mexico, is that the NAFTA agreement ostensibly also encourages greater immigration between the three countries. In recent years, the increased immigration from Mexico to the US has become even more of a flashpoint than it had been previously. The same sort of relationship does not exist between Canada and the US or between Canada and Mexico.

Many observers consider NAFTA to be the same sort of economic and political union that the European Union (EU) is. This is both true and untrue. The EU, like NAFTA, is an economic union that fosters greater trade and cooperation between a large handful of the countries of Europe. EU members,

however, have a common currency, while NAFTA members do not. Also, the EU has a political element and its own government, neither of which NAFTA has.

INVESTMENTS IN UKRAINE

According to the Law of Ukraine “On foreign investment regulations”, dated March 19, 1996 foreign investors are the subjects executing investment activity in the territory of Ukraine, namely:

- legal entities founded according to other legislation rather than Ukrainian;
- individuals – foreigners without permanent residents in the territory of Ukraine and are not incapacitated;
- foreign states, international governmental and non-governmental organizations;
- other foreign subjects of investment activity confessing those according to the legislation of Ukraine.

Foreign investments are values which are invested in objects of investment activity according to the legislation of Ukraine with the view of income receiving or social effect achieving.

The enterprise with foreign investments is an enterprise (organization) of any legal organizational form founded according to the legislation of Ukraine, foreign investment of which in charter fund is not less than 10%.

The enterprise gains status of the enterprise with foreign investment from the day of the foreign investment placing to its balance. Foreign investment can be conducted in forms of:

- foreign currency which is acknowledged convertible by National Bank of Ukraine;
- currency of Ukraine under reinvestment into the initial investing object or any other investment objects according to the legislation of Ukraine under condition of income (profits) tax payment;
- any movable and real estate and property rights related to them;
- shares, bonds, other securities as well as corporate rights (right to possess a fund unit in a charter fund of the legal entity founded according to the legislation of Ukraine or legislation of other countries) denominated in;
- monetary claim and rights to claim execution of agreement obligations which are guaranteed by reputable banks and have value in convertible currency confirmed according to the laws (procedures) of the investor's country or international customs of merchants;
- any rights of intellectual property value of which is confirmed in convertible currency, according to the laws (procedures) of the investor's country or international customs of merchants, and is also confirmed by expert

estimation in Ukraine, including legalized copyright laws, invention rights, useful models, industrial patterns, labels for goods and services, know-how and so on;

- rights to execution of economical activity including rights to use sub-surface resources and natural resources given according to the legislation or agreements value of which is confirmed in convertible currency according to the laws (procedures) of the investor's country or international customs of merchants;
- other values, according to the legislation of Ukraine.

FOREIGN INVESTMENT IN UKRAINE

At present, Eastern Europe countries are one of the most attractive direct and portfolio investment destinations with exciting opportunities for business development and expansion. Among these countries Ukraine for sure is one of the leaders due to a number of reasons:

- Ukrainian soil is the richest in the world (great opportunities for agricultural business);
 - Ukraine has very tender and agro-friendly climate (no tornado, tsunami, deserts, dangerous insects, natural disasters);
 - Ukrainian workers are skilled and lower-paid comparing to highly developed countries;
 - Ukrainian market is huge – around 50 million consumers;
 - Ukraine has extensive well-developed infrastructure (transportation, communication, hotels, etc);
 - Ukraine is a net exporter of electricity (entrepreneur may save a lot on electricity though);
 - Ukraine enjoys great discount on gas from Russia (gas price in Ukraine is much lower than in the EU);
 - Ukraine enjoys very favourable location (between Europe and Asia, North and South Europe) and geographical proximity to the EU market;
 - Ukrainian income and corporate taxes are the lowest in Europe (you can also switch to flat tax);
 - Ukrainian environmental protection laws are very liberal comparing to highly developed countries;
 - Ukrainian economy is steadily growing up to 6% from year-to-year;
- Ukraine joined the WTO at the beginning of 2008.

In 2005 the investment climate was improved and proclaimed as one of the top economic policy goals. This led to a number of new government initiatives, such as creation a State agency for investment and innovation and a number of investor councils chaired by the President. Over the past few years, Ukraine has liberalized its markets, reduced regulation, eliminated

most licensing requirements, eliminated most restrictions on foreign exchange and begun the transformation of the agricultural sector from state-run farms to private agriculture. After years of hyperinflation and plummeting currency values, the national currency, the hryvnia, has been stable against the U.S. dollar for over four years.

INTERNATIONAL ECONOMIC LAW

International commercial law is a set of rules overseeing the sales made between businesses when more than one country is involved in the transaction. A branch of international law, this field has a major impact on the economic development of the world, specifically on the assimilation of world markets. The United Nations Convention on Contracts for the International Sale of Goods is the code of rules and conduct by which international commercial law operates.

The law dictates the importance of an international commercial contract, in which those taking part in the transaction agree to certain guidelines about joining the foreign market. Among these guidelines are agreements to export directly, to utilize a foreign representative to sell and distribute, to join forces with a foreign-owned company, and to identify someone to franchise the business in the foreign country. Points such as these ensure that both the buyer and seller know what to expect from the transaction and that each party is aware of their obligations under international business law.

The tenets of international commercial law make several more provisions with which transacting businesses must comply. Both parties enter into a contract of carriage of goods, which stipulates how the goods being sold will be transported from the seller to the buyer. It is not uncommon for goods to be damaged or missing. In these instances, rules are in place to guarantee each party's responsibility and liability under the law.

In cases of lost or damaged goods, international commercial law dictates that the parties involved may sue the responsible party. The term "responsible party" will differ from contract to contract. In some instances, it may be the buyer; in others, the seller; and in still others, it may be the company who was hired to transport the goods. There is a type of international commercial law contract called a "free on board" (FOB) sale, in which whatever party is named as the shipper on the bill of lading has the right to sue the carrier company.

Depending on the terms of the contract and the nature of the goods being sold, most parties entering into an international law agreement will purchase some type of insurance as a protective measure. Losses can usually be recouped by ensuring this precaution is taken before the transportation of

goods. The law states that insurance must only indemnify those products that are outlined in the bill of lading and other shipping paperwork.

International commercial law marries principles from the business world with basic international diplomacy. By covering the finer points of topics like ethically entering the foreign market, shipping goods, and guaranteeing the right to sue, the law lays the groundwork for a greater economic understanding. Establishing rules of fair trade and ethical business dealings are the big-picture intent of international commercial law.

INTERNATIONAL TRADE LAW

International trade law includes the appropriate rules and customs for handling trade between countries. However, it is also used in legal writings as trade between private sectors, which is not right. This branch of law is now an independent field of study as most governments has become part of the world trade, as members of the World Trade Organization (WTO). Since the transaction between private sectors of different countries is important part of the WTO activities, this latter branch of law is now very important part of the academic works and is under study in many universities across the world;(Such as the University of Allameh Tabatabaee in Iran).

International trade law should be distinguished from the broader field of international economic law. The latter could be said to encompass not only WTO law, but also law governing the international monetary system and currency regulation, as well as the law of international development.

The body of rules for transnational trade in the 21st century derives from medieval commercial laws called the *lex mercatoria* and *lex maritima* — respectively, "the law for merchants on land" and "the law for merchants on sea." Modern trade law (extending beyond bilateral treaties) began shortly after the Second World War, with the negotiation of a multilateral treaty to deal with trade in goods: the General Agreement on Tariffs and Trade (GATT).

International trade law is based on theories of economic liberalism developed in Europe and later the United States from the 18th century onwards.

In 1995, the World Trade Organization, a formal international organization to regulate trade, was established. It is the most important development in the history of international trade law. The purposes and structure of the organization is governed by the *Agreement Establishing The World Trade Organization*, also known as the "Marrakesh Agreement". It does not specify the actual rules that govern international trade in specific areas. These are

found in separate treaties, annexed to the Marrakesh Agreement. Scope of WTO : (a) provide framework for administration and implementation of agreements; (b) forum for further negotiations; (c) trade policy review mechanism; and (d) promote greater coherence among members economics policies

The GATT has been the backbone of international trade law throughout most of the twentieth century. It contains rules relating to "unfair" trading practices — dumping and subsidies.

The World Trade Organisation Trade Related Intellectual Property Rights (TRIPS) agreement required signatory nations to raise intellectual property rights (also known as intellectual monopoly privileges). This arguably has had a negative impact on access to essential medicines in some nations.

Since there are no international governing judges (2004) the means of dispute resolution is determined by jurisdiction. Each individual country hears cases that are brought before them. Governments choose to be party to a dispute. And private citizens determine jurisdiction by the Forum Clause in their contract. Caution has been a central legal element that must be proven to attain remedy measures. ^[1]

Besides forum, another factor in international disputes is the rate of exchange. With currency fluctuation ascending and descending over years, a lack of Commerce Clause can jeopardize trade between parties when one party becomes unjustly enriched through natural market fluctuations. By listing the rate of exchange expected over the contract life, parties can provide for changes in the market through reassessment of contract or division of exchange rate fluctuations.

INTERNATIONAL TRADE

As its name implies, international trade is the exchange of products, services, and money across national borders; essentially trade between countries. When consumers in the U.S. purchase Swiss-made watches, Guatemalan-grown fruits, Chinese-made toys and electronics, and Japanese-manufactured automobiles, they experience the end result of international trade.

Also known as foreign trade, international trade has been maintained since the dawn of time. Trading goods were transported on the backs of tradesmen across tribal boundaries, and bartered and sold among neighboring, and, hopefully, accommodating tribesmen. The Silk Road between Europe and Asia is one example of the sometimes beneficial, sometimes troubling essentials of international trade. Asian silks and spices were traded for European technology and weapons, with varying benefits and consequences.

Domestic trade is the purchase and sale of products and services within a particular nation's borders, and is inherently limiting to a modern national economy. International trade, conversely, raises national gross domestic product (GDP) by providing vastly expanded economic opportunity. It is, therefore, incumbent upon the global economic community to promote fair trade between nations. In addition, the ability of nations to trade freely with all others is also vital for profits. Free trade, fair trade, and profits are the cornerstones of global economic well-being.

There is a somewhat cyclical nature to international trade. Poorer nations, able to provide cheap labor and lower production costs, are subservient to richer and more consumer-oriented nations. As the productive nations gain wealth through their productivity, the consumer nations are forced to become productive themselves through the transfer of their capital to the productive nation. Thus, the process is reversed. The burgeoning imbalance of trade between the United States and China is one example of the cycle where the consumer nation is becoming economically beholden to the producing nation.

International trade is most commonly recognized in the exchange of goods or products. However, trading services, such as expertise in a particular field, or the ability to facilitate the trade of goods, is another common form of foreign trade.

Trading capital on the foreign exchange market (FOREX) represents a third facet of international trade. Capital, or currency, held for foreign trade fluctuates in value hourly due to political, business, weather and other conditions and factors from nation to nation. Trading currency in the international market attempts to profit from the rising value of one nation's currency through selling the lower value of another nation's capital. Trading capital is

also the amount of money designated by a trader to pay the costs of foreign trade, such as tariffs, subsidies, transportation, etc.

WORLD TRADE ORGANIZATION

According to the World Trade Organization (WTO), its goal is to help producers of goods and services, exporters, and importers conduct their business. This international organization accomplishes this mainly by helping countries establish and agree upon trade rules. Without such an organization, it is likely that trade relations between foreign entities could be difficult, unfair, and inconsistent.

The World Trade Organization was created in 1995 and has three official languages: French, English and Spanish. The organization has hundreds of members around the globe, however, and aims to work in the best interest of all of them. Most decisions made by the WTO are matters of consensus. This means that all members agree upon them.

A trade agreement usually contains both the rights and obligations of the agreeing parties. WTO agreements can generally be divided into two categories. Multilateral agreements refer to those that all World Trade Organization members have agreed to. Plurilateral agreements are those that only some members have agreed to.

Different countries tend to have different cultures. Many people in business realize that culture can be a major factor in determining how affairs are conducted. Other factors such as previous experiences, both good and bad, can determine the business decisions that are made. These are just two of many examples of factors that could cause trade barriers or trade inconsistencies if such business arrangements were left to the whim of individuals.

One thing that the World Trade Organization aims to do is normalize trade. This means that certain practices should be kept consistent. For example, the organization may secure agreements among trade partners that prevent politics from playing a role in the initiation or rise of tariffs.

In addition to easing trade transactions, the World Trade Organization also aims to eliminate discrimination from international exchange. This can produce the dual benefits of allowing producers access to foreign markets and allowing consumers access to foreign goods. This can also prevent substantial economic growth for some while economic growth is unfairly or unethically inhibited for others.

Another duty of the World Trade Organization is to act as a monitoring agency. This means the organization seeks to ensure that agreeing parties uphold their decisions. Members often have a great deal of liberty and flexibility to form their own policies, despite the agreements they sign. The WTO

may review national policies and work with members on areas that may inhibit trade, smother growth, or potentially violate agreements.

THE BRETTON WOODS AGREEMENT

The Bretton Woods Agreement established a financial structure for international monetary exchange between nations after World War II. Some major systems and organizations that were created as a result of this agreement include the International Monetary Fund (IMF), International Bank for Reconstruction and Development (IBRD) — a predecessor to the World Bank — and the system of global exchange rates. While the Bretton Woods Agreement was significant because it involved the cooperation and commitment of many nations, it would later fail, in part because of the lack of understanding of the changing nature of global markets.

Convened in 1944 in Bretton Woods, New Hampshire, the Bretton Woods Conference set out to rebuild countries that had been damaged by World War II. The 44 nations involved also hoped to stabilize the monetary system and revitalize world trade, which had declined because of the war and the earlier Great Depression of the 1930s. These problems led to the formation of a monetary exchange rate fixed or "pegged" to gold to determine the value of currency used in international trade.

Each country represented at the Bretton Woods conference agreed that the value of gold would determine how much each nation's currency would be worth. All of the countries involved decided to base their currency on the dollar, which was valued at \$35 per ounce of gold. Pegging the value of currency to gold essentially limited the money supply to the amount of the world's gold reserves, thus creating a seeming stability. The IMF was to act as the moderator for trade and gold value imbalances between nations.

The United States held the majority of the world's gold reserves and was the dominant economic power, so it played a prominent role in influencing other nations to accept the Bretton Woods Agreement linking the value of currencies to gold through the U.S. dollar. The United States also had the lead position because it avoided the infrastructure devastation that occurred in Europe during the war, and because of the mass industrialization required to supply war armaments. Fixing the devastation in Europe would end up requiring greater resources than those provided by the Bretton Woods Agreement, resulting in the creation of the European Recovery Program, also called the Marshall Plan.

Problems arose with the Bretton Woods Agreement when the need for capital by a war-ravaged Europe and Third World nations outpaced America's gold reserves. Gold's value on the open market was also often different from the fixed exchange rate of \$35 an ounce still used by central banks. To

supply the world with needed capital, the number of dollars had to increase because mining additional gold reserves was not adequate. This oversupply of the U.S. dollar weakened its value. The United States dropped the gold standard in 1971 and the Bretton Woods Agreement was eventually replaced with currency valuations based on market rates.

INTERNATIONAL TRADE AGREEMENTS

The General Agreement on Trade and Tariff (GATT) Trade-Related Aspects of Intellectual Property Rights (TRIPs) was completed in 1994 during the Uruguay round of the World Trade Organization (WTO) trade talks. It is the most significant international agreement regarding Intellectual Property (IP) rights, introducing IP laws into the international trade arena for the first time. All members of the WTO are obligated to implement the agreement.

Within the agreement, copyrights are emphasized. The GATT TRIPs ensures that the granting of copyright is not burdened with registrations and other regulations. Computer programming is categorized as a literary work, and therefore granted copyright protection. Furthermore, requirements for instating patent laws are included, especially with regards to technological innovations and botanical discoveries, such as new types of trees. Provisions within the agreement also demand that national protection for patents and copyright be limited. In terms of these rights, citizens should not receive favoritism from national governments.

Rules for protecting these rights, as well as for settling disputes, are clearly defined. WTO strictly enforces the GATT TRIPs. Countries that are found to be non-compliant could face trade sanctions.

Since its inception, the GATT TRIPs has faced controversy due to the burden it places on poorer countries who must adhere to the agreement in order to maintain WTO membership. For example, drugs are not available at market rate in developing nations, mostly due to the power of those who hold the patents. Patent holders are usually found in developed nations, causing cash flow to be directed out of less developed countries.

This issue is illustrated with the AIDS crisis in Africa, where the GATT TRIPs has hindered progress. African nations, with their high number of AIDS victims, are forced to reduce their Gross National Product(GNP), the productivity index of a nation, in order to finance the drugs their citizens need. A study conducted by the World Bank, entitled *Confronting AIDS*, concluded that the annual GNP growth of countries in Africa is reduced by 0.5% as a result of health care costs. For countries that tend to have high growth rates, such as Botswana and Uganda, the negative effects of this reduction in growth would be seen in the long term. Many African countries

known to have lower GNP growth rates, such as Somalia, are more adversely affected.

While the GATT TRIPs has not been changed as a result of this controversy, a provision has been added to allow countries to better handle a national public health crisis. National governments are now allowed to produce drugs without the specific consent of patent holders. This provision was a result of the Doha meeting held among members after significant protest from developing nations.

Developing countries and least developing countries were given an extension until 2005 and 2016 respectively to fully incorporate the GATT TRIPs. As they continue to struggle with the implementation process, due to such factors as limited legal counseling, developed nations demand further protection for intellectual property rights. The United States, which served as a driving force for creating this international trade agreement, won 13 GATT TRIPs international intellectual property rights theft cases under the Clinton administration. Additional protection won by lobby groups includes the anti-circumvention laws to protect the Digital Rights Management system. Bilateral and regional trade agreements serve to further increase protection for patent rights.

While the problems associated with the GATT TRIPs are many, it is unlikely to be changed due to the support it garners from powerful WTO members, such as the United States and countries within the European Union.

TYPES OF INTERNATIONAL BUSINESS

What are the Different Types of International Business?

The commercial transactions basically include sales, investments, logistics, transportations, and other related activities.

It is generally made up of transactions and collaborations that are concocted and carried out across the national borders to gratify the strategic content and aims of business companies, organizations, and investors.

There are two major types of international business. These are the trade and investments. Trade which is also referred to as commerce is the exchange of products and goods that are carried from one nation to another. In the old days, transporting these goods was very difficult which restricted this certain type of international process. However, with the improvement of transportation networks, today's trading process takes place even with the neighboring continents. One fundamental advantage of foreign trade is described in the principle of the comparative advantage. This principle states that a country can still gain from trading certain products even if its trading partner can create those products more cheaply. The comparative advantage occurs when

each trading partner has a product that will make a better price in another state than it will at home.

The other major type of international business is the investment. Investment is normally defined as that act of spending or saving money for future financial profit. It includes the importing of durable goods such as cars from another country. There is also the direct foreign investment which is carried out in different forms. This includes the wholly owned auxiliary and joint ventures. Other minor types of international business are management contracts, licensing, and franchising.

Purposes for international business also vary from the entity whose managing it. Normally, most private companies commence such transactions in the international business for profit gain. On the other hand, government typically carries out these transactions for political reasons.

TRANSNATIONAL CORPORATIONS

Transnational corporations -- those corporations which operate in more than one country or nation at a time -- have become some of the most powerful economic and political entities in the world today. From Joshua Karliner, in his book, *The Corporate Planet: Ecology and Politics in the Age of Globalization* [Sierra Club Books, 1997], we can glean a host of fundamental realizations, including the fact that many of these companies have far more power than the nation-states across whose borders they operate.

For example, the combined revenues of just General Motors and Ford -- the two largest automobile corporations in the world -- exceed the combined Gross Domestic Product (GDP) for all of sub-Saharan Africa. The combined sales of Mitsubishi, Mitsui, ITOCHU, Sumitomo, Marubeni, and Nissho Iwai, Japan's top six Sogo Sosha or trading companies, are nearly equivalent to the combined GDP of all of South America. *Overall, fifty-one of the largest one-hundred economies in the world are corporations.* The revenues of the top 500 corporations in the U.S. equal about 60 percent of the country's GDP. Transnational corporations hold ninety percent of all technology and product patents worldwide, and are involved in 70 percent of world trade. More than thirty percent of this trade is "intra-firm"; in other words, it occurs between units of the same corporation.

The number of transnational corporations in the world has jumped from 7,000 in 1970 to 40,000 in 1995. While global in reach, these corporations' home bases are concentrated in the Northern industrialized countries, where ninety percent of all transnationals are based. More than half come from just five nations: France, Germany, the Netherlands, Japan and the United States. But despite their growing numbers, power is concentrated at the top. i.e., the

300 largest corporations account for *one-quarter of the world's productive assets*.

The United Nations has justly described these corporations as “the productive core of the globalizing world economy.” Their 250,000 foreign affiliates account for most of the world's industrial capacity, technological knowledge, international financial transactions, and ultimately the power of control. In terms of energy, they mine, refine and distribute most of the world's oil, gasoline, diesel and jet fuel, as well as build most of the world's oil, coal, gas, hydroelectric and nuclear power plants. They extract most of the world's minerals from the ground. They manufacture and sell most of the world's automobiles, airplanes, communications satellites, computers, home electronics, chemicals, medicines and biotechnology products. They harvest much of the world's wood and make most of its paper. They grow many of the world's major agricultural crops, while processing and distributing much of its food.

Given their dominance of politics, economics and technology, it is not surprising to find the big transnationals deeply involved in most of the world's serious environmental crises.

Transnational corporations exert significant influence over the domestic and foreign policies of the Northern industrialized government that host them. Surprise! Indeed, the interests of the most powerful governments in the world are often intimately intertwined with the expanding pursuits of the transnationals that they charter. At the same time, *transnational corporations are moving to circumvent national governments*. The borders and regulatory agencies of most governments are caving in (or being paid off) to the New World Order of globalization, *allowing corporations to assume an ever more stateless quality, leaving them less and less accountable to any government anywhere*.

These corporations, together with their host governments, are reorganizing the world economic structures -- and thus the balance of political power -- through a series of intergovernmental trade and investment accords. These treaties serve as the frameworks within which globalization is evolving -- allowing international corporate investment and trade to flourish across the Earth. They include:

- The Uruguay Round of the General Agreement on Tariffs and Trade (GATT)
- The World Trade Organization, which was created to enforce the GATT's rules.
- The proposed Multilateral Agreement on Investment. (MAI)
- The North American Free Trade Agreement (NAFTA).
- The European Union (EU).

These international trade and investment agreements allow corporations to circumvent the power and authority of national governments and local communities, thus endangering workers' rights, the environment and democratic political processes.

DISTRIBUTION AGREEMENT

A distribution agreement is one made between a manufacturer and a supplier to distribute and/or sell items manufactured. The supplier may make a distribution agreement with separate stores selling the product that involves how goods will be merchandised or how much supplies will available to the store. A distribution agreement may also include terms regarding advertising of a product.

Generally the manufacturer pays a fee to enter into a distribution agreement with a supplier. However, a balanced distribution agreement will provide opportunities to make money for both the manufacturer and supplier. Often the manufacturer makes the least money.

For example, a farmer may enter into a distribution agreement with a produce supplier. The farmer will get a price for his wares, the supplier will then sell the wares for a larger price, and the supermarket will charge still more to consumers who wish to buy the farmer's products. Ultimately the three-tiered approach means everyone makes money, but the farmer makes the least.

In other situations profits may be more equally shared. Perhaps a director has made a film, and signs a distribution agreement with a studio to market and sell the film to theaters. Additionally the distribution agreement might include marketing and selling the film to video stores at a later point. Both the filmmakers and the distributors will make money from such a distribution agreement.

Often studios make films, so distribution is already a responsibility of the studio. If the film is marketed in other countries, it may need to be distributed through a separate distributor and require an additional distribution agreement.

A distribution agreement may include the specifics of how long the distributor will work for a set price, and the specific way in which the goods will be distributed. Usually a distribution agreement is fairly long so that the manufacturer knows his goods have the best chance of reaching the largest possible market.

Some manufacturers choose not to use a distributor to disperse their goods. This may be the case when the inventory of goods is relatively small. For example, the farmer may have only a small farm, and may choose to sell his produce at local farmers' markets instead of selling produce to distribu-

tors. He may pay a small fee for distributing his goods at local farmers' markets, which is an informal distribution agreement.

However, the farmer who cuts out the distributor tends to make a little more on his produce because he can charge supermarket prices instead of the low prices expected by a distributor. In some cases, small businesses actually make more by "cutting out the middleman" and distributing goods on their own.

INTERNATIONAL MANAGEMENT

The economic independence of nations fosters the growth of multinational firms that conduct business on a global scale where markets are more important than political boundaries. Managers operating in an international environment deal with a variety of unique challenges growing out of such factors as politics, economics, and cultures.

Each foreign country is different from all other countries where a firm might do business. So, when the first consideration of a company is to get established in a foreign country it is the environment's current state that gets more attention. It has to learn local laws, customs, and languages. It must learn to deal with foreign patterns of economic growth, investment, and inflation. The company must also concern itself with various aspects of international trade, such as the value of a country's currency relative to other currencies (the foreign – exchange rate) and its balance of payments, as well as extent of controls on imports and exports, on foreign investors.

Equally important is the multinational company's ability to choose the right strategy and organization applicable to individual companies operating in the international business arena. There are four strategies involved in international management. They include globalization, rationalization, national responsiveness, and the multifocal approach. Whether or not these strategies are implemented depends on a company's size and the number of countries in which it operates. For example, a small export company is not likely to employ a rationalization program. On the other hand, an MNC might utilize all four strategies.

Firms that wish to expand into a foreign country must also assess its political stability, political risks inherent in particular countries. Developed countries tend to be relatively stable from a political and an economic standpoint, while less developed countries may be more susceptible to political strife. Governments may come and go or may decide to nationalize companies. Such was the case in the 1960s when Chile's President Eduardo Frey "Chileanized" the country's copper mines. Many American companies lost their holdings, although they were compensated for their losses.

One of the most critical factors in the success of a company's international success is its hiring program. Generally, hiring production workers is not a major problem, companies recruit locals to perform the daily work. In all likelihood, first-level supervisors and possibly some of the middle managers will also be members of the local community. Hiring upper-level management, however, is another matter—one that must be handled with care and sensitivity.

Individuals searching for careers in the field of international management will find numerous opportunities available to them. The field is becoming a specialty of its own. Virtually every management textbook being used in business curricula today has at least one chapter devoted entirely to international management. Colleges and universities are offering degrees ranging from associates to Ph.D.s in the field. As more and more companies enter the international business arena, the number of management opportunities will grow.

RISK MANAGEMENT

The term risk management is applied in a number of diverse disciplines. People in the fields of statistics, economics, psychology, social sciences, biology, engineering, toxicology, systems analysis, operations research, and decision theory, to name a few, have been addressing the field of risk management.

Risk management is activity directed towards the assessing and monitoring of risks. It is a logical process or approach that seeks to eliminate or at least minimize the level of risk associated with a business operation. Essentially, the process identifies any type of situation that could result in damage to any resource within the possession of the company, including personnel, then take steps to correct factors that are highly likely to result in that damage.

At the core of effective risk management strategies is the desire to find ways to manage the degree of uncertainty that exists within any business enterprise. The first step in the process has to do with evaluating the utilization of resources as they current stand. This step involves understanding the logical flow of the production process and how it relates to the successful manufacturing of goods and services for sale to consumers. Once there is a solid grasp of how the organization functions, it is then possible to move on to refining that process with an eye toward managing that uncertainty factor.

Once the business model is understood, it is possible to identify specific risks that are present throughout the production process, including the delivery of goods and services to buyers. As those risks are identified, they are analyzed for ways to alter the process so that the end result is still achieved,

but the degree of risk is minimized or removed altogether. Risk management may be an extremely complicated process or require nothing more than making a few minor adjustments.

For example, risk management as it relates to the production process may include action items such as reworking the maintenance schedule for machinery to ensure there is less opportunity for a breakdown or malfunction. Employees may be required to wear safety goggles, gloves, or earplugs in order to ensure safety and thus minimize the chances of injury through company negligence.

Risk management not only seeks to minimize the potential for injury to employees, but also reduces the opportunity for money and other forms of finance to be abused or utilized ineffectively. By making sure that all resources are utilized in a manner that is safe, logical, and efficient, the profit margin for the company will increase and everyone associated with the company is motivated to continue production.

The actual process of risk management will vary from company to company. The focus may be on employee safety measures, or machinery maintenance. In other companies, risk management can demand revamping policies and procedures in order to rid the company environment of potential risk situations. Risk management normally requires the support of owners and the management team in order to refine the overall operation and achieve the lowest degree of risk possible.

**Розмовні теми для абітурієнтів
галузі знань 0304 «Право»**

HIGHER EDUCATION OF UKRAINE

Higher education is generally recognized as preparing individuals to realize more fully their human potential, enrich their understanding of life and make them more productive to society.

Future specialists in various fields of science, technology, economics and art get a fundamental general and specialized training, all students regardless of their specialty study foreign languages.

The structure of the higher education of Ukraine was built up according to the structure of education in the developed countries of the world as determined by UNESCO, UN and other international organizations.

The higher education is received in high educational institutions of the respective levels of accreditation on the basis of: basic general secondary education, complete general secondary education and educational-

qualification degrees "Junior specialist" and "Bachelor", as well as "Specialist, Master" as postgraduate education.

Training of specialists in higher educational institutions may be carried out with the interruption of work (daytime education), without interruption of work (evening, correspondence education), by the combination of these two forms, and for certain professions - without attending classes.

Admission of citizens to higher educational institutions is made on the competitive basis according to skills and regardless of the form of ownership of an educational institution and sources of payment for education.

There are four levels of accreditation established pursuant to the status of higher educational institutions. Higher educational institutions train specialists pursuant to the following educational and qualification levels:

1) junior specialist - is provided by technical and vocational schools, other higher educational institutions of the first level of accreditation;

2) bachelor - is provided by colleges and other higher educational institutions of the second level of accreditation;

3) specialist, master - are provided by higher educational institutions of the third and fourth levels of accreditation.

The level system of higher education may be realized both through the continuous program of training and differentially - according to the structure of the level system.

Higher educational institutions of the state and other forms of ownership function in the system of higher education. The network includes 979 higher educational institutions of I-IV levels of accreditation.

The network of higher educational institutions provides education for 392 students per each 10 thousand of population. Specialists having degree of higher education are trained in 70 areas that include more than 500 professions.

The state standard of education is developed for each area of training (profession) for various educational-qualification levels.

The management of education is performed by government regulatory authorities and local authorities.

HIGHER EDUCATION IN GREAT BRITAIN

When higher education of Great Britain is being spoken about the University education is generally meant. But in fact there is a considerable amount of past-school education, including part-time as well as full-time studies carried on in technical colleges, teacher training colleges, art colleges, institutes of adult education and so on.

Higher education, consisting of degree and equivalent courses, has experienced a dramatic expansion. The number of higher education students in Britain almost doubled lately, so that today around 30 percent of young people enters full-time higher education.

There are some 90 universities, which enjoy academic freedom. Every University is autonomous and responsible to its governing body. The regulations differ from University to University. While there are similarities between them, they all differ from Oxford and Cambridge, where are a number of separate colleges, each with their own regulations and courses of studies. The new, so-called "red-brick" Universities are divided into various faculties: Faculty of Arts, Faculty of Science, Faculty of Social and Economic Studies, etc.

University degree courses are generally being taken for three, four or even five years. University teaching combines lectures practical classes and small group teaching in either seminars or tutorials. The last is a traditional feature of the Universities of Oxford and Cambridge.

University examinations are for Bachelor of Arts or of Science (BA or BS) on completion of the undergraduate course, and Master of Arts or of Science (MA or MS) on completion of postgraduate work, usually a one- or two-year course involving some original research.

First degree courses are mainly full time and usually last three years, with longer courses in subjects such as medicine. Universities offer courses in a broad range of academic and vocational subjects, including traditional arts subjects, the humanities, and science and technology. The government encourages young people to choose degree courses in subjects, or combinations of subjects, that provide the knowledge and skills required by a technologically advanced economy.

Over 95 percent of students on first degree and comparable higher education courses receive government grants covering tuition and accommodation and other maintenance expenses. Parents also contribute the amount depending on their income. In addition, students can take out loans to help pay their maintenance costs.

HIGHER EDUCATION IN THE USA

A college is generally defined as an institution of higher learning which offers a course of instruction over a four-year period, and which grants a bachelor's degree at the conclusion of studies.

As part of university, a college graduate is distinguished from the graduate of professional school. However the professional schools in some universities are called colleges.

A college prepares the students for two things: either graduate study leading to master's or doctor's degree or a job immediately after graduation. A student who majors in business administration for example, may be fully prepared for a career in business when he has finished college.

On the other hand, a student majoring in psychology often must do a great deal of graduate work before he is competent in this field.

The executive head of a college or a university is usually called the president. The various colleges or schools - which make up a university, are headed by deans. Within a school or college there may be departments -according to subject matter fields, each of which may be headed by a professor who is designated as department head or chairman.

Other members of the faculty hold academic ranks, such as instructor, assistant professor, associate professor, and professor. Graduate students who give some part-time service may be designated as graduate assistants or fellows.

Students are classified as freshmen, sophomores, juniors and seniors. A freshman is a first year student, a sophomore, a second year student, a junior, a third year student, and a senior, a fourth year student.

All students who have graduated from the senior class and who continue studying at a university are classified as advanced students or graduate students. Some graduate students receive grants which cover the cost of their education; a person on such a fellowship is called a university fellow.

American colleges and universities are either public or private.

MASS MEDIA

The media consists of the press and radio and TV broadcasting. Every day we read newspapers and magazines, listen to radio and watch TV. Nowadays there are so many newspapers and magazines, radio stations and TV channels that we have to be very selective and give preference to some of them. Newspapers, radio, TV are the means of supplying information to the wide sections of the population.

The Ukrainian press today consists of several different kinds of newspapers. There are too many types of newspapers: the «popular» papers and the «quality» papers. The popular papers are less in size, with many pictures, big headlines and short articles. They are easy to read.

The quality papers are for more serious readership. These papers are bigger in size, with larger articles and more detailed information.

The national papers are the ones sold all over the country. Their daily circulation is rather high. These newspapers are usually produced in the capital city, Kyiv. They give coverage of home, foreign and local affairs.

Their publications deal with the latest events, problems of our history and forecasts for future. They also touch upon cultural and sport news.

But there is another type of newspapers — the "popular" ones. They have millions of readers. Their articles are shorter, with big headlines. There are a lot of illustrations and advertisements in them. They have special sections with reviews of books, plays, films, art events. They cover many different interests, activities and hobbies such as astrology, sports, fashion. They speak about crimes and sensations.

The newspapers in try to be different from each other - each tries to have a definite profile.

We can also get the up-to-date detailed information from the national radio-and-television network of Ukraine. This network is made up of government-run and non-government radio and TV companies.

The main programmes on TV are news summaries, documentaries, musical and entertainment shows, films and TV serials, educational and sport programmes. If you want to improve your English you can watch BBC or CNN.

Obviously, television has both advantages and disadvantages. There are many arguments for and against television.

First, television keeps us informed about current events. It allows us to follow the latest development in science and politics.

The main argument against TV is that it cuts us off from the real world. We begin to forget how to occupy our free time. We give up reading books, going to the theatres and meeting our friends. Spending our evenings sitting glued to the TV screen we forget the art of conversation. Television prevents us from communicating with each other.

But we must realize that television itself is neither good nor bad. Everything depends on us. Nobody makes us watch TV. If we don't like it it's so easy to switch off a TV set; if one is a man of active, communicative character, he will not replace the meeting with his friends or a trip to the country with watching a programme he is little interested in.

THE POLITICAL SYSTEM OF UKRAINE

Ukraine is a sovereign state whose independence was declared on August 24, 1991. The country has a democratic political system which means that its executive branch is headed by the president with strong powers, and its legislative branch is represented by a national parliament.

The president who is elected to a five-year term is the commander-in-chief of the military forces and can issue orders, called edicts, without the approval of the parliament.

Ukraine's parliament, called the Verkhovna Rada (the Supreme Council), is the nation's law-making body. It has one chamber consisting of 450 members who are elected by voters at general elections to a five-year term. Every citizen of Ukraine over 18 has the right to vote in the elections. Voting, which is not compulsory, is by secret ballot and from the age of 18. The candidate rolling the largest number of votes in a constituency is elected.

Judicial power in Ukraine is represented by the Supreme Court and the Constitutional Court.

The president is assisted by a Cabinet of Ministers whose responsibilities lie in the areas of foreign affairs, home policy, economy, science and technology, industry, law and humanitarian matters. The Cabinet is headed by the Prime Minister who is appointed by the president and approved by the majority of the Parliament. A Prime Minister is nominated by the President and is a subject to approval by the Verkhovna Rada.

In other words, it is possible to say that state power in Ukraine is based on the division of authority into legislative, executive and judicial branches, and Ukraine can be called a country with a parliamentary-presidential form of government.

Administratively Ukraine is divided into 24 regions, called «oblasty». Crimea, which is also part of our country, has a special status of an autonomous, self-governing republic. Each region has its local governing bodies which are responsible to the Cabinet of Ministers and the President.

There are a variety of political parties in Ukraine; they currently number more than 60. The most influential are the Social-Democratic Party of Ukraine (united), the Rukh, the People's Democratic Party (NDP) and the Socialist party. The President of Ukraine does not belong to any of the parties.

The main trend of foreign policy in Ukraine is to live in peace with the rest of the world community, to co-operate with other countries and participate in European and world structures through membership in the United Nations Organisation and other international political, economic and cultural organisations.

THE CONSTITUTION OF UKRAINE

Governed by the Act of Ukraine's Independence of August 24, 1991, the Verkhovna Rada of Ukraine on behalf of the Ukrainian people adopted the Constitution — the Fundamental Law on June 28, 1996.

The Constitution established the country's political system, assures rights, freedoms and duties of citizens, and the basis of its laws. It asserts that Ukraine is a sovereign and independent, democratic, social, legal state. It is a Unitarian state with single citizenship.

Ukraine is a republic. The people are the only source of power which is exercised directly and through the bodies of state power and local self-government. The land, mineral raw materials, air space, water and other natural resources which are on the territory of Ukraine are objects of the property right of Ukrainian people.

The state language in Ukraine is Ukrainian. The state symbols of Ukraine are the State Flag, the State Emblem and the State Anthem of Ukraine. The State Flag is a blue and a yellow banner made from two equal horizontal stripes. The main element of the Great State Emblem of Ukraine is the Sign of the State of Prince, Volodymyr the Great. The State Anthem of Ukraine is the national anthem with the music of M. Verbytsky.

The Constitution outlines the structure of the national government and specifies its powers and duties. Under the Constitution the powers of the government are divided into three branches — the legislative which consists of the Verkhovna Rada, the executive, headed by the President, and the judicial, which is led by the Supreme Court.

The Constitution states that every person has the right to the free development of his / her personality, and has obligations before society where free and full development of the personality is assured. Citizens have equal Constitutional rights and freedoms, and are equal before the law. There are no privileges or restrictions based upon face, colour of skin, political and other beliefs, gender, ethnic and social origin, property, ownership, position, place of residence, language, religion.

The articles of the Constitution guarantee the rights of life, personal inviolability and the inviolability of dwelling, noninterference in private and family life, free choice of residence, work, rest, education, social security, housing, health protection, medical care and medical insurance, legal assistance, a safe and healthy environment.

Defence of the Motherland, of the independence and territorial integrity of Ukraine and respect for the state's symbols are the duty of citizens. Citizens of Ukraine perform military services in compliance with the law. No person may damage the environment, cultural heritage. Every person shall pay taxes and duties in the order and amount determined by law.

The Constitution of Ukraine consists of 15 chapters, 161 articles. The day of its adoption is a state holiday — the Day of the Constitution of Ukraine.

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The parliament - the Verkhovna Rada - is the only body of the legislative power in Ukraine. There are 450 people's deputies who are elected for a term of four years on the basis of universal, equal and direct suffrage by secret ballot. The Verkhovna Rada's main function is making laws. Law drafting work is performed by its Committees.

The President of Ukraine is the head of the state and speaks on behalf of it. He is elected directly by the voters for a term of five years with no more than two full terms. The president is also the Commander-in-Chief of the Ukrainian Armed Forces.

The highest body of the executive power is the Cabinet of Ministers. It is responsible to the President and is accountable to the Verkhovna Rada. It carries out domestic and foreign policy of the State, the fulfilment of the Constitution, as well as the acts of the President, develops and fulfils national programme on the economic, scientific and technological, social and cultural development of Ukraine.

The Prime Minister of Ukraine is appointed by the President of Ukraine with the consent of more than one-half of the constitutional composition of the Verkhovna Rada of Ukraine.

Under the advice of the Prime Minister, the President appoints the Cabinet of Ministers. These appointments are subject to confirmation by the legislative body — the Verkhovna Rada. The Prime Minister is the head of the government and is responsible for carrying out its policies.

Justice in Ukraine is exercised entirely by courts. It is administered by the Constitutional Court and by courts of general jurisdiction.

The highest court is the Constitutional Court, which is charged with protecting and interpreting the constitution. The President, the legislature, and a conference of judges each appoint six of the court's 18 members.

The Supreme Court of Ukraine is the highest juridical body of general jurisdiction. The Supreme Court is the highest appeals court for non-constitutional issues.

THE HIGHER BODIES OF STATE AUTHORITY OF UKRAINE

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cret ballot. The Verkhovna Rada's main function is making laws. Law drafting work is performed by its Committees.

The President of Ukraine is the head of the state and speaks on behalf of it. He is elected directly by the voters for a term of five years with no more than two full terms. The president is also the Commander-in-Chief of the Ukrainian Armed Forces.

The highest body of the executive power is the Cabinet of Ministers. It is responsible to the President and is accountable to the Verkhovna Rada. It carries out domestic and foreign policy of the State, the fulfillment of the Constitution, as well as the acts of the President, develops and fulfils national program on the economic, scientific and technological, social and cultural development of Ukraine.

The Prime Minister of Ukraine is appointed by the President of Ukraine with the consent of more than one-half of the constitutional composition of the Verkhovna Rada of Ukraine.

Under the advice of the Prime Minister, the President appoints the Cabinet of Ministers. These appointments are subject to confirmation by the legislative body — the Verkhovna Rada. The Prime Minister is the head of the government and is responsible for carrying out its policies.

Justice in Ukraine is exercised entirely by courts. It is administered by the Constitutional Court and by courts of general jurisdiction.

The highest court is the Constitutional Court, which is charged with protecting and interpreting the constitution. The President, the legislature, and a conference of judges each appoint six of the court's 18 members.

The Supreme Court of Ukraine is the highest juridical body of general jurisdiction. The Supreme Court is the highest appeals court for non-constitutional issues.

THE POLITICAL SYSTEM OF GREAT BRITAIN

Great Britain is a parliamentary democracy with a constitutional monarch — Queen Elizabeth II — as head of the state.

The political system of Great Britain has three branches: Parliament, which makes laws, the government, which „executes" laws *i.e.* puts them into effect, and the law courts, which interpret laws. Although the Queen is officially head of all three branches, she has little direct power.

There is no written constitution in Great Britain. The main principles of British legislation are expressed in other documents, like "Magna Charta", "Habeas Corpus Act", "Bill of Rights", the Parliamentary Act which decided the position of the House of Lords, the Judicature Act, etc. The British legislation does not provide written guarantees or individual political rights.

The monarchy is the most ancient institution in the United Kingdom, with a continuous history stretching back over a thousand years. The monarchy is hereditary. Queen Elizabeth II, who succeeded to the throne in 1952, is the head of the judiciary, the commander-in-chief of the armed forces of the Crown and the temporal head of the established Church in England. Her Majesty's Government governs in the name of the Queen who must act on the advice of her ministers.

Parliament in Great Britain exists since 1265 and is the eldest in the world. It has two parts: the House of Lords and the House of Commons. The House of Lords is still a hereditary body. It consists of the Lords Temporal and the Lords Spiritual. The House of Lords is presided over by the Lord Chancellor who is the chairman of the House. Members of the House of Lords (peers) are not elected. About 70 percent of them are "hereditary peers" because their fathers were peers before them. The other 30 percent are "life peers" whose titles are not passed on to their children. They are officially appointed by the Queen, on the advice of the Government, for various services to the nation.

The House of Commons is an elected and representative body. Members of the House of Commons are elected by the voters of 650 constituencies. They are known as MPs or Members of Parliament. Members are paid a salary and an allowance. The Speaker of the House of Commons is elected by the members of the House immediately after each new Parliament is formed.

The Government consists of approximately 100 members of the political party which has the majority of seats in the House of Commons. The Prime Minister, or leader of the Government, is also an MP and usually the leader of the political party with a majority in the House of Commons.

The Prime Minister is advised by the cabinet of about twenty other ministers. The Cabinet includes the ministers in charge of major government departments or ministries. The Government is the management of the country. The Government makes the important decisions, e. g. about foreign policy, education, or health, but all these decisions have to be approved by Parliament.

BRITISH PARLIAMENT AND POLITICAL PARTIES

Each Member of Parliament (MP) represents one of 650 constituencies in the UK; British elections are usually fought between political parties, not individuals. Therefore, people who want to be elected to Parliament need to be nominated by one of the main political parties.

Although MPs will support a particular party, they are not controlled by that political party and theoretically do not have to vote with their party in

Parliament. MPs represent everyone in the constituency, not just the people who voted for them. A lot of MPs' work has nothing to do with voting in Parliament. There are hundreds of things MPs have to deal with in the day-to-day business of constituency life, such as housing or health care. MPs are there to help people and to try to make sure their rights under the law are not violated.

The functions of Parliament are: making laws; providing money for the government through taxation; examining government policy, administration and spending; debating political questions. Every year Parliament passes about a hundred laws directly, by making Acts of Parliament.

The Ministry is the government of the moment. The head of the Ministry is the Prime Minister. The functions of the Prime Minister are: leading the majority party; running the Government; appointing Cabinet Ministers and other ministers; representing the nation in political matters. Upon accepting office the Prime Minister must form a government, that is, select a cabinet and ministry from among the Members of Parliament of his own party. The Cabinet constitutes the centre of the government and is composed of about 20 of the most important ministers. Government departments are responsible for implementing Government policy. Each department is headed by two people: a political head who is usually the minister, and an administrative head from the Civil Service, called a permanent secretary. They are responsible for permanent staffs which is part of the Civil Service. There are many such departments, for example the Home Office, the Department of Education, the Ministry of Defence, etc. The most important department is the Treasury, and the Prime Minister is usually its political head. It is the Department which controls the economy of the nation.

The main parties in the UK are the Conservative party (right wing), the Labour party (left wing) and the Liberal Democrats (centre). The Conservative party goes back to the Tories, or Royalists, originated in 1660-1685. The Tories were the party that supported Church and King; the other main party at the time was the Whigs, who were a group eager for political reform. The Tory party gave way to its successor, the Conservative party, in around 1830. The Conservative party believes in free enterprise and the importance of private ownership preferred to state control.

The Labour party believes that private ownership and enterprise should be allowed to flourish, but not at the expense of their traditional support of the public-services. The Liberal Democrats believe that the state should have some control over the economy, but that there should be individual ownership.

There are also many other political parties within the UK.

THE POLITICAL SYSTEM OF THE USA

The United States of American is a parliamentary republic. The government is divided into three branches: legislative (the US Congress), executive (the President and his Administration) and judicial (the US Supreme Court).

The form of US government is based on the Constitution of September 17, 1787. adopted after the War of Independence. In December 1791, the Congress adopted ten amendments to the Constitution, known as the Bill of Rights. The latter enumerated what the government controlled by the oligarchy was not going to be allowed to do, which was, of course, an important democratic gain for people.

The Congress of the United States is composed of two houses, the Senate and the House of Representatives. The Senate represents the states and the House represents the population according to its distribution among the states. All states have electoral requirements of the same nature. First of all they are residence requirements.

Through its power over the purse, the US Congress can control much that relates to foreign policy; also it is a governmental body that determines taxation.

The US President is both head of state and government. He is elected for a four-year term. Presidential elections are held every leap year on first Tuesday after first Monday in November. The President is assisted by Secretaries who are the heads of the executive departments.

The Presidency means not only a man: means an institution — the "executive branch" of the government.

The Supreme Court is the highest court in the country and the head of the judicial branch of US government. The Supreme Court consists of Chief Justice and eight Associate Justices who are appointed for life. It is supposed to decide whether a law of the Congress or an executive order of the President is constitutional or not.

The federal and state courts have the power of "judicial review." Also there are about ninety district courts in different parts of the United States. American judicial practice is firmly committed to the idea of jury trials. The Constitution guarantees them for both criminal and civil cases.

Each state has a constitution similar to the Constitution of the entire nation, with its three divisions of power: executive, legislative and judicial. The head of each state is the governor - the chief executive of the state. The state legislatures are in charge of the legislative work; and the state courts take care of judicial business.

There are two main political parties in the USA: the Democratic (symbolized by a "donkey") and the Republican (its symbol is an "elephant").

CONSTITUTION OF THE USA

The supreme law of the USA is the Constitution of the United States. The Constitution was drafted in 1787 and was put into effect in 1789. The first ten amendments, known as the Bill of Rights, were adopted in 1791. They provide for freedom of speech, freedom of religion, freedom of the press, the right to assemble, the right to petition the government, and various due process and criminal procedure rights for individuals. The Constitution provides for a union of states, each with its own constitution, republican form of government, and reserved powers, within a federal system. The national government is responsible for external affairs and has concurrent powers with states, commonwealths, and self-governing territories over domestic matters. The head of state is the President of the United States; and the seat of government is the District of Columbia, which has limited home rule and no voting representation in the national legislature.

The Constitution establishes three separate branches of government: the legislative, executive, and judicial. Article II of the Constitution states that a president and vice president are chosen by a majority of voters in the Electoral College, for a fixed term of four years. The 22nd Amendment (1951) limits presidents to two terms in office. By state law, electors are chosen by a plurality of the popular vote in each state and in the District of Columbia. In almost all cases the winner of the popular vote is elected president.

The American President typically has a greater range of functions than prime ministers in parliamentary governments because the President serves as ceremonial chief of state as well as head of government. Unlike most presidents in other nations, the American President is also the head of his or her party, an important legislative leader, and the chief executive. The Constitution makes the President Commander-in-Chief of the U.S. armed forces. The president's diplomatic powers include negotiation and ratification of treaties, with the consent of two-thirds of the Senate; the appointment of ambassadors to foreign nations, also with the consent of the Senate; and the reception of foreign ambassadors.

All legislative powers granted by the Constitution in Article I are exercised by the Congress of the United States. Congress consists of two houses, the Senate and the House of Representatives. The Senate contains 100 senators, two representing each state — a provision of the Constitution not subject to amendment. The 435 members of the House are elected by the different states on the basis of their population at the most recent U.S. census. Every two years all 435 members of the House are elected, and one-third of the senators. Congress has extensive powers in domestic affairs, including the

power to tax, borrow money and pay debts, coin money and regulate its value, and regulates commerce among the states. Congress helps to establish and oversees the departments and agencies of the executive branch; it also establishes the lower federal courts and determines their jurisdiction. Congress has the power to declare war, raise and maintain the armed forces, establish tariffs, and regulate commerce with foreign nations.

The federal court system derives its powers from Article III of the Constitution. The system includes the Supreme Court of the United States, established by the Constitution; and 12 courts of appeal (sometimes called circuit courts), 91 district courts, and special courts, all established by Congress.

ELECTIONS IN THE USA

Anyone who is an American citizen, at least 18 years of age, and is registered to vote may vote. Each state has the right to determine registration procedures. A number of civic groups, such as the League of Women Voters, are actively trying to get more people involved in the electoral process and have drives to register as many people as possible. Voter registration and voting among minorities has dramatically increased during the last twenty years, especially as a result of the Civil Rights Movement.

There is some concern, however, about the number of citizens who could vote in national elections but could not. There are 50 different registration laws in the US - one set for each state. In the South, voters often have to register not only locally but also at the county seat. In European countries, on the other hand, "permanent registration" of voters is most common.

Another important factor is that there are many more elections in the US at the state and local levels than there are in most countries. If the number of those who vote in these elections (deciding, for example, if they should pay more taxes so a new main street bridge can be built) were included, the percentage in fact would not be that much different from other countries.

Certainly, Americans are much more interested in local politics than in those at the federal level. Many of the most important decisions, such as those concerning education, housing, taxes, and so on, are made close to home, in the state or county.

The national presidential elections really consist of two separate campaigns: one is for the nomination of candidates at national party conventions. The other is to win the actual election. The nominating race is a competition between members of the same party. They run in a succession of state primaries and caucuses (which take place between March and June). They hope to gain a majority of delegate votes for their national party

conventions (in July or August). The party convention then votes to select the party's official candidate for the presidency. Then follow several months of presidential campaigns by the candidates.

In November of the election year (years divisible by four, e.g. 1988, 1992, 1996, etc.), the voters across the nation go to the polls. If the majority of the popular votes in a state go to the Presidential (and vice-presidential) candidate of one party, then that person is supposed to get all of that state's "electoral votes."

These electoral votes are equal to the number of Senators and Representatives each state has in Congress. The candidate with the largest number of these electoral votes wins the election. Each state's electoral votes are formally reported by the "Electoral College." In January of the following year, in a joint session of Congress, the new President and Vice-President are officially announced.

WHAT IS LAW? BRANCHES OF LAW

The English word "law" refers to limits upon various forms of behaviour. Each country in the world has its own system of law. Law is an important part of culture of any society. Like its language, law reflects values, history and current problems of a society. Law is found in constitutions, statutes, cases decided by courts, regulations and ruling of administrative agencies.

Law is a body of official rules and regulations. It is generally found in

constitutions, legislation and judicial decisions. Law is used to govern a society and to control the behaviour of its members. The nature and functions of law have varied throughout history. In modern societies, some authorized body such as a legislature or a court makes the law. Law is not completely made by humans; it includes natural law.

Law serves a variety of functions. Laws against crimes, for example, help to maintain a peaceful, orderly, relatively stable society. Courts contribute to social stability by resolving disputes in a civilized fashion. Property and contract laws facilitate business activities. Laws limit the powers of government and help to provide some degree of freedom that would not otherwise be possible. Law has also been used as a mechanism for social change; for instance, at various times laws have been passed to improve the quality of individual life in matters of health, education, and welfare.

There are two main traditions of law in the world. One is based on English Common law and has been adopted by many Commonwealth countries and most of the USA. The other tradition, or Roman law, has developed on

most continental Europe, Latin America and many countries in Asia and Africa.

Law is divided into different subjects or "branches" for study.

Constitutional law provides a framework for making new laws, protecting people's human rights, and electing political representatives.

Administrative law allows ordinary citizens to challenge the way government bodies exercise their power.

International law regulates the affairs between sovereign nation states in everything from trade, to the environment, to military action.

Constitutional law concerns both the relationships between the executive, legislature and judiciary and the human rights or civil liberties of individuals against the state.

Criminal law is the body of law that defines criminal offences and the penalties for convicted offenders. Arresting, charging, and trying suspected offenders are regulated by the law of criminal procedure.

Labour law is the study of a relationship between worker, employer and trade union. Civil procedure and criminal procedure concern the rules that courts must follow as a trial and appeals proceed. Family law covers marriage and divorce proceedings, the rights of children and the rights to property and money in the event of separation.

Intellectual property deals with patents, trademarks and copyrights. These are assets, like the right not to have your idea for an invention stolen, a brand name or a song you have written.

Environmental law is increasingly important, especially in light of the climate change risk. Environmental protection also serves to penalize polluters within domestic legal systems.

ADMINISTRATIVE LAW

Administrative law is the body of law that governs the activities of administrative agencies of government. Government agency action can include rulemaking, adjudication, or the enforcement of a specific regulatory agenda. Administrative law is considered a branch of public law. As a body of law, administrative law deals with the decision-making of administrative units of government (for example, tribunals, boards or commissions) that are part of a national regulatory scheme in such areas as police law, international trade, manufacturing, the environment, taxation, broadcasting, immigration and transport. Administrative law expanded greatly during the twentieth century, as legislative bodies worldwide created more government agencies to regu-

late the increasingly complex social, economic and political spheres of human interaction.

Civil law countries often have specialized courts, administrative courts that review these decisions. The plurality of administrative decisions contested in administrative courts is related to taxation.

Generally speaking, most countries that follow the principles of common law have developed procedures for judicial review that limit the reviewability of decisions made by administrative law bodies. Often these procedures are coupled with legislation or other common law doctrines that establish standards for proper rulemaking. Administrative law may also apply to review of decisions of so-called semi-public bodies, such as non-profit corporations, disciplinary boards, and other decision-making bodies that affect the legal rights of members of a particular group or entity.

While administrative decision-making bodies are often controlled by larger governmental units, their decisions could be reviewed by a court of general jurisdiction under some principle of judicial review based upon due process (United States) or fundamental justice (Canada). Judicial review of administrative decisions, it must be noted, is different from an administrative appeal. When sitting in review of a decision, the Court will only look at the method in which the decision was arrived at, whereas in an administrative appeal the correctness of the decision itself will be examined, usually by a higher body in the agency. This difference is vital in appreciating administrative law in common law countries.

The scope of judicial review may be limited to certain questions of fairness, or whether the administrative action is *ultra vires*. In terms of *ultra vires* actions in the broad sense, a reviewing court may set aside an administrative decision if it is unreasonable (under Canadian law, following the rejection of the "Patently Unreasonable" standard by the Supreme Court in *Dunsmuir v. New Brunswick*), *Wednesbury* unreasonable (under British law), or arbitrary and capricious (under U.S. Administrative Procedure Act and New York State law). Administrative law, as laid down by the Supreme Court of India, has also recognized two more grounds of judicial review which were recognized but not applied by English Courts viz. legitimate expectation and proportionality.

The powers to review administrative decisions are usually established by statute, but were originally developed from the royal prerogative writs of English law, such as the writ of *mandamus* and the writ of *certiorari*. In certain Common Law jurisdictions, such as India or Pakistan, the power to pass

such writs is a Constitutionally guaranteed power. This power is seen as fundamental to the power of judicial review and an aspect of the independent judiciary.

INTERNATIONAL LAW

International law regulates the affairs between sovereign nation states in everything from trade, to the environment, to military action. It can refer to three things; public-international law, private international law or conflict of laws and the law of supranational organizations.

There are some important differences between international laws and those created inside individual states. Domestic laws are passed by legislative bodies, most of which have some popular political support. International Laws, on the other hand, are created by agreements among governments. Enforcement of international law is also different. Many international agreements are not binding - for example, UN General Resolution.

International law can refer to three things: public international law, private international law or conflict of laws and the law of supranational organisations.

Public international law concerns relationships between sovereign nations. The sources for public international law development are custom, practice and treaties between sovereign nations, such as the Geneva Conventions. Public international law can be formed by international organisations, such as the United Nations (which was established after the failure of the League of Nations to prevent the Second World War), the International Labour Organisation, the World Trade Organisation, or the International Monetary Fund. Public international law has a special status as law because there is no international police force, and courts (e.g. the International Court of Justice as the primary UN judicial organ) lack the capacity to penalise disobedience.¹ However, a few bodies, such as the WTO, have effective systems of binding arbitration and dispute resolution backed up by trade sanctions.

Conflict of laws (or "private international law" in civil law countries) concerns which jurisdiction a legal dispute between private parties should be heard in and which jurisdiction's law should be applied. Today, businesses are increasingly capable of shifting capital and labour supply chains across borders, as well as trading with overseas businesses, making the question of which country has jurisdiction even more pressing.

European Union law is the first and, so far, only example of a supranational legal framework. Given the trend of increasing global economic integration, many regional agreements—especially the Union of South American Nations—are on track to follow the same model. In the EU,

sovereign nations have gathered their authority in a system of courts and political institutions. These institutions are allowed the ability to enforce legal norms both against or for member states and citizens in a manner which is not possible through public international law. As the European Court of Justice said in the 1960s, European Union law constitutes "a new legal order of international law" for the mutual social and economic benefit of the member states.

THE UNITED NATIONS ORGANIZATION: THE GENERAL ASSEMBLY, THE SECURITY COUNCIL

The United Nations is the most important international organization, established after World War II. The United Nations was established by 51 nations in 1945 as a result of the historic victory of the anti-Hitler coalition in World War II. The establishment of the Organization gave expression to the desire of the freedom-loving peoples to save the world from the horrors of another world war. Political leaders and the ordinary people of the countries of the anti-Hitler coalition believed it possible to achieve this goal if all peace-loving states pooled their efforts within an international organization charged with the maintenance of peace. Since that time about 189 countries have joined the United Nations.

There are six main organs of the UN - the General Assembly, the Security Council, the Economic and Social Council, the Trusteeship Council, the International Court of Justice and the Secretariat.

The General Assembly is the main deliberative assembly of the United Nations. Composed of all United Nations member states, the assembly meets in regular yearly sessions under a president elected from among the member states. Over a two-week period at the start of each session, all members have the opportunity to address the assembly. When the General Assembly votes on important questions, a two-thirds majority of those present and voting is required.

Examples of important questions include: recommendations on peace and security; election of members to organs; admission, suspension, and expulsion of members; and, budgetary matters. All other questions are decided by majority vote. Each member country has one vote. The Assembly may make recommendations on any matters within the scope of the UN, except matters of peace and security that are under Security Council consideration.

The Security Council is charged with maintaining peace and security among countries. While other organs of the United Nations can only make 'recommendations' to member governments, the Security Council has the

power to make binding decisions that member governments have agreed to carry out.

The Security Council is made up of 15 member states, consisting of 5 permanent members-China, France, Russia, the United Kingdom and the United States-and 10 non-permanent members.

The five permanent members hold veto power over substantive but not procedural resolutions allowing a permanent member to block adoption but not to block the debate of a resolution unacceptable to it. The ten temporary seats are held for two-year terms with member states voted in by the General Assembly on a regional basis.

The International Court of Justice consists of 15 judges elected by the General Assembly and the Security Council; it sits at the Hague, Netherlands. Its purpose is the peaceful settlement of disputes in conformity with the principles of justice and international law. The day-to-day work of running the United Nations is handled by the Secretariat. This is a staff of workers from all over the world. It is headed by the Secretary General, who is elected by the UN members. The United Nations has its headquarters in New York City, where most of its meetings are held.

INTERNATIONAL COURTS

The International Criminal Court was established in 2002 as a permanent tribunal to prosecute individuals for genocide, crimes against humanity, war crimes, and the crime of aggression, although it cannot currently exercise jurisdiction over the crime of aggression.

The Court can generally exercise jurisdiction only in cases where the accused is a national of a state party, the alleged crime took place on the territory of a state party, or a situation is referred to the Court by the United Nations Security Council. The Court is designed to complement existing national judicial systems: it can exercise its jurisdiction only when national courts are unwilling or unable to investigate or prosecute such crimes. Primary responsibility to investigate and punish crimes is therefore reserved to individual states. The official seat of the Court is in The Hague, Netherlands, but its proceedings may take place anywhere.

The International Court of Justice established by the Charter of the United Nations is principal judicial organ of the United Nations. The Court functions in accordance with the provisions of the Statute which is a part of the United Nations Charter and every member state of the United Nations therefore has automatic access to the Court. Every member is pledged to comply with the decisions of the Court in a case to which it is a party. A state which is not a member of the United Nations can refer cases to the Court on

conditions determined in each case by the General Assembly upon the recommendation of the Security Council.

The jurisdiction of the Court covers all cases which the parties may refer to it, and all matters specially provided for in the Charter or in treaties and conventions in force. The Court consists of 15 judges elected by the Security Council and the General Assembly, each organ voting independently. The judges are elected on the basis of qualifications, not on the basis of their nationality. It should be said, however, that the principal legal systems of the world are represented in the Court. No two judges can be nationals of the same state.

The European Court of Human Rights was established by the European Convention for the Protection of Human rights and Fundamental Freedoms and was set up in Strasbourg in 1959. The Convention was inspired by the United Nations Universal Declaration of Human Rights and protects many essential rights such as the right to life, freedom from torture and slavery, freedom of thought, conscience and religion the right to marry and found a family, freedom of peaceable assembly and association, and the right to a fair trial.

The European Court of Human Rights is composed of twenty-one judges, one for each member state. Occasionally all judges sit on a case, but usually cases are heard by a panel of no more than seven. The hearings are oral, and the court has funds available to provide legal aid for individual complainants to be legally represented. Only states which are parties to the Convention have the rights to bring a case before the Court.

HUMAN RIGHTS PROTECTION

Human rights are the basic rights and freedoms to which all humans are considered entitled: the right to life, liberty, freedom of thought and expression, and equal treatment before the law, among others. These rights represent entitlements of the individual or groups vis-B-vis the government, as well as responsibilities of the individual and the government authorities.

Such rights are ascribed "naturally," which means that they are not earned and cannot be denied on the basis of race, creed, ethnicity or gender. These rights are often advanced as legal rights and protected by the rule of law. However, they are distinct from and prior to law, and can be used as standards for formulating or criticizing both local and international law. It is typically thought that the conduct of governments and military forces must comply with these standards.

Various "basic" rights that cannot be violated under any circumstances are set forth in international human rights documents such as the Universal Declaration of Human Rights, the International Covenant on Economic, Social and Cultural Rights, and the International Covenant on Civil and Political Rights. The rights established by these documents include economic, social, cultural, political and civil rights.

While human rights are not always interpreted similarly across societies, these norms nonetheless form a common human rights vocabulary in which the claims of various cultures can be articulated. The widespread ratification of international human rights agreements such as those listed above is taken as evidence that these are widely shared values. Having human rights norms in place imposes certain requirements on governments and legitimizes the complaints of individuals in those cases where fundamental rights and freedoms are not respected. Such norms constitute a standard for the conduct of government and the administration of force. They can be used as "universal, non-discriminatory standards" for formulating or criticizing law and act as guidelines for proper conduct.

To protect human rights is to ensure that people receive some degree of decent, humane treatment. Because political systems that protect human rights are thought to reduce the threat of world conflict, all nations have a stake in promoting worldwide respect for human rights. International human rights law, humanitarian intervention law and refugee law all protect the right to life and physical integrity and attempt to limit the unrestrained power of the state. These laws aim to preserve humanity and protect against anything that challenges people's health, economic well-being, social stability and political peace. Underlying such laws is the principle of nondiscrimination, the notion that rights apply universally.

Responsibility to protect human rights resides first and foremost with the states themselves. However, in many cases public authorities and government officials institute policies that violate basic human rights. Such abuses of power by political leaders and state authorities have devastating effects, including genocide, war crimes and crimes against humanity. What can be done to safeguard human rights when those in power are responsible for human rights violations? Can outside forces intervene in order to protect human rights?

JUSTICE IN UKRAINE

In Ukraine justice is administered only by the courts. The court system of Ukraine is represented by the Constitutional Court and courts of general jurisdiction.

The Constitutional Court of Ukraine is the only body of constitutional jurisdiction in Ukraine. The organization and manner of functioning of the Constitutional Court of Ukraine are defined by the Constitution of Ukraine and by the Law on the Constitutional Court of Ukraine. The Constitutional Court of Ukraine consists of 18 judges, that are appointed in the equal number by the President, the Verhovna Rada of Ukraine, and by the congress of judges (six judges from each body).

The system of courts of general jurisdiction is formed in accordance with the territorial principle and the principle of specialization. It consists of: local courts; courts of appeal, the Appellate Court of Ukraine; higher specialized courts; the Supreme Court of Ukraine.

The Supreme Court is the highest judicial body in the system of courts of general jurisdiction. The Supreme Court consists of Chairman, the First Vice-Chairman, Vice-Chairmen and members. Chairman heads the Supreme Court. The Supreme Court consists of judges elected by the Verhovna Rada for unlimited period of time. Chairman is elected by the plenary session of the Supreme Court for a period of 5 years by the secret ballot. The same person cannot be elected as Chairman more than two terms successively.

In the structure of the Supreme Court of Ukraine different chambers operate: Chamber on civil cases; Chamber on criminal cases; Chamber on economic cases; Chamber on administrative cases.

In accordance with the Constitution general and specialized courts of separate court jurisdictions are formed in the system of courts of general jurisdiction. Specialized courts are economic, administrative courts and other courts determined as specialized courts. Among the higher specialized courts are the Higher Economic Court, the Higher Administrative Court and other corresponding higher specialized courts. These courts are the higher judicial bodies of the specialized courts and formed by the President.

Economic courts within the limits of their jurisdiction settle economic disputes between enterprises, institutions and organizations. The organization and manner of functioning of economic courts are defined in the Law on Economic Courts in Ukraine.

Judicial proceedings are conducted by a single judge, by a panel of judges or by a court of the jury. Colleges of advocates are available to give legal assistance to citizens and organizations.

The main principles of judicial proceeding of Ukraine are: legality; equality before the law; ensuring that the guilt is proved; prosecution by the

procurator in court on behalf of the state; ensuring complain of a court decision by appeal and causation; proceeding in all courts shall be opened to the public, Hearing in camera are only allowed in cases provided for by law, with observance of all the rules of judicial procedure; a defendant in the criminal action is guaranteed the right to legal assistance.

No one may be adjudged a guilty of a crime and subjected to punishment as a criminal except by the sentence of a court and in conformity with the law.

UKRAINIAN COURTS AND THEIR FUNCTIONS

Ukraine's judicial system was inherited from the Soviet Union and the former Ukrainian SSR. It had many problems and most notably a corrupt and politicised judiciary. In July 2001, a series of laws was passed designed to bring existing legislation regarding the judiciary and the administration of justice more in line with the requirements for an independent judiciary. The three levels of courts are rayon (also known as regional or people's courts), oblast (provincial) courts, and the Supreme Court. All three levels serve as courts of first instance, the choice of level varying with the severity of the crime. A case heard in first instance at the rayon level can be appealed through the next two higher stages. A case heard in first instance in the Supreme Court is not subject to appeal or review. A 1992 law added a Constitutional Court to the existing system.

The highest judicial body of Ukraine – Supreme Court of USSR started since March 11, 1923. The history of the activity of judicial bodies of Ukraine as well as the Supreme Court of Ukraine was not a simple one. Previously the courts carried out functions determined by government. Proclamation of the Ukrainian sovereign, legal democratic state has fundamentally changed the status of courts and judges.

The Supreme Court of Ukraine consists of the Chairman, his first Deputy, three Deputies of the Chairman, members of the Supreme Court and assessors. The Constitution of Ukraine does not restrict the number of judges in the Supreme Court. Necessary number of its judges is to be determined by the body, which elects them on the assumption of authorities carried out by this body of judicial power. According to the list, the Supreme Court of Ukraine comprises now 85 judges.

The Constitutional Court of Ukraine consists of eighteen justices, six of them being appointed by The President of Ukraine (after consultations with the Prime-Minister and Minister of Justice of Ukraine), six – by the Verkhovna Rada of Ukraine and six – by the assembly of judges of Ukraine. The justices are appointed for nine years with no right to reappointment.

A justice of the Constitutional Court must be a citizen of Ukraine who upon the date of appointment is at least forty years old, possesses a higher legal education and at least ten years professional (practical, scientific or teaching) experience, has resided in Ukraine for the last twenty years, and is fluent in the state language. The justices of the Constitutional Court, like the judges of the courts of general jurisdiction, may not belong to political parties and trade unions, shall not participate in any political activity, shall not have a representative mandate, may not hold any other paid position, or perform other paid work except for scholarly, instructional, and creative.

THE COURT SYSTEM OF GREAT BRITAIN

The court system in Britain is divided between civil and criminal cases, though many courts hear both types of cases. Criminal law defines offences against the state and regulates their prosecution and punishment. Civil law is connected with relations between private parties.

In criminal cases, there are two main types of courts: magistrates' courts (or courts of first instance), which deal with about 95 per cent of criminal cases, and Crown Courts for more serious offences. In civil cases, magistrates' courts deal with certain minor questions, while more important matters are dealt with in the County Courts. The most common type of law court in England and Wales is the magistrates' court. There are 700 magistrates' courts and about 30,000 magistrates.

More serious criminal cases then go to the Crown Court which has 90 branches in different towns and cities. A Crown Court (or a High Court) is presided over by a judge, but the verdict is reached by a jury of twelve citizens, randomly selected from the local electoral rolls. The judge must make sure that the trial is properly conducted. Underlying the whole process lies the assumption that a person charged with an offence is presumed to be innocent until the prosecution can prove guilt "beyond all reasonable doubt". A person convicted in a magistrates' court may appeal against its decision to the Crown Court (the County Court). The highest court in the land is the House of Lords. In practice the Lords are represented by five or more of the Law Lords.

Appeals are heard by higher courts. For example, appeals from magistrates' courts are heard in the Crown Court, unless they are appeals on points of law. The highest court of appeal in England and Wales is the House of Lords. Scotland has its own High Court in Edinburgh which hears all appeals from Scottish courts. Certain cases may be referred to the European Court of Justice in Luxembourg. In addition individuals have made the British Government change its practices in a number of areas as a result of petitions to the European Court of Human Rights.

The legal system also includes juvenile courts which deal with offenders under seventeen and coroners' courts which investigate violent, sudden or unnatural deaths. Juvenile Courts are composed of specially trained magistrates. They try most charges against children and young persons under the age of 18 years.

There are administrative tribunals which make quick, cheap and fair decisions with much less formality. Tribunals deal with professional standards, disputes between individuals and disputes between individuals and government departments (for example, over taxation).

Civil cases (e.g., divorce or bankruptcy cases) are dealt with in County courts. Civil proceedings consist of litigation about property, family matters and actions to obtain financial redress for damage to property and personal injury. The courts of trial for such litigation are the County Court and the High Court of Justice. County courts are local courts and are presided over by a single Judge. The High Court of justice is situated in London. Some cases before the High Court of Justice may be heard before a jury.

TYPES OF LEGAL PROFESSIONS IN GREAT BRITAIN

There are two main kinds of courts, and two kinds of judicial officers, to correspond with them. Courts of first instance are presided over by magistrates, who are normally Justices of the Peace (JPs); higher courts ('crown' courts) by judges, or in some cases, senior barristers specially appointed to perform judicial functions for part of their time. Magistrates must as a rule sit in open court to which the public and the media are admitted. A court normally consists of three lay magistrates — known as justices of the peace — advised on points of law and procedures by a legally qualified clerk or a qualified assistant. With 98 per cent of cases the magistrates on the bench decide on guilt or innocence, and if necessary what penalty to impose. With more serious cases the magistrates can decide only to send them for trial in a crown court. A person accused before a magistrates' court may demand to be sent for trial court in some of the more serious cases with which in general the magistrates could have dealt themselves.

Solicitors are lawyers who traditionally deal with any legal matter apart from conducting proceedings in courts (advocacy), with some exceptions. In the United Kingdom the legal profession is split between solicitors and barristers, and a lawyer will usually only hold one title. The distinction between barristers and solicitors is, however, retained. Some legal graduates will start off as one and then decide to become the other.

A barrister is a lawyer found in many common law jurisdictions that employ a split profession (as opposed to a fused profession) in relation to

legal representation. In split professions, the other types of lawyers are mainly solicitors. Solicitors have more direct contact with the clients, whereas barristers often only become involved in a case once advocacy before a court is needed by the client. Barristers are also engaged by solicitors to provide specialist advice on points of law. Barristers are rarely instructed by clients directly (except in tax matters, where this occurs frequently). Instead, the client's solicitors will generally instruct a barrister on behalf of the client.

The historical difference between the two professions—and the only essential difference in England and Wales today—is that a solicitor is an attorney, which means they can act in the place of their client for legal purposes (as in signing contracts), and may conduct litigation by making applications to the court, writing letters in litigation to the client's opponent and so on. A barrister is not an attorney and is usually forbidden, either by law or professional rules or both, from "conducting" litigation. This means that while the barrister speaks on the client's behalf in court, the barrister does so when instructed by a solicitor.

Many countries do not observe a distinction between barristers and solicitors. Attorneys are permitted to conduct all aspects of litigation and appear before those courts where they have been admitted to the bar.

Coroners investigate violent and unnatural deaths or sudden deaths where the cause is unknown. Deaths may be reported to the local coroner (who is either medically or legally qualified, or both) by doctors, the police, the registrar, various public authorities or members of the public. If the death is sudden and the cause unknown, the coroner need not hold an inquest if, after a post-mortem examination has been made, he or she is satisfied that the death was due to natural causes.

THE COURT SYSTEM OF THE USA

The American court system is complex. It functions as part of the federal system of government. Each state runs its own court system, and no two are identical. In addition, we have a system of courts for the national government. These federal courts coexist with the state courts.

Individuals fall under the jurisdiction of two different court systems, their state courts and federal courts. They can sue or be sued in either system, depending mostly on what their case is about. The vast majority of cases are resolved in the state courts.

The federal courts are organized in three tiers, like a pyramid. At the bottom of the pyramid are the US district courts, where litigation begins. In the middle are the US courts of appeals. At the top is the US Supreme Court. To appeal means to take a case to a higher court. The courts of appeals and

the Supreme Court are appellate courts, with few exceptions; they review cases that have been decided in lower courts. Most federal courts hear and decide a wide array of cases; the judges of these courts are known as generalists.

The structure of state courts varies from state to state. Usually there are minor trial courts for less serious cases, major trial courts for more serious cases, intermediate appellate courts and courts of last resort. The state's minor trial courts have various names: justice courts, small-claims courts, traffic courts, police courts, municipal courts, mayors' courts. The judges in these courts are usually quite professional, but some states still have Justices of Peace - men and women who have never gone to law school and never taken the bar exam. The next level of the pyramid is made up of state's courts of general jurisdiction, which are the basic trial courts. These courts hear civil cases involving larger amounts of money than in minor trial courts. They also handle cases of serious crime, such as burglary, rape and murder. The judges are always lawyers.

The Supreme Court is the highest judicial organ of the United States and the head of the judicial branch.

The Supreme Court consists of the Chief Justice of the USA and such a number of Associate Justices as be fixed by Congress. Power to nominate the justices is vested in the president and appointments are made with the consent and in the advice of the Senate. The appointments are made for life that is a Justice cannot be dismissed from his post. A Justice may if he so desires, retire at the age of 70 after serving 10 years as a Federal Judge or at the age of 65 after 15 years of service. The Supreme Court has the right to declare unconstitutional any law passed by Congress or any order issued by the President. This right of veto is widely used to block the passage of any progressive bills.

The USA is divided into eleven judicial circuits, each one being served with a federal Court of Appeals. There are about ninety district courts in different parts of the United States. The districts are the lowest ones in the Federal court system. These courts try most of the criminal and civil cases. Each district court has from one to eighteen Federal district judges, the number depending on the amount of work within its territory. Only one judge is usually required to hear and decide a case in a district court. Cases tried in the district courts may be appealed in one of the eleven Court. The decision of the Supreme Court is final.

CRIMINAL LAW: CRIME AND PUNISHMENT

Criminal Law is the body of law that defines criminal offences, regulates the apprehension, charging, and trial of suspected persons, and fixes punishment for convicted offenders.

The criminal law is concerned with crimes alone, not with illegal acts in general. Many attempts have been made to answer this question and to propose a general definition of crime which shall distinguish wrongs which are criminal from those which are merely "civil".

As criminal law develops it studies more closely the mental condition of offenders, both for the punishing and for the prevention of crimes.

A crime is a wrong which affects the public welfare, a wrong for which the state has prescribed a punishment or penalty. It is an act or omission prohibited by law because it is injurious to the public (as distinct from a private wrong).

Crimes may be classified as treason, felonies, and misdemeanours. Treason is the offence of a citizen in attempting to overthrow the government or in betraying a state into the hands of a foreign power. Felonies are those crimes, punishable by death or by imprisonment in a state prison, although a lesser punishment may be imposed by the court. Crimes not so serious in nature as felonies are misdemeanours. Thus felony is a major crime statute provides a greater punishment than for a misdemeanour. Misdemeanour is any minor offence.

A crime is usually defined as a voluntary act or omission, in conjunction with a given state of mind. Acts committed during fits of epilepsy or while sleepwalking are involuntary and thus do not qualify as crimes. Mental disorders are also widely recognized as limiting responsibility for acts otherwise regarded as criminal.

Other factors entering into the determination of criminal intent are self-defence, defence of other persons, protection of property, and enforcement of the law. The law of most countries recognizes that the use of force, while not justifiable, may be excused if the defendant believed that the use of force was necessitated by special circumstances.

Criminal acts include arson, rape, treason, aggravated assault, theft, burglary, robbery, and murder. Other concerns of criminal law are conspiracy, a rather broad term that denotes agreement between two or more individuals to commit a crime, and attempt. The definition of attempt varies from one legal system to another, but essentially it is preparation for criminal action that has gone beyond a legally defined point.

Important differences exist between the criminal law of most English-speaking countries and that of other countries. The criminal law of England and the United States derives from the traditional English common law of

crimes and has its origins in the judicial decisions embodied in reports of decided cases.

FINANCIAL LAW OF UKRAINE

In general, the laws seek to provide for truthful disclosure to consumers, to assure the financial solvency of the institutions, and to a lesser extent, to make financial services accessible to all segments of the population.

One concern of all the laws is to protect the economy. Without confidence in financial products and financial service providers, the great pool of investment capital that keeps the world economy moving would dry up.

Financial law of Ukraine deals with the broad range of savings and investments products in which individuals, businesses and institutions hold trillions of dollars, and the services related to those products. Banking law and financial regulation set minimum standards on the amounts of capital banks must hold, and rules about best practice for investment. The products and services play a vital role in the world economy and directly employ millions of individuals in the United States. They include:

- Banking (whether at banks, trust companies, savings banks, savings and loans or credit unions).
- Brokerage services
- Commodities
- Consumer lenders (including credit card issuers)
- Insurance including annuities
- Investment advisors
- Mortgages
- Mutual funds (a type of security)
- Stocks and bonds

In everyday usage the term "bank" covers many different types of financial institutions. In addition to "banks" (in the legal sense) people use it to mean a "trust company", a "savings bank", a "savings and loan", a "credit union", a "thrift", a "thrift and loan" and some other specialized types of financial institutions.

Why are there so many different types of 'banks'? The differences result from a combination of history and politics. For example, depending upon the type of "bank" it may be regulated and supervised by different Federal and/or state agencies. While each of the "banks" may seem similar, they enjoy different rights, have different powers and obligations, and may have different tax obligations. For example, "savings and loans" are required to invest more of their assets in mortgages than "banks". Pure "trust companies"

manage and administer trust funds of individuals and pension plans, but do not take "deposits". "Credit unions" have some unique tax advantages. Some entities have powers to sell other products, such as insurance; directly or through subsidiaries; some do not. Some have to place significant "reserves" on deposit with the Government: others do not.

As a result, certain "banks" may be able to do some things for you (such as make a certain type loan) that another type of institution can not. Similarly, some may be able to do certain things to you (such as charge you a higher - or lower - rate of interest on mortgages or credit cards). Although the precise differences are of primary interest to bankers and their lobbyists, if you ever get into a dispute with any kind of "bank" it would be important to know what specific type of entity you are dealing with.

AUDITING TECHNIQUES

Auditing is one the most important and frequently neglected functions of ship's store supervision. Proper records are absolutely essential to an effective ship's store operation. As a leading Ship's Serviceman, you will very likely have some responsibility for auditing ship's store records and returns. Auditing is the regular systematic checking of the stock and financial records in a ship's store. The main purpose of an audit is to discover errors and irregularities. Discovery of these errors should lead to correction of all the affected records. Ultimately, discovery of errors should lead to the prevention of their reoccurrence.

Auditing technique is defined as any technique used by auditors to determine deviations from actual accounting and controls established by a business or organization as well as uncovering problems in established processes and controls. Auditing techniques can be used to aid organizations by uncovering errors in business practices and providing a means of correction. Some businesses have used irregular accounting methods to hide certain monetary transactions and non-compliant behavior which has been uncovered by the use of varied auditing techniques. Other businesses have found new ways to save money and streamline business practices through various auditing techniques which have found waste in certain processes.

Auditing techniques can be used to uncover these issues in order to ensure ethical business practices and to minimize waste or possible oversights within an organization. The applied techniques can determine if any income is hidden or improperly categorized or reported; transactions are being completed between the organization and regulated or prohibited

persons, groups, or countries; uncovering of environmental waste discrepancies; finding of data inconsistencies; or any other business practice that can be considered as a process error, oversight, or violation of ethics, regulations, and laws.

According to the Association of Certified Fraud Examiners, fraud hits American organizations to the tune of 7 percent of revenues. Forensic audit techniques seek to uncover corporate or other organization fraud. Results emanating from a forensic audit are typically used to support both civil litigation and criminal prosecutions. Forensic audit techniques can be broken down into five basic categories.

Most businesses and other organizations have procedures and defenses set up to prevent the occurrence of fraud. A good initial forensic audit technique is to attempt to circumvent these defenses yourself. The weaknesses you find within the organization's controls will most probably guide you down the same path taken by suspected perpetrators. This technique requires you to attempt to put yourself in the shoes and think like your suspect.

Businesses have cycles and seasons much akin to nature itself. An expense or event within a business that would be analogous to a snowy day in the middle of summer is worth investigating. Careful review of your subject organization's historical norms is necessary in order for you to be able to discern the outlier event should it arise within your investigation.

Every transaction leaves a digital footprint in today's computer-driven society. Close scrutiny of relevant emails, accounting records, phone logs and target hard drives is a requisite facet of any modern forensic audit. Digital investigations can become quite complex and require support from trained digital investigators. However, many open-source digital forensics tools are now available to assist you in this phase of the investigation.

Forensic auditing is akin to detective work, and every good detective desires to look his witnesses and suspects in the eye. Personal interviews with the staff of your target entity yield a better understanding of its operations and of the culture that exists within it. According to John J. Hall of the Journal of Accountancy, critical information can be gleaned from interviews with parties who have knowledge of the events without being directly connected to the fraud.

THE STATE TAX ADMINISTRATION OF UKRAINE

Like all tax administration, the STA has two main responsibilities: to collect tax revenue in a cost-effective manner and ensure that taxpayers comply with the provisions of the tax laws.

The State Tax Administration of Ukraine is a central body of the executive power with the special status. The STA provides realization of the single state tax policy through:

- drawing up the proposals related to the legislation's improvement and submitting them for consideration to the President and the Cabinet of Ministers of Ukraine in accordance with established procedure;
- carrying out the control over keeping with the tax legislation, correctness of calculations, completeness and timely payments to the budget, including taxes, collections and other payments and non-tax incomes, and deposits to the state funds, established in accordance with the Ukrainian legislation;
- organizing the state tax bodies' work.

The STA in its activity follows the Constitution of Ukraine, the Law "On the Tax Service in Ukraine", and other laws of Ukraine, acts of the President of Ukraine, acts of the Cabinet of Ministers of Ukraine and other legal acts.

The STA's activity is based on the following principals:

- stimulation of business and investment activity by establishing privileges aimed at growth of commitment - introduction of tax norms and establishment of taxpayers' liability to breach the tax law;
- equivalence and proportionality - tax collection of legal entities is exercised in accordance with received income;
- providing collection of taxes and duties proportionally to received profits;
- equality - tax discrimination can not be tolerable, ensuring of equal approaches to all subjects of production (legal entities, individuals including non-residents) in defining the obligations on taxes and duties (obligatory payments);
- social justice that means supporting people of moderate scanty means by establishing free of income tax minimum and applying a differential approach to people of high living level (using differential progressive taxation);
- stability that means ensuring of invariability of taxes and tax rates, tax exemptions during a budget year;
- economical validity - establishing of taxes, duties (obligatory payments) on the basis of indicators of national economy development and financial abilities;
- uniformity of payment - establishment of terms for paying taxes must proceed from necessity of providing the opportune budget receipts to finance costs;
- single approach to the tax laws drafting with determining the payer of taxes and duties, the object of taxation, tax payments' sources, the

taxable period, tax rates, terms and the procedure for paying taxes, grounds for tax exemptions;

- accessibility - taxes must be understandable to taxpayers.

The main goal of the State Tax Administration of Ukraine is to make the tax system in Ukraine work to fund the public services that ensures public confidence in our integrity, effectiveness, fairness and preserves, enhances the quality of life for all citizens. Tax system – a complex of taxes, duties and payments defined in a state, which are interrelated and mutually complementary but have different purposefulness.

TAX SYSTEM OF UKRAINE

Tax system of each country reflects its specific conditions such as level of economic development, internal and foreign policy of a state, level of social development, people traditions and other factors. So, different countries differ in their forms of taxation. Tax collection in Ukraine is carried out through the system of state bodies based on multilevel hierarchical organization with single principles and fulfils functions legislatively determined.

The system of tax service bodies contains: State tax administration of Ukraine; State tax administrations in the Autonomous Republic of Crimea, in regions, in Kiev and Sevastopol, State tax inspections in districts, cities (except for Kiev and Sevastopol), State tax inspections in districts of cities.

The State Tax Administration of Ukraine is a central body of the executive power with the special status. The STA provides realization of the single state tax policy through drawing up the proposals related to the legislation's, carrying out the control over keeping with the tax legislation, correctness of calculations, completeness and timely payments to the budget, including taxes, collections and other payments and non-tax incomes, and deposits to the state funds, established in accordance with the Ukrainian legislation and organizing the state tax bodies' work.

The Administration that provides a fair system of tax administration, is accessible and responsible to taxpayers, and contributes to a favorable economic climate.

The main goal of the State Tax Administration of Ukraine is to make the tax system in Ukraine work to fund the public services that both ensures public confidence in our integrity, effectiveness, fairness and preserves, enhances the quality of life for all citizens Tax system - a complex of taxes, duties and payments defined in a state, which are interrelated and mutually complementary but have different purpose fullness.

The Tax Militia is a department of the STA and is headed by a First Deputy. Tax militia consists of special division combating tax breaches. Tax militia carries out: the control over the observance of tax legislation, exe-

cutes operational investigation activity, exercises criminal procedure function, protection function.

National taxes, duties and obligatory payments are established by the Supreme Rada of Ukraine and collected throughout the territory of Ukraine.

Today there are 20 national taxes, duties and obligatory payments and 16 local taxes and duties, among them value-added tax, excise duty, individual income tax, state duty, tax on owners of transportation means, fee for special use of natural resources, fee for compulsory social insurance, fee for compulsory state pension insurance, advertising tax, hotel rates, payment for parking, market payment, fee for use of a local symbolism, etc.

Local taxes, duties and fees, the way they are collected and the order of payment are established by rural, settlement, municipal councils according to the list and within limited rates sizes established by laws of Ukraine.

TAX MILITIA

The Tax Militia is a department of the STA and is headed by a First Deputy.

The main duties of the Tax Militia are: criminal investigation, security, and field-work. Tax militia consists of special division combating tax breaches. Tax militia carries out: the control over the observance of tax legislation, executes operational investigation activity, exercises criminal procedure function, protection function.

The purposes of tax militia are:

- To prevent breaches in taxation, then clearance, investigation and carrying out the activity in cases of administrative breaches;
- To prevent taxpayers' detection, which dodge taxes and other payments;
- To prevent corruption in ST Service bodies and to discover such facts;
- To ensure safety in the activity of ST Service bodies, to protect them from unlawful acts connected with their service obligations.

According to the terms of reference, tax militia:

- Undertakes and registers applications, announcements and other information on crimes and breaches related to its competence, carries out their checking in stipulated order and, undertakes the decisions provided by law.
- Carries out operational investigation activity, parental preparing the materials according to protocol form, and also conducts the inquiry and parental investigation according to its competence, undertakes measures on compensation for damages caused to the state.

- Establishes grounds and conditions, conducive to committing crimes and other breaches in taxation, undertakes measures to eliminate them.

- Ensures the security to employees of ST Service bodies and protects them from illegal acts connected with the executing of official obligations.

- Represses corruption and other service misconduct among ST Service employees.

- Collects, analyses, generalizes information on tax legislation breaches, predicts tendencies of negative processes development of criminal character, connected with taxation.

Tax militia has the right:

- To require from citizens and officials, who breach public order to stop breaches and actions which make obstacles for tax militia in exercising its authorities to make notices in oral to citizens, who committed slight administrative breaches and, in cases, when person does not follow the requirements-to apply an enforcement measures.

- To check citizens' documents in case of suspicion in committing breaches which certificate of identity and, other documents, necessary to define question concerning the observance of laws, supervision and control over their executing, are to be carried out by militia.

To call citizens and officials in cases of crimes and in connection with the materials which are considered, when they deviate from appearing when summoned without reasonable excuse and to bring them in the order stipulated by law.

TAXES AND TAXATION

A Tax is a financial charge or other levy imposed on an individual or a legal entity by a state. Taxes are also imposed by many subnational entities. Taxes consist of direct tax or indirect tax, and may be paid in money or as its labour equivalent (often but not always unpaid). A tax may be defined as a 'pecuniary burden laid upon individuals or property to support the government; a payment exacted by legislative authority.' A tax 'is not a voluntary payment or donation, but an enforced contribution, exacted pursuant to legislative authority' and is 'any contribution imposed by government' whether under the name of toll, tribute, tallage, gabel, impost, duty, custom, excise, subsidy, aid, supply, or other name.'

In modern taxation systems, taxes are levied in money, but in-kind and corvée taxation are characteristic of traditional or pre-capitalist states and their functional equivalents. The method of taxation and the government ex-

penditure of taxes raised are often highly debated in politics and economics. Tax collection is performed by a government agency such as Canada Revenue Agency, the Internal Revenue Service (IRS) in the United States, or Her Majesty's Revenue and Customs (HMRC) in the UK. When taxes are not fully paid, civil penalties (such as fines or forfeiture) or criminal penalties (such as incarceration) may be imposed on the non-paying entity or individual.

Governments use different kinds of taxes and vary the tax rates. This is done to distribute the tax burden among individuals or classes of the population involved in taxable activities, such as business, or to redistribute resources between individuals or classes in the population. Historically, the nobility were supported by taxes on the poor; modern social security systems are intended to support the poor, the disabled, or the retired by taxes on those who are still working. In addition, taxes are applied to fund foreign and military aid, to influence the macroeconomic performance of the economy (the government's strategy for doing this is called its fiscal policy - see also tax exemption), or to modify patterns of consumption or employment within an economy, by making some classes of transaction more or less attractive.

A nation's tax system is often a reflection of its communal values or the values of those in power. To create a system of taxation, a nation must make choices regarding the distribution of the tax burden — who will pay taxes and how much they will pay — and how the taxes collected will be spent. In democratic nations where the public elects those in charge of establishing the tax system, these choices reflect the type of community which the public wishes to create. In countries where the public does not have a significant amount of influence over the system of taxation, that system may be more of a reflection on the values of those in power.

TAX LAW

Tax law is body of rules under which a public authority has a claim on taxpayers, requiring them to transfer to the authority part of their income or property. The power to impose taxes is generally recognized as a right of governments. The tax law of a nation is usually unique to it, although there are similarities and common elements in the laws of various countries.

In general, tax law is concerned only with the legal aspects of taxation, not with its financial, economic, or other aspects. The making of decisions as to the merits of various kinds of taxes, the general level of taxation, and the rates of specific taxes, for example, does not fall into the domain of tax law; it is a political, not a legal, process.

Tax law falls within the domain of public law - i.e., the rules that determine and limit the activities and reciprocal interests of the political community and the members composing it - as distinguished from relationships between individuals (the sphere of private law). International tax law is concerned with the problems arising when an individual or corporation is taxed in several countries. Tax law can also be divided into material tax law, which is the analysis of the legal provisions giving rise to the charging of a tax; and formal tax law, which concerns the rules laid down in the law as to assessment, enforcement, procedure, coercive measures, administrative and judicial appeal, and other such matters.

The development of tax law as a comprehensive, general system is a recent phenomenon. One reason for this is that no general system of taxation existed in any country before the middle of the 19th century. The British system of income taxation, for example, one of the oldest in the world, originated in the act of 1799 as a temporary means for meeting the increasing financial burden of the Napoleonic Wars. Another reason for the relatively recent development of tax law is that the burden of taxation — and the problem of definite limits to the taxing power of public authority — became substantial only with the broadening in the concept of the proper sphere of government that has accompanied the growing intervention of modern states in economic, social, cultural, and other matters.

The limits to the right of the public authority to impose taxes are set by the power that is qualified to do so under constitutional law. In a democratic system this power is the legislature, not the executive or the judiciary. The constitutions of some countries may allow the executive to impose temporary quasi-legislative measures in time of emergency, however, and under certain circumstances the executive may be given power to alter provisions within limits set by the legislature. The legality of taxation has been asserted by constitutional texts in many countries, including the United States, France, Brazil, and Sweden. In Great Britain, which has no written constitution, taxation is also a prerogative of the legislature.

TAX FRAUD PREVENTION

According to the Collins English Dictionary 10th Edition fraud can be defined as: "deceit, trickery, sharp practice, or breach of confidence, perpetrated for profit or to gain some unfair or dishonest advantage".[1] In the broadest sense, a fraud is an intentional deception made for personal gain or to damage another individual; the related adjective is fraudulent. The specific legal definition varies by legal jurisdiction. Fraud is a crime, and also a civil law violation. Defrauding people or entities of money or valuables is a

common purpose of fraud, but there have also been fraudulent "discoveries", e.g. in science, to gain prestige rather than immediate monetary gain.

As working residents of a country we are legally responsible for filling out a tax return every year when required, to determine the amount of tax we owe to the government. Although, a large percentage of Americans do take the effort to properly file their tax returns. A small percentage of individuals try to cheat out of their tax obligation, committing a tax fraud.

You commit a tax fraud if you intentionally violate your own legal duty to voluntarily file income tax returns and/or pay the accurate amount of income, employment and excise taxes that you owe. By neglecting your legal duty you pose a threat to the tax administration and economy and will be charged with tax fraud by the Criminal Investigation (CI).

If you violate the tax law by misrepresenting your income or fudging numbers to avoid paying taxes you most likely be committed by tax fraud. Some of the ways you can break the tax law and commit tax fraud include:

- Claiming false deductions
- Concealing or transferring assets or income
- Knowingly changing your income
- Over reporting the amount of deductions
- Possessing two sets of books
- Recording personal expenses as business expenses
- Using false amounts in books and records

If you suspect that an individual or company is violating the tax law you can anonymously report it to help prevent tax fraud. You can report this fraudulent activity by completing the Form 3939-A on the Internal Revenue Service Website. Once completed, you can print it and mail your form to:

If you do not wish to complete the form, you can mail a letter to the IRS with the following details of the fraudulent activity in your letter. Important details to add in your letter include:

- The taxpayer's social security number
- A brief explanation of the suspected fraud, and how you became aware of it
- The approximate amount of money underreported
- Your contact information (name, address, and telephone number)

NATIONAL AND LOCAL TAXES AND OBLIGATORY PAYMENTS IN UKRAINE

National taxes, duties and obligatory payments established by the Supreme Rada of Ukraine and collected throughout the territory of Ukraine, and the order of their including into a budget of certain level is determined

according to the tax legislation in force and the Law of Ukraine On State budget of Ukraine for the appropriate year. Today there are 20 national taxes, duties and obligatory payments and 16 local taxes and duties:

Value-added tax. Excise duty. Enterprise profit tax. Individual income tax. Duty. State duty. Real-estate tax. Rental payments.

Tax on owners of transportation means.

Fee for geological prospecting works carried out at the State budget's expense. Fee for special use of natural resources. Payment for environmental pollution.

Fee for Action Task Fund for elimination of the aftermath of the Chernobyl catastrophe and social protection of the population. Fee for compulsory social insurance. Fee for compulsory state pension insurance. Payment for trade patent for some kinds of business activity. Flat agricultural tax (fixed). Local taxes and duties in Ukraine are the following:

Advertising tax. Hotel rates. Payment for parking. Market payment.

Fee for authorization to an apartment. Resort fee.

Payment for participation on the races in hippodromes. Fee for use of a local symbolism. Payment for shooting films or making TV-surveys. Payment for holding local auctions, competitive sales and lotteries. Fee for travel by road abroad through sub boarder territories of regions (oblasts): Payment for permission of placing objects of trade and services. Local taxes, duties and fees, the way they are collected and the order of payment are established by rural, settlement, municipal councils according to the list and within limited rates sizes established by laws of Ukraine, except for the Fee for travel by road abroad through sub boarder territories of regions (oblasts) that is defined by region (oblast) councils.

TAX SYSTEMS OF FOREIGN COUNTRIES

Each country in the world has its own tax system. Short review of the foreign tax systems will help us to understand the way it works. For example, taxes in the Netherlands are divided into different types: a) taxes on income, profits and net wealth - income tax, salaries tax, dividend tax, corporation tax, net wealth tax, inheritance tax; b) taxes which increase prices - import duty, value added tax, excise duty; c) taxes on legal transactions - transfer tax, insurance tax, capital duty, motor vehicle tax, tax on private cars and motorcycles, environmental taxes; d) other important taxes and levies - social security contributions, municipal tax, property tax.

Income tax is a tax on the annual income of individuals, which is levied at a progressive rate. Personal circumstances are, however, taken into account and certain expenses are deductible. There is a personal allowance dependent on individual circumstances.

Corporation tax is levied on the taxable profit of companies, both private and public. Foundations may also be liable for corporation tax. An important feature is the participation exemption which ensures that corporation tax is levied only once on the profit obtained within a group.

Net wealth tax is levied on the total net wealth - assets less liabilities - of individuals. In principle, this includes all property and possessions, e.g. one's own home, shares, bonds, savings and also the capital invested in one's own business. The Inheritance Tax Act provides for two forms: inheritance tax and gift tax. In general, these taxes are payable by the recipient.

Import duty is levied on imported goods. It usually amounts to a percentage of the value of the goods concerned. Various rates are used, these being determined at EU level. Import duty is levied on goods imported from countries outside the EU.

Value added tax (VAT) is a general consumer tax included in the price paid by consumers for goods and services. Consumers pay this tax indirectly and enterprises remit it to the Tax and Customs Administration. All enterprises, with a few exceptions, pay VAT.

Excise duty is levied on certain consumer goods: petrol and other mineral oils, tobacco products, alcohol and alcoholic beverages. A special consumer tax is levied on nonalcoholic beverages. Like VAT, excise duty is included in the price paid by consumers for these goods. The tax is remitted by the manufacturers and importers of the goods concerned.

As well as paying tax everyone pays social security contributions on income. The contributions are deducted or levied at the same time as salaries tax and income tax. Employers deduct these contributions from wages or salaries while the self-employed must remit income tax and social security contributions themselves. There are also employed person insurance schemes for people with a paid job.

In addition to the taxes levied by the State, there are several municipal taxes. The most important is property tax, which is paid by both users and owners on the value of property.

TAXATION IN THE UNITED KINGDOM

Taxation in the United Kingdom may involve payments to a minimum of two different levels of government: the central government and local government. Central government revenues come primarily from income tax, National Insurance contributions; value added tax, corporation tax and fuel duty.

Local government revenues come primarily from grants from central government funds, business rates in England and Wales, Council Tax and

increasingly from fees and charges such as those from on-street parking. Income tax forms the bulk of revenues collected by the government.

The second largest source of government revenue is National Insurance Contributions. The third largest source of government revenues is value added tax (VAT), and the fourth-largest is corporation tax.

Double taxation of income and gains may be avoided by an applicable double tax treaty - the UK has one of the largest networks of treaties of any country.

The Tax Year in the UK, which applies to income tax and other personal taxes, runs from 6 April in one year to 5 April the next (for income tax purposes).

The tax year is sometimes also called the Fiscal Year. The Financial Year, used mainly for corporation tax purposes, runs from 1 April to 31 March. Financial Year 2008 runs from 1 April 2008 to 31 March 2009, as Financial Years are named according to the calendar year in which they start.

Income tax forms the bulk of revenues collected by the government. Each person has an income tax personal allowance, and income up to this amount in each tax year is free of tax for everyone.

Inheritance tax is levied on "transfers of value", meaning: the estates of deceased persons; gifts made within seven years of death; "lifetime chargeable transfers", meaning transfers into certain types of trust.

One of the largest source of government revenues is value added tax (VAT), charged at the standard rate of 17.5% on supplies of goods and services. It is therefore a tax on consumer expenditure. Certain goods and services are exempt from VAT, and others are subject to VAT at a lower rate of 5% (the reduced rate, such as domestic gas supplies) or 0% ("zero-rated", such as most food and children's clothing). Exemptions are intended to relieve the tax burden on essentials while placing the full tax on luxuries.

Excise duties are charged on, amongst other things, motor fuel, alcohol, tobacco, betting and vehicles.

The next largest source of government revenues is corporation tax, charged on the profits and chargeable gains of companies. The main rate is 30%, which is levied on taxable income above £1,5 m. .

TAXATION IN THE UNITED STATES

Taxation in the United States is a complex system which may involve payment to at least four different levels of government and many methods of taxation.

United States taxation includes local government, possibly including one or more of municipal, township, district and county governments. It also

includes regional entities such as school and utility, and transit districts as well as including state and federal government.

The federal government is now financed primarily by personal and corporate income taxes. While it was originally funded via tariffs upon imported goods, tariffs now represent only a minor portion of federal revenues.

There are also non-tax fees to recompense agencies for services or to fill specific trust funds such as the fee placed upon airline tickets for airport expansion and air traffic control. Often the receipts intended to be placed in "trust" funds are used for other purposes, with the government posting an IOU ('I owe you') in the form of a federal bond or other accounting instrument, then spending the money on unrelated current expenditures.

The federal government collects several specific taxes in addition to the general income tax. Social Security and Medicare are large social support programs which are funded by taxes on personal earned income. Estate taxes are levied on inheritance. Net long-term capital gains as well as certain types of qualified dividend income are taxed preferentially.

Federal excise taxes are applied to specific items such as motor fuels, tires, telephone usage, tobacco products, and alcoholic beverages. Excise taxes are often, but not always, allocated to special funds related to the object or activity taxed.

The Federal tax law is administered primarily by the Internal Revenue Service, a bureau of the Treasury. The U.S. tax code is known as the Internal Revenue Code of 1986. The Code's complexity generally arises from two factors: the use of the tax code for purposes other than raising revenue, and the feedback process of amending the code.

While the main intent of the law is to provide revenue for the federal government, the tax code is frequently used for public policy reasons i.e., to achieve social, economic, and political goals.

Because the government uses the tax code as an instrument of social policy, the code as a whole appears to some critics⁵ to lack a coherent organizing principle.

The purported lack of a coherent organizing principle arguably has become magnified over time, due to the interplay between successive legislative amendments and regulatory changes to the law and the private sector responses to those amendments and changes.

As of 2010, there are about 138 million taxpayers in the United States. The National Bureau of Economic Research has concluded that the combined federal, state, and local government average marginal tax rate for most workers to be about 40% of income.

MODERN TECHNOLOGIES. DEVELOPING OF TELECOMMUNICATIONS

We can not deny the role of telecommunications in our life. The Internet, phones, telegraph, cell phones, radio, television are all the means of communication or telecommunication. Nowadays we live in information era, when information is the key and engine of progress. Our society needs perfect means of information exchange that is why all types of telecommunication are under the permanent developing.

Currently hundreds of millions of people use wireless communication means. Cell phone is no longer a symbol of prestige but a tool, which lets to use working time more effectively. Considering that the main service of a mobile connection operator is providing high quality connection, much attention in the telecommunication market is paid to the spectrum of services that cell network subscriber may receive. Today we can easily connect to the Internet using our cell phone or to take a picture or to take a short movie, using our video cell phone.

Late in the nineteenth century, communication facilities were augmented by a new invention — telephone. In the USA its use expanded slowly and by 1900 the American Telephone and Telegraph Company controlled 855,000 telephones. After 1900, telephone installations extended much more rapidly in all the wealthier countries. The number of telephones in use in the world grew at almost 100 per cent per decade. But long-distance telephone services gradually developed and began to compete with telegraphic business. A greater contribution to long-range communication came with the development of wireless technology. Before the outbreak of the First World War wireless telegraphy was established as a means of regular communication with ships at sea and provided a valuable supplement to existing telegraph lines. In the next few years the telephone systems of all the chief countries were connected with each other by radio. Far more immediate was the influence that radio had through broadcasting and by television, which followed it at an interval of about twenty-five years.

Telephones are as much a part of infrastructure of our society as roads or electricity, and competition will make them cheaper. Losses from lower prices will be countered by higher usage.

Satellite phones are not going to deliver all their benefits at once.

Lots of other new communication services — on-line film libraries, personal computers that can send video-clips and sound-bites as easily as

they can be used for writing letters, terrestrial mobile-telephone systems cheap enough to replace old sets— are already technically possible.

Future is speed and power. New technologies in electronics continue to develop. Computers become more compact, faster and inexpensive.

It is very difficult to predict many steps of telecommunication development. Telecommunications change world very much and probably will change the human being.

COMPUTERIZATION. INTERNET

Internet is a computer-based global information system. The Internet is composed of many interconnected computer networks. Each network may link tens, hundreds, or even thousands of computers, enabling them to share information with one another and to share computational resources such as powerful supercomputers and databases of information. The Internet has made it possible for people all over the world to communicate with one another effectively and inexpensively. Unlike traditional broadcasting media, such as radio and television, the Internet does not have a centralized distribution system. Instead, an individual who has Internet access can communicate directly with anyone else on the Internet, make information available to others, find information provided by others, or sell products with a minimum overhead cost.

The Internet has brought new opportunities to government, business, and education. Governments use the Internet for internal communication, distribution of information, and automated tax processing. In addition to offering goods and services online to customers, businesses use the Internet to interact with other businesses. Many individuals use the Internet for communicating through electronic mail (e-mail), for news and research information, shopping, paying bills, and online banking. Educational institutions use the Internet for research and to deliver courses and course material to students. Use of the Internet has grown tremendously since its inception. The Internet's success arises from its flexibility. Instead of restricting component networks to a particular manufacturer or particular type, Internet technology allows interconnection of any kind of computer network. No network is too large or too small, too fast or too slow to be interconnected. Thus, the Internet includes inexpensive networks that can only connect a few computers within a single room as well as expensive networks that can span a continent and connect thousands of computers.

Internet service providers (ISPs) provide Internet access to customers, usually for a monthly fee. A customer who subscribes to an ISP's service uses the ISP's network to access the Internet. Because ISPs offer their services to the general public, the networks they operate are known as public access

networks. In the United States, as in many countries, ISPs are private companies; in countries where telephone service is a government-regulated monopoly, the government often controls ISPs.

An organization that has many computers usually owns and operates a private network, called an intranet, which connects all the computers within the organization. To provide Internet service, the organization connects its intranet to the Internet. Unlike public access networks, intranets are restricted to provide security. Only authorized computers at the organization can connect to the intranet, and the organization restricts communication between the intranet and the global Internet. The restrictions allow computers inside the organization to exchange information but keep the information confidential and protected from outsiders.

INFORMATION-DEPENDENT SOCIETY

Informed citizens of our information-dependent society should be computer-literate, which means that they should be able to use computers as everyday problem-solving devices. They should be aware of the potential of computers to influence the quality of life.

There was a time when only privileged people had an opportunity to learn the basics, called the three R's: reading, writing, and arithmetic. Now, as we are quickly becoming an information-becoming society, it is time to restate this right as the right to learn reading, writing and computing. There is little doubt that computers and their many applications are among the most significant technical achievements of the century. They bring with them both economic and social changes. "Computing" is a concept that embraces not only the old third R, arithmetic, but also a new idea — computer literacy.

A computer is a machine with an intricate network of electronic circuits that operate switches or magnetize tiny metal cores. The switches, like the cores, are capable of being in one or two possible states, that is, on or off; magnetized or demagnetized. The machine is capable of storing and manipulating numbers, letters, and characters (symbols).

The basic idea of a computer is that we can make the machine do what we want by inputting signals that turn certain switches on and turn others off, or magnetize or do not magnetize the cores.

The basic job of computers is processing of information. For this reason computers can be defined as devices which accept information in the form of instructions, called a program, and characters, called data, perform mathematical and / or logical operations on the information, and then supply results of these operations. The program, or part of it, which tells the computers what to do and the data, which provide the information needed to solve the problem, are kept inside the computer in a place called memory.

Most computers have three basic capabilities.

First, computers have circuits for performing arithmetic operations, such as: addition, subtraction, division, multiplication and exponentiation.

Second, computers have a means of communicating with the user. After all, if we couldn't feed information in and get results back, these machines wouldn't be of much use. Some of the most common methods of inputting information are to use terminals, diskettes, disks and magnetic tapes. The computer's input device (a disk drive or tape drive) reads the information into the computer. For outputting information two common devices used are: a printer, printing the new information on paper, and a cathode-ray-tube display, which shows the results on a TV-like screen.

Third, computers have circuits which can make decisions. A computer can solve a series of problems and make thousands of logical decisions without becoming tired. It can find the solution to a problem in a fraction of the time it takes a human being to do the job.

DEVELOPMENT OF MICROELECTRONICS

Electronics is a field of engineering and applied physics dealing with the design and application of electronic circuits. The operation of circuits depends on the flow of electrons for generation, transmission, reception and storage of information.

Electronic devices are widely used in scientific research, they control the work of plants and power stations, calculate the trajectories of space-ships and help the people discover new phenomena of nature.

The invention of vacuum tubes at the beginning of the 20th century was the starting point of the rapid growth of modern electronics. The transistor completely replaced the vacuum tube. The transistor, a small piece of a semiconductor with three electrodes, had great advantages over the best vacuum tubes. It provided the same functions as the vacuum tube but at reduced weight, cost, power consumption, and with high reliability. With the invention of the transistor all essential circuit functions could be carried out inside solid bodies. Early transistors could respond at a rate of a few million times a second. This was fast enough to serve in radio circuits, but far below the speed needed for high-speed computers or for microwave communication systems.

The progress in semiconductor technology led to the development of the integrated circuit. There appeared a new field of science — integrated electronics. The essence of it is batch processing. IC greatly reduced the size of devices, lowered manufacturing costs and at the same time they provided high speed and increased reliability.

The intensive effort of electronics to increase the reliability and performance of its products while reducing their size and cost led to the results that hardly anyone could predict. The evolution of electronic technology is sometimes called a revolution: a quantitative change in technology gave rise to qualitative change in human capabilities. There appeared a new branch of science — microelectronics.

Microelectronics embraces electronics connected with the realization of electronic circuits, systems and subsystems from very small electronic devices. A microelectronic technology reduced transistors and other circuit elements to dimensions almost invisible to unaided eye. The point of this extraordinary miniaturization is to make circuits long-lasting, low in cost, and capable of performing electronic functions at extremely high speed. It is known that the speed of response depends on the size of transistor: the smaller the transistor, the faster it is. The smaller the computer, the faster it can work.

One more advantage of microelectronics is that smaller devices consume less power. In space satellites and spaceships this is a very important factor.

Another benefit is the reduction of distances between circuit components. There appeared a new type of integrated circuits, micro-wave integrated circuit. Microelectronic technique is continuing to displace other modes. Circuit patterns are being formed with radiation having wavelength shorter than those of light.

Electronics has extended man's intellectual power. Microelectronics extends that power still further.

HISTORY OF COMPUTERS

The very first calculating device used was the ten fingers of a man's hands. Then the abacus was invented. Many people tried to find easy ways of calculating. The first real calculating machine appeared in 1820.

In 1830 Charles Babbage proposed to build a general-purpose problem-solving machine that he called "the analytical engine". Many of his ideas were the basis for building today's computers.

By the early part of the twentieth century electromechanical machines had been developed and were used for business data processing. Dr. Herman Hollerith invented a means of coding the data by punching holes into cards. He built one machine to punch the holes and others — to tabulate the collected data. Later Hollerith established his own tabulating machine company.

Through a series of merges the company eventually became the IBM Corporation.

Until the middle of the twentieth century machines designed to manipulate punched card data were widely used for business data processing. In the mid—1940s electronic computers were developed to perform calculations for military and scientific purposes. By the end of the 1960s commercial models of these computers were widely used for both scientific computation and business data processing. Initially these computers accepted their input data from punched cards. By the late 1970s punched cards had been almost universally replaced by keyboard terminals. Since that time advances in science have led to the proliferation of computers throughout our society.

The first computers

In 1930 the first analog computer was built by American named Vannevar Bush. Many technical developments of electronic digital computers took place in the 1940s and 1950s. Mark I, the name given to the first digital computer, was completed in 1944. The man responsible for this invention was Professor Howard Aiken. This was the first machine that could figure out long lists of mathematical problems at a very fast rate.

In 1946 two engineers at the University of Pennsylvania built the digital computer with vacuum tubes. They named their new invention ENIAC (the Electronic Numerical Integrator and Calculator). Another important achievement came in 1947, when John von Neumann developed the idea of keeping instructions for the computer inside the computer's memory. His machine, called the Electronic Discrete Variable Computer, or EDVAC, was able to store both data and instructions. He also contributed to the idea of storing data and instructions in a binary code that uses only ones and zeros. This simplified computer design. Thus computers use two conditions, high voltage, and low voltage, to translate the symbols by which we communicate into unique combinations of electrical pulses. We refer to these combinations as codes.

Early computers, using vacuum tubes, could perform computations in thousandths of seconds, called milliseconds, instead of seconds required by mechanical devices.

DATA PROCESSING CONCEPTS

The necessary data are processed by a computer to become useful information. Data are a collection of facts — unorganized but able to be organized into useful information. Processing is a series of actions or operations that convert inputs into outputs. We can define data processing as a series of actions or operations that converts data into useful information.

We use the term data processing system to include the resources that are used to accomplish the processing of data. There are four types of resources: people, materials, facilities, and equipment. People provide input to

computers, operate them, and use their output. Materials, such as boxes of paper and printer ribbons, are consumed in great quantity. Facilities are required to house the computer equipment, people and materials.

Basic data processing operations

Five basic operations are characteristic of all data processing systems: inputting, storing, processing, outputting, and controlling.

Inputting is the process of entering data, which are collected facts, into a data processing system. Storing is saving data or information so that they are available for initial or for additional processing. Processing represents performing arithmetic or logical operations on data in order to convert them into useful information. Outputting is the process of producing useful information, such as a printed report or visual display. Controlling is directing the manner and sequence in which all of the above operations are performed.

Data storage hierarchy

It is known that data are organized and stored in successively more comprehensive groupings. Generally, these groupings are called a data storage hierarchy. The general groupings of any data storage hierarchy are as follows.

1) Characters, which are all written language symbols: letters, numbers, and special symbols. 2) Data elements, which are meaningful collections of related characters. Data elements are also called data items or fields. 3) Records, which are collections of related data elements. 4) Files, which are collections of related records. A set of related files is called a data base or a data bank.

Computer data processing systems can be designed to take advantage of four capabilities of computers.

1. Accuracy
2. Ease of communications
3. Capacity of storage
4. Speed

Thus, an important objective in the design of computer data processing systems is to allow computers to do what they do best and to free humans from routine, error-prone tasks. The most cost-effective computer data processing system is the one that does the job effectively and at the least cost. By using computers in a cost-effective manner, we will be better able to respond to the challenges and opportunities of our post-industrial, information-dependent society.

Computing problems. Security measures

The most common computing problems:

viruses

monitor problems

mouse problems

computer hangs
printer problems
computer crashes

A computer virus is a very small program routine that infects a computer system and uses its resources to reproduce itself. It often does this by patching the operating system to enable it to detect program files. It then copies itself into those files. This sometimes causes harm to the host computer system.

When the user runs an infected program, it is loaded into memory carrying the virus. The virus uses a common programming technique to stay resident in memory. It can then use a reproduction routine to infect other programs. This process continues until the computer is switched off.

The examples of computer disasters:

1. You open an email attachment which contains a very destructive virus.
2. Someone guesses your password and copies sensitive data.
3. Your hard disk crashes and much of your data is lost permanently.
4. Someone walks into your computer lab and steals the memory chips from all the PCs.
5. Your backup tapes fail to restore properly.

Security measures to protect hardware and software (they would prevent or limit the effects of the disasters):

1. Control Access to Hardware and Software.
2. Implement Network Controls
3. Protect against Natural Disasters
4. Backup Data and Programs
5. Separate and Rotate Functions
6. Protect against Viruses

COMPUTER SYSTEMS. HARDWARE, SOFTWARE, AND FIRMWARE

All computer systems perform the functions of inputting, storing, processing, controlling, and outputting.

Computers and their accessory equipment are designed by a computer system architect. As contrasted with the analyst, who uses a computer to solve specific problems, the computer system architect usually designs computer that can be used for many different applications in many different business.

Types of computers

The two basic types of computers are analog and digital. Analog computers simulate physical systems. They operate on the basis of an analogy to

the process that is being studied. Digital computers deal with discrete rather than continuous quantities. They count rather than measure. They use numbers instead of analogous physical quantities to simulate ongoing, or real-time processes. Because they are discrete events, commercial transactions are in a natural form for digital computation. This is one reason that digital computers are so widely used in business data processing.

Machines that combine both analog and digital capabilities are called hybrid computers. Many business, scientific, and industrial computer applications rely on the combination of analog and digital devices.

The units that are visible in any computer are the physical components of a data processing system, or hardware. Thus, the input, storage, processing and control devices are hardware. Not visible is the software — the set of computer programs, procedures, and associated documentation that make possible the effective operation of the computer system. Software programs are of two types: systems software and applications software.

Systems software are the programs designed to control the operation of a computer system. They do not solve specific problems. They are written to assist people in the use of the computer system by performing tasks, such as controlling all of the operations required, to move data into and out of a computer and all of the steps in executing an application program. The person who prepares systems software is referred to as a systems programmer. Applications software are the programs written to solve specific problems (applications), such as payroll, inventory control, and investment analysis. The word program usually refers to an application program, and the word programmer is usually a person who prepares applications software.

Often programs, particularly systems software, are stored in an area of memory not used for applications software. These protected programs are stored in an area of memory called read-only memory (ROM), which can be read from but not written on.

Firmware is a term that is commonly used to describe certain programs that are stored in ROM. Firmware often refers to a sequence of instructions (software) that is substituted for hardware.

FUNCTIONAL ORGANIZATION OF THE COMPUTER FUNCTIONAL UNITS OF DIGITAL COMPUTERS

All computer operations can be grouped into five functional categories. They are:

- 1) Input— to insert outside information into the machine;
- 2) Storage or memory — to store information and make it available at the appropriate time;
- 3) Arithmetic-logical unit — to perform the calculations;

- 4) Output — to remove data from the machine to the outside world and
- 5) Control unit — to cause all parts of a computer to act as a team.

Figure 5 shows how the five functional units of the computer act together. A complete set of instructions and data are usually fed through the input equipment to the memory where they are stored. Each instruction is then fed to the control unit. The control unit interprets the instructions and issues commands to the other functional units to cause operations to be performed on the data. Arithmetic operations are performed in the arithmetic-logical unit, and the results are then fed back to the memory. Information may be fed from either the arithmetic unit or the memory through the output equipment to the outside world.

The five units of the computer must communicate with each other. They can do this by means of a machine language which uses a code composed of combinations of electric pulses. These pulse combinations are usually represented by zeros and ones, where the one may be a pulse and the zero — a no-pulse. The input has the additional job of converting the information fed in by the operator into machine language. In other words, it translates from our language into the pulse — no-pulse combinations understandable to the computer. The output's additional job is converting the pulse — no-pulse combinations into a form understandable to us, such as a printed report.

There are only a few basic operations which must be performed. These operations may be operated many times. The four circuits are known as the OR, AND, NOT and FLIP-FLOP. They are called logic gates or circuits.

An electronic digital computer is a system which processes and stores very large amount of data and which solves scientific problems of numerical computations. The computer can perform numerical computations and follow instructions with extreme speed but it cannot program itself.

The numbers and the instructions are stored in an essential part of the computer called the memory. The second important unit of the computer is the control whose function is to interpret orders. The control must convert the command into an appropriate set of voltages to operate switches and carry out the instructions conveyed by the order. The third basic element of a computer is the arithmetic device, which contains the circuits performing the arithmetic computations: addition, subtraction, etc. The control and arithmetic components are called the central processor. Finally a computer requires appropriate input-output devices for inserting numbers and orders into the memory and for reading the final result.

STORAGE

There are primary and secondary storage units. Both contain data and the instructions for processing the data. Data as well as instructions must

flow into and out of primary storage. Primary storage is called main storage or internal storage. The specific functions of internal storage are to store: 1) all data to be processed; 2) intermediate results of processing; 3) final results of processing; 4) all the instructions required for ongoing process. Another name for primary storage is memory. Computer memory must be able to retain very large numbers of symbol combinations which are coded. The codes are based upon a number system that has only 0 and 1. This number system is called a binary number system. Each binary digit is called a bit. Codes are based upon combinations of bits. These combinations are called binary codes. The most common binary codes are 8-bit codes.

Data in the form of coded characters are stored in main memory in two principal ways : 1) as "strings" of characters — in bytes; and 2) within fixed-size "boxes" — in words. A fixed number of consecutive bits is called a byte. The most common byte size is 8-bit byte.

Primary storage is expensive because each bit is represented by a high-speed device, such as a semiconductor. A million bytes is a large amount of primary storage. Often it is necessary to store many millions of bytes of data. Slower, less expensive storage units are available for computer systems. These units - secondary storage. Data are stored in them in the same binary codes .

So, storage media are classified as primary storage or secondary storage on the basis of combinations of cost, capacity, and access time. The cost of storage devices is expressed as the cost per bit of data stored. The time required for the computer to locate and transfer data to and from a storage medium is called the access time for that medium. Capacities range from a few hundred bytes of primary storage for very small computers to many billions of bytes for very large computer systems.

Memories may be classified as electronic or electromechanical. Electronic memories have no moving mechanical parts, and data can be transferred into and out of them at very high speeds. Electromechanical memories depend upon moving mechanical parts for their operation. The data access time is longer than is that of electronic memories; however they cost less per bit stored and have larger capacities for data storage. For these reasons most computer systems use electronic memory for primary storage and electromechanical memory for secondary storage.

Primary storage has the least capacity and is the most expensive; however, it has the fastest access time.

There is a wide range of secondary storage devices. Magnetic tapes, disks, and drums are the secondary storage hardware. Tape devices range from large-capacity, high-data-rate units to cassettes and cartridges. Magnetic discs are the predominant secondary storage media. They include flexible, or floppy discs, called diskettes.

CENTRAL PROCESSING UNIT

The words 'computer' and 'processor' are used interchangeably. 'Computer' refers to the central processing unit (CPU) together with an internal memory. The internal memory, control and processing components make up the heart of the computer system. Manufacturers design the CPU to control and carry out basic instructions for their particular computer.

The CPU coordinates all the activities of the various components of the computer. It determines which operations should be carried out and in what order. The CPU controls the operation of the entire system by issuing commands to other parts of the system and by acting on responses. It reads information from the memory, interprets instructions, performs operations on the data according to the instructions, writes the results back into the memory and moves information between memory levels or through the input-output ports.

In digital computers the CPU can be divided into two functional units called the control unit (CU) and the arithmetic-logical unit (ALU).

The control unit manages and coordinates the entire computer system. It obtains instructions from the program stored in main memory, interprets the instructions, and issues signals that cause other units of the system to execute them. The control unit operates by reading one instruction at a time from memory and taking the action called for by each instruction. In this way it controls the flow between the main storage and the arithmetic-logical unit. It has the following components: a counter that selects the instructions, one at a time, from memory; a register that temporarily holds the instructions read from memory while it is being executed; a decoder that takes the coded instruction and breaks it down into individual commands necessary to carry it out; a clock, which produces marks at regular intervals. These timing marks are electronic and very rapid.

The sequence of control unit operations is as follows. The next instruction to be executed is read out from primary storage into the storage register. The instruction is passed from the storage register to the instruction register. Then the operation part of the instruction is decoded so that the proper arithmetic or logical operation can be performed. The address of the operand is sent from the instruction register to the address register. At last the instruction counter register provides the address register with the address of the next instruction to be executed.

The arithmetic-logical unit (ALU) executes the processing operations called for by the instructions brought from main memory by the control unit. Binary arithmetic, the logical operations and some special functions are performed by the arithmetical-logical unit.

Data enter the ALU and return to main storage through the storage register. The accumulator serving as a register holds the results of processing operations. The results of arithmetic operations are returned to the accumulator for transfer to main storage through the storage register. The comparer performs logical comparisons of the contents of the storage register and the accumulator.

INPUT-OUTPUT UNITS

Data and instructions must enter the data processing system, and information must leave it. These operations are performed by input and output (I/O) units that link the computer to its external environment.

Data enter input units in forms that depend upon the particular device used. All input devices must provide a computer with data that are transformed into the binary codes that the primary memory of the computer is designed to accept. This transformation is accomplished by units called I/O interfaces. Input interfaces are designed to match the unique physical or electrical characteristics of input devices to the requirements of the computer system. Similarly, when output is available, output interfaces must be designed to reverse the process and to adapt the output to the external environment. These I/O interfaces are also called channels or input-output processors (IOP).

The major differences between devices are the media that they use and the speed with which they are able to transfer data to or from primary storage.

Input-output devices can be classified as high-speed, medium-speed, and low-speed. The high-speed devices are entirely electronic in their operation or magnetic media that can be moved at high speed. Those high-speed devices are both input and output devices and are used as secondary storage. The low-speed devices are those with complex mechanical motion or operate at the speed of a human operator. The medium-speed devices are those that fall between — they tend to have mechanical moving parts which are more complex than the high-speed devices but not as complex as the low-speed.

High-speed devices: magnetic disk; magnetic tape.

Medium-speed devices: card readers; line printers; page printers; computer output microfilms; magnetic diskette; optical character readers; optical mark readers; visual displays.

Low-speed devices: bar-code readers; character printers; digitizers; keyboard input devices; plotters; voice recognition and response units.

INPUT DEVICES

There are several devices used for inputting information into the computer: a keyboard, some coordinate input devices, such as manipulators (a

mouse, a track ball), touch panels and graphical plotting tables, scanners, digital cameras etc.

OUTPUT DEVICES. PRINTERS

Printers provide information in a permanent, human-readable form. They are the most commonly used output devices and are components of almost all computer systems. Printers vary greatly in performance and design. We will classify printers as character printers, line printers and page printers in order to identify three different approaches to printing, each with a different speed range. In addition, printers can be described as either impact or nonimpact. Printers that use electromechanical mechanisms that cause hammers to strike against a ribbon and the paper are called impact printers. Non-impact printers do not hit or impact a ribbon to print.

COMPUTER PROGRAMMING

Programming is the process of preparing a set of coded instructions. They enable the computer to solve specific problems or to perform specific functions. The essence of computer programming is the encoding of the program for the computer by means of algorithms. Any problem contains formulae, equations and calculations. But the computer cannot manipulate formulae, equations and calculations. Any problem must be specially processed for the computer to understand it, that is — coded or programmed.

The phase in which the system's computer programs are written is called the development phase. The programs are lists of instructions that will be followed by the control unit of the CPU. The instructions of the program must be complete and in the appropriate sequence. Logic plans should be developed.

There are two common techniques for planning the logic of a program. The first technique is flowcharting. A flowchart is a plan in the form of a graphic or pictorial representation that uses predefined symbols to illustrate the program logic. It is, therefore, a "picture" of the logical steps to be performed by the computer. Each of the predefined symbol shapes stands for a general operation. The symbol shape communicates the nature of the general operation, and the specifics are written within the symbol. A plastic or metal guide called a template is used to make drawing the symbols easier.

The second technique for planning program logic is called pseudocode. Pseudocode is an imitation of actual program instructions. It allows a program-like structure without the burden of programming rules to follow. Pseudocode is less time-consuming for the professional programmer than is flowcharting. It also emphasizes a top-down approach to program structure.

Pseudocode has three basic structures: sequence, decision, and looping logic. With these three structures, any required logic can be expressed.

PROGRAMMING LANGUAGES

Let's assume that we have studied the problem, designed a logical plan (our flowchart or pseudocode), and are now ready to write the program instructions. The process of writing program instructions is called coding. The instructions will be written on a form called a coding form. The instructions we write will be recorded in a machine-readable form using a keypunch, key-to-tape, or key-to-disk, or entered directly into computer; memory through a terminal keyboard. The computer cannot understand instructions written in just any old way. The instructions must be written according to a set of rules. These rules are the foundation of a programming language. A programming language must convey the logical steps of the program plan in such a way that the control unit of the CPU can interpret and follow the instructions. The programming languages have progressed from machine-oriented languages that use strings of binary 1s and 0s to problem-oriented languages that use common mathematical and/or English terms.

There are over 200 problem-oriented languages. The most common of them are COBOL, FORTRAN, PL/I, RPG, BASIC, PASCAL, COBOL.

PROFESSIONS IN IT

Studies methods of working within an organisation to decide how tasks can be done efficiently by computers. Makes a detailed analysis of the employer's requirements to prepare a report on different options for using IT. This may involve consideration of hardware as well as software. Writes a specification for programmers to adapt existing software or to prepare new software. Acts as a link between the user and the programmer.

Software Engineer/Designer

Produces the programs which control the internal operations of computers. Converts the system analyst's specification to a logical series of steps. Translates these into the appropriate computer language. Often compiles programs from libraries or sub-programs. Designs, tests and improves programs for computer-aided design and manufacture, business applications, computer networks and games.

Computer Services Engineering Technician

Can be responsible for installation, maintenance or repair of computers. Installs hardware and tests by running special software. Some technicians carry out routine servicing of large mainframe systems, aiming to avoid breakdowns. Others are called in to identify and repair faults as quickly as possible.

Network Support Person or Computer Engineer: Network Support

Maintains the link between PCs and workstations connected in a network. Uses telecommunications, software and electronic skills and knowledge of the networking software to locate and correct faults.

Computer Salesperson

Advises potential customers about available hardware and sells equipment to suit individual requirements. Discusses computing needs with the client to ensure that a suitable system can be supplied.

Applications Programmer

Writes the programs which enable a computer to carry out particular tasks. May write new programs or adapt existing programs. When writing a new program, follows a specification provided by a systems analyst. Devises a series of logical steps and converts these to the appropriate computer language. Checks programs for faults and does extensive testing.

Systems Support Person

Systems support people are analyst programmers who are responsible for maintaining, updating and modifying the software used by a company. Some specialise in software. This involves use of machine codes and specialised low-level computer languages.

Hardware Engineer

Researches, designs and develops computers. Also involved in their manufacture, installation and testing. May specialise in different areas: research and development, design, manufacturing. Has to be aware of cost, efficiency, safety and environmental factors as well as engineering aspects.

DEVELOPMENT IN IT. THE FUTURE OF IT

We are in the midst of convergence. At the hardware layer, computers, phones and consumer electronics are converging. At the applications layer, we see convergence of information, entertainment, communications, shopping, commerce, and education.

Computers are rapidly catching up in capability with the human brain. We can expect human : machine equivalence by about 2015. But after this, computers will continue to get smarter. Each generation of improved computers is giving us more assistance in the design and development. This technology development will push every field of knowledge forwards, not just computing.

But we will never get far unless we can solve the interface problem. In the near future we may have electronic pets, with video camera eyes and microphone ears, linked by radio to the family computer. With voice and language recognition we will have easy access to all that the Internet can provide.

Telecoms applications will soon be bundled together. A major example is the electronic marketplace, which will bring customers and suppliers together in smart databases and virtual environments, with ID verification, encryption and translation. It will then implement the billing, taxation and electronic funds transfer, while automatically producing accounts and auditing. The whole suite of services will be based on voice processing, allowing a natural voice interface to talk to the computer.

Electronic money will be very secure but much more versatile than physical alternatives. E-cash can be completely global and could be used as a de facto standard. It does not have to be linked to any national currency, so can be independent of local currency fluctuations.

Employment patterns will change, as many jobs are automated and new jobs come into existence to serve new technologies. Some organisations will follow the virtual company model, where a small core of key employees is supported by contractors on a project by project basis, bringing together the right people regardless of where they live.

Of course, workers can be fully mobile, and we could see some people abandon offices completely, roaming the world and staying in touch via satellite systems. Even in trains and planes there may be infrared distribution to each seat to guarantee high bandwidth communication.

By around 2030, we may have the technology to directly link our brain to the ultra-smart computers that will be around then, giving us so much extra brainpower that we deserve a new name, Homo Cyberneticus. In much the same time frame, geneticists may have created the first biologically optimised humans, Homo Optimus. It would make sense to combine this expertise with information technology wizardry to make something like the Borg, Homo Hybridus, with the body of an Olympic athlete and a brain literally the size of the planet, the whole global superhighway and every machine connected to it.

INFORMATION TECHNOLOGIES IN TAXATION AND BUSINESS

A computer in business is used to process data. A computer is programmed to do it fast and accurately. This involves different administrative functions such as preparation of payrolls, inventory control in manufacturing, warehousing and distribution operations, customer accounting, billing by banks, insurance companies, public utilities and mass circulation magazines. A computer is now more involved in business operations as an essential tool in making decisions at the highest administrative level.

The banking business has been revolutionized by computer technology. Deposits and withdrawals are logged into a customer's account, which is stored on a remote computer. Computer-generated monthly statements are unlikely to contain any errors unless they arise during manual entry of check

amounts. The technology of electronic funds transfer, supported by computer networking, allows the amount of a grocery bill to be immediately deducted from the customer's bank account and transferred to that of the grocery store. Similarly, networking allows individuals to obtain cash instantly and almost worldwide by simply stepping up to an automated teller machine (ATM) and providing the proper card and personal identification number (popularly known as a PIN).

Computers are no longer limited to factories, banks, and big corporations. Small companies, retail stores, law firms, employment agencies, supermarkets, and even many farms now use computers. In fact, according to a recent study, every five workers use a computer as part of their jobs.

For business, information technology is only a means to an end - which is the use of knowledge to make and implement commercial decisions. The uses of computer in business:

1. Storage and easy retrieval of information: database;
2. analyzing information: spreadsheets, accounts packages;
3. internal communications (within business): networks;
4. external communications (with other business and customers): e-mail, booking systems, etc;
5. presentation of information: word processing and desktop publishing;
6. computer-aided design (CAD);
7. computer - aided manufacture (CAM) : robots, process, control;
8. new and better products : video recorders, washing machine.

The primary purpose of the automated information system in the Tax Service is to achieve a level of functioning tax system, which enable complex decision tasks: implementation of the dates in calculations, automating the process of taxpayers and individual legal, accounting and tax payments, making optimal decisions forecasting tax revenues.

Use of automated information systems in the tax service will ensure efficient system analytical apparatus that would allow a qualitatively new level of information service to perform routine operational work on the property tax system to analyze the status and prospects of tax administration in general and produce evidence-based decision to implement tax policy.

2.4. ВПРАВЛЯННЯ В ГРАМАТИЦІ

2.4.1. Іменник

Іменник в англійській мові означає назви предметів, істот, явищ, понять і речовин:

a table - стіл
a man - людина
snow - сніг
friendship - дружба
water – вода

Іменник може бути: - підметом	# Автомобіль їде.
- складова частина присудка	# Він працює лікарем.
- Означенням	# Учитель праці.
- обставиною	# Діти йдуть до школи.

РІД

В англійській мові іменники чоловічого роду, жіночого роду та середнього роду є категорією не граматичною, а смисловою; іменники, що означають живі істоти, залежно від статі, відносяться до чоловічого роду або жіночого роду: *a man, a woman*, та інші іменники, що означають неживі предмети, як правило належать до середнього роду: *a book, a town, a table* та інші.

В англійській мові немає ні особливих родових суфіксів, ні узгодження прикметника з іменником у роді: *a good boy* - гарний хлопець

a good girl - гарна дівчина
a good coat - гарне пальто

Винятком з цього правила складають іменники, які означають, головним чином, засоби водного транспорту, які відносяться до жіночого роду: *a ship* - корабель, *a boat* - човен, а також назви країн, які англійці часто відносять до жіночого роду. Іменники бувають власні і загальні.

РІД ІМЕННИКІВ

Жіночий Рід

Woman
Miss, Ms, Mrs.
Wife
Mother

Чоловічий Рід

man
Mr.
husband
father

Sister	brother
Aunt	uncle
Queen	king
Hostess	host
Stewardess	steward

ЧИСЛО

Іменники поділяються на обчислювані (countable nouns): *a book – books* (книга - книги), *a girl – two girls* (дівча – двоє дівчат), *a car – many cars* (автомобіль – багато автомобілів), та необчислювані (uncountable): *courage* - мужність, *freedom* - свобода, *air* - повітря, *love* - любов, *peace* - мир. Обчислювані іменники вживаються в однині та множині. Необчислювані не мають множини.

Множина іменників утворюється шляхом додавання до форми іменника в однині закінчення -s або -es після – ch; -x; -sh; -ss; -o.

A. іменник + s (es)

наприклад:

- | | | |
|-----------------------|---|-----------------|
| 1) a horse – horses; | a text – texts; | a cup – cups |
| 2) a bench – benches; | a box – boxes; | a bus – buses |
| 3) a fly – flies; | a lady – ladies; | a city – cities |
| 4) a boy – boys; | a day – days; | a key – keys |
| 5) a hero – heroes; | a potato – potatoes (але: a radio – radios, a photo – photos, a piano – pianos) | |

B. 1) У деяких іменниках, що в однині закінчуються на -f; -fe, у множині ці закінчення змінюються на -v й додається закінчення –es.

-f або -fe → -v + es

наприклад:

- | | | |
|----------|----------------------------------|----------------------------|
| ал | a wife (дружина) – wives | a leaf (лист) – leaves |
| е: | a | a life (життя) – lives |
| chief | a knife (ніж) – knives | a wolf (вовк) – wolves |
| (голо- | | a half (половина) – halves |
| вуючий) | a loaf (батон, буханка) – loaves | a shelf (полиця) – shelves |
| - chiefs | | |
| | a | |
| | roof (дах) – roofs | |
| | a belief (віра) – beliefs | |

a gulf (протока) – gulfs
a proof (доказ) - proofs

2) Деякі іменники утворюють множину шляхом зміни кореневої голосної без додавання закінчень.

Наприклад:

a man (чоловік) – men	a goose (гусак) – geese
a woman (жінка) – women	a mouse (миша) – mice
a foot (нога, стопа) – feet	a louse (воша) – lice
a tooth (зуб) – teeth	
fish (риба) – fish	deer (олень) – deer
sheep (вівця) - sheep	swine (свиня) – swine

3) Деякі іменники зберегли стародавнє закінчення множини –en: наприклад:

a child (дитина) – children
an ox (бик) – oxen
a brother (брат) – brothers, brethren

4) Деякі іменники вживаються лише в однині:

The money (гроші)	is	on the table
The advice (порада)		good
The information (інформація)		useful
The news (новини)		important
The progress (успіх)		poor
The knowledge (знання)		proper
The weather (погода)		fine

5) Деякі іменники вживаються лише у множині:

The spectacles (окуляри)	are	fashionable
The scissors (ножиці)		sharp
The trousers (штани)		black
The arms (зброя)		cleaned
The stairs (сходи)		steep
The clothes (одяг)		nice
The goods (товари)		wonderful

б) Деякі збірні іменники мають лише форму однини (маючи значення множини):

police (поліція)

cattle (рогата худоба)

people (люди)

Якщо слово people має значення народ, нація, то воно має форму однини і множини. Прізвища у формі множини вживаються із означеним артиклем й означають дану сім'ю, всіх членів даної сім'ї:

наприклад:

the Browns - сім'я Браунів, Брауни;

the Kovalenkos - сім'я Коваленків, Коваленки.

ВІДМІНОК

Іменники в англійській мові мають лише 2 відмінки: загальний (the common case) (Victor, father) і присвійний або родовий (the possessive case) (Victor's school, father's work).

1. Загальний відмінок.

The chair is comfortable.

The chair of my Granny is comfortable. James has a house.

His house is big.

Присвійний відмінок іменників утворюється додаванням апострофа (') та букви s(-'s) до форми однини іменника в загальному відмінку та апострофа (-') до форми множини іменника, а інколи й до форми однини із закінченням -s або -x (крім іменника child – children, child's – children's).

Іменник од. + 's

a girl + 's = a girl's hat (капелюх дівчини, тобто капелюх, який належить дівчині)

Victor + 's = Victor's book (книга Віктора або Вікторова книга)

Granny's chair is comfortable.

Vic's letter is interesting.

Іменник мн. + '

girl + ' = girls' hats (капелюхи дівчат)

my friends + ' = my friends' books (книги моїх друзів)

James + ' ('s) = James' car або James's car (машина Джеймса)

James' house is big.

The students' answers are good.

ІМЕННИК МН. + '

The children's room is tidy.

The women's coats are in that room.

ВІПРАВИ

Exercise 1. Write the plural.

- | | | |
|--------------------------|------------------|--------------------|
| 1. flower <u>flowers</u> | 8. women | 15. umbrella |
| 2. man | 9. address | 16. person |
| 3. boat | 10. sheep | 17. family |
| 4. language | 11. tooth | 18. holiday |
| 5. watch | 12. leaf | 19. sandwich |
| 6. country | 13. child | 20. city |
| 7. knife | 14. foot | 21. mouse |

Exercise 2. Some of these sentences are right and some are wrong. Correct the sentences that are wrong. Write "OK" if the sentence is right.

1. She's a very nice person. OK
2. I need a new jeans. I need a pair of new jeans or I need some new jeans.
3. I've got two brother and four sister.
4. It's a lovely park with a lot of beautiful tree.
5. There are a lot of sheep in that field.
6. Do you make many mistake when you speak English?
7. She's married and she has three child.
8. I like your trouser. Where did you get it?
9. This scissor isn't very sharp.

Exercise 3. In this exercise you have to join two nouns. Sometimes you have to use an apostrophe ('), with or without s. sometimes you have to use ...of ...

- | | |
|-----------------------------|-------------------------------|
| 1. toy/boy <u>boy's toy</u> | 6. room/door |
| 2. name/my son | 7. car/Mike's parents |
| 3. son/ my sister | 8. mother/Ann |
| 4. the top/page | 9. my father and mother/house |
| 5. the name/your wife | 10. the eyes/the cat |

Exercise 4. Look at the underlined words in these sentences. Which is right?

1. I'm going to buy some new shoes/shoe. (shoes is right)

2. They are going to buy some new chair/chairs.
3. They are going to buy some new furniture/furnitures.
4. He's got big blue eye/eyes.
5. He's got short fair hair/hairs.
6. The tourist guide gave us some information/informations about the town.
7. I need some money/moneys.

Exercise 5. Translate into English.

- | | |
|------------------------|---------------------------------|
| 1. книга учня | 6. сад наших сусідів |
| 2. назва вулиці | 7. будинок моєї тітки та дядька |
| 3. будинок моєї сестри | 8. день народження мого батька |
| 4. ніжка стола | 9. результат футбольного матчу |
| 5. сьогоднішня газета | 10. ім'я дівчини |

2.4.2. Артикль

В англійській мові є 2 артиклі: неозначений *a (an)* й означений *the*. Це особливі слова, які використовуються для уточнення іменників

Неозначений артикль

Неозначений артикль *a* - вживається перед словами, що починаються з приголосної

an - вживається перед словами, що починаються з голосної

Вживаються обидві форми неозначеного артикля разом з наступним словом:

a book

an English book

Форма неозначеного артикля (*an*) вживається також перед словами.

які починаються з приголосної, що не читається: an hour

an honest man

Вживання неозначеного артикля

Неозначений артикль утворився від числівника (один) і тому вживається тільки перед тими іменниками в однині, які мають форму множини і їх можна перерахувати:

a pencil - олівець,

a ruler - лінійка,

an apple - яблуко,

an animal - тварина.

Він передає лише вказівку на належність предмета до якогось класу однорідних предметів. Перед абстрактними і конкретними іменниками, які не мають форми множини, неозначений артикль не вживається (e.g. *money, advice*).

Неозначений артикль вживається:

1.3 іменником — іменною частиною складного присудка: #*My brother is a doctor.*

2.3 іменником — підметом після зворотів *there is* (there was, there will be). # *There is a table in the middle of the room* (Посередині кімнати стоїть стіл).

3. 3 додатком після дієслова *have*: # *I have a brother.*

4. Перед іменниками в однині після слів *such, rather, quite* і т.д.: #*She is such a good pupil.*

5. Після слова *what* в окличних реченнях: #*What a good idea!* Але: *What beautiful music!*

6. 3 деякими словами: *a lot, a few* (кілька), *a little* (трохи), *a bit* (трохи) та ін. #*He speaks English a little* (Він трохи розмовляє англійською).

7. У значенні числівника *one* (один) перед числівниками: *a hundred* (одна сотня), *a thousand* (одна тисяча), *a million* (один мільйон), *a dozen* (дюжина):

#*The library has a hundred books* (Бібліотека налічує сто книг).

They have three meals a day (Вони їдять тричі на день).

Перед абстрактними і конкретними іменниками, які не мають форми множини, артикль не вживається.

ВПРАВИ

Exercise 1. Write a or an.

1. a book
2. an old book
3. ... window
4. ... horse

6. ... university
7. ... organization
8. ... accident
9. ... restaurant

11. ... bad accident
12. ... evening
13. ... hour
14. ... problem

5. ... airport

10. ... question

15. ... table

Exercise 2. What are these things ? Choose your answer from the list and write a sentence.

Animal bird flower fruit usical instrument
 planet

River tool game vegetable

- | | | | |
|--------------|---------------------|---------------|----------|
| 1. a duck? | <u>It's a bird.</u> | 6. a hammer? | It |
| 2. the Nile? | It's | 7. a carrot? | It |
| 3. a rabbit? | It's | 8. Mars? | It |
| 4. tennis? | It's | 9. a trumpet? | It |
| 5. a rose? | It's | 10. a pear? | It |

Exercise 3. Write sentences from the words in brackets (). Write **a** or **an** where necessary.

1. (I bought newspaper) I bought a newspaper.
2. (we went to party last night) We went
3. (my brother is artist)
4. (it's beautiful day today)
5. (I ate sandwich and apple)
6. (Britain is industrial country)
7. (I had bath this morning)
8. (Barbara works in office)
9. (it's very difficult question)
10. (we stayed at expensive hotel)

Означений артикль

Означений артикль має одну форму *the*, але вимовляється перед словами, котрі починаються з приголосної, як [də], а перед словами, котрі починаються з голосної, як [ði]: *the book, the apple*. Означений артикль походить від вказівного займенника *that*. Цей артикль вживається перед іменниками в однині й у множині.

Означений артикль *the* використовується для позначення певного, вже відомого чи згадуваного раніше предмета або поняття, а також тоді, коли предмет чи явище уточнюється контекстом або ситуацією.

Означений артикль вживається:

1. Коли перед іменником стоїть:

а) порядковий числівник — # *He was the first to come* (Він прийшов першим);

б) прикметник у вищому ступені — # *This is the most beautiful flower* (Це найкрасивіша квітка);

в) один з прикметників last, next, same, following: # *Answer the following questions* (Дайте відповіді на такі питання.) Але: *next door* (сусідній будинок, сусідня кімната), *next week / month, summer, year, Sunday/* (наступного тижня /місяця, літа, року/, /наступної/ неділі), *last week /month, year, Saturday/* (минулого тижня /місяця, року/, /минулої/ суботи) та ін.

2. Перед іменником, за яким йде уточнення:

This is the man I told you about (Це чоловік, про якого я вам розповідав.)

3.3 іменниками, що означають предмети, єдині у своєму роді: *the earth, the sun, the moon, the world, the sky* та ін.

4.У виразах: *in the afternoon* (після обіду), *in the evening* (увечері), *in the morning* (вранці), *on the left* (ліворуч), *on the right* (праворуч), *the other day* (днями) та ін.

5.У виразах типу *the more... the better...*(чим більше... тим краще...), наприклад:

The more we learn, the more we know (Чим більше ми вчимося, тим більше ми знаємо).

6.Перед прізвищами, коли мається на увазі вся сім'я, всі члени певної сім'ї. У цьому випадку прізвище ставиться у формі множини: *the Browns* (сім'я Браунів, Брауни).

7.Перед назвою більшості газет і пароплавів: *the Daily Mail, the News from Ukraine, the Guardian*.

8.Перед назвами народів (іменником у формі множини або прикметником): *the Ukrainians* (українці), *the Americans* (американці), *the Chinese* (китайці), *the English* (англійці).

9.Перед прикметниками і дієприкметниками, які вживаються як іменники, у значенні множини: *the poor* (бідні), *the unemployed* (безробітні).

10. Перед назвами деяких країн: *the USA* (США), *the Netherlands* (Нідерланди), *the United Kingdom* (Об'єднане Королівство) .

11. Перед назвами річок, гірських хребтів, півостровів, морів, океанів, архіпелагів:

the Dnieper (Дніпро), *the Thames* (Темза), *the Crimea* (Крим), *the Black Sea* (Чорне море), *the Atlantic Ocean* (Атлантичний океан).

12. Перед необчислюваними іменниками у тих випадках, коли мається на увазі обмежена, певна кількість речовини:

Give me the bread, please (Дайте мені, будь ласка, хліб) (тобто мається на увазі певна кількість чи дана кількість). # *The water is frozen* (Вода (тобто вода, про яку йде мова) замерзла)). # *Water is a liquid* (Вода (тобто вода взагалі) — рідина).

13. Перед іменниками в однині, коли останній означає цілий клас предметів:

The rose is a beautiful flower (Троянда — красива квітка).

Означений артикль не вживається:

1. Перед званнями, формами звертання, якщо за ними йде прізвище: *Professor Snow, Mister Morgan*.

2. Перед іменником-доповненням до присудку, що виражений дієсловом *to elect, to appoint*: # *He was elected chairman*.

3. Перед назвами міст, вулиць, площ: *London, Trafalgar Square, Oxford Street* (але: *the Hague, the Red Square*)

4. Перед назвами місяців, днів, пір року: *in April, on Wednesday, in summer*

Але: якщо мова йде про частину певного року, то перед назвою пори року ставиться означений артикль; *in the winter of 1992*.

5. Перед абстрактними і речовинними іменниками, яких не можна перерахувати і які вживаються в загальному значенні: *freedom* (воля), *metal* (метал).

6. Перед власними іменами: *Victor, Andrew, Kovalenko, Webster*.

7. Перед назвами країн, географічних місцевостей: *Canada, Africa* та ін.

8. Перед словами *breakfast* (сніданок), *lunch* (ланч), *dinner* (обід), *supper* (вечеря), вжитих у загальному значенні. #*We have breakfast at 8 o'clock* (Ми снідаємо о восьмій).

У деяких виразах: *at night* (уночі), *by tram /train, plane, ship* та Ін./ (трамваєм /потягом, літаком/), *from morning till night* (з ранку до вечора), *to go to bed* (лягати спати), *day after day* (день за днем), *by heart* (напам'ять), *to go to school* (ходити до школи), *at home* (вдома) та ін.

ВПРАВИ

Exercise 1. Put in *a/an* or *the*.

1. I wrote to her but ... letter never arrived.
2. Britain is ... island.
3. What is ... name of this village?
4. Jane is ... nice person. You must meet her.
5. Don't sit on ... floor. It's very dirty.
6. Tom is in ... bathroom. He's having ... bath.
7. We live in ... old house near ... station. It's two miles from ... center.
8. Let's go to ... restaurant this evening. That's ... good idea. Which restaurant shall we go to?

Exercise 2. Complete these sentences with the words in the list. Use "the" if necessary.

airport	church	home	university	dentist	station
cinema	school	bank	bed		

1. I need some money. I must go to
2. Don usually goes to on Sundays.
3. Jane has a bad tooth, so she's going to
4. It's late and I'm very tired. I'm going to
5. Gary wants to study computer science at
6. She loves films. She goes to very often.
7. My plane leaves at 8.30, so I must be at at about 7.30.
8. In Britain, children go to from the age of 5.
9. I phoned you last night but you weren't at
10. There were a lot of people at waiting for the train.

Exercise 3. In this exercise you have to write whether you like or dislike something. Begin your sentences with: *I like .../I don't like .../I love .../I hate .../I don't mind .../I'm (not) interested in .../I have no opinion about ...*

1. (very hot weather) I don't like very hot weather.
2. (football)
3. (cats)
4. (modern arts)
5. (horror films)
6. (small children)

Exercise 4 What do you think about these things? Write a sentence about each one. Begin with :*In my opinion .../I think .../I don't think .../I don't agree with .../I'm against .../I'm in favour of ...*

1. (divorce) is I think divorce is something necessary.
2. (terrorism)
3. (smoking)
4. (examinations)
5. (capital punishment)
6. (nuclear power)

Exercise 5 In this exercise you have to choose the correct form, with or without *the*.

1. I'm afraid of dogs/~~the~~ dogs.
2. Can you pass me the salt/salt?
3. Apples/The apples are good for you.
4. Look at the apples/apples on that tree! They are very large.
5. In Britain coffee/the coffee is more expensive than tea/the tea.
6. We had a very nice meal in that restaurant. Cheese/The cheese was especially good.
7. Most people/The most people still believe that marriage/the marriage and family life/the family life are the basis of our society.
8. They got married but marriage/the marriage wasn't successful.
9. Skiing/the skiing is my favourite sport but I also like swimming/the swimming.
10. Are you interested in art/the art or architecture/the architecture.
11. Don't stay in that hotel. Beds/The beds are very uncomfortable.
12. Two of the biggest problems facing our society are crime/the crime and unemployment/the unemployment.
13. I hate violence/the violence.

Exercise 6. These are geography questions. Choose your answer from the box. Sometimes you need to use "the".

Alps	Amazon	Bahamas	Cairo	Kenya
Asia	Andes	Malta	Malta	Red Sea
Rhine	Pacific	Atlanta	United States	United States

1. is the capital of Egypt.
2. is between Africa and America.
3. is a country in the middle of Europe.
4. is a river in South America.
5. is the largest continent in the world.
6. is the largest ocean.
7. is a river in Europe.
8. is between Canada and Mexico.
9. is in East Africa.
10. is the capital of Japan.
11. are mountains in South America.
12. is an island in the Mediterranean Ocean.
13. is between Saudi Arabia and Africa.
14. are mountains in central Europe.
15. are a group of islands near Florida.

2.4.3. Прикметник

Прикметник – частина мови, що виражає ознаку, якість або властивість предметів і відповідає на питання ЯКИЙ?

Прикметники в англійській мові не змінюються за відмінками, числами, родами.

Прикметники бувають:

- прості (*good, cold, young*);
- похідні (*important, international, beautiful*);
- складні (*well – organized, time - consuming*).

За значенням прикметники поділяються на:

- відносні (*a brick wall, a wooden table*)
- якісні (*cold, beautiful*)

Якісні прикметники характеризуються тим, що мають ступені порівняння і можуть визначатися прислівником (*very, quite, too, rather* та ін.)

Ступені порівняння прикметників

Прикметники	Звичайний ступень (positive degree)	Вищий ступень (comparative degree)	Найвищий ступень (superlative degree)
I. Однокладові і ті двоскладові		+ <i>er</i>	+ <i>est</i>

прикметники, що закінчуються на: - er - le - y - ow	big hot simple busy narrow clever	bigger hotter simpler busier narrower cleverer	the biggest the hottest the simplest the busiest the narrowest the cleverest
II. Багатоскладові і двоскладові прикметники (крім вказаних вище)	important beautiful interesting difficult	<i>more</i> more important more beautiful more interesting more difficult	<i>most</i> the most im- portant the most beautiful the most interest- ing the most difficult
III. Нестандартна форма утворення ступенів порівняння	good bad many } much } little	better worse more less	the best the worst the most the least
IV. Прикметники, що мають два ряди ступенів порівняння	old	older (вік) elder (старшість у родині)	the oldest the eldest
	far	farther (відстань) further (по порядку)	the farthest the furthest
	near	nearer	the nearest (відстань) the next (по порядку)
	late	later (час) latter (останній із двох зазначених)	the latest the last

Порівняльні конструкції з прикметниками

прикметник + er + than

краще, ніж

наприклад: Mary is prettier than her sister (Мері красивіша ніж її сестра)

as + прикметник + as

такий же... (добрий), як
наприклад: Mary is as pretty as her sister (Мері така ж красива, як і її сестра)

Peter's test is as bad as Mary's.

This text is as difficult as that one.

not so + прикметник + as

not as + прикметник + as

не такий... добрий ...як

наприклад: Mary is not so pretty as her sister. (Мері не така красива як її сестра)

Peter's test is not so bad as Mary's.

This text is not so difficult as that one.

much + прикметник (er) + than

значно краще, ніж

наприклад: Mary is much prettier than her sister.

Peter's test is much worse than Mary's.

This text is much (less) more difficult than that one.

ВІПРАВИ

Exercise 1. Write the comparative and the superlative degrees of comparison.

1. old older, the oldest

2. strong

3. happy

4. heavy

5. bad

6. careful

7. important

8. far

9. pretty

10. serious

11. good

12. difficult

Exercise 2. Write the opposite.

1. young older

2. colder

3. cheaper

4. better

5. nearer

6. easier

7. heavier

8. slower

Exercise 3. Complete the sentences, using a comparative.

1. Sue's car isn't very big. She wants a *bigger* car.

2. You are not very tall. Your brother is

3. These flowers aren't very nice. The blue ones are

4. London isn't very beautiful. Paris is

5. Jill's idea wasn't very good. My idea was
6. This knife isn't very sharp. Have you got a one?
7. I'm not very interested in art. I'm in History.
8. Britain isn't very big. France is
9. My chair isn't very comfortable. Yours is

Exercise 4. Write sentences about Liz and Ben. Use than.

LIZ

1. I'm 26.
2. I'm not a very good swimmer.
swimmer.
3. I'm one meter 68 tall.
4. I start work at 8 o'clock.
5. I don't work very hard.
6. I haven't got much money.
money.
7. I'm a very good driver.
driver.
8. I'm not very friendly.
9. I'm a very good dancer.
10. I'm very intelligent.
gent.
11. I don't go to the cinema very much.
12. I speak French very well.
much.

BEN

1. I'm 24.
2. I'm a very good
swimmer.
3. I'm one meter 66 tall.
4. I start work at 8.30
5. I work very hard.
6. I have got much
money.
7. I'm not a very good
driver.
8. I'm very friendly.
9. I'm a good dancer.
10. I'm not very intelli-
gent.
11. I go to the cinema a lot.
12. I don't speak French very
much.

1. Liz is older than Ben.
2. Ben
3. Liz is taller
4. Liz starts Ben.
5. Ben Liz.
6. Ben has got

7. Liz is a
8. Ben
9. Ben
10. Liz
11. Liz
12. Ben

*Exercise 5. Write sentences with **as ... as**.*

1. Athens is older than Rome. – Rome isn't as old as Athens.
2. My room is bigger than yours. – Your room isn't
3. You got up earlier than me. – I didn't
4. We played better than they. – They didn't
5. I've been here longer than you. – You haven't
6. Football is more popular than tennis. – Tennis isn't
7. You know more people than me. – I don't know

*Exercise 6. Put in **as** or **than**.*

1. Athens is older than Rome.

2. I don't watch TV as much you.
3. You eat more me.
4. I feel better I felt yesterday.
5. Jim isn't as clever he thinks.
6. Belgium is smaller Switzerland.
7. Brazil isn't as big Canada.
8. I can't wait longer an hour.

Exercise 7. Write sentences with a superlative. (Make them true).

Sydney		country	the USA
Brazil	large	planet	Africa
Everest	long	city	the world
Alaska	high	river	the solar sys
Jupiter		state	South Ameri
The Nile		mountain	Australia

1. Sydney is the largest city in Australia.
2.
3.
4.
5.
6.

Exercise 8. Complete the sentences.

1. This building is very old. It's *the biggest* in the town.
2. It was a very happy day. It was of my life.
3. It's a very good film. It's I've ever seen.
4. She's a very popular singer. She's in our country.
5. It was a very bad mistake. It was I've ever made.
6. It's a very pretty village. It's I've ever seen.
7. It was a very cold day. It was of the year.
8. He's a very interesting person. He's I've ever met.

2.4.4. Займенник (Pronoun)

Займенник – це слово, яке не називає предмета, особи, явища, якості та числа, а лише вказує на них.

В англійській мові займенники поділяються на:

- | | |
|------------------|----------------|
| 1) особові | 5) вказівні |
| 2) присвійні | 6) питальні |
| 3) зворотні | 7) відносні |
| | (з'єднувальні) |
| 4) підсилювальні | 8) неозначені |

Особові займенники (personal pronouns)

Особові займенники мають 2 відмінки: *називний та об'єктний*

Називний відмінок (the nominative case)	Об'єктний відмінок (the objective case)
I - я	me - мені, мене
he - він	him - йому
she - вона	her - їй, її
it - він, вона, воно (про неживі предмети і тварини)	It
we - ми	us - нам, нас
you - ви	you - вам, вас
they - вони	them - їм, їх (ти)

Присвійні займенники (Possessive Pronouns)

Присвійні займенники – прилягаюча форма, тобто форма, яка стоїть (“прилягає”) перед означуваним словом.

В англійській мові присвійні займенники мають дві форми:

Прилягаюча (conjoint)	Абсолютна (absolute)
my - мій, моя, моє, мої	mine - моя
your - твоя, твій, твоє, твої	yours - твоя
his - його	his - його
her - її	hers - її
its - його, її (не путати з it's = it is)	its
our - наш, наша, наше, наші	ours - наша
your - ваш, ваша, ваше, ваші	yours - ваша
their - їхня, їхній, їхнє	theirs - їхня

Прилягаюча форма присвійних займенників завжди вживається з іменниками (*my father, their mistakes*) на відміну від абсолютної форми, яка вживається самостійно, вказуючи і присвійний займенник і іменник.

- # This house is *theirs*. (Цей будинок їхній)
 # Whose book is it? – It's *hers*. (Чия це книга? - Її).

Зворотні займенники і підсилювальні (Reflexive Pronouns)

Myself - сам, себе

Yourself - тебе, тобі

Himself - себе, сама

Itself - себе, сам, сама, собі

Ourselves - себе, самі

Themselves - себе, самі

Зворотні займенники завжди пов'язані з дієсловами. У реченні вони стоять після дієслова і виконують функцію додатка.

Підсилювальні займенники належать до іменників або займенників. У перекладі українською мовою вони відповідають займеннику сам.

John washes himself with cold water. (Джон умивається холодною водою)

I did this homework myself. (Я сам виконав домашнє завдання.)

Вказівні займенники (Demonstrative Pronouns)

Вказівні займенники мають однину і множину.

однина	множина
this- цей, ця, це	these - ці
that - той, та, те	those - ті
the same - той (та, те) же самий	the same - ті ж самі
such - такий	such - такі
# This is a book - Це книга.	These are books - Це книги.
# That is a book - То книга.	Those are books - То книги.
The same book - Та ж сама книга.	the same books - ті ж самі книги
Such a book - Така книга.	such books - такі книги

Питальні займенники (Interrogative Pronouns)

До питальних займенників відносяться: *who*, *whom*, *whose*, *what* і *which*. Вони вживаються у ролі питальних слів у питальних реченнях.

Питальні займенники можуть вживатися із слідуючими за ним іменником або без іменника.

Who is that girl? (Хто та дівчина?)

What music do you like? (Яка музика тобі подобається?)

Which girl is taller, Iren or Galina? (Котра дівчина вище, Ірина чи Галина?)

Whom did you meet there? (Кого ти там зустрів?)

Whose are these shoes? (Чий це туфлі?)

Відносні (з'єднувальні) займенники (Relative Pronouns)

До відносних займенників належать: *who* (хто), *whom* (кого, чий), *what* (що, який), *whose* (який, чий), *which* (котрий, який), *that* (котрий). Всі ці займенники вводять відносні підрядні речення.

- **who (whom)** вживається, коли підрядне речення означає іменники назви істот.

I know who wrote this novel. (Я знаю, хто написав цей роман)

I know whom you spoke to. (Я знаю, з ким ти розмовляв)

- **what**

I know what you mean. (Я знаю, що ти маєш на увазі)

- **which** вживається, коли підрядне речення вказує на іменники назви неістот.

bring me the hat which is on the small table. (Принеси мені капелюх, який знаходиться на маленькому столі)

- **that** - співвідноситься із живими і неживими іменниками.

This is the only red dress that I have. (Це єдина червона сукня, яка в мені є)

Here is the girl that I am fond of. (Ось дівчина, яку я люблю/подобається)

- **whose** - співвідноситься із живими і неживими іменниками.

Here are the flowers whose smell is so sweet. (Ось квіти, які чудово пахнуть)

I know whose book that is. (Я знаю чия то книга)

Неозначені займенники (Indefinite Pronouns)

Неозначені займенники поділяються на прості і складні. До простих належать: all, each, some, other, another, any, much, many, little, few, both, one.

Складні неозначені займенники утворюються від простих займенників some, any, no, every додаванням до них – body; - one; - thing (somebody, anybody, nobody, everybody, someone, anyone, everyone, something, anything, nothing, everything).

У стверджувальних реченнях вживаються	У питальних реченнях вживаються
Some - деякий який-небудь декілька деякі	Any - який-небудь декілька будь-який
Somebody - хто-небудь	Anybody - хто-небудь
Someone - хтось	Anyone - хтось
Something - що-небудь щось	Anything - що-небудь щось
# Give me <u>some</u> pencils.	Have you bought <u>any</u> English book?
# <u>Somebody</u> (someone) knocked at the door.	Did <u>anybody</u> (anyone) knock at the door?
# <u>Something</u> has happened.	Has <u>anything</u> happened?
У заперечних реченнях вживаються	
no - ніякий	not... any - ніякий
nobody/no one - ніхто	not... anybody/not...anyone - ніхто
nothing - ніщо	not anything - ніщо
# I have <u>no</u> pencils	He doesn't know <u>any</u> English songs.
<u>Nothing</u> has happened.	They do <u>not</u> know <u>anything</u> .
<u>Nobody</u> (no one) was there.	He does <u>not</u> know <u>anybody</u> (anyone)

Займенник some вживається із необчислюваними іменниками і не перекладається.

Give me some tea. - Дайте мені чаю (певну кількість)

В англійській мові може бути лише одне заперечення, тобто вживається один заперечений займенник

Anybody never saw him./Nobody ever saw him. - Ніхто ніколи його не бачив.

ВІПРАВИ

*Exercise 1. Fill in the missing pronouns : **they, their, it, its, she, her.***

1. Where is my hat? ... is on your head.
2. This chess board is wooden. ... is square. ... has 64 small squares. ... are black and white in colour.
3. Foxes are small animals. ... beautiful, ... tails are bushy.
4. This cat is grey. ... eyes are green. ... tail is curved.
5. This man is Eric. ... shirt is blue. ... is checked. ... trousers are brown ... are striped. ... is standing near a mail – box, posting a letter.
6. This woman is in the market. ... is holding a basket in ... hand. There is a cauliflower in is casually dressed. ... is wearing a T – shirt and jeans. She is in ... fifties.

*Exercise 2. Put in **it/them** + **me/us/him/her/them.***

1. I want those books. Please give them to me.
2. He wants the key. Please give ... to
3. She wants the key. Please give ... to
4. I want the letter. Please give ... to
5. I want the money.
6. We want the photographs.

Exercise 3. Finish the sentences.

- | | |
|---|---------------------------------|
| 1. It's your money. It's <u>yours</u> . | 5. It's their house. It's |
| 2. It's my bag. It's | 6. They are your books..... |
| 3. It's our car. It's | 7. It's his coat. |
| 4. They're her shoes. They're | 8. It's our computer. |

Exercise 4. Choose the right word.

1. Is this your/yours book? (your is right)
2. It's their/theirs problem, not our/ours.
3. Are these your/yours shoes?
4. Is this camera your/yours?
5. That's not my/mine umbrella. My/Mine is yellow.
6. They know our/ours address but we don't know their/theirs.
7. They've got two children but I don't know their/theirs names.
8. My/Mine room is bigger than her/hers, but her/hers is nicer.

Exercise 5. Finish the sentences.

- | | |
|---------------------------------------|-----------------------------|
| 1. It's hers. Give <u>it to her</u> . | 5. It's ours. Give |
| 2. They are mine. Give | 6. It's theirs. Give |
| 3. It's his. Give | 7. They are his. Give |
| 4. They are hers. Give them | 8. It's mine. Give |

Exercise 6. Finish the sentences with **myself/yourself** etc.

- A. 1. He enjoyed 5. Did you enjoy.....?
2. I enjoyed 6. Bill and I enjoyed
3. She enjoyed 7. The children enjoyed
4. We enjoyed 8. Jack didn't enjoy
- B. 1. I cut myself with a knife.
2. Be careful! That plate is very hot. Don't burn
3. I'm not angry with you. I'm angry with
4. They never think about other people. They only think about
5. I got out of the bath and dried on a towel.
6. When people are alone, they often talk to
7. The police say that the woman shot with a gun.
8. Don't pay for me. I want to pay for

Exercise 7. Put in **this/these** or **that/those**.

- | | |
|---------------------------|------------------|
| 1. <u>this/that</u> chair | 6. children |
| 2. socks | 7. houses |
| 3. men | 8. room |
| 4. picture | 9. eggs |
| 5. tree | 10. window |

Exercise 8. Put in **some** or **any**.

1. I am going to buy some eggs.
2. They didn't make any mistakes.
3. I can pay. I've got money.
4. There aren't shops in this part of the town.
5. George and Alice haven't got children.
6. Have you got brothers or sisters?
7. There are flowers in the garden.
8. Are there letters for me in the morning?
9. Do you know good hotels in London?
10. I'm thirsty. Can I have water, please?
11. We haven't got bread, so I'm going out to buy
.....
12. I went to buy milk but they didn't have
..... in the shop.

Exercise 9. Put in **somebody/something/anybody/anything**.

1. She said something but I didn't understand it.
2. "What's wrong?" "There's in my eye"
3. Do you know about politics?
4. I went to the shop but I didn't buy
5.has broken the window. I don't know who.
6. There isn't in the box. It's empty.
7. I'm looking for my keys. Has seen them?
8. Would you liketo drink?
9. I didn't eat because I wasn't hungry.
10. I can do this job alone. I don't need to help me.

2.4.5. Числівник (The Numeral)

Числівник — частина мови, що виражає кількість або порядок предметів.

Числівники поділяються на кількісні і порядкові.

Кількісні числівники означають кількість предметів і відповідають на питання *how many?* (скільки?)

Порядкові числівники означають порядок при лічбі і відповідають на питання *which?* (котрий?)

<u>Кількісні</u>	<u>Порядкові</u>
1 one	the first
2 two	the second
3 three	the third
4 four	the fourth
5 five	the fifth
6 six	the sixth
7 seven	the seventh
8 eight	the eighth
9 nine	the ninth
10 ten	the tenth
11 eleven	the eleventh
12 twelve	the twelfth
13 thirteen	the thirteenth
14 fourteen	the fourteenth
15 fifteen	the fifteenth
16 sixteen	the sixteenth

17 seventeen	the seventeenth
18 eighteen	the eighteenth
19 nineteen	the nineteenth
20 twenty	the twentieth
21 twenty - one	the twenty first
30 thirty	the thirtieth
40 forty	the fortieth
50 fifty	the fiftieth
60 sixty	the sixtieth
70 seventy	the seventieth
80 eighty	the eightieth
90 ninety	the ninetieth
100 one hundred	the hundredth
101 one hundred and one	the one hundred and first
110 one hundred and ten	the one hundred and tenth
235 two hundred and thirty five	the two hundred and thirty-fifth
1000 one thousand	the thousandth
5,250 five thousand two hundred and fifty	the five thousand two hundred and fiftieth
397 000 three hundred	the three hundred and ninety-seven thousandth and ninety seven thousand
1 000 000 one million	the millionth
9,543,267 nine million five hundred and forty three thousand two hundred and sixty seven	nine million five hundred and forty-three thousand two hundred and sixty seventh

Кількісні числівники

1. Кількісні числівники від 13 – 19 утворюються за допомогою суфікса - *teen*.

Зверніть увагу: *three – thirteen; five - fifteen*

2. Числівники, що означають десятки, утворюються за допомогою суфікса - *ty*, який додається до назв одиниць. **Зверніть увагу:** *two – twenty; three – thirty; four – forty; five – fifty*.

3. Перед числівниками *hundred, thousand, million* ставиться неозначений артикль(а) або числівник *one* (один): *a (one) hundred, a (one) thousand, a (one) million*.

4. Числівники *hundred, thousand, million* не приймають закінчення - *s*, коли перед ними стоять числівники *two, three, four, etc.*: *three hundred, four thousand, five million*.

5. Числівники *hundred, thousand, million* можуть вживатися із закінченням - *s* у множині, коли вони виражають невизначену кількість сотень тисяч, мільйонів. У цьому випадку вони перетворюються в іменник з прийменником *of*: *hundreds of letters, thousands of kilometers, millions of roses*.

6. Між сотнями (або тисячами і мільйонами) та десятками й одиницями завжди ставиться сполучник *and*: *101 (one hundred and one), 433 (four hundred and thirty three), 5,250 (five thousand two hundred and fifty), 10,002 (ten thousand and two)*.

Зверніть увагу: розряди багатозначних чисел відокремлюються один від іншого комами – 2,345, відповідає в українській мові 2 345 або 2.345

Порядкові числівники

1. Порядкові числівники, крім *first, second, third*, утворюються за допомогою суфіксів – *th, - eth*, які додаються до кількісних числівників: *four – fourth; fifteen – fifteenth; twenty – twentieth*.

2. При утворенні порядкових числівників *fifth, twelfth* буква *v* у кількісних числівників *five, twelve* змінюється на *f*, а буква *e* випускається.

3. У числівнику *eight* випускається буква *t*: *eight – eighth*.

4. У числівнику *nine* випускається буква *e*: *nine – ninth*.

5. До числівників, які закінчуються на – *ty*, додається суфікс – *eth*, а буква *u* замінюється на *i*: *thirty – thirtieth, fifty – fiftieth, etc.*

6. У складених порядкових числівників лише останній набуває форми порядкового: *the two hundred and thirty fifth*.

7. Перед порядковим числівником ставиться означений артикль *the*: *the first, the tenth*.

8.Позначення номерів може здійснюватися двома шляхами – за допомогою порядкових або кількісних числівників: *the first lesson* або *lesson one*, *the third paragraph* або *paragraph three*.

Зверніть увагу: *page 20 – page twenty, room 5 – room five*

Якщо перед порядковим числівником стоїть неозначений артикль, цей числівник набуває додаткового значення – ще один: # *We bought a second chair*.

Дроби

У звичайних дробах, як і в українській мові, числівник позначається кількісним числівником, а знаменник — порядковим:

$1/2$ — one second або a half $1/3$ — one third

$2/3$ — two thirds (зверніть увагу: якщо в числівнику множина, тобто числівник два і більше, то числівник у знаменнику стоїть у множині, тобто додається закінчення -s).

У десяткових дробах цілі числа відокремлюються від десятих крапкою (в українській мові — комою):

УКРАЇНСЬКА

0,5

2,25

АНГЛІЙСЬКА

0.5

2.25

ВПРАВИ

Exercise 1. Match the figures and the words.

17	twenty - five
25	ninety – two
83	twelve
40	eighty – three
14	sixty – one
68	eighteen
52	fifty – two
79	seventeen
61	forty
18	fourteen
12	sixty – eight
92	seventy - nine

Exercise2. Read the following numerals as the cardinals and then as the ordinals. 2, 10, 3, 1, 8, 4, 5, 11, 19, 22, 30, 13, 14, 40, 15, 50, 66, 77, 100, 202, 1.356.

Exercise3. Say the phone numbers. Notice how we say telephone numbers. We pronounce "0" as "oh".

- a) 68205 six eight two oh five
- b) 43816
- c) 933 672
- d) (041) 228 7153
- e) (0923) 482 8661
- f) (0225) 69026
- g) What is *your* phone number?

2.4.6. Дієслово (The Verb)

Дієслово (*the verb*) – частина мови, яка означає дію або стан. Дієслова бувають прості (*to do, to speak, to tell, etc.*), похідні, тобто утворені за допомогою суфіксів і префіксів (*to dislike, to widen, etc.*), і складні, які утворюють одне значення двома словами (*to come in, to go on, to whitewash, etc.*).

До найуживаніших дієслівних префіксів відносяться:

- re - : to retell, to rewrite, to reconstruct
- dis - : to disappear, to disarm, to discharge
- un - : to undo, to unload, to untie

До найуживаніших суфіксів належать:

- en - : to shorten, to broaden, to strengthen
- fy - : to signify, to clarify, to simplify, to magnify
- ize - : to organize, to memorize, to mobilize
- ate - : to graduate, to separate, to demonstrate

За значенням і функцією в реченні англійські дієслова поділяються на смислові, допоміжні, модальні та дієслова – зв'язки.

1. Смислові дієслова мають самотійне значення (*to see, to go, to prepare, to open, to translate, etc.*)
2. Допоміжні дієслова, які можуть не мати самотійного значення:

- to do (Where did you go?),
- to be (He is writing a letter.)
- to have (I have done much work.)
- shall (We shall speak about it later on.)
- will (We will help them I hope.)
- would (She said she would come.)

3. Модальні дієслова утворюють модальні присудки (can, may, must, ought to, need, should, would, will, shall, to be to, to have to)

- can (She can speak English.)
- may (You may take my umbrella.)
- must (You must bring this Dictionary.)
- should (You shouldn't work so hard.)
- to have to (I have to go to the dentist.)

4. Дієслова – зв'язки для утворення складеного іменного присудка:

- to be (She is a student.)
- to become (The house became old.)
- to get (My mother got tired.)
- to grow (The leaves grew brown.)

ОСОБОВІ ТА НЕОСОБОВІ ДІЄСЛОВА

Особові форми дієслова виражають особу, число, час, стан, спосіб дії і виступають у реченні лише у функції присудка: # *My sister lives in Zhitomir.*

Неособові форми дієслова – інфінітив (*the infinitive*), герундій (*the gerund*) і дієприкметник (*the participle*) – не мають звичайних форм особи, числа, способу і не можуть бути присудком, хоча і бувають у його складі:

To be or not to be that is the question (інфінітив)

I am fond of reading (герундій)

The man standing by the window is my uncle (дієприкметник)

A broken glass (дієприкметник)

ПЕРЕХІДНІ ТА НЕПЕРЕХІДНІ ДІЄСЛОВА

Перехідними називаються дієслова, які потребують прямого додатка: *to ask, to read, to buy, etc.* # I bought a wonderful dictionary.

Неперехідними називаються дієслова, які не потребують прямого додатка: *to go, to live, to work, etc.* # He goes home every day.

В англійській мові часто одні й ті ж дієслова можуть бути перехідними і неперехідними: *to open, to stop, to move, etc.* # He stopped a taxi. He stopped at once.

СПОСІБ ДІЄСЛОВА

Спосіб дієслова показує, як мовець розглядає дію відносно дійсності. В англійській мові є три способи:

1. *Дійсний* спосіб показує, що дія розглядається як реальний факт у теперішньому, минулому і майбутньому: # Peter reads a lot every day.

Peter has translated the article.

Peter will discuss the problem tomorrow.

2. *Наказовий* спосіб висловлює спонукання до дії, тобто наказ, прохання, пораду та ін. Наказовий спосіб має форму другої особи: # Stand up! Give me your pen.
3. *Умовний* спосіб показує, що мовець розглядає дію не як реальний факт, а як щось допустиме чи бажане: # If I were you, I would join the society.

СТАН ДІЄСЛОВА

В англійській мові є два стани дієслова: активний (*the active voice*) і пасивний (*the passive voice*).

Коли підмет є особою чи предметом, що виконує дію, дієслово вживається у формі активного стану: # *I helped him.*

Коли підмет є особою чи предметом, що підлягає дії з боку іншої особи чи предмета, дієслово вживається у формі пасивного стану: # *I was helped.*

ОСНОВНІ ФОРМИ ДІЄСЛОВА

Англійське дієслово має чотири основні форми: 1. інфінітив (*the infinitive*); 2. минулий неозначений час (*the Past Indefinite*); 3. дієприкметник минулого часу (*the Past Participle* або *Participle II*); 4. дієприкметник теперішнього часу (*the Present Participle* або *Participle I*).

Основні форми дієслова (крім інфінітиву) утворюються в залежності від того, являється дієслово правильним (*regular*) чи неправильним (*irregular*).

Правильні дієслова – це ті, які утворюють *the Past Indefinite* і *the Past Participle* за допомогою закінчення - *ed*, яке додається до основи дієслова (інфінітива):

to work – worked – worked
to translate – translated - translated
to speak – spoke – spoken
to sleep – slept – slept
to write – wrote - written

При утворенні основних форм правильних дієслів відбуваються такі зміни в орфографії:

1. якщо односкладове дієслово закінчується на один приголосний з попереднім коротким голосним, то кінцевий приголосний подвоюється:

to stop – stopped – stopped
to plan – planned - planned

2. якщо дієслово закінчується на - у, з попереднім приголосним, то – у змінюється на – і: to try – tried – tried; to cry – cried - cried
3. якщо дієслово закінчується на німе – е (що не читається), то воно випускається при додаванні закінчення – ed: to like – liked – liked; to place – placed - placed
4. якщо дієслово закінчується на - r, то а) – r подвоюється, якщо попередній голосний наголошений: to refer – referred – referred; to occur – occurred - occurred

б) не подвоюється, якщо йому передуює дифтонг: to fear – feared - feared

5. якщо дієслово закінчується на – l, то – l подвоюється:

to travel – traveeled – traveeled

Дієслово “to be”

Дієслово (*to be*) має особові форми (що не характерно для англійського дієслова) в теперішньому і минулому часах.

	Present Indefinite	Past Indefinite	Future Indefinite
стверджувальна форма	I am He } She } is It } we } you } are they }	I He } She } Was It } We } You } Were They }	I shall be He } She } will be It } We shall be You } They } will be
питальна форма	Am I Is { He She It Are { We You They	Was { I He She It Were { We You They	Shall I Will { He She be It Shall We Will { You be They
негативна форма	I am not He } She } is not (isn't) It } we } you } are not (aren't) they }	I He } She } Was not (wasn't) It } We } You } Were not They } (weren't)	I shall not (shan't) He } She } will not (won't) It } We shall not (shan't) You } They } will not (won't)

Дієслово “to be” може бути:

1. смисловим дієсловом: (e.g. *I was in the library yesterday. The book is in my bag.*)
2. допоміжним дієсловом для утворення тривалих часів (Continuous Tense) і пасивного стану (Passive voice): (e.g. *They are writing a test in Grammar. The test is written. The book had been read by that time.*)
3. модальним дієсловом у сполученні з наступним інфінітивом для вираження необхідності виконати дію відповідно до попередньої домовленості чи за попереднім планом : (e.g. *We are to begin the meeting at 5 p.m.*)

4. дієсловом – зв’язкою: (e.g. *We are students.*)

Найбільш уживані вирази із дієсловом “to be” :

- to be cold – замерзати
- to be angry – сердитися
- to be tired – бути втомленим
- to be proud – гордитися
- to be glad – радіти
- to be upset – бути засмученим
- to be lazy – бути ледачим
- to be sorry – жалкувати
- to be late – запізнитися
- to be sure – бути впевненим
- to be mistaken – помилятися
- to be angry (with smb) - сердитися (на когось)

ВПРАВИ

Exercise 1. Put in **am, is, are**.

1. The weather is very nice today.
2. I not tired.
3. This case very heavy.
4. These cases very heavy.
5. Look! There Carol.
6. The dog asleep.
7. I hot. Can you open the window?
8. This castle one thousand years old.
9. My brother and I good tennis players.
10. Ann at home but her children at school.
11. I a student. My sister an architect.

Exercise 2. Write full sentences. Use **am, is, are** each time.

1. (my shoes very dirty) My shoes are very dirty.
2. (my bed very comfortable) My
3. (your cigarettes in your bag)
4. (I not very happy today)
5. (this restaurant very expensive)
6. (the shops not open today)
7. (the houses in the street very old)
8. (the examination not difficult)
9. (those flowers very beautiful)
10. (Mr. Kelly’s daughter six years old)

Exercise 3. Write positive or negative sentences. Use **am/am not/is/is not/ are/are not**.

1. (Paris/the capital of France) Paris is the capital of France.
2. (I/interested in football)
3. (I/hungry)
4. (it/warm/today)
5. (Rome/in Spain)
6. (I/afraid of dogs)
7. (my hands/cold)
8. (diamonds/cheap)
9. (motor – racing/dangerous sport)
10. (cats/big animals)

Exercise 4 Write questions from these words. Use **am, is, are**.

1. (your mother at home?) Is your mother at home?
2. (your parents at home)
3. (this hotel expensive)
4. (you interested in art)
5. (the shops open today)
6. (the park open today)

Exercise 5. Write questions with **What, Who, How, Where, Why**? Use **am, is, are**.

1. (what colour your car?) What colour is your car?
2. (where my key?)
3. (where my socks?)
4. (how old your father?)
5. (why John angry with me?)
6. (what colour his eyes?)
7. (how much these shoes?)
8. (who your favourite actor?)
9. (why you always late?)

Exercise 6. Ask the questions. (Read the answers to the questions first.)

- | You | Paul |
|---|--------------------|
| 1.(your name?) <i>What's your name?</i> | 1. Paul. |
| 2. (married or single?) <i>Are you married or single?</i> | 2. I'm married. |
| 3. (British?) | 3. No, I'm not. |
| 4. (where/from?) | 4. From Australia. |
| 5. (how old?) | 5. I'm 25. |

6. (a student?)
7. (your wife a teacher?)
8. (where/from?)
9. (her name?)
10. (how old?)

6. No, I'm a teacher.
7. No, she's a lawyer.
8. She's Italian.
9. Anna .
10. She's 25 too.

Exercise 7. Write positive and negative short answers (*Yes, I am / No, he is not etc.*)

- | | |
|-----------------------------|-------------------------------|
| 1. Are you married? | <i>No, I'm not.</i> |
| 2. Is it dark now? | |
| 3. Are you tall? | 7. Are your hands cold? |
| 4. Is it cold today? | 8. Are you hungry? |
| 5. Are you a teacher? | 9. Is your father tall? |
| 6. Are you tired? | 10. Is it sunny? |

Дієслово “to have”

Дієслово “to have” може бути:

1. смисловим дієсловом у значенні *мати, володіти* (e.g. *They have a lot of English books in their library.*)
2. допоміжним дієсловом для утворення перфектних часів (the perfect tenses) (e.g. *They have already built their new house.*)
3. модальним дієсловом, що виражає необхідність за певних обставин (e.g. *My friend fell ill and I had to do the shopping for her.*)

	Present Indefinite	Past indefinite	Future Indefinite
стверджувальна форма	I have he } she } has it } we } you } have they }	I he } she } it } had we } you } they }	I shall have he } she } will have it } we shall have you } they } will have

питальна форма	Have I Has { he she? it Have { we you? they	Had { I He She It ...? We You They	Shall I Will { he she? it Shall we Will { you they?
негативна форма	I have no (not any) he } she } has no (not any) it } ... we } you } have no (not they } any)..	I had no (not any) he } she } had no (not any) it } ... we } you } had no (not they } any)....	I shall have no (I'll have no) he } she } will not (won't) it } have .. we shall not have you } they } will not have

Найбільш уживані вирази із дієсловом “to have”:

to have lunch – обідати
 to have breakfast – снідати *do/does/did* вживається для утворення
 питальних речень
 to have dinner – обідати
 to have coffee – пити каву *e.g. Do you have tea every day? – Yes, I do. (No, I don't)*
 to have milk – пити молоко
 to have tea – пити чай
 to have a talk – розмовляти
 to have a walk – прогулюватися
 to have a smoke – смалити
 to have a rest - відпочивати
 to have a discussion – обговорювати
 to have a look – поглянути

ВПРАВИ

Exercise 1. Write questions.

1. (you/a camera?) *Have you got a camera?*
2. (you /a passport?)
3. (your father/a car?)
4. (Carol/many friends?)

5. (Mr. and Mrs. Lewis/any children?)
6. (how much money/you)
7. (what kind of car/John)

Exercise 2. What have Ann and Jim got? What have you got? Look at the information and write sentences about Ann, Jim and yourself.

	Ann (she)	Jim (he)	you?
a camera	No	Yes	?
a bicycle	Yes	No	?
black hair	No	No	?
brothers/sisters	two brothers	one sister	?

1. (Jim/ a camera) Jim has got a camera.
2. (I/black hair)
3. (Ann/a camera)
4. (I/a camera)
5. (I/a bicycle)
6. (Jim/ a bicycle)
7. (Ann/ black hair)
8. (Ann/two brothers)
9. (Jim/ black hair)
10. (Ann/ a bicycle)
11. (Jim/a sister)
12. (I/brothers/sisters)

*Exercise 3. Put in **have got** ('ve got), **has got** ('s got), **haven't got**, **hasn't got**.*

1. They like animals. They ve got three dogs and two cats.
2. Sarah a car. She goes everywhere by bicycle.
3. Everybody likes Tom. He a lot of friends.
4. Mr. and Mrs. Johnson two children, a boy and a girl.
5. An insect six legs.
6. I can't open the door. I a key.
7. Quick! Hurry! We much time.
8. "What's wrong?" "I something in my eye."
9. Ben doesn't read much. He many books.
10. It's a nice town. It a very nice shopping centre.
11. Alice is going to the dentist. She toothache.

Конструкції **THERE IS** **THERE ARE**

Багато речень в англійській мові починаються з конструкції *there is / there are* для вираження наявності десь певного предмету, особи. Вживання *is / are* залежить від числа іменника (в однині - *is*, у множині - *are*).

e.g. There is a mistake in your dictation.

There are three mistakes in your dictation.

Питальна форма цієї конструкції утворюється шляхом винесення дієслова “to be” (у певній формі) перед “there”.

e.g. Is there a picture on the wall? – Yes, there is. No, there isn't.

Are there many people in the room? – Yes, there are. No, there aren't.

What is there on the wall?

How many people are there in the room?

Заперечні речення з конструкцією *there is / there are* вживаються зі словом *no*, яке завжди стоїть перед іменником (або групою іменників).

“There is no” вживається перед іменниками в однині або перед необчислюваними іменниками.

e.g. There is no tray on the table.

There is no bread on the plate.

“There are no” вживається тільки перед іменниками у множині.

e.g. There are no flowers on the window – sill.

There are no difficulties in the article.

Якщо перед іменниками стоять слова “*many*”, “*much*”, “*any*”, запереченням в конструкції “*there is / there are*” служе “*not*”.

e.g. There is not much milk in the jug.

There are not any trees in front of the house.

В зазначених таблицях зверніть увагу на слова, які вживаються перед:
а) обчислюваними іменниками і б) необчислюваними іменниками в конструкції “*there is / there are*”.

A. With Countable Nouns

1. There is ('s) There is	a (some) a	book on the table. text – book and some exercise – books in my bag.
2. There are ('re)	some (a few)	letters on the desk.
3. Is there	any (a)	shop in the street?
4. There was	no	wind yesterday.
5. There were	not many	mistakes in our last dictation.
6. There were	few	schools in this district some years ago.
7. There will be ('ll be)	a lot of (many)	students at the meeting.
8. There will not be (won't be)	many (any)	visitors tomorrow.

B. With Uncountable Nouns

1. There is ('s)	some	butter on the plate.
2. There was	a little	sugar in the sugar – ba- sin.
3. Is there	any	bread on the plate?
4. Was there	much	work about the house yesterday?
5. There is (was)	no (not any)	money in my bag.
6. There is	a lot of	oil in our country.

ВІПРАВИ

*Exercise 1. Ask questions with **Is there ...?**, **Are there ...?***

- (any cigarettes?) Are there any cigarettes in the box?
- (any books?)on the shelf?
- (a man?)in the room?
- (any money?)in your purse?
- (any clothes?)in the wardrobe?
- (a key?)in your bag?

*Exercise 2. Dunford is a small town. Look at the information in the box and write sentences with **There is / isn't / are / aren't***

- | | | |
|---------------|-----|--|
| sports centre | Yes | 1. <u>There is a sports centre in Dun-</u>
<u>ford.</u> |
| swimming pool | No | 2. in Dun- |
| ford.hospital | Yes | 3. |

cinemas	Yes (two)	4.
university	No	5.
big hotels	No	6.
cathedral	Yes	7.

Exercise 3. Put in *there is / there isn't / is there? / there are / there aren't / are there?*

- Dunford is a very modern town. *There are* many old buildings.
- Look! a photograph of George in the newspaper!
- Excuse me, a restaurant near here?
- five people in my family: my parents, my two sisters and me.
- We can't take any photographs. a film in the camera.
- How many students in your class?
- Where can we sit? any chairs.
- a bus from the city centre to the airport?

Exercise 4. Write sentences with *There are* ... Choose the right number: 7, 9, 15, 26, 30, 50.

- (days/a week) *There are seven days in a week.*
- (states/the USA)
- (players/a rugby team)
- (planets/the solar system)
- (letters/the English alphabet)
- (days/September)

Exercise 5. Put in *there* or *it*.

- There's* a train at 10.30. *It's* a fast train.
- I'm not going to buy this shirt.'s very expensive.
- "What's wrong?" ".....'s something in my eye."
-'s a car in front of the house. Is your car?
- "Is anything on TV?" "Yes, 's a film at 8.15"
-'s a letter on the floor. Is for you?

Модальні дієслова

До основних модальних дієслів (*modal verbs*) належать *can, may, must*. Вони виражають не дію, а тільки відношення до дії. Сама дія виражається інфінітивом смислового дієслова, який слідує за модальним дієсловом без частки "to".

Модальні дієслова мають слідуючі особливості:

1. вони не змінюються за особами і числами: (e.g. *He can help us. They can come to see us today.*)
2. вони не мають неособових форм – інфінітива, герундія і дієприкметників.
3. вони утворюють питальну і заперечну форми без допоміжних дієслів: (e.g. *May I open the window? – No, you mustn't.*)
4. модальні дієслова (*can, may*) мають форми теперішнього і минулого часів (*could, might*).

Can + інфінітив

виражає можливість чи вміння виконати дію. Can може вживатися для вираження дії і в теперішньому (e.g. *I can do the work today*) і в майбутньому (e.g. *We can go there tomorrow*).

May + інфінітив

вживається для вираження дозволу і прохання, можливості, припущення (e.g. *You may have my pen. May we come a bit later? She may arrive any moment.*)

Must + інфінітив

Вживається для вираження необхідності, обов'язку, приказу (e.g. *You must do this today. Children must take care of their old parents.*) Заперечна форма “*mustn't*” (= *must not*) зазвичай виражає заборону (e.g. *You mustn't miss your classes.*). Відсутність необхідності (не потрібно) виражається дієсловом “*needn't*” (*need not*) (e.g. *Must we do the exercise now? – No, you needn't.*)

ВПРАВИ

Exercise 1. Ask someone if he or she or you do these things:

swim, ski, play chess, drive, run ten kilometers, ride a horse.

- | | |
|-------------------|---------|
| 1. Can you swim? | 4. |
| 2. you? | 5. |
| 3.? | 6. |

*Can you do these things? Write sentences about yourself. Use **I can, I can't***

- | | |
|------------------------|----------|
| 7. <i>I can't swim</i> | 10 |
| 8. | 11. |
| 9. | 12. |

Exercise 2. Complete these sentences. Use **can, can't, couldn't** + one of these verbs:

<i>Come</i>	<i>come</i>	<i>eat</i>	<i>speak</i>	<i>hear</i>	<i>understand</i>
<i>Find</i>	<i>go</i>	<i>see</i>	<i>sleep</i>	<i>see</i>	

- I'm sorry but we can't come to your party next Saturday.
- She's got the job because she five languages.
- You are speaking very quietly. I you.
- Have you seen my bag? I it.
- I like this hotel room. You the mountains from the window.
- I was very tired but I sleep.
- She spoke very quickly. I very well.
- His eyes are not very good. He my dinner.
- He to the concert next Saturday. He's working.
- He to the meeting last week. He was ill.

Exercise 3. What do you say in these situations? Use **Can you ...? / Could you ...? / Can I ...?**

- (You are carrying a lot of things. You want me to open the door for you.)
You say to me : Can you open the door (for me), please.
- (We are having dinner. You want me to pass the salt.) You say to me :
- (You want me to turn off the radio.)
.....
- (You want to borrow my pen.)
- (You are in my house. You want to use my phone.)
- (You want me to give you my address.)

Exercise 4. Complete the sentences. Use **must** + one of these verbs.

<i>be</i>	<i>buy</i>	<i>go</i>	<i>help</i>	<i>hurry</i>	<i>learn</i>
<i>wash</i>	<i>win</i>	<i>go</i>	<i>meet</i>	<i>phone</i>	<i>read</i>

- We must go to the bank today. We haven't got any money.
- I I haven't got much time.
- She's a very interesting person. You her.
- I forgot to phone Dave last night. I him today.
- You to drive. It's very useful.
- This is an excellent book. You it.
- We some food. We've got nothing for dinner.
- My hair is dirty. I it.
- I to the post office. I need some stamps.

10. I have a big problem. You me.
11. The game tomorrow is very important for us. We
12. You can't always have things immediately. You patient.

Exercise 5. Put in **must** or **had to**.

1. I had to go to the bank yesterday to get some money.
2. The windows are very dirty. I clean them.
3. The windows were very dirty yesterday. I clean them.
4. I get up very early tomorrow. I've got a lot to do.
5. Come on! We hurry. We haven't got much time.
6. We arrived home very late last night. We wait half an hour for a taxi.
7. These cakes are very nice. You have one.
8. Ann came to the party but she didn't stay very long. She leave early.
9. He didn't know how to use the machine. I show him.
10. I was nearly late for my appointment this morning. I run to get there on time.

Exercise 6. Complete the sentences. Use **mustn't** or **needn't** + one of these verbs:

be buy clean hurry lose stick take tell wait

1. The windows aren't dirty. You needn't clean them.
2. I must hurry. I late.
3. This letter is very important. You it.
4. We have lots of time. We
5. We an umbrella. It's not going to rain.
6. This is a secret. You anybody.
7. You a newspaper. You can have mine.
8. I'm not ready yet but you for me. You go now and I'll come later.
9. (a parent speaking to a child) You your tongue out at people. It's not polite.

Exercise 7. Write sentences with **may** or **might**.

1. (perhaps I will go to the cinema) I may go to the cinema.
2. (perhaps I will see Tom tomorrow) I
3. (perhaps Kay will be late) Kay
4. (perhaps it will snow today) It
5. (perhaps I will wear my new jeans) I

THESE SENTENCES ARE NEGATIVE

6. (perhaps they will not come) They
7. (perhaps I will not go out tonight) I

Exercise 8. Somebody is asking you about your plans. You have ideas but you are not sure. Use **may** or **might** + one of these:

go there some shoes Spain fish
this evening to a restaurant tomorrow

Brian Johnson	You
1. Where are you going for your holidays next year?	1. <i>I'm not sure yet. I might go to Spain.....</i>
2. Where are you going to-night?	2. <i>I don't know yet. I</i>
3. When will you see Ann again?	3. <i>I'm not sure.</i>
4. What are you going to buy when you go shopping?	4. <i>I haven't decided yet.</i>
5. What are you doing at the weekend?	
6. When are you going to phone John?	
7. What are you going to have for dinner tonight?	

Exercise 9. What are you doing tomorrow? Write true sentences about yourself.

Use: **I'm (not) – ing, I'm (not) going to, I may ..., I might ...**

1. (watch television) I'm not going to watch television.
2. (write a letter)
3. (get up early)
4. (go to the cinema)
5. (have a bath or shower)
6. (buy a newspaper)
7. (play tennis)
8. (make a telephone call)

ЧАСИ АНГЛІЙСЬКОГО ДІЄСЛОВА

Неозначені часи (Indefinite Tenses)

Present Indefinite – виражає дії, які відбуваються взагалі чи постійно.

Past Indefinite – виражає дії, які відбулися в минулому і є закінченими на момент розмови і пов’язані з теперішнім часом.

Future Indefinite – виражає дії, які відбудуться в майбутньому.

Утворення неозначених часів

	Present	Past	Future
Стверджувальна	I cook/go/study He } She } cooks/does/goes/studies It } We } You } cook/do/go/study They }	I He } She } It } cooked/did/went/studied We } You } They }	I shall He } She } will It } We shall You } will They } cook/do/go/study
Питальна	Do I Does { he she cook/do/ it Do { we you go/study? they	I he } she } Did { it } cook/do/go/study? we you they	Shall I Will { he she cook/do/ it Shall we go/study? Will { you they
Заперечна	I do He } She } does not cook/do/ It } We } You } do not go/study They }	I He } She } did not cook/ do/ It } We } did go/ study You } They }	I shall He } She } will It } We shall You } will They } not go/study

ОБСТАВИНИ ЧАСУ

Every day, (year, month, week); often, once a year (week, month); never, sometimes, as a rule, today, now.	Every day, (year, month, week); often, seldom, usually, as a rule, last year (month, week); yesterday, the day before, on Sunday, on the eighth of January.	Tomorrow, the day after tomorrow, next year (month, week), in July; on the 20 th of October, in a few days, in a week (month, year), in two days
--	---	---

The Present Indefinite також вживається:

а) у підрядних реченнях часу та умови замість the Future Indefinite для вираження майбутнього часу.

Наприклад: If I see him I shall tell him the news.

в) для вираження дії, яка відбувається під час розмови, з дієсловами, які не вживаються в Continuous (to hear, to see, to understand, to recognize, to want, to like та інші).

Наприклад: He hears very well what you are saying.

с) для вираження майбутньої дії з дієсловами руху (to go, to arrive, to come, to leave, to start та інші).

Наприклад: Does she arrive tomorrow?

ВПРАВИ

1. Complete the sentences. Use the correct form of these verbs:

boil close cost go have like meet open smoke
speak teach wash

1. She's very clever. She..... four languages.
2. Steve ten cigarettes a day.
3. We usually dinner at 7 o'clock.
4. Ifilms. I often to the cinema.
5. Water at 100 degrees Celsius.
6. In Britain the banks at 9.30 in the morning.
7. The City Museum at 5 o'clock every evening.
8. Food is expensive. It a lot of money.
9. Shoes are expensive. They a lot of money.

10. Tina is a teacher. She mathematics to young children.
11. Your job is very interesting. You a lot of people.
12. Peter his hair twice a week.

2. Put the verb into the correct form.

Examples: Water boils (boil) at 100 degrees Centigrade.

George doesn't go (not/go) to the cinema very often.

How many languages do you speak (you/speak)?

1. The swimming bath..... (open) at 9.00 and..... (close) at 18.30 every day.
2. What time..... (the banks/close) in Britain?
3. I have a car but I.....(not/use) it very often.
4. How many cigarettes..... (you/smoke) a day?
5. 'What..... (you/do)' 'I'm an electrical engineer.'
6. 'Where..... (your father/come) from?' 'He..... (come) from Scotland.'
7. If you need money, why..... (you/not/get) a job?
8. I..... (play) the piano, but I..... (not/play) very well.
9. I don't understand the word 'deceive'. What..... ('deceive'/mean)?

3. Write the negative.

Example: I play the piano very well. I don't play the piano very well.

1. Jack plays the piano very well. Jack..... very well.
2. You know the answer.
3. She works very hard.
4. They do the same thing every day.

4. Complete the sentences. All of them are negative. Use **don't/doesn't** + one of these verbs:

cost	drive	go	know	play	see	sell	smoke	wash	wear
------	-------	----	------	------	-----	------	-------	------	------

Example: 'Have a cigarette.' 'No, thank you. I don't smoke'.

1. They..... newspaper in that shop.
2. She has a car but she..... very often.
3. I like films but I..... to the cinema very often.
4. He smells because he..... very often.
5. It's a cheap hotel. It..... much to stay there.
6. He likes football but he..... very often.
7. I much about politics.
8. She is married but she..... a ring.

9. He lives near our house but we..... him very often.

5. You are asking somebody questions. Write questions with **Do/Does...?**

Example: I work hard. And you? Do you work hard?

1. I play tennis. And you?you.....?
2. I play tennis. And Ann? Ann.....?
3. I know the answer. And you?the answer?
4. I like hot weather. And you?
5. I smoke. And your father?
6. I do exercises every morning. And you?
7. I speak English. And your friends?
8. I want to be famous. And you?
.....?

6. Use these sentences to make questions. Begin your question with the word(s) in brackets.

Examples: Tom plays tennis. (How often?) How often does Tom play tennis?

I get up in the morning. (What time/usually?) What time do you usually get up?

I wash my hair twice a week. (how often/you?) How often do you wash your hair?

1. Ann watches television. (How often?)
2. I write to my parents. (How often?).....
3. I have dinner in the evening. (What time/usually?).....
4. Tom works. (Where?).....
5. I go to the cinema. (How often?).....
6. People do stupid things. (Why?).....
7. The car breaks down. (How often?).....
8. I live in London. (Where/you?)
9. I watch TV every day. (How often/you?)
10. I have lunch at home. (Where/you?).....
11. I get up at 7.30. (What time/you?).....
12. I go to the cinema a lot. (How often/you?).....
13. I go to work by bus. (How/you?).....

7. Write the past of these verbs.

1. get got	6. leave.....	11. buy.....	16. put.....
2. eat.....	7. see.....	12. know.....	17. tell.....
3. pay.....	8. go.....	13. stand.....	18. lose.....
4. make.....	9. hear.....	14. take.....	19. think.....
5. give.....	10. find.....	15. do.....	20. speak.....

8. Write the past of the verbs in the following sentences.

Examples: He always goes to work by car. Yesterday he went to work by car.

1. They always get up early. This morning they
2. Bill often loses his keys. He last Saturday.
3. I write a letter to Jane every week. Last week
4. She meets her friends every evening. She yesterday evening.
5. I usually read two newspapers every day. yesterday.
6. They come to my house every Friday. Last Friday
7. We usually go to the cinema on Sunday. last Sunday.
8. Tom always has a shower in the morning. this morning.
9. They buy a new car every year. Last year
10. I eat an orange every day. Yesterday
11. We usually do our shopping on Monday. last Monday.
12. Ann often takes photographs. Last weekend
13. We leave home at 8.30 every morning. this morning.

9. Complete these sentences with the verb in the negative.

Examples: I saw John but I didn't see Mary.

1. They worked on Monday but they on Tuesday.
2. We went to the shop but we to the bank.
3. She had a pen but she any paper.
4. Jack did French at school but he German.

10. Put the verb in the correct form of the past (positive, negative or question).

Examples: I played (play) tennis yesterday but I didn't win (not/win).

1. We (wait) a long time for the bus but it (not come).
2. That's a nice shirt. Where (you/buy) it?
3. She (see) me but she (not/speak) to me.
4. '..... (it/rain) yesterday?' 'No, it was a nice day.'
5. That was a stupid thing to do. Why (you/do) it?

11. Complete the sentences with your own predictions.

Model: It will not rain next week (rain)

England will win the next football World Cup (win)

1. The weather much warmer in the next few years. (get)
2. There a world government before the year 2050. (be)
3. There a world war before the year 2050. (be)

4. Private cars before the year 2100. (disappear)
5. English..... the world language in the year 2100. (be)
6. Everybody / Not everybody..... a computer in the year 2102.
(have)
7. Everybody / Not everybody..... enough to eat in the year 2110.
(have)
8. Clothes..... very different in the year 2100. (be)
9. In the year 2120 people..... the same things as they do now.
(eat)
10. (Write your own predictions)

12. Are the underlined words right or wrong? Correct the sentences that are wrong.

1. I phone you tomorrow morning, okey?
2. I phone my sister every Friday.
3. I haven't done the shopping yet. I do it later.
4. 'I don't want to drive.' 'Okey, I drive.'
5. 'How do you usually go to work?' 'I drive.'
6. 'I haven't got any money.' 'I lend you some.'

13. Complete the sentences. Use I will (I'll) + one of these verbs:

carry do eat send show sit stay

1. My case is very heavy.
2. Enjoy your holiday.
3. I don't want this

I'll carry it for you.
Thank you. I
.....you a postcard.
Well, I'm hungry.
.....it.

14. Put in the correct verb form (*present tense or will*). Pay attention to the use of the tense form in object clauses and adverbial clauses of time and condition.

1. If you there first, keep a seat for me. (get)
2. I'll see you again when I next in London. (be)
3. I don't know when I a job. (find)
4. Give her some more chocolate if it her quiet. (keep)
5. I'll open the window if it..... (rain)
6. You can borrow my coat if you it back. (bring)
7. If you a seat, I'll see if the doctor's free. (take)

8. All right, I'll apologize if it you feel better. (make)
9. Can you tell me when Mr. Ellis..... here next? (be)
10. Come back again soon if you..... a chance. (get)

15. Ask question to the following answers.

1. Yes, we all often watch TV in the evening.
2. No, he didn't. He didn't know her address.
3. Yes, I shall. I'll finish the report next week.
4. No, I didn't. I'll borrow the dictionary from the library tomorrow.
5. Yes, I will. I'll make a cake tomorrow.
6. My sister did, she went shopping this morning.
7. No, I don't. I don't play chess.

Тривалі часи (Continuous Tenses)

Present – а) для вираження незакінченої дії, що триває в момент розмови;

б) дія, яка запланована на майбутнє (з дієсловами руху).

Past – а) незакінчена дія, що триває в певний момент в минулому;

б) дія, що триває в момент, коли відбувається інша дія;

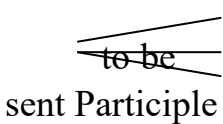
в) паралельні дії в минулому.

Future – а) незакінчена дія, що триває в певний момент в майбутньому;

б) дія, яка триватиме в той момент, коли відбудеться інша дія (в Present Indefinite);

в) паралельні дії в майбутньому.

УТВОРЕННЯ ТРИВАЛИХ ЧАСІВ

	Present Ind	+	Pre-
	Past Ind		
	Future Ind		
doing	am, is, are	+	
	was, were		
	shall / will be		

	Present	Past	Future
стверджувальна	I } am He } She } is It } running We } You } are They }	I } He } was She } It } running We } You } were They }	I shall He } She } will It } be We } shall running You } They } will
питальна	Am I Is he Is she Is it running? Are we Are you Are they	Was I Was he Was she Was it running? Were we Were you Were they	Shall I Will he Will she Will it be Shall we running? Will you Will they
заперечна	I am He } She } is It } not We } You } are They } running	I } He } was She } It } not We } You } were They } running	I shall He } She } will It } not be We } shall running You } They } will

ОБСТАВИНИ ЧАСУ

Present	Past	Future
Now, at present, always, constantly.	The whole day (month, week); from 5 till 11; at 3 o'clock yesterday; the whole day yesterday; at that time.	From 11 till 12; at 9 p.m.; when he comes; the whole day tomorrow; at midnight; (at) this time tomorrow (next year).

1. I am looking for the key.

Я шукаю ключ.

- | | |
|---|--|
| 2. You are not listening to me. | Ви не слухаєте мене. |
| 3. I'm not reading, I'm watching TV. | Я не читаю, я дивлюсь телевізор. |
| 4. What were you doing at five yesterday? | Що ви робили вчора о 5 годині? |
| 5. She was doing the home task when I dropped in at her place. | Вона робила домашнє завдання, коли я зайшов до неї. |
| 6. You were working in the garden the whole morning, weren't you? | Ви весь ранок працювали в саду, чи не так? |
| 7. If they come in the evening, we will be watching TV. | Якщо вони придуть ввечері, ми будемо дивитися телевізор. |
| 8. Will you be working the whole day tomorrow? | Ви будете працювати завтра цілий день? |

ВПРАВИ

1. Put the verb into the correct form.

Examples: Please don't make so much noise. I am studying (*study*).

Let's go out now. It isn't raining (*not / rain*) any more.

Listen to those people. What language are they speaking (*they / speak*)?

1. Please be quiet. I..... (*try*) to concentrate.
2. Look! It..... (*snow*).
3. Why..... (*you / look*) at me like that? Have I said something wrong?
4. You..... (*make*) a lot of noise. Can you be a bit quieter?
5. Excuse me, I(*look*) for a phone box. Is there one near here?
6. (*in the cinema*) It's a good film, isn't it?.....(*you / enjoy*) it?
7. Listen! Can you hear those people next door? They.....(*shout*) at each other again.
8. Why..... (*you / wear*) your coat today? It's very warm.
9. I..... (*not / work*) this week. I'm on holiday.
10. I want to lose weight. I..... (*not / eat*) anything today.

2. What's happening at the moment? Write *true* sentences.

Examples: (*I / wash / my hair*) I'm not washing my hair.

(*it / snow*) It is snowing.

1. (*I / sit / on a chair*).....
2. (*I / eat*).....
3. (*It / rain*).....
4. (*I / learn / English*).....
5. (*I / listen / to the radio*).....

6. (*The sun / shine*).....
7. (*I / wear / shoes*).....
8. (*I / smoke / a cigarette*).....
9. (*I / read / a newspaper*).....

3. Put in the correct tense (simple present or present progressive).

1. Vegetarians are people who (*don't eat / are not eating*) meat.
2. Look out! My husband (*comes / is coming*).
3. Some people still think the sun (*goes / is going*) round the earth.
4. I (*play / am playing*) tennis every weekend.
5. Who (*is sitting*) in my chair?
6. What (*happens / is happening*) in golf if you lose the ball?
7. Look! She (*wears / is wearing*) the same shoes as me.
8. "What (*are you looking / do you look*) at?" "A strange bird."
9. I (*stay / am staying*) with John for a few weeks until my flat's ready.
10. Can you explain why water always (*runs / is running*) down hill?
11. What (*do you do / are you doing*) with my coat?
12. Not many passenger planes (*fly / are flying*) faster than sound.

4. Match the questions and answers.

- | | |
|------------------------------------|---------------------------------|
| 1. What do you do? | Actually, that's the radio. |
| 2. What are you doing? | French – she's from Belgium. |
| 3. Where do you work? | I want to get this car started. |
| 4. Where are you working? | I'm an architect. |
| 5. Does your son play the violin? | I'm in Cardiff this week. |
| 6. Is your son playing the violin? | In a big insurance company. |
| 7. What language does she speak? | It sounds like Russian. |
| 8. What language is she speaking? | Me, can I have some more? |
| 9. Who drinks champagne? | Me, when I can afford it. |
| 10. Who is drinking champagne? | No, the piano. |

5. Here is a list of some things that Ann did yesterday (and the times at which she did them):

1. 8.45-9.15	had breakfast	4. 12.45-1.30	had lunch
2. 9.15-10.00	read the newspaper	5. 2.30-3.30	washed some clothes

3. 10.00-12.00	cleaned her flat	6. 4.00-6.00	watched televi- sion
----------------	------------------	--------------	-------------------------

Now write sentences saying what she was doing at these times:

1. At 9 o'clock.....
2. At 9.30 she.....
3. At 11 o'clock.....
4. At 1 o'clock.....
5. At 3 o'clock.....
6. At 5 o'clock.....

6. Put the verb into the correct form, past continuous or past simple.

Example: While Tom was cooking (*cook*) the dinner, the phone rang (*ring*).

1. George.....(*fall*) off the ladder while he..... (*paint*) the ceiling.
2. Last night I(*read*) in bed when suddenly I (*hear*) a scream.
3.(*you / watch*) television when I (*phone*) you?
4. Ann..... (*wait*) for me when I(*arrive*).
5. I(*not / drive*) very fast when the accident..... (*happen*).
6. I(*break*) a plate last night. I..... (*do*) the washing-up when it..... (*slip*) out of my hand.
7. Tom..... (*take*) a photograph of me while I (*not / look*).
8. We..... (*you / go*) out because it..... (*rain*).
9. What..... (*you / do*) at this time yesterday?
10. I(*see*) Carol at the party. She(*wear*) a really beautiful dress.

7. Complete the text with the verbs in the box (there is one verb too many). You will need five past progressives and three simple pasts.

ask	come	dance	grin	hold	not dance	order	play
				throw			

On the dance floor half a dozen couples _____ 1 _____ themselves around. Most of them _____ 2 _____ cheek to cheek, if dancing is the word. The men wore white suits and the girls wore bright eyes, ruby lips, and tennis or golf musles. One couple _____ 3 _____ cheek to cheek, Mitchell's mouth was open, he _____ 4 _____, his face was red and shiny, and his eyes had that glazed look. Betty _____ 5 _____ her head as far as she could get away from him without breaking her neck. It was very obvious that she had had about all of Mr. Larry Mitchell that she could take.

A Mexican waiter in a short green jacket and white pants with a green stripe down the side _____ 6 up and I _____ 7 a double Gibson and _____ 8 _____ if I could have a club sandwich. *Raymond Chandler: Playback* (adapted).

8. Put in the correct tenses.

1. At six o'clock this morning I (*have*) a wonderful dream, but then the alarm (*go*) off.
2. This time yesterday I (*lie*) on the beach.
3. When I walked in they (*all talk*) about babies.
4. I saw Sid when I (*come*) to work this morning. He (*shop*).
5. She (*meet*) her husband while she (*travel*) in Egypt.
6. While I (*talk*) to Mr. Smith somebody (*walk*) into my office and (*steal*) the computer.
7. When Jake (*come*) in everybody (*stop*) talking.
8. I (*look*) out of the window and (*see*) that we (*fly*) over the mountains.
9. I (*wake*) up to find that water (*pour*) through the bedroom ceiling.
10. He (*break*) his leg while he (*play*) football.

9. Ask questions with *Will you be -ing?*

Example: You want to borrow your friend's bicycle this evening

(you / use / your bicycle this evening?) Will you be using your bicycle this evening?

1. You want your friend to give Tom a message this afternoon.
(you / see / Tom this afternoon?).....
2. You want to use your friend's typewriter tomorrow evening.
(you / use / your typewriter tomorrow evening?)... ..
3. Your friend is going shopping. You want him / her to buy some stamps for you at the post office. (you / pass / the post office when you're in town?)
.....

10. Make future progressive questions to ask somebody politely and answer them:

1. what time they are planning to get up.
2. what they plan to wear.
3. how they intend to travel to work.
4. how soon they intend to leave.
5. whether they expect to take the car.
6. whether they plan to have lunch out.
7. what time they intend to come back.
8. where they are planning to sleep.
9. how they intend to play.

10. when they plan to go back home.

11. Answer the following questions using the Continuous tense (*Present, Past, Future*).

1. Why didn't you come to see us in the evening (*to see off a friend to Moscow*)?
2. What is the weather like (*to snow hard*)?
3. Why don't you want to go to the cinema with us (*to make a report for tomorrow*)?
4. Where is Mother (*to cook dinner*)?
5. Why didn't she hear the bell (*to play some game*)?
6. Why do you think you'll be tired tomorrow? (*to travel all night*)?
7. Will you go to the country for the week-end (*to move to a new flat*)?
8. Why can't I see her now? (*to sleep*).

Доконані часи (Perfect Tenses)

Present – а) дія, яка відбулася в минулому, але має зв'язок з теперішнім моментом;

б) дія, яка почалась в минулому, але триває в теперішньому часі;

в) дія, яка відбулася в минулому, але час, коли відбувалася дія, неозначений.

Past – дія закінчилась до певного моменту в минулому.

Future – дія, яка відбудеться до певного моменту в майбутньому.

УТВОРЕННЯ ДОКОНАНИХ ЧАСІВ

to have participle	Present Ind.		
	Past Ind.	+	Past
	Future Ind.		
	has, have had worked shall / will have	+	done /

	Present	Past	Future
стверджувальна	I } have He } She } has It } come We } You } have They }	I } He } She } It } had We } You } They } come	I shall He } She } will It } have We } shall come You } They } will
питальна	Have I Has { he she it } come? Have { we you they }	Had come?	Shall I Will { he she it } have Shall we come? Will { you they }
заперечна	I have He } She } has It } not We } You } have They } come	I } He } She } It } had We } You } They } not come	I shall He } She } will It } have not We } shall come You } They } will

Обставини часу

- | | | |
|---|--|---|
| 1. Today, this week (year, month); seldom, always, ever, never, just, already, since...; for some time, lately. | 2. By 5 o'clock, by + N;
by the time + a clause,
when }
before } + a clause of time
after }
until }
as soon as | 3. By this time tomorrow (next week, month); by 11 o'clock; by the end of the week;
when }
before } + a clause of time
after }
or condition |
|---|--|---|

E. g. I haven't been anywhere this year. She has seldom pronounced a word. They have already done the test. They have worked at the plant for a few years. I've known them since 1980.

He had written his composition by 7 p. m. He had written the composition by the time I came home. They had done the exercise before the bell rang. When we arrived at the stadium the match had already started.

I shall have learnt the verbs before the next lesson. By this time tomorrow I'll have visited the parents. You'll sleep, and when you wake these troubles will have gone.

The Past Indefinite and the Present Perfect

The Past Indefinite	The Present Perfect
1. Дія відноситься до минулого. We had a party and I <u>broke</u> my favourite cup (розбила чашку на тій вечірці)	1. Дія відбулася в минулому, але пов'язана з теперішнім моментом. Look! Somebody <u>has broken</u> my favourite cup, I'm so upset. (я засмучена <u>зараз</u> , тому що хтось розбив мою улюблену чашку).
2. З обставинами часу: yesterday, last night, last week (year, month, Sunday); the day before yesterday; an hour (a minute, two weeks, two years) ago; on Tuesday; just now. I <u>made</u> a dress last month.	2. З прислівниками: never, ever, lately, already, just, yet та інші. I <u>haven't seen</u> the film yet.
3. В запитаннях, які починаються з "when" When <u>did</u> he come? – A few hours ago.	3. З прислівниками this morning, this week (year, month), якщо вказаний період часу не закінчився. <u>I haven't seen</u> them this morning (все ще ранок)

ВПРАВИ

1. Complete the sentences with a verb from the list. Use the present perfect.

Breakbuy finish do go go lose paint read take

Examples: Are they still having dinner? 'No, they have finished'.

1. Isome new shoes. Do you want to see them?
2. 'Is Tom here?' 'No', he.....to work.'
3. '.....you.....the shopping?' 'No, I'm going to do it later.'
4. 'Where's your key?' 'I don't know. I.....it.'

5. Look! Somebody..... that window.
6. Your house looks different.you.....it?
7. I can't find my umbrella. Somebody.....it.
8. I'm looking for Sarah. Where.....she.....?
9. 'Do you want the newspaper?' 'No, thanks. I.....it.'

2. Mary is 65 years old. She has had an interesting life. Write sentences about the things she has done. Use the present perfect.

Examples: (she / do / many different jobs) She has done many different jobs.

1. (she / travel / to many places)
She.....
2. (she / do / a lot of interesting things).....
3. (she / write / ten books).....
4. (she / meet / a lot of interesting people).....
5. (she / be / married five times).....

3. Complete these sentences.

Examples: Jill is in London. She has been in London since Monday.

I know George. I have known him for a long time.

1. They are married. They..... married since 1983.
2. Brian is ill. He..... ill for a week.
3. We live in this house. We..... here for ten years.
4. I know Tom very well. I..... him for a long time.
5. We are waiting for you. We..... waiting since 10 o'clock.
6. Alice works in a bank. She..... in a bank for five years.
7. I'm learning English. I..... learning English for six months.
8. She has a headache. She..... a headache since she got up.

4. You are asking someone about things he has done in his life. Use the words in brackets to make your questions.

Examples: (you ever / be / to Italy?) Have you ever been to Italy?

1. (you ever / be / to South America?).....
2. (you / read / any English books?).....
3. (you / live / in this town all your life?).....
4. (how many times / you / be / in love?).....

5. (what's the most beautiful country you / ever / visit?).....
6. (you ever / speak / to a famous person?).....

5. Answer these questions using the words in brackets.

Example: When did you last smoke? (for two years) I haven't smoked for two years.

1. When did it last rain? (for ages) It..... for ages.
2. When did they last visit you? (since June) They.....
3. When did you last play tennis? (for a long time).....
4. When did you last eat caviar? (never).....
5. When did you last drive? (for six months).....
6. When did you last go to Spain? (never).....
7. When did she last write to you? (since last summer).....

6. Join the beginning and ends to make pieces of news.

Beginning	Ends
A parachutist has just	a baby girl.
Lucy has had	gone into hospital again .
My poor old father has	into our garden gate.
Polly & Simon have	just got married.
Some people have bought	landed on the roof.
Somebody has just crashed	lost £ 30 million this year.
The firm has	the cup again.
United have won	the house next door.

7. Choose the correct tense.

1. I (*haven't seen* / *didn't see*) much of Al lately.
2. "Who is she?" "I (*never seen* / *never saw*) her before".
3. I (*'ve done* / *did*) a lot of stupid things in my life.
4. She (*has left* / *left*) school last year.
5. When (*have you got* / *did you get*) married?
6. I'm sorry, I (*haven't finished* / *didn't finish*) yet.
7. I (*'ve often wondered* / *often wondered*) what he does for a living.
8. He (*has caught* / *caught*) the plane at eight this morning.
9. I (*'ve read* / *read*) a lot of her books when I was at school.
10. (*have you seen* / *did you see*) any good films recently?

8. Complete these sentences in any way you like.

1. I've always.....
2. I've often.....
3. I often.....when I was a child
4. All my life I have.....

5. I've known.....
6. I've had my since.....
7. I've lived.....
8. I've never lived.....
9. I'vetimes this year.
10. I times last year.

9. Complete these sentences using the verbs in brackets. You went back to your home town after many years and you found that many things were different.

Examples: Most of my friends were no longer there. They had left (*leave*).

1. My best friend, Kevin, was no longer there. He.....(*go*) away.
2. The local cinema was no longer open. It..... (*close*) down.
3. Mr. Johnson was no longer alive. He..... (*die*).
4. I didn't recognize Mrs. Johnson. She..... (*change*) a lot.
5. Bill no longer had his car. He..... (*sell*) it.

10. Complete these sentences. Use the verb in brackets.

Example: Mr. And Mrs. Davis were in an aeroplane. They were very nervous as the plane took off because they (*fly*) had never flown before.

1. The woman was a complete stranger to me. (*see*) I before.
2. Margaret was late for work. Her boss was very surprised. (*be / late*) She.....ane played tennis yesterday – at least she tried to play tennis. She wasn't very good at it because she (*play*).....
3. It was Keith's first driving lesson. He was very nervous and didn't know what to do. (*drive*) He.....

11. Put in the simple past or past perfect.

1. I (*be*) sorry that I (*not be*) nicer to him.
2. Nobody (*come*) to the meeting because Angela (*forget*) to tell people about it.
3. I (*see*) her before somewhere. – I (*know*).
4. Because he (*not check*) the oil for so long, the car (*break*) down.
5. She couldn't find the book that I (*lend*) her.
6. All the people we (*invite*) turned up, and some that we (*not invite*).
7. They (*never find*) where he (*hide*) the money.
8. It was a firm that I (*never hear*) of.
9. When she (*come*) in, we all knew where she (*be*).
10. The lesson (*already start*) when I (*arrive*).

12. Use **when** or **after** to make one sentence for each situation.

1. I wrote to my boyfriend. Then I watched television for an hour or so.
2. Everybody had a chance to say what they thought. Then we took a vote.
3. I posted the letter. Then I felt much better about everything.
4. She stopped trying to lose weight. She looked much healthier.
5. He bought presents for everyone in his family. Then he bought something for herself as well.

13. Complete the sentences. Use the future perfect.

Example: Tom and Ann are going to the cinema. The film begins at 7.30 and it is already 7.20. And it will take them 20 minutes to get there.

When they get there, (the film / already / start) the film will have already started.

1. *Jim always goes to bed at 11 o'clock. Tom is going to visit him at 11.30 this evening. When Tom arrives, (Jim / go / to bed).....*
2. Tom is on holiday. He has very little money and he is spending too much too quickly. Before the end of his holiday, (he / spend / all his money).....
3. Chuck came to Britain from the US nearly three years ago. Next Monday it will be exactly three years since he arrived. Next Monday (he / be / here / exactly three years).....

14. Use the future perfect to put the beginning and ends together.

Beginnings	Ends
I (<i>not finish</i>) the report by Monday,	and we'll be able to get a smaller house.
In a couple of years the children (<i>leave</i>) home	and it's needed for Monday morning.
On our next wedding anniversary	I (<i>drive</i>) for fourteen hours non-stop.
When I get home tonight	I (<i>work</i>) for forty years.
When I retire	we (<i>be</i>) married for twenty-five years.

15. A romantic novelist writes 300-page books, she writes ten pages a day, and takes no holidays. Use the future perfect to answer the questions.

1. How many pages will she have written after ten days? After a month? After a year?
2. If she starts today, how soon will she have finished her first book? How many books will she have written a year from now?
3. How long will she have been writing when she has written 120 books?
4. She earns £100.000 per book. How much money will she have made altogether after her 120th book?

16. Choose the right tenses (present perfect; past or past perfect; simple or progressive).

1. Reports are coming in that a train (*crash*) near Birmingham. According to eyewitnesses, it (*hit*) a concrete block which somebody (*put*) on the line.
2. Halfway to the office Paul (*turn*) round and (*go*) back home, because he (*forget*) to turn the gas off.
3. I (*clean*) every room in the house this morning.
4. I (*lie*) in bed thinking about getting up when the doorbell (*ring*).
5. It wasn't surprising that she (*start*) getting toothache. She (*not go*) to the dentist for two years.
6. When I (*get*) home everybody (*watch*) TV.
7. We (*not see*) your mother for ages.
8. London (*change*) a lot since we first (*come*) to live here.
9. "How many times (*you see*) this film?" "This is the first time I (*see*) it".
10. "Who's that?" I (*never see*) him before in my life.
11. I hear Joe (*get*) married last summer.
12. (*You read*) Pam Marshall's latest book?
13. My sister (*be*) married three times.
14. While she (*talk*) on the phone the children (*start*) fighting and (*break*) a window.
15. He used to talk to us for hours about all the interesting things he (*do*) in his life.
16. The old cross (*stand*) on top of the hill as long as anybody can remember.
17. When I (*be*) at school we all (*study*) Latin.
18. After he (*finish*) breakfast he (*sit*) down to write some letters.
19. (*You finish*) with the bathroom yet?
20. We (*live*) in Scotland until I (*be*) eighteen.

Доконані тривалі часи (Perfect Continuous Tenses)

Present – для вираження дії, яка почалась до моменту розмови, тривала протягом деякого часу і продовжувалася в момент розмови

Past – для вираження дії, яка почалась до певного моменту в минулому, тривала протягом деякого часу, та або закінчилась до зазначеного моменту або дії в минулому, або тривала в зазначений момент в минулому.

Future – виражає дію, яка почалась до певного моменту в майбутньому, тривала протягом деякого часу і все ще триватиме в зазначений момент в майбутньому.

УТВОРЕННЯ ДОКОНАНИХ ТРИВАЛИХ ЧАСІВ

have / has been had been + studying / sleeping will / shall have been		
To be ciple	Present Perfect	
	Past Perfect	+ Present Parti-
	Future Perfect	

	Present	Past	Future
стверджувальна	I have He } She } has It } been We } You } have They } working	I He } She } It } had been We } You } They } working	I shall He } She } will It } have been We } shall working You } They } will
питальна	Have I Has { he she it } been Have { we you they } working?	Had { I he she } been it } we you they } working?	Shall I Will { he she it } have been Shall we working? Will { you they }

заперечна	I have	I		I shall
	He } has	He		He } will
	She } has	She		She } will
	It } has	It	had not been	It } will
	not been	We		have not
	We } have	You		We } shall
	You } have	They		been
	They } have		working	You } will
	working			They } will
				working

E.g. He has been teaching this class for three years.

They have been watching TV since 9 o'clock.

I have been using this dictionary since I began to learn French.

The telephone had been ringing for five minutes before I answered it.

When I got to the meeting, the lecturer had already been speaking for half an hour.

On August 2nd next year we shall have been living in this house exactly fifteen years.

By 5 o'clock the students will have been writing this test paper for three hours.

ВІПРАВИ

1. Read the situation and then write a sentence with the present perfect continuous (**I have been doing**).

Example: Tom is out of breath. (*he / run*) He has been running.

1. Ann is very tired. (*she / work / hard*).....
2. Bob has a black eye and Bill has a cut lip. (*Bob and Bill / fight*).....
3. George has just come back from the beach. He is very red. (*he / lie / in the sun*).....
4. Janet is hot and tired. (*she / play / tennis*).....

2. Ask a question for each situation.

Example: Your friend's hands are covered in oil. (*you / work / on the car?*)

Have you been working on the car?

1. You see a little boy. His eyes are red and watery. (*you / cry?*)...
.....

2. You have just arrived to meet your friend who is waiting for you. (*you / wait / long?*).....
3. Your friend comes in. His face and hands are very dirty. (*what / you / do?*).....

3. Say how long something has been happening.

Example: It is raining now.

It began raining two hours ago.

It has been raining for two hours.

1. Kevin is studying. He began studying three hours ago.
He.....for three hours.
2. I'm learning Spanish. I started learning Spanish in December.
I.....since December.
3. Ann is looking for a job. She began looking six months ago.
.....for six months.
4. Mary is working in London. She started working there on 18 January.
.....since 18 January.
5. George smokes. He started smoking five years ago.
.....for five years.

4. Complete the sentences with verbs from the box. Use the present perfect progressive.

cry learn live play rain wait play walk wait work

1. It.....all day.
2. IEnglish since I was six.
3. She.....tennis professionally for ten years.
4. We..... not..... in this house for very long.
5. That man..... up and down the street for ages.
6. I..... very hard this week.
7. She.....non-stop since she got his letter.
8. He.....that music for hours. I wish he'd stop.
9.you.....long, sir?
10. They call me waiter, but you.....for half an hour.

5. Put together the beginning and ends of the conversations.

Beginnings	Ends
"Aren't you hungry?"	"Helen's been looking at them."
"Is it true Philip's been arrested?"	"I've been gardening all afternoon."
"Janet seems very cheerful."	"I've been swimming."
	"I've been talking to Henry, and

<p>“She’s very dirty.”</p> <p>“Why are my books all over the floor?”</p> <p>“Why’s your hair wet?”</p> <p>“You all look very miserable.”</p> <p>“You look tired.”</p> <p>“You’re very late.”</p> <p>“Your hair’s all white.”</p>	<p>he just goes on and on.”</p> <p>“No, I’ve been eating all day.”</p> <p>“She’s been cleaning the cellar.”</p> <p>“She’s been skiing with Roger for the last week.”</p> <p>“Yes, he’s been stealing things from shops.”</p> <p>“Yes, I’ve been painting the ceiling.”</p> <p>“Yes, we’ve been telling each other our life stories.”</p>
--	--

6. Read the situation and then write two sentences, one with the present perfect simple (**I have done**) and one with the present perfect continuous (**I have been doing**).

Example: Tom is reading a book. He started two hours ago and he is on page 53.

(he / read / for two hours) He has been reading for two hours.

(he / read / 53 pages so far) He has read 53 pages so far.

- Linda is from Australia. Now she is travelling round Europe. She began her tour three months ago.
(she / travel / around for three months).....
(she / visit / six countries so far).....
- Jimmy is a tennis champion. He began playing tennis when he was 11 years old. Now he has just won the national championship for the fourth time.
(he / play tennis since he was 11).....*(he / win / the national championship four times)*.....
- Bill and Andy make films. They started making films together when they left college.
(they / make / films since they left college).....
(they / make / ten films since they left college).....

7. Put the verb into the correct form, present perfect simple (**I have done**) or continuous (**I have been doing**).

Examples: I have lost (*lost*) my key. Can you help me look for it?

You look tired. Have you been working (*you / work*) hard?

- Look! Somebody.....(*break*) that window.
- I.....(*read*) the book you gave me but I
- ‘Sorry I’m late.’ ‘That’s all right. I(*not / wait*) long.’

4. Hello! I(*clean*) the windows. So far I(*clean*) five of them and there are two more to do.
5. There's a strange smell in here.....(*you / cook*) something?
6. My brother is an actor. He..... (*appear*) in several films.

8. Put in the present perfect continuous or simple.

1. That man (*stand*) outside for hours .
2. The caste (*stand*) on that hill for 900 years.
3. Ann (*garden*) all afternoon. She (*plant*) a lot of rose bushes.
4. James (*go*) out every night this week.
5. He (*see*) a lot of Alexandra recently.
6. How long (*you wait*)?
7. I (*wait*) long enough. I'm going.
8. Her family (*farm*) this land since the tenth century.
9. She (*only farm*) for two years, but she's doing very well.
- 10.I (*learn*) German for six years.
- 11.I (*learn*) most of the irregular verbs.
- 12.My mother (*do*) all her Christmas shopping.
- 13.I (*do*) Christmas shopping all day.
- 14.I (*clean*) the car. Doesn't it look nice?
- 15.“You look tired.” “I (*wash*) clothes all day.”

9. Are these sentences right or wrong? Correct the ones which are wrong.

Examples: How long have Bob and Alice been married? RIGHT.

I know Bob for live years. WRONG –have known.

1. Sue and Alan are married since July.
2. It is raining all day.
3. How long has George been unemployed?
4. Have you always been living in this house?
5. How long has Ken a beard?
6. How long do you know Ann?
7. She has been ill for quite a long time

10. Read a situation and then write a sentence.

Example: The two boys came into the house. One had a black eye and the other had a cut lip. (*they / fight*) They had been fighting.

1. Tom was watching television. He was feeling very tired. (*he / study / hard all day*) He.....

2. When I walked into the room, it was empty. But there was a smell of cigarettes. (*somebody / smoke / in the room*) Somebody
3. When Mary came back from the beach, she looked very red from the sun. (*she / lie / in the sun too long*).....
4. The two boys came into the house. They played a football and they were both very tired. (*they / play / football*).....
5. Ann woke up in the middle of the night. She was frightened and she didn't know where she was. (*she / dream*).....

11. Complete the text with past perfect continuous: choose verbs from the box.

drive	lie	repair	work
-------	-----	--------	------

John Latton, 39, an engineer at Felton Plastics in Upton, had a lucky escape after an accident on the A34 in the early hours of the morning. Mr. Latton fell asleep while driving and crashed into a pile of sand left by workers who 1 _____ the road.

When he left Felton Plastics at 3.00 this morning, Mr. Latton 2 _____ for 72 hours without any sleep.

A passing motorist discovered the accident after the engineer 3 _____ in his ear with a broken leg for half an hour. Ambulance workers said that if Mr. Latton 4 _____ any faster his injuries might have been much worse.

12. Read the story.

On Tuesday afternoon, everyone in my family was very busy – except me. During the afternoon Helen repaired her car; John practised his karate; Kate did some gardening; Stephanie played tennis; Roger swam for half an hour; Pam went horse-riding; Philip painted the ceiling in his room light blue. I spent the afternoon sitting reading.

Now answer the questions.

Example: Who had black grease on her hands at teatime? Why?

Helen, because she had been repairing her car.

1. Who had dirt on her hands and knees? Why?
2. Who was wearing a short white skirt? Why?
3. Who was wearing a white jacket and trousers and a black belt? Why?
4. Who was wearing high boots and a hard hat? Why?
5. Whose hair had light blue streaks in it? Why?
6. Whose hair was all wet? Why?

13. Put the verb into the correct form, past perfect continuous (I had been doing) or past continuous (I was doing).

Examples: Tom was leaning against the wall, out of breath. He had been running (*run*).

I tried to catch Tom but I couldn't. He was running (*run*) very fast.

1. Jim was on his hands and knees on the floor. He.....(*look*) for his cigarette lighter.
2. We..... (*walk*) along the road for about 20 minutes when a car stopped and the driver offered us a lift.
3. When I arrived, everyone was sitting round the table with their mouths full. They (*eat*).
4. When I arrived, everyone was sitting round the table and talking. Their mouths were empty but their stomachs were full. They..... (*eat*).
5. When I arrived, Ann (*wait*) for me. She was rather annoyed with me because I was late and she..... (*wait*) for a very long time.

14. How long will you have been learning English / studying in the Institute / living in your present house / native town by next summer? Write sentences with the future perfect continuous.

15. Choose the right tense (present perfect past or past perfect; simple or progressive).

1. Halfway to the office Paul (*turn*) round I (*go*) back home, because he (*forget*) to turn the gas off.
2. I (*do*) housework all day today, I (*clean*) every room in the house.
3. I (*play*) a lot of bridge recently.
4. How long (*you learn*) English?
5. London (*change*) a lot since we first (*come*) to live here.
6. I (*often wonder*) where she (*get*) her money.
7. You know, she (*stand*) looking at that picture for the last twenty minutes.
8. I (*spend*) a lot of time travelling since I (*get*) this new job.
9. When I (*meet*) him he (*work*) as a waiter for a year or so.

Пасивний стан (The Passive Voice)

Утворення пасивного стану

to be (у відмінному часі) + Past Participle

Дієслово “to be” в потрібному за змістом часі.

Прислівник минулого часу (Past Participle) смислового дієслова.

Indefinite { Present : am, is, are
Past : was, were
Future : shall/will be } + punished / done

Continuous { Present: am / is / are being
Past: was / were being
Future: _____ } + punished / done

Perfect { Present: have / has been
Past: had been
Future: shall / will have been }

Як і в українській мові, іменники, які виступають додатком в реченнях активного стану, стають підметом в реченнях пасивного стану.

Порівняйте:

Active Voice: Mary has just made tea.

Passive Voice: The tea has just been made (by Mary).

Вживання часів в пасивному стані не відрізняються від їх вживання в активному стані.

1. Листи пишуть { кожен день
зараз
кожен тиждень } The letters { are written every day.
are being written now.
are written every week.

2. Листи написали
- | | |
|---------------------------------------|--|
| { вчора | The letters have been written yesterday. |
| { сьогодні | The letters have been written today. |
| { до того, як ви прийшли
you came. | { had been written before |
3. Листи писали
- | | |
|-------------------|--|
| { коли я прийшов | The letters were being written |
| { вчора в цей час | { when I came. |
| | { were being written (at)
this time yesterday |
4. Листи напишуть
- | | |
|---------------------------|--|
| { завтра | The letters will be written tomorrow. |
| { до того, як ви прийдете | { will have been written
before you come. |

Англійський пасивний стан перекладається на українську мову таким чином:

ВПРАВИ

12. (when / this church / build?)
13. (when / television / invent?)
14. (how / the window / break?)
15. (why / the letter / send / to the wrong address?)

2. Complete these sentences with one of the following verbs (in the correct form).

arrest	wake	knock	check	ranslate	find	drive	make	spend	hear	car-
--------	------	-------	-------	----------	------	-------	------	-------	------	------

ry

Example: The music at the party was very loud and could *be heard* from far away.

1. A decision will notuntil the next meeting.
2. That building is dangerous. It ought to down before it falls down.
3. When you go through customs, your luggage may by a customs officer.
4. I told the hotel receptionist that I wanted to up at 6.30.
5. Her new book will probably into a number of foreign languages.
6. If you kicked a policeman, you'd
7. Police are looking for the missing boy. He can't anywhere.
8. Do you think that less money should on arms?
9. The injured man couldn't walk and had to
10. I don't mind driving but I prefer to by other people.

3. Read a sentence and write another sentence with the same meaning.

Example: We can solve the problem. The problem can be solved.

1. People should send their complaints to the head office.
Complaints
2. They had to postpone the meeting because of illness.
The meeting
3. Somebody might have stolen your car if you had left the keys in it.
Your car
4. An electrical fault could have caused the fire.
The fire
5. They are going to hold next year's congress in San Francisco.
Next year's congress
6. They shouldn't have played the football match in such bad weather.
The football match
7. The bill includes service.

- Service In the bill.
8. People don't use this road very often.
This road
9. They cancelled all flights because of fog.
All flights
10. Somebody accused me of stealing the money.
I
11. They are building a new ring-road round the city.
A new ring-road
12. I didn't realize that someone was recording our conversation.
I didn't realize that our conversation
13. They have changed the date of the meeting.
The date of the meeting
14. Brian told me that somebody had attacked and robbed him in the street.
Brian told that he

4. Complete the sentences. Use **being** with one of these verbs.

keep	pay	attack	give	invite	use
------	-----	--------	------	--------	-----

ask

Example: Mr. Miller doesn't like being kept waiting.

- He came to the party without
- She won't go out alone after dark. She is afraid of
- I don't like stupid questions.
- Few people are prepared to work without
- Mr. Kelly doesn't like his phone by other people.
- Most people like presents.

5. Make a passive sentence from words in brackets.

Examples: That church looks very old. (*when / it / build?*) When was it built?

A: Is Margaret popular?

B: Yes. (*she / like / by everybody*) She is liked by everybody.

- This is a very popular television programme. (*every week it / watch / by millions of people*) Every week it
- What happens to the cars produced in this factory? (*most of them / export?*)
- A: Was there any trouble at the demonstration?
B: Yes. (*about 20 people / arrest*)
- A: There is no longer military service in Britain.
B: Really? (*when / it / abolish?*)
- A: Did anybody call an ambulance to the scene of the accident?

- B: Yes. (*but nobody / injure / so it / not / need*)
6. A: Last night someone broke into our house.
B: Oh, dear. (*anything / take?*)
7. Mr. Kelly can't use his office at the moment. (*it / redecorate*)
8. George didn't have his car yesterday. (*it / service / at the garage*)
9. Where's my bicycle? It's gone! (*it / steal!*)
10. The people next door disappeared six months ago. (*they / not / see / since then*)
11. This room looks different. (*it / paint / since I was last here?*)
12. A tree was lying across the road. (*it / blow / down in the storm*)

6. Make the sentences passive. Use **by**... only if it is necessary to say who does / did the action.

- | | |
|---|---|
| 1. Shakespeare wrote 'Hamlet'. | 9. A drunken motorist knocked her down. |
| 2. They have arrested her for shop-lifting. | 10. Liverpool beat Manchester 3-0 yesterday. |
| 3. They are repairing your car now. | 11. The Chinese invented paper. |
| 4. People in Chile speak Spanish. | 12. You need hops to make beer. |
| 5. Has anybody asked Peter? | 13. They don't sell stamps in bookshops. |
| 6. My mother made this ring. | 14. The directors are still considering your application. |
| 7. Electricity drives this car. | |
| 8. Somebody will tell you where to go. | |

7. Write passive sentences.

- Chinese (*speak*) in Singapore.
- The Taj Mahal (*build*) around 1640.
- The new hospital (*open*) next year.
- She (*interview*) now.
- I realized I (*follow*).
- (*you invite*) to Andy's party?
- He found that all his money (*steal*).
- These computers (*make*) in Korea.
- Passengers (*ask*) not to speak to the driver.
- Sorry about the noise – the road (*mend*).
- The village church (*burn down*) last year.
- A Roman pavement (*just find*) under Oxford Street.

8. Choose the best way of continuing after each sentence.

- He lives in a small house.
 - Somebody built it about forty years ago.

- b. It was built about forty years ago.
- 2. English is worth learning.
 - a. People speak it in a lot of countries.
 - b. It is spoken in a lot of countries.
- 3. He got a sports car, but he didn't like it.
 - a. So he sold it again.
 - b. So it was sold again.
- 4. My nephew is an artist.
 - a. He has just painted another picture.
 - b. Another picture has just been painted by him.
- 5. The new Virginia Meyer film is marvelous.
 - a. They are showing it at our local cinema.
 - b. It is being shown at our local cinema.

9. Complete the text with expression from the box.

had been given	had been told	had never been
taught		
was given (twice)	was offered	was promised
was shown	wasn't being paid	was sent

I'll never forget my first day at that office. I 1 to arrive at 8.30, but when I got there the whole place seemed to be empty. I didn't know what to do, because I 2 no information about the building or where I was going to work, so I just waited around until some of the secretaries began to turn up. Finally I 3 a dirty little office on the fifth floor, where I 4 a desk in a corner. Nothing happened for an hour; then I 5 some letters to type on a computer by one of the senior secretaries. This wasn't very successful, because I 6 how to use a computer. (In the letter I 7 when I 8 the job, I 9 computer training, but they'd obviously forgotten about this.) By lunchtime things hadn't got any better, and I decided that I 10 enough to put up with this nonsense, so I walked out and didn't go back.

10. Choose the best sentence from each pair to build up a continuous text.

- 1. a. HOW BOOKS ARE MADE
- b. HOW PEOPLE MAKE BOOKS
- 2. a. First of all. The printers print big sheets of paper.
- b. First of all. Big sheets of paper are printed.
- 3. a. Each sheet contains the text of a number of pages (e.g.32).
- b. The text of a number of pages (e.g.32) is contained in each sheet.

4. a. People fold and cut the sheets to produce sections of the book.
b. The sheets are folded and cut to produce sections of the book.
 5. a. These sections are called signatures.
b. We call these sections signatures.
 6. a. The printers put all the signatures together in the correct order.
b. All the signatures are put together in the correct order.
 7. a. Then they are bound together and their edges are trimmed.
b. Then they bind the signatures together and trim the edges.
 8. a. Finally, the cover – which has been printed separately – is attached.
b. Finally, they attach the cover – which they have printed separately.
 9. a. Now the publishers can publish the book.
b. Now the book can be published.
11. Complete these sentences any way you like.
1. I was given _____ last Christmas / for my last birthday / _____.
 2. I have often been given _____.
 3. I have never been given _____.

Узгодження (послідовність) часів (Sequence of Tenses)

Так зване узгодження часів являється характерною особливістю англійської мови. Воно полягає в тому, що час дієслова підрядного речення залежить від часу дієслова головного речення.

Якщо дієслово головного речення стоїть в теперішньому часі, то дієслово в підрядному реченні може стояти в будь-якому потрібному за змістом часі.

Я знаю,	що він живе в Києві.	I know	{	that he lives in Kyiv.
	що він жив в Києві.			that he lived in Kyiv.
	що він живе в Києві з 1975 року.			that he has lived in Kyiv since 1975.
	що він житиме в Києві.			that he will live in Kyiv.

iv.

Якщо дієслово головного речення стоїть в минулому часі, то дієслово в підрядному реченні повинно стояти в одному з минулих часів, потрібному за змістом.

Я знав, iv.	{	що він живе в Києві.	{	that he lived in Kyiv.
		що він жив в Києві.		that he had lived in Ky-
		що він живе в Києві з 1975 року.		iv that he had lived in Ky-
		що він житиме в Києві.		iv since 1975. that he would live in Kyiv.

Як ми бачимо з прикладів, в підрядних реченнях відбулося зміщення часів:

Present Indefinite	→	Past Indefinite
Past Indefinite	→	Past Perfect
Present Perfect	→	Past Perfect
Future Indefinite	→	Future-Indefinite-in-the-Past

Але, якщо підрядне речення виражає всім відому істину чи дію, яка відбувається постійно, то дієслово підрядного речення може стояти в теперішньому часі, не зважаючи на те, що дієслово в головному реченні вживається в минулому.

Джейн знала, що Берлін – столиця Німеччини.

Jane knew, that Berlin is the capital of Germany.

ВПРАВИ

1. Choose the right tenses.

Going to the Pictures

That afternoon we all (*get*) ready to go to the pictures. We (*get*) a 63 bus to take us to the Elephant and Castle, because the pictures are just next door. There (*be*) a great big queue waiting to go in and we (*be*) at the very back. Soon we (*get*) in. The picture (*already start*) and it was very dark in there. We had to go down some stairs to get to our seats but instead of walking down them we (*fall*) down them. Soon we were in our seats. We (*sit*) there watching the film when something (*hit*) me on the head. It was on ice-cream tub. I (*turn*) round to see who it was and a little boy who (*sit*) two rows behind me said, “I am very sorry. It wasn’t meant to hit you. It was meant to hit the boy in front “.

The Little Girl and the Wolf

One afternoon a big wolf (*wait*) in a dark forest for a little girl to come along carrying a basket of food to her grandmother. Finally a little girl did come along and she (*carry*) a basket of food. “Are you carrying that basket to your

grandmother?" asked the wolf. The little girl said "yes", she was. So the wolf (*ask*) her where her grandmother lived and the little girl (*tell*) him and he (*disappear*) into the wood.

When the little girl (*open*) the door of her grandmother's house she (*see*) that there was somebody in bed with a nightcap and nightgown on. She (*approach*) no nearer than twenty-five feet from the bed when she (*see*) that it was not her grandmother but the wolf, for even in a nightcap a wolf does not look in the least like anybody's grandmother. So the little girl (*take*) an automatic pistol out of her basket and (*shoot*) the wolf dead.

James Thurber: Fables for Our Time (adapted)

Rioting students battle against police

May 7 1968. In the last two days, Paris (*see*) the worst street-fighting since the Liberation in 1944. Up to 30000 students, locked out of their campus yesterday by the Sorbonne rector, Jean Roche, (*fight*) the tear gas of the riot police with barricades, bricks, paving stones and Molotov cocktails.

The trouble (*be*) fermenting for some time. On March 20 (*be*), six students (*be*) arrested after an anti-American demonstration; the next day, a mass sit-in at the Nanterre campus (*begin*). Last Friday, the police – whose alleged brutality is said to have sparked off the violence – forcibly evicted the students, who were led by Daniel Cohn-Bendit.

All day yesterday, the Latin Quarter (*be*) the arena for running street fights centred on the Boulevard St Germain.

Chronicle of the 20th Century

2. Put the verbs in brackets into the right tense according to the rules of Sequence of tenses.

1. I thought he (*come*) in time.
2. Vadim wanted to know what (*become*) of the books which he (*leave*) here a day before.
3. I finally said that I (*not + wish*) to hear any more about the subject.
4. Mark remembered that he (*leave*) the cab at the hotel.
5. We have heard that he (*be*) very clever.
6. My wife told me that in an hour she (*go*) for a walk.
7. The boy did not know that water (*boil*) at 100°.
8. He told us how he (*live*) in the North. We were very astonished when he said that in the far North the sun never (*rise*) in winter and never (*set*) in summer.
9. Last year I skated much better than I (*do*) now.
10. The teacher told us that there (*be*) 26 letters in the English alphabet.

11. The pupil who (*answer*) questions now did not know any English last year.

12. One day the boy asked his father how long elephants (*live*).

13. My wife (*seem*) surprised to find us there. She (*say*) she (*think*) that we (*start*) hours ago. Then she (*tell*) me she (*go*) probably for a sail.

14. Poor uncle (*rush*) to the nursery to see what his young son (*do*) there as there (*be*) a terrible noise in the house.

15. They (*begin*) to ask me questions about myself and pretty soon they (*have*) my story. Finally they (*tell*) me I (*answer*) their purpose. I (*say*) I (*be*) sincerely glad, and (*ask*) what it (*be*). Then one of them (*hand*) me an envelope and (*say*) I (*find*) the explanation inside.

3. Translate into English, observing all rules of Sequence of Tenses.

1. Він сказав, що йому подобається ця п'єса.

2. Минулого року вони думали, що ніколи не будуть добре читати по-англійськи, але вчора вони побачили, що читають тексти доволі добре.

3. На минулому занятті Павло не знав, що світло рухається швидше, ніж звук.

4. Я знаю, що його батько – професор і живе в Москві.

5. Він сказав мені вчора, що його батько – професор і живе в Москві.

6. Він сказав мені вчора, що раніше він вчився в університеті.

7. Ми вирішили на минулому тижні, що наступного літа ми всі поїдемо до Криму.

8. Ми писали в минулому році набагато гірше, ніж в цьому році.

9. П'ять років тому він був такий же веселий, як і зараз.

10. Я ніколи не чув, що ти був в Австралії.

11. Коли я повторила своє запитання, він сказав, що не чув мене в перший раз.

12. Ти вже нарешті склав свої речі? Таксі вже 10 хвилин чекає біля дверей.

13. Погода сьогодні добра. Сонце сяє, на небі немає жодної хмарки, тепло, і не вітряно.

14. Мій друг запалив цигарку і сказав: "Ми сидимо тут вже дві години, а я все ще не розповів тобі про свою подорож".

15. В середині літа ми відправимося в подорож після того, як закінчимо всі приготування.

16. Директор прийняв вас одразу ж? – Ні, я чекав, доки він звільниться.

4. Put the verbs in the right tense.

1. When the boy (*get*) to the village, it (*get*) dark and the wind (*blow*).
2. They (*be*) late for the beginning of the play if they (*not + hurry*).
3. I want to know whether you (*lie*) to me all the time.
4. In the darkness she could not find the place where she (*put*) her watch.
5. He (*not + finish*) his book yet, he (*write*) the last chapter at present.
6. When the boys (*meet*) at last they (*discover*) that they (*lose*) their former interest in the collection of stamps.
7. You (*work*) long enough, Kate; go and rest now.
8. When you quite (*finish*) your work you (*send*) it to my cousin.
9. I (*be*) very happy as I (*get*) a ticket to the opera. Tomorrow at 8 o'clock in the evening I (*sit*) in the theatre and (*listen*) to the wonderful music.
10. Our teacher (*leave*) for the rest home next week.

5. Put the verbs in the right tense and explain the use of tenses.

THE RETREAT FROM MOSCOW

In 1812 Napoleon (*decide*) to advance on Moscow. For many years before that he (*wage*) war with different nations. He (*win*) and (*lose*) many important battles. He (*lose*) his fleet at Trafalgar but he (*win*) brilliant victories at Austerlitz, Viena and other places and he (*dethrone*) kings and (*place*) his marshals and his relatives in their places. Germany, Italy, Austria, Spain, all (*fall*) under his power, but he (*not attack*) Russia as yet. He therefore (*advance*) confidently through Russia where he (*find*) at first but little opposition, and (*make*) his way towards Moscow.

When at last he (*reach*) the town, he (*see*) it in flames. In a short time all (*be destroyed*) and his army (*find*) no means of subsistence. Winter (*come*) and he (*have*) no other way out to retreat. The Russian army (*not + be destroyed*).

Пряма та непряма мова (Direct and Indirect (Reported) Speech)

При перетворенні прямої мови в непряму ми повинні дотримуватися правил узгодження часів. Вони розповсюджуються на всі комунікативні типи речень – ствердження, загальні питання, спеціальні питання і команди та накази.

Проаналізуємо кожен тип речення окремо.

Ствердження

Smb	says / said tells smb / told smb states / stated	that	smb	does / did did / had done will do / would do
-----	--	------	-----	--

Наприклад:

1. John said: "My son does not go to school yet".
John said his son did not go to school yet.
2. Mary said to her friend: "My parents have moved to Kharkiv".
Mary told her friend (that) her parents had moved to Kharkiv.
3. The teacher said to his students: "I shall explain the rule again".
The teacher told his students he would explain the rule again.

Як бачимо з таблиці та прикладів:

- 1) дотримуються правила узгодження часів;
- 2) дієслово "to say", якщо за ним іде речення-додаток, змінюється на "to tell".

ЗАГАЛЬНІ ПИТАННЯ

Sm b	asked wondered wanted to know doubted	if wheth er (чи)	smb	did was doing had done had been do- ing would do	smth
---------	--	---------------------------	-----	---	------

Наприклад:

1. They asked me: "Are you fond of English?"
They asked me if I was fond of English.
2. The teacher asked Jane: "Have you read the article?"
The teacher asked Jane if she had read the article.
3. My mother asked me: "Will you do the flat tomorrow?"
My mother wondered if I would do the flat the following day.

1. Таким чином, слід звернути увагу на те, що при перетворенні загальних питань прямої мови в непряму, підрядне речення приєднується до головного словами "if" (або "whether"), які відповідають українському "чи".

СПЕЦІАЛЬНІ ПИТАННЯ

Smb	asked wondered wanted to know was sure	when where why how who what	smb	did had done was doing would do would have done	smth
-----	---	--	-----	--	------

Наприклад:

1. She asked the salesman: "How much does the coat cost?"

- She asked the salesman how much the coat cost.
2. He asked me: "Where does Jane live?"
He asked me where Jane lived.
3. Eve asked Pete: "Where will you spend your vacation?"
Eve asked Pete where he would spend his vacation.

2. Таким чином, при перетворенні спеціального питання прямої мови в непряму підрядне речення слід починати – як і в українській мові – з питального слова і дотримуватися прямого порядку слів.

Накази та прохання

Smb	asked told (smb) allowed advised	smb (not) to do smth
	let made	smb (not) do smth

Наприклад:

1. "Come at 5 tonight", she said to me.
She asked me to come at five.
2. "Read the book by all means", my friend said to me.
My friend advised me to read the book by all means.
3. My mother said to me: "Don't come so early".
My mother told me not to come so early.

ВПРАВИ

1. Yesterday you met a friend of yours, Charlie. Charlie told you a lot of things.
Here are some of the things he said to you:

1. I'm thinking of going to live in Canada.

2. My father is in hospital.

3. Nora and Jim are getting married next month.

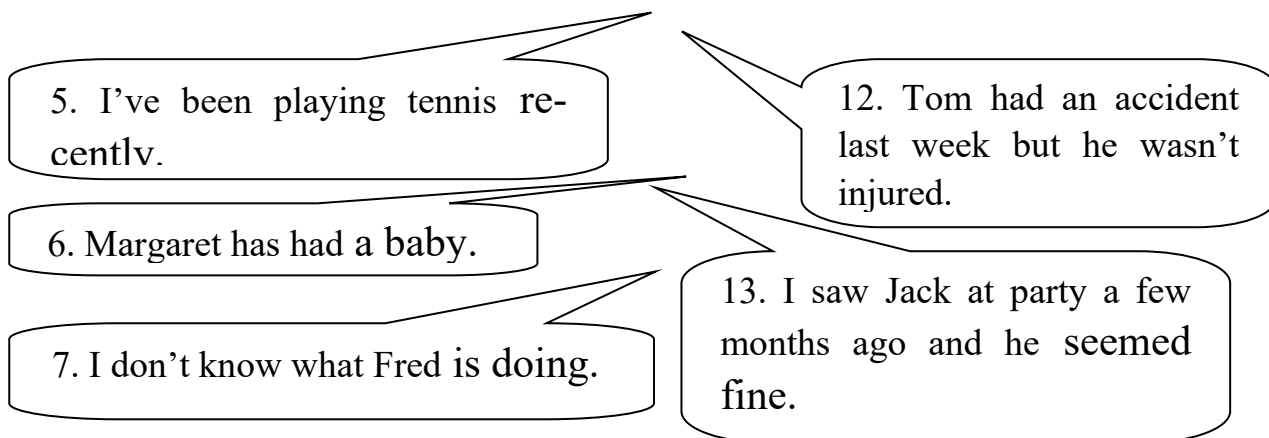
4. I haven't seen Bill for a while.

8. I hardly ever go out these days.

9. I work 14 hours a day.

10. I'll tell Lim I saw you.

11. You can come and stay with me if you are ever in London.



Later that day you tell another friend what Charlie said. Use reported speech.

1. Charlie said that he was thinking of going to live in Canada.
2. Charlie said that.....
3.
4.
5.
6.
7.
8.
9.
- 10.....
- 11.....
- 12.....
- 13.....

2. Someone says something to you which is the opposite of what they said before. You have to answer **I thought you said ...**

Example: 'That restaurant is expensive.' 'I thought you said it wasn't expensive.....'

1. 'Ann is coming to the party.' 'I thought you said she.....'
2. 'Bill passed his examination.' 'I thought you said.....'
3. 'Ann likes Bill.' 'I thought.....'
4. 'I've got many friends.' 'I thought you said you.....'
5. 'Jack and Jill are going to get married.' '.....'
6. 'Toni works very hard.' '.....'
7. 'I want to be rich and famous.' '.....'
8. 'I'll be here next week.' '.....'
9. 'I can afford a holiday this year.' '.....'

3. Write what you would say in these situations.

Example: Ann says 'I'm tired'. Five minutes later she says 'Let's play tennis'. What do you say? You said you were tired.

1. Your friend says 'I'm hungry' so you go to a restaurant. When you get there he says 'I don't want to eat'. What do you say? You said.....
2. Tom tells you 'Ann has gone away'. Later that day you meet her. What do you say? Tom told..... George said 'I don't smoke'. A few days later you see him smoking a cigarette. What do you say to him? You said.....
3. You arranged to meet Jack. He said 'I won't be late'. At last he arrives – 20 minutes late. What do you say? You.....
4. Sue said 'I can't come to the party tonight'. That night you see her at the party. What do you say to her?
5. Ann says 'I'm working tomorrow evening'. Later that day she says 'Let's go out tomorrow evening'. What do you say?

4. Complete these sentences with **said**, **told** or **talked**.

Example: Tom *said* that he didn't like Brian.

1. Jack..... me that he was enjoying his new job.
2. Tom..... it was a nice restaurant but I didn't like it much.
3. The doctor..... that I would have to rest for at least a week.
4. Mrs. Taylor..... us 'she wouldn't be able to come to the next meeting.
5. Ann..... Tom that she was going away.
6. George couldn't help me. He..... to ask Jack.
7. At the meeting the chairman..... about the problems facing the company.
8. Jill..... us all about her holiday in Australia.

5. Read a sentence and write a new sentence with the same meaning.

Examples: 'Listen carefully', he said to us. He told *us to listen carefully*.

'Don't wait for me if I'm late', Ann said.

Ann said *not to wait for her if she was late*.

1. 'Eat more fruit and vegetables', the doctor said.
The doctor said.....
2. 'Read the instructions before you switch on the machine', he said to me.
He told.....
3. 'Shut the door but don't lock it', she said to us.
She told.....
4. 'Can you speak more slowly? I can't understand', he said to me.
He asked..... because.....
5. 'Don't come before 6 o'clock', I said to him.
I told.....

6. Complete the reported sentences with the correct tenses.

1. 'I'm tired'.
She said she..... tired.
2. 'You play very well'.
He told me I..... very well.
3. 'Can you help us?'
They asked if I..... help them.
4. 'We're leaving'.
They told us they.....
5. 'She hasn't brushed her hair'.
I noticed that she..... her hair.
6. 'John's had an accident'.
I am rang to say that John..... an accident.
7. 'I left school at fifteen'.
Her letter said that she..... school at fifteen.
8. 'She won't say anything'.
I knew she..... anything.
9. 'Nobody will know'.
I thought nobody.....
10. 'This letter has been opened'.
I could see that the letter.....

7. Put in the right tenses.

*I've never
met anybody like
you before*

What do you do for
a living?

I'm moving
around all the
time

I had a really funny evening yesterday, Mary. I got talking to this boy in the pub, very nice-looking he was, and I could see he (*I fancy*) me. He said he (*2 never meet*) anybody like me before, and he felt I (*3 have*) a very unusual kind of beauty. Oh, yes? I said. Then he asked me if I (*4 want*) a lift home, so I said no, I (*5 be*) hungry, so we went out for a curry.

I asked him what he (*6 do*) for a living, and he said he (*7 do*) some undercover work for the CIA at the moment. He said he (*8 can not*) give me his address because he (*9 move*) around all the time. So I asked

Do you want a
lift home?

I'm doing some
undercover work
for the CIA

I'll call you to-
morrow.

him why he (10 *think*) I (11 *want*) his address. Then he asked if he (12 *can*) have my phone number. He said he (13 *call*) me today to fix for me to go to America with him. So I asked him why he (14 *want*) to take me to America, and he said he (15 *think*) he (16 *fall*) in love with me. I knew he (17 *lie*), but it was kind of fun. Anyway, I told him I (18 *have*) got a boyfriend already, but he said that (19 *not matter*). We (20 *be*) meant for each other, he said, and nobody (21 *go*) to stand in our way, because our lives (22 *be*) written in the stars.

Why do you want
to take me to Amer-
ica

We're
meant for each
other, and nobody
is going to stand
in our way.

Then he borrowed £20 from me to pay the bill because he said he (23 *leave*) his wallet at home, and he went off to the toilet, and I never saw him again.

8. Find the beginning and ends, putting in **if**.

Beginning	Ends
Anybody asks you what you're doing, How can you make decisions I buy three kilos, I don't get up till nine, I can't fix the video, I'll go with you The shops are easy to get to We don't have to go out You're ready before eight, You have to practise	I'll take it back to the shop. you're not feeling up to it. say you're with me. that'll do for a few weeks. I never get anything done. we can catch the early train. you want to learn a musical instrument. you don't know what's going on? you like. you park near the station.

9. Change these sentences to indirect speech / reported some time later.

1. He's ill. (*She thought*)
2. I'll be back tomorrow. (*He said*)
3. I don't like this music. (*She said*)
4. Where's the bus station? (*She asked me*)
5. Have you finished? (*I asked him*)
6. Nobody loves me. (*I felt*)
7. Do you want tea or coffee? (*He asked her*)
8. I'll clean the flat. (*She offered*)
9. When is the car going to be ready? (*I asked*)
10. What am I doing here? (*I wondered*)
11. These figures can't be right. (*I knew*)
12. Her cat understands everything she says. (*She thought*)
13. What does the boss want? (*I asked*)
14. Did Mary phone back? (*I wondered*)
15. You ought to see the doctor. (*He advised me*)
16. Would you like a drink? (*She asked him*)

2.4.7. СПОСОБИ ДІЄСЛОВА

В англійській мові, як і в українській, є три способи дієслова:

дійсний (the Indicative Mood) – виражає дію як реальний факт у теперішньому, минулому і майбутньому часі (Yesterday I studied English. It doesn't rain here often in summer. I will be on holiday in August.)

наказовий (the Imperative Mood) – виражає спонукання до дії, тобто наказ, прохання, пораду, запрошення, застереження тощо (Walk two blocks and turn right)

умовний (Conditionals) - виражає реальну/нереальну дію у майбутньому та дію не як реальну, а як таку, що могла б відбутися за певних умов, а також необхідну, бажану або нереальну, нездійсненну.

CONDITIONALS

1st Conditional

Виражає реальну або нереальну дію, яка може або не може відбутися за певних умов, а також вживається у проханнях та пропозиціях. За формою збігається з Present Simple дійсного способу.

If+PRESENT→ FUTURE (WILL), MODAL VERBS

If we hurry, we'll catch the bus.
If I hear any news, I'll phone you.
If it doesn't rain, we'll have a picnic.
If I don't practice my English, it **won't** get any better.
If you need a book, I **can** get you one.

2nd Conditional

Виражає нереальну дію, що суперечить дійсності і відноситься переважно до теперішнього або майбутнього часу. За формою збігається з Past Simple дійсного способу.

If + PAST → WOULD/ COULD / MIGHT

If I were you, I **would** ask a teacher for some advice.
If I ate cake, I **would** get fat.
If I had my camera, I **could** take a photo.
If Andrew worked harder, he **might** do even better at his studies.

3^d Conditional

Виражає нереальну дію в минулому. За формою збігається з Past Perfect дійсного способу.

If + PAST PERFECT → WOULD HAVE (DONE)
COULD MIGHT

If Rachel had had any money she **would have bought** the book.
If I'd had my mobile yesterday, I **could have contacted** you.
 We just caught the bus. **If we'd stopped** to buy some chocolate, we **might have missed** it.

2.4.8. ТЕПЕРІШНІ ЧАСИ У ЗНАЧЕННІ МАЙБУТНЬОГО

Be going to

Вживається для вираження наміру, запланованої майбутньої дії, а також, для того, щоб спираючись на певні умови у теперішньому, зробити умовиводи або передбачити щось.

Tomorrow	I'm	going to work.
----------	-----	----------------

	you're he's she's it's we're you're they're	
--	---	--

I'm going to visit my friend at the weekend.

The sky is full of dark clods. **It's going to rain.**

It's nearly ten now. Do you think **we're going to be late?**

Present tenses for the future

The Present Continuous вживається для вираження запланованої майбутньої дії:

We're having a party next Saturday night.

I'm meeting Rachel at five o'clock.

Are you doing anything tonight?

The Present Simple

The Present Simple вживається для вираження майбутньої дії, здебільшого коли йдеться про розклад руху поїздів, автобусів, розклад уроків і т.ін

The train **leaves** at six thirty tomorrow morning.

The match **starts** at half past seven.

Next Monday **is** the fifteenth.

Be to and be about to

Be to вживається для вираження офіційно запланованої майбутньої дії, особливо в офіційних новинах у засобах інформації:

The Queen **is to visit** Australia in September.

The Olympic Games **are to take** place in Beijing this August.

Be about to вживається для вираження дії, яка має відбутися у найближчому майбутньому, негайно:

The Prime Minister is at the microphone now. He **is about to** start speaking.

Do you want to say goodbye to our visitors? They **are about to** leave.

2.4.9. СПИСОК НАЙБІЛЬШ УЖИВАНИХ НЕПРАВИЛЬНИХ ДІЄСЛІВ

List of irregular verbs

Infin- itive	Past simple	Past parti- ciple	переклад
be	was/we re	been	бути
beat	beat	beaten	бити
be- come	became	become	ставати
begin	began	begun	починати
bend	bent	bent	зігнути
bet	bet	bet	битись об заклад
bite	bit	bitten	кусати
blow	blew	blown	дути
break	broke	broken	розбивати
bring	brought	brought	приносити
build	built	built	будувати
burst	burst	burst	вибухнути
buy	bought	bought	купувати
catch	caught	caught	ловити
choos e	chose	chosen	вибирати
come	came	come	приходити
cost	cost	cost	коштувати
cut	cut	cut	різати
deal	dealt	dealt	мати справи з чи- мось (кимось)
dig	dug	dug	копати
do	did	done	робити
draw	drew	drawn	малювати
drink	drank	drunk	пити
drive	drove	driven	їхати
eat	ate	eaten	їсти
fall	fell	fallen	падати
feed	fed	fed	годувати
feel	felt	felt	почуватись
fight	fought	fought	боротися
find	found	found	находити

fly	flew	flown	літати
forbid	forbade	forbidden	забороняти
forget	forgot	forgotten	забувати
for- give	forgave	forgiven	пробачати
freeze	froze	frozen	замерзати
get	got	got	отримати
give	gave	given	давати
go	went	gone	йти
grow	grew	grown	рости
hang	hung	hung	вішати
have	had	had	мати
hear	heard	heard	чути
hide	hid	hidden	ховати
hit	hit	hit	ударяти
hold	held	held	тримати
hurt	hurt	hurt	спричиняти біль
keep	kept	kept	тримати
know	knew	known	знати
lay	laid	laid	класти
lead	led	led	вести
leave	left	left	залишати
lend	lent	lent	давати у борг
let	let	let	дозволяти
lie	lay	lain	лежати
light	lit	lit	запалювати
lose	lost	lost	втрачати
make	made	made	робити
mean	meant	meant	означати
meet	met	met	зустрічати
pay	paid	paid	платити
put	put	put	класти
read	read	read	читати
ride	rode	ridden	їздити верхи
ring	rang	rung	телефонувати
rise	rose	risen	вставати
run	ran	run	бігти
say	said	said	казати
see	saw	seen	бачити
seek	sought	sought	шукати
sell	sold	sold	продавати
send	sent	sent	посилати
set	set	set	встановлювати

	sew	sewed	sewn/sewed	шити
	shake	shook	shaken	трясти
	shine	shone	shone	світити
	shoot	shot	shot	стріляти
	show	showed	shown	показувати
k	shrin	shrank	shrunk	скорочувати, стис- кати
	shut	shut	shut	закривати
	sing	sang	sung	співати
	sink	sank	sunk	тонути
	sit	sat	sat	сидіти
	sleep	slept	slept	спати
	speak	spoke	spoken	говорити
	spend	spent	spent	проводити
	split	split	split	розщепляти
d	sprea	spread	spread	поширювати(сь)
g	sprin	sprang	sprung	вскочити, виникнути
	stand	stood	stood	стояти
	steal	stole	stolen	красти
	stick	stuck	stuck	вколоти, приклеїти
	sting	stung	stung	ужалити
	stink	stank	stunk	смердіти
	strike	struck	struck	бити, бастувати
	swear	swore	sworn	присягатися
p	swee	swept	swept	підмітати
	swim	swam	swum	плавати
	swing	swung	swung	качатися
	take	took	taken	брати
	teach	taught	taught	вчити
	tear	tore	torn	розривати
	tell	told	told	говорити
	think	thought	thought	думати
	throw	threw	thrown	кидати
	un- derstand	under- stood	understood	розуміти
	wake	woke	woken	прокидатися
	wear	wore	worn	носити
	win	won	won	вигравати
	write	wrote	written	писати

1. ЗРАЗКИ АВТЕНТИЧНИХ ТЕКСТІВ ДЛЯ ЧИТАННЯ

ACTION URGED TO KEEP NET NEUTRAL



Lessig: One of the net's founding prin-

ciples is under threat

Tough action is required by US regulators to protect the principles that have made the net so successful, a leading digital rights lawyer has said.

Professor Lawrence Lessig was speaking at a public meeting to debate the tactics some net firms use to manage data traffic at busy times.

He said the Federal Communications Committee (FCC) should act to keep all net traffic flowing equally.

The FCC said net firms had a duty to tell customers about data management.

No more rules

The seven-hour public meeting was held at Stanford University and featured presentations from Prof Lessig, songwriters, network administrators and net engineers.

Prof Lessig said one of the principles that guided the foundation of the net was that all traffic should flow equally across it.

This principle of net neutrality, he said, was being eroded as net firms manage traffic and place restrictions on what their domestic broadband customers can do.

“ Consumers must be fully informed of the exact nature of the service they are purchasing ”

Kevin Martin, FCC

The meeting was called by the FCC in reaction to the news that US net firm Comcast had been exposed as managing traffic by stopping some of its 13m customers uploading files to BitTorrent and other peer-to-peer networks.

The FCC has started a formal investigation to see if Comcast merits a fine for its actions.

In response to the publicity surrounding its actions, Comcast has said it would change its policy.

In the UK many net firms manage traffic at peak times in a bid to ensure that everyone gets the highest broadband speed possible.

Prof Lessig said there had to be clear rules, perhaps involving financial incentives, to force net firms to respect net neutrality. Current rules, he warned, meant that many firms were tempted to manage traffic to protect profits.

At the meeting the two Democrats who sit on the five-strong FCC board said it needed new powers to make sure net firms complied with net neutrality principles.

But the two Republican commissioners on the board warned against over-burdening net firms with more rules.

Summing up, FCC chairman Kevin Martin said its net policies were powerful enough but just needed to be properly enforced.

He said there was nothing wrong with net firms managing traffic as long as they kept customers fully informed.

"There must be adequate disclosures of the particular traffic management tools," said Mr Martin. "Consumers must be fully informed of the exact nature of the service they are purchasing."

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/technology/7354133.stm>

A BILLION FROGS ON WORLD'S PLATES



Frogs are liquidised to make a "health drink" in parts of South America

Up to one billion frogs are taken from the wild for human consumption each year, according to a new study.

Researchers arrived at this conclusion by analysing UN trade data, although they acknowledge there is a lot of uncertainty in the figure.

France and the US are the two biggest importers, with significant consumption in several East Asian nations.

About one-third of all amphibians are listed as threatened species, with habitat loss the biggest factor.

But hunting is acknowledged as another important driver for some species, along with climate change, pollution and disease - notably the fungal condition chytridiomycosis which has brought rapid extinctions to some amphibians.

“ Absence of essential data to monitor and manage the wild harvest is a large concern ” Professor Corey Bradshaw

The new research, to be published in a forthcoming edition of the journal *Conservation Biology*, suggests that the global trade in wild frogs has been underestimated in the past.

"Frogs legs are on the menu at school cafeterias in Europe, market stalls and dinner tables across Asia to high end restaurants throughout the world," said Corey Bradshaw from Adelaide University in Australia.

"Amphibians are already the most threatened animal group yet assessed because of disease, habitat loss and climate change - man's massive appetite for their legs is not helping."

Amphibians are farmed for food in some countries but these animals are not included in the new analysis.

Exporting extinction

Indonesia emerged from Professor Bradshaw's analysis as both the largest exporter of frogs - 5,000 tonnes per year - and a major consumer.

This has raised concerns that it may soon experience the declines induced by hunting that have been seen elsewhere in the world, notably in France and the US, where species such as the Californian red-legged frog have crashed.

The researchers suggest that the amphibian trade may mimic the situation with global fisheries.

"Harvesting seems to be following the same pattern for frogs as with marine fisheries - initial local collapses in Europe and North America, followed by population declines in India and Bangladesh and now potentially in Indonesia," said Professor Bradshaw.

"Absence of essential data to monitor and manage the wild harvest is a large concern."

The researchers suggest establishing a certification scheme so exporters would have to prove that their animals had been hunted sustainably.

However, a large portion of the trade in amphibians for the pet trade is conducted illegally, and experts say customs officials in many countries are ill-equipped to spot and deal with illegal consignments.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/science/nature/7845306.stm>

A VERY GERMAN OBSESSION, HERR DOKTOR



By Stephen Evans BBC News, Berlin

Karl-Theodor zu Guttenberg lives in a castle owned by his family since 1482

German defence minister Karl-Theodor zu Guttenberg resigned after admitting copying large parts of his doctoral thesis. But why was he so keen to be a doctor in the first place?

You would think that Karl-Theodor Maria Nikolaus Johann Jacob Philipp Franz Joseph Sylvester Freiherr von und zu Guttenberg had enough titles. In Germany, the "von" and "zu" denote aristocracy and he has both. And the word "Freiherr" means "Baron". But if you want real clout in politics, being a doctor is desirable and that was his downfall. The title in front of even such a grand name is desirable, but not if it is the product of the work of others.

Royal fascination

Germans do set great store by the ornaments of status. A German friend of mine offers this theory. There were two catastrophes for the country in the last century. World War I at the end of which the German royal family abdicated, leaving a republic. And World War II, when German society was smashed - the old social structures were buried under the rubble.



German shop owner Beate is a fan of the British Royal Family

“ A search for a doctor on a Lufthansa flight revealed a string of doctors of philosophy, music, law and theology ”

So they like a good sign of social position and I also think they like a good royal wedding, as I realised as I passed a second-hand clothes shop near where I live in Prenzlauer Berg, a well-worn area of the old East Berlin with a mix now of incomers with money and old inhabitants without it. In the window were two mannequins with the faces of the Queen and Princess Diana. Needless to say, I popped into the shop, and discovered Beate, the Anglophile owner who calls herself Queen B, which is the name that adorns the shop.

She told me that for Germans in general, and East Germans in particular, the British royal family held a fascination. She is 50, so she lived the first 30 years of her life under communism, and she grew up to learn that the British Royal Family was the mark of capitalist oppression. But now she rather liked it. She realised that it was not quite like that in reality, and it offered a touch of glamour missing in German life. She had put the masks on her mannequins to catch the eye but also as a show of affection.

Showbusiness



Kate Middleton is set to marry Prince

William on the 29 April, 2011

There is, in Germany, intense interest in the royal wedding. Kate Middleton, the bride, is rarely off the pages of Bild, the ultra-popular tabloid (though actually it is only a tabloid in style not in size - it is bigger than most broadsheets). There she is on its pages, Kate Middleton, alert to the cameras, talking to a man in a baseball cap - here she is holding flowers. The last time I looked there had been 253 stories about Kate Middleton in Bild. At the moment, there is pretty well a picture a day. And a headline - "Psycho Trainer für die neue Prinzessin Kate Middleton!" (a psychology trainer for the new princess, Kate Middleton) - "England feiert Kate schon als Königin" (England already celebrates Kate as queen). This, of course, is show-business coverage - the mentions are alongside Catherine Zeta-Jones and Victoria Beckham. But that does not mean that the German fascination with aristocracy and titles is not real.

Doctors everywhere

No German businessman - and most are male - or politician is complete without a doctorate. Dr Merkel's is in chemistry and involved serious research into, and I quote and translate: "An investigation into the mechanism of decomposition reactions with simple bond breaking and the calculation of their rate constants based on quantum chemical methods". And the title is used. When the chancellor went to the headquarters of Mercedes Benz the other day, she was Dr Merkel and she met Dr Dieter Zetsche, the chairman of the board.

All these doctorates were no doubt what the former defence minister was thinking about as he wrote, or rather assembled, his doctoral thesis, though it then became the stick to beat him with. Doctor Cut-and-paste, Doctor Googleberg, the papers called him.

Maybe Germany has too many doctors, though one less now with plain Baron zu Guttenberg, or more like Mr zu Guttenberg. It is said that a search for a doctor on a Lufthansa flight when someone was taken ill revealed a string of doctors of philosophy, a doctor of music, a doctor of law and a doctor of theology. All very useful in their way, no doubt, but not if you are a sick passenger or a former defence minister looking for a new job.

Story from BBC NEWS:

http://news.bbc.co.uk/2/hi/programmes/from_our_own_correspondent/9410282.stm

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BANKS ON DEFENSIVE AS DAVOS ENDS

By Tim Weber Business editor, BBC News website, in Davos



Little concrete reform has been agreed at Davos

Bankers have indicated that they may agree to far-reaching reforms, as the World Economic Forum in Davos ends.

Top regulators warned that they could take drastic action to take some of the risk out of the financial industry.

However, the annual meeting of some of the world's most powerful business leaders and politicians ended with few new plans or real achievements.

There was agreement though that job creation and free trade had to be key ingredients of any economic recovery.

Larry Summers, economics adviser to US President Barack Obama, probably coined the most memorable phrase of this year's Davos when he said the world was experiencing a "statistical economic recovery, but a human recession".

A B20 to complement the G20

The lack of results of the discussions at this year's forum are arguably a perfect reflection of the general uncertainty that has gripped most political and business leaders here in Davos.

While overall chief executives are much more confident now - "the world is a better place than 12 months ago" said Peter Sands, chief executive of Standard Chartered Bank - there is little agreement on how exactly the recovery will play out, and whether the economy could still experience a "second dip" downturn.

“ Open trade is absolutely critical to development, to lift people out of poverty ”

Peter Sands, chief executive, Standard Chartered Bank

Capturing the tenor of most economic forecasts was the phrase of a "LUV-shaped recovery" - an L-shaped long-term low growth recovery in Europe; a U-shaped slow growth recovery in the United States; and a sharp upturn in emerging economies like India, Brazil and China.

Business leaders, like Azim Premji of Indian IT services giant Wipro, warned that the real issue of this economic crisis was employment, while others warned that Western economies especially could face years of jobless growth.

The biggest worry of most chief executives - from both developed and emerging economies - was that politicians could give in to populism and approve protectionist measures.

"Open trade is absolutely critical to development, to lift people out of poverty," said Mr Sands, whose bank operates mainly in Asia.

Josef Ackermann, the boss of Deutsche Bank, proposed the creation of a B20 group of business leaders, to ensure the voice of business was heard when the G20 group of leading countries met again to co-ordinate economic policies and financial regulation.

Banker bashing

Most of the discussions, however, centred around the failings of the financial system and how to fix it, and discussions often descended into some form of banker bashing.

While at the start of the forum many bankers robustly defended their position, speaking out in favour of high bonuses and against tough regulation, by the end they had softened their tone.

Some of the world's top bankers - including those at Deutsche Bank and Barclays - indicated that they might be prepared to pay a global financial insurance levy, so that the next bank bail-out would be financed by the industry, not by taxpayers.

It probably helped that the many bosses of financial watchdogs and central banks in Davos, while talking softly, carried very big sticks. In numerous private meetings they outlined their numerous options to take the risk out of the banking system.

Davos, however, also illustrated that regulators are not anywhere near to agreeing the actual details of regulation - except that another financial crisis could only be averted if there was some kind of global framework for financial regulation.

Both Mr Sands and Mr Ackermann warned that there would have to be a trade-off between making the financial system safer and raising the cost of, or even limiting, the availability of credit.

A business Davos

One possible reason for the lack of any deal on trade or financial regulation in Davos was the absence of key politicians.

While French President Nicolas Sarkozy kicked off the meeting with a stirring call to reform and renew capitalism, many countries were notably under-represented at the forum.

There was hardly any US presence, Brazil's president Lula cancelled for health reasons, while the German foreign minister, the Pakistani prime minister and the Afghan president all cancelled at short notice.

China and India had sent key officials, but Russia none.

As a result, this year's event World Economic Forum was much more business-focused - probably to the relief of most business people here, who in recent years had grumbled that key issues had been pushed aside by political posturing and Hollywood glitz.

It also made the forum an early signal for the coming global power shift, where emerging economies grow larger than the West, and political power moves from the West towards the South and the East as well.

Humanitarian commitment

Arguably the most tangible result of Davos was probably a series of commitments to humanitarian causes.

Microsoft co-founder Bill Gates and his wife Melinda made the most spectacular announcement, pledging \$10bn (£6.3bn) over the next 10 years to help research, develop and deliver vaccines for the world's poorest countries.

Many business leaders also made detailed promises on how they or their companies would help Haiti to cope in the aftermath of the earthquake.

This was not a normal year for Davos - it had few outcomes, but an intensity of discussion and debate that is unusual even for this high-powered event.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8489946.stm>

CAN YOU TRUST A LEADER WHO CRIES?

By Olivia Lang BBC News



Mr Boehner cried during his acceptance speech

Celebrating the Republican - and his own - victory, the incoming speaker of the US House of Representatives John Boehner's voice choked with emotion.

"I spent my whole life chasing the American dream. I put myself through school... working every rotten job there was and every night shift I could find," he sobbed.

"I poured my heart and soul into running a small business - and when I saw how out of touch Washington had become with the core values of this great nation, I put my name forward and ran for office."

A loyal crowd cheered and chanted as Mr Boehner, chin wobbling and welling up again, finished his speech.

For the audience, it was probably not the first time they have seen a few tears threaten to escape down the face of a political figure.

'Hard-wired response'

Most modern-day US presidents or candidates have succumbed to their emotions on occasion. Former presidents George Bush - both junior and senior, Bill and Hillary Clinton, even Barack Obama, have all been caught weeping at some point.

The outgoing Brazilian President Luiz Inacio Lula da Silva is known for his emotional outbursts, memorably shedding tears in 2009 after the announcement that Rio de Janeiro would be the host for the 2016 Olympics.

And, in September, Afghan President Hamid Karzai made headlines across the world when he wept while lamenting the state of Afghanistan.

The list goes on. Bob Hawke, former Australian prime minister and one of the country's most popular leaders, became famous for crying during his time in office.

We've been seeing programmes like the X-Factor where everyone cries to get our votes. As a nation we have become deeply cynical"

Despite his tough-guy image, he cried while talking about his daughter's drug addiction, his infidelity and - perhaps rather more surprisingly - the 1989 killing of Chinese students at Tiananmen Square.

Even former British Prime Minister Margaret Thatcher - known as the Iron Lady - welled up when she left Downing Street in 1990.

But why do they do it?

Most psychologists agree that it is seen as far more acceptable to cry in public than it was several decades ago.

Moreover, says Judi James, a behavioural expert, many politicians believe it will increase their support by making people warm to them, which - at a basic level - it does.

"Crying has a profound effect on someone," she says.

"It's something that babies do to get nurture and attention and love, and we are almost hard-wired to have an empathetic response and a sympathetic response and that will still occur," she says.



Mr Blair's "Diana moment" was said to have captured the mood of the nation

But, she says, then the intellectual part of your brain kicks in and, for many of us, that includes cynicism - especially if the person is perceived to want something.

For the British, she believes former Prime Minister Tony Blair began a new trend in politics, when he blinked back tears after the death of Princess Diana.

"Because we were all tearful over Diana's death, it was seen as a shared emotion," she said.

'Faking it'

But the act soon lost its effect, she said, as the British began to get more wary of Mr Blair's emotional displays.

We can tell when politicians are faking it. We don't necessarily know how we tell but we pick up signals"

"He would begin to do the 'blinking back the tears' as a political gesture, and that was when people began to doubt it. It began to look rather contrived," she said.

"In the past, countries have been mesmerised by charismatic leaders," she says.

But, at least in Britain's case, things have changed, as we are used to "programmes like the X-factor where everyone cries to get our votes".

"As a nation we have become deeply cynical," she says.

Lucy Beresford, a psychotherapist, says the problem is that while what we are looking for in a politician has evolved over time, there is still an inherent contradiction in our requirements.

"The thing is we want our [male] politicians to be very strong and almost like father figures and therefore we don't like the sense that they will fall apart," she says.



Brazil's outgoing President

Lula is known for his emotional displays

"But at the same time we want our politicians to be human."

In Mr Boehner's case, she believes it was genuine because it was congruent with what he was saying - he was revisiting emotional parts of his life.

And when it appears less real, that is probably because it is, she says, because as humans we tend to pick up intuitively whether it "rings true" or not.

"We can tell when politicians are faking it. We don't necessarily know how we tell but we pick up signals," such as facial twitches or hand gestures to the face, she says.

Ms James says that the most obvious difference is that politicians may shed a tear, but the rest of their body language fails to match up.

"Genuine tears make us desperate to hide our faces. This is where people go wrong," she says.

"The whole of the lower face crumples," she says.

No politician wants to be caught out pretending, but shedding real tears can also have its drawbacks.

When Spanish foreign minister, Miguel Angel Moratinos, cried after losing his post in a re-shuffle, it prompted novelist Arturo Perez-Reverte to comment that he "he had no balls even when leaving".

And when Hillary Clinton cried during her presidential campaign, the event was seized on by critics as "proof" that she was "not tough enough" to take it in the top job.

But, undoubtedly, at the right time and in the right place, tears can soften our hearts and make often distant-looking politicians appear human.

As French novelist Jean Giradoux once said: "The secret of success is sincerity".

"Once you can fake that, you've got it made."

Story from BBC NEWS:

<http://www.bbc.co.uk/news/world-us-canada-11683192>

CARPHONE IN £1.1BN US PARTNERSHIP



Carphone is not alone in experiencing tough High Street conditions

Carphone Warehouse is selling a half share in its retailing business to US firm Best Buy for £1.1bn.

The deal is intended to create a powerful new force in UK and European electronics and electrical retailing.

Reports suggest some of the war-chest may be used to buy the UK business of broadband firm Tiscali.

Best Buy is the world's largest consumer electronics retailer with 150,000 staff, annual sales of more than £20bn and a 20% US market share.

It operates from giant superstores, typically 40,000 sq ft in size, equivalent to a large British supermarket.

One of the main reasons for forming the joint venture with Carphone Warehouse is to bring these superstores to the UK and Europe, with the first ones scheduled to open in 2009, and branded as Best Buy.

However, existing Carphone Warehouse shops will not change their branding or format.

“ This transaction shows that not every retailer has descended into the kind of chronic depression that prevents them doing any kind of deal ”

Robert Peston, BBC business editor

Tough trading

Carphone's founder and chief executive, Charles Dunstone, says the jointly owned company wants to build as big a share of the European market as Best Buy has in the US.

The move marked "the next big step" in the firm's growth, he said.

Under the deal, the ownership of Carphone Warehouse as a corporate entity remains unchanged.

It is selling a half share in what it calls its distribution business, which operates 2,400 stores in nine European countries.

Best Buy is not buying any of Carphone Warehouse's broadband or telephony operation, which trades under the TalkTalk and AOL brands.

Carphone Warehouse will use the £1.1bn being paid by Best Buy to reduce its debt and invest in developing both the broadband and retailing businesses.

The deal comes at a time when trading is difficult in the UK for many retailers.

The market leader in electricals and electronics retailing, DSG – the owner of Currys – has been having a particularly torrid time and has issued two profit warnings since the start of the year.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7389291.stm>

ALL TO BAN ALL TOBACCO ADVERTS



World No Tobacco Day is held annually on 31 May

The World Health Organisation (WHO) has called on governments to ban all tobacco advertising to help prevent young people taking up the habit.

It accused manufacturers of using increasingly sophisticated marketing techniques to ensare young people, particularly girls in poorer countries.

The UN agency says the more they are exposed to tobacco advertising, the more likely people will start smoking.

The appeal was issued to mark the WHO's World No Tobacco Day.

The organisation said only 5% of the world's population was covered by comprehensive bans on tobacco advertising, promotion and sponsorship.

It says current restrictions are not enough to protect the world's 1.8bn young people, who are targeted through the internet, magazines, films, concerts and sporting events.

'Dangerous messages'

In Russia, which has few anti-smoking laws, the number of female and adolescent smokers has tripled in the last decade.

However, in Canada, where smoking and cigarette advertising has been severely restricted, numbers of smokers are at their lowest in 40 years.

The UK has recently announced plans to outlaw cigarette vending machines and packets of 10 to prevent children and young people smoking.

The WHO also accused manufacturers of continuing to attract young people by "falsely" associating cigarettes with "glamour, energy and sex appeal".

Most smokers take up the habit before the age of 18, with almost a quarter of those before the age of 10, according to the organisation.

In a WHO worldwide survey of 13 to 15 year olds, 55% reported seeing billboard advertisements for tobacco, while 20% owned an item with a cigarette brand logo.

Douglas Bettcher, director of the WHO's Tobacco Free Initiative, said a full ban was necessary to ensure young people were shielded from dangerous messages.

"Half measures are not enough," he said.

"When one form of advertising is banned, the tobacco industry simply shifts its vast resources to another channel. We urge governments to impose a complete ban to break the tobacco marketing net."

Story from BBC NEWS: http://news.bbc.co.uk/go/pr/fr/-/2/hi/in_depth/7428976.stm

CITIGROUP SEES SECOND GIANT LOSS



Citigroup is the latest bank to reveal further losses from the credit crisis

Citigroup has suffered a second massive loss and is cutting 9,000 jobs as the credit crisis continues to take its toll on the biggest US bank.

It made a loss of \$5.11bn (£2.7bn) in the first quarter, although this was smaller than the \$9.8bn loss reported in the final three months of 2007.

The results included about \$12bn of write-downs for sub-prime mortgages and other risky assets.

Citigroup employs about 369,000 people worldwide, including 11,000 in London.

The job cuts are on top of 4,200 layoffs announced in January.

Lenders worldwide have written off more than \$200bn hit by the credit crisis.

"Our financial results reflect the continuation of the unprecedented market and credit environment," said Citigroup chief executive Vikram Pandit.

Only Switzerland's UBS has reported bigger write-downs and credit losses than Citigroup from the collapse of the sub-prime mortgage market.

'Cathartic quarter'

The loss was slightly deeper than many analysts had expected but European and US stock markets rose in relief there were no nasty surprises.

"It's a cathartic quarter," said Arthur Hogan, chief market analyst at Jefferies & Co in New York.

Citigroup shares climbed 4.5% in New York to finish at \$25.11 - still about half what they were trading at last year.

"The market is shrugging it off. We knew there were going to be write-offs and [Citigroup] hasn't yet said anything far too negative," said Andrea Williams, head of European equities at Royal London Asset Management.

Earlier this week, Citigroup rival Merrill Lynch said it lost \$1.96bn in the first quarter of 2008 and unveiled plans to cut about 4,000 jobs worldwide.

Merrill's results included about \$4.5bn of sub-prime related write-downs.

Revenue halves

Citigroup's revenues plunged 48% to \$13.2bn as the firm wrote-down the value of assets linked to sub-prime mortgages - those given to people with poor or patchy credit histories.

Of the write-downs, \$6bn was directly related to the sub-prime market, with the remainder due to other assets and exposure affected by the credit crisis.

It also saw a \$3.1bn increase in consumer credit costs due as people failed to keep up with payments on mortgages, unsecured personal loans, credit cards and auto loans.

Last year, investments and assets based on sub-prime loans quickly soured as higher interest rates pushed up mortgage payments and triggered a wave of defaults.

Banks became more reluctant to lend to each other as the scale of bad debts remained unknown, leading to a shortage of credit worldwide.

The credit crunch resulted in the collapse of US banking giant Bear Stearns and is being felt in the wider economy as consumers pare back debt-fuelled spending and grapple with higher mortgage payments.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7354266.stm>

CREDIT CRUNCH COSTS '\$1 TRILLION'

By Steve Schifferes Economics reporter, BBC News



Mr Strauss-Kahn will head IMF talks in Washington.

The International Monetary Fund (IMF) has warned that potential losses from the credit crunch will reach \$945bn (£472bn) and could be even higher.

The IMF says that losses are spreading from sub-prime mortgage assets to other sectors, such as commercial property, consumer credit, and company debt.

It says that there was a "collective failure" to appreciate the risky borrowing by financial institutions.

And it warns that tough measures and government intervention may be needed.

The IMF's Global Stability Report warns that "despite unprecedented intervention by major central banks, financial markets remain under considerable strain, now compounded by a more worrisome macroeconomic environment, weakly capitalised institutions, and broad-based deleveraging."

"The effects of the credit crunch are likely to be broader, deeper and more protracted than previously expected" IMF Global Stability Report

The IMF, which oversees the global economy, says that the effects of the credit crunch are likely to be "broader, deeper and more protracted" than in previous downturns, due to the "degree of securitisation and leverage in the financial system".

"Leading indicators point to a tightening of credit conditions across many economic activities," said Jaime Caruana, head of the IMF's Monetary and Capital Markets Department, and author of the report.

The report has been released ahead of a gathering of world financial leaders at the IMF's spring meeting in Washington D.C. this weekend.

On Wednesday the IMF is also expected to downgrade its forecast for the world economy, and accept that a sharp slowdown is likely in the US.

Who's to blame?

The report blames lax regulation by governments and poor supervision by banks for allowing the situation to develop.

And it warns that national governments must prepare contingency plans "for dealing with large stocks of impaired assets" if "writedowns lead to significant negative effects on the real economy".

The report is sharply critical of banks and other financial institutions, which it accuses of "excessive risk-taking" and "weak underwriting".

It says they were "too complacent" about liquidity risks - the problems that would happen if they ran out of ready cash - and too ready to rely on wholesale money markets and central banks to help them if they got into trouble.

And it says that there was a failure of banks' risk management systems to appreciate that the new "structured finance vehicles" that they used to offload their risky sub-prime investments were not really viable.

It says that the new instruments increased the danger of a "liquidity spiral" in which markets and institutions' funding problems reinforced each other.

And it warns that banks will have to concentrate on rebuilding their balance sheets by raising additional funds and limiting future lending.

Tougher regulation

The IMF says that financial sector supervision and regulation "lagged behind the rapid innovation and shifts in business models, leaving scope for excessive risk-taking" and says more fundamental changes are needed in the medium term.

But it warns against "a rush to regulate" which could stifle innovation and make the credit crunch worse.

However, it says that there should be tougher rules to stop banks putting assets off the balance sheet, and requiring banks to put aside more capital to protect against losses.

It points out that it is not securitisation itself, but "lax underwriting standards in the US mortgage market, the extension of securitisation into increasingly complex and difficult to understand structures based on in-

creasingly lower quality assets", and low interest rates which led to a situation where "risks were insufficiently appreciated".

And it suggests that central banks will have to take into account worries about excessive asset prices, such as house price bubbles, when setting interest rates.

Government intervention

In recent days, both the US Treasury Secretary Hank Paulson and IMF boss Dominique Strauss-Kahn have both urged major changes in international and national financial regulation.

Last week, Mr Paulson proposed a major shake-up of the US system of financial regulation, giving more power to the central bank, the Fed, to intervene to rescue stricken banks and other financial institutions.

And on Monday, Mr Strauss-Kahn said that the need for public intervention to tackle the credit crunch at the global level was "becoming more evident" every day.

This, along with more intervention in the banking sector, would offer a "third line of defence", Mr Strauss-Kahn said.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7336744.stm>

Earth population 'exceeds limits'



Current world population - 6.8bn

Net growth per day - 218,030

Forecast made for 2040 - 9bn

Source: US Census Bureau

By Steven Duke

Editor, One Planet, BBC World Service

LIVING ON A CROWDED EARTH

- Current world population - 6.8bn

- Net growth per day - 218,030

- Forecast made for 2040 - 9bn *Source: US Census Bureau*

There are already too many people living on Planet Earth, according to one of most influential science advisors in the US government.

Nina Fedoroff told the BBC One Planet programme that humans had exceeded the Earth's "limits of sustainability".

Dr Fedoroff has been the science and technology advisor to the US secretary of state since 2007, initially working with Condoleezza Rice.

Under the new Obama administration, she now advises Hillary Clinton.

"We need to continue to decrease the growth rate of the global population; the planet can't support many more people," Dr Fedoroff said, stressing the need for humans to become much better at managing "wild lands", and in particular water supplies.

Pressed on whether she thought the world population was simply too high, Dr Fedoroff replied: "There are probably already too many people on the planet."

GM Foods 'needed'

A National Medal of Science laureate (America's highest science award), the professor of molecular biology believes part of that better land management must include the use of genetically modified foods.

"We have six-and-a-half-billion people on the planet, going rapidly towards seven.

"We're going to need a lot of inventiveness about how we use water and grow crops," she told the BBC.

THE MOST POPULOUS NATIONS

- China - 1.33bn
- India - 1.16bn
- USA - 306m
- Indonesia - 230m
- Brazil - 191m

"We accept exactly the same technology (as GM food) in medicine, and yet in producing food we want to go back to the 19th Century."

Dr Fedoroff, who wrote a book about GM Foods in 2004, believes critics of genetically modified maize (corn) and rice are living in bygone times.

"We wouldn't think of going to our doctor and saying 'Treat me the way doctors treated people in the 19th Century', and yet that's what we're demanding in food production."

In a wide ranging interview, Dr Fedoroff was asked if the US accepted its responsibility to reduce emissions of carbon dioxide, the gas thought to be driving human-induced climate change. "Yes, and going forward, we

just have to be more realistic about our contribution and decrease it - and I think you'll see that happening."

And asked if America would sign up to legally binding targets on carbon emissions - something the world's biggest economy has been reluctant to do in the past - the professor was equally clear. "I think we'll have to do that eventually - and the sooner the better."

The full interview with Dr Nina Federoff can be heard on this week's edition of the new One Planet programme on the BBC World Service

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/science/nature/7974995.stm>

EUROZONE EMERGES FROM RECESSION

The eurozone economy has emerged from recession after growing between July and September, figures have shown.



Germany, the world's biggest exporter, has seen a pick-up in exports

The 16 nations that use the euro collectively grew 0.4%, after shrinking by 0.2% between April and June. The French and German economies both grew for a second consecutive quarter, confirming the eurozone's two largest economies are out of recession. However, both France and Germany grew by less than expected, a sign of how tentative signs of recovery remain. The European Union as a whole - which includes non-eurozone countries such as the UK and Sweden - also emerged from recession, growing 0.2% in the third quarter. Germany's economy grew by 0.7% in the quarter, while France grew by 0.3%. Both economies and Japan ended year-long contractions in the second quarter of the year, while the US has since joined them after its economy grew in the third quarter. However, the UK remains in recession, having contracted by 0.4% between July and September. The UK, Europe's second largest economy, has now contracted for six consecutive quarters, the first time this has happened since quarterly figures were first recorded in 1955.

Faster recovery

ANALYSIS

Nigel Cassidy, business reporter, Brussels Every recovery is different and the slow crawl out of recession in the eurozone countries is no exception. This time it's continental European exporters who are responsible for most of the new growth - and that in spite of an uncomfortably strong euro, without which firms would have undoubtedly sold even more goods to faster growing markets overseas. In the main, consumers have not changed their behaviour - retail sales have risen slightly but unemployment is still rising, and will do for many months to come. Economists are quick to point out that a great deal of the growth is thanks to economic stimulus packages which are bolstering European economies. Germany alone is currently lending 85bn euros of its taxpayers' money. Nobody can even guess what will happen to growth when national governments stop pumping credit into the system - as the European Commission is urging them to do within two years.

Economists had expected Germany to grow by 0.8% in the third quarter, and France's growth was only half what had been predicted. Germany's Desatis statistics office also revised upwards its estimate for growth in the second quarter, to 0.4% from 0.3%. Though the data on Friday was weaker than expected, few analysts had even predicted at the start of the year Germany and France would start to recover so soon. "The German economy has emerged from the deep recession earlier and faster than many had thought," ING economist Carsten Brzeski said.

French Finance Minister Christine Lagarde told Europe 1 radio that while the country's economy would have contracted during 2009 overall, it would enter next year "with elan". France and Germany may have been less hard hit than the UK by the global economic slowdown because their financial sectors, which were at the heart of the crisis, account for a smaller proportion of their economies. Stronger exports and consumer spending, as well as government stimulus packages, have contributed to the growth in the eurozone's largest economies. The data released on Friday showed that Italy, Austria and Slovakia had also emerged from recession in the third quarter. However, Spain's troubled economy contracted further in the quarter.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8358227.stm>

Published: 2009/11/13 10:39:39 GMT © BBC MMIX

FEDERAL RESERVE MAKES RECORD \$52.1BN PROFIT

The Federal Reserve made a profit of \$52.1bn (£32.2bn) in 2009, a rise of 47% over the previous year.

The sum allowed the central bank to pay a record \$46.1bn to the US Treasury last year.

That was the largest amount ever paid by the central bank since its creation in 1914.

The record figure was largely thanks to its attempts to support the financial system throughout the ongoing financial crisis.

The Fed funds itself from its own operations and returns any profits to the Treasury department.

Taxpayer gains

The figures suggest that US taxpayers have, so far, gained money from the US government's action in propping up the system.

Some of the profit has come from interest earned on government bonds and mortgage-related securities - including those of mortgage giants Fannie Mae and Freddie Mac.

The emergency lending programmes instituted by the central bank during the last year's financial crisis helped swell the Fed's balance sheet to more than \$2tn.

They were designed to keep down interest rates and get banks lending to each other again, hoping to spark an economic recovery.

The Fed could also lose money on its holdings if it sells them at a time when they have fallen in value.

The Fed also earned money from its emergency loans to banks and other firms, such as the giant carmakers. It charged both interest and fees on these.



Fed chief Ben Bernanke has made money for the US taxpayer

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8454535.stm>

G7 PASSES PLAN TO EASE CREDIT WOE



The G7 has met ahead of the World Bank and IMF weekend meetings

The G7 group of most industrialized nations has approved a plan aimed at easing the continuing crisis in the global credit markets.

Including calls for more oversight of financial firms and greater financial transparency, G7 members have committed themselves to its implementation.

The plan also aims to improve the work of credit rating agencies.

The announcement was made after a meeting of the seven nations, including the US, UK and Germany, in Washington.

“We remain positive about the long-term resilience of our economies, but near-term global economic prospects have weakened,” said a statement issued by the G7 after the meeting.

The plan further calls for the strengthening of authorities’ responsiveness to financial risks, and puts in place arrangements to deal with stress in the financial system.

It was drawn up for the G7 by the Financial Stability Forum (FSF) think-tank.

The FSF is comprised of a number of central bank and treasury officials from around the world.

“We have worked, and will continue to work, closely to address global challenges and take concrete actions,” said US Treasury Secretary Henry Paulson.

‘Urgent action’

Before the G7 meeting, UK Chancellor Alistair Darling described the credit squeeze as the “biggest economic shock” the world has seen since the 1930s Great Depression.

He said the G7 had to take “urgent action”.

The other G7 members are France, Italy, Japan and Canada.

The G7 finance ministers had gathered before World Bank and IMF meetings on Saturday and Sunday.

The credit crisis stemmed from a slowdown in the US housing market and has had a knock-on effect worldwide and dented growth.

Earlier this week the International Monetary Fund (IMF) forecast that the US would enter a "mild recession" in 2008 and said that the credit crunch could cost banks and other financial institutions around \$1 trillion.

The weakening US economy has been a major factor in pushing down the value of the dollar.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7342419.stm>

GENERAL MOTORS WINDS DOWN SAAB DESPITE SALE TALKS

General Motors (GM) says it has begun the process to "wind down" Saab, but will also continue efforts to find a buyer for the Swedish carmaker.

GM said it had selected restructuring group AlixPartners to supervise an "orderly" winding down at Saab, which it expected to take several months.

The US group also confirmed that it had received several proposals for Saab, which it was continuing to evaluate.

One bid has come from a group including Formula One boss Bernie Ecclestone.

Swedish union IF Metall, which has a representative on Saab's board, criticised GM's decision to start the liquidation process while still continuing to explore a sale.

"It is irresponsible of GM as an owner to go in two directions, both pursuing the sale [of Saab] and the winding-up," said Stefan Lofven, the union's leader.

Bid interest

Late on Thursday, two groups said that they had made bids for Saab.

One group includes F1 boss Bernie Ecclestone, in partnership with Luxembourg-based private investment company Genii Capital, which recently invested in Renault's F1 team.

Mr Ecclestone told the Bloomberg news agency that Saab was "a good brand".

The second confirmed bid has come from Dutch sports carmaker Spyker.



GM said it would continue efforts to sell Saab

Swedish newspapers have also speculated that there has been a third bid approach by a group of Swedish business leaders, but this has not been confirmed.

"We will see what we can do, in order to, if possible, contribute to a positive sale of Saab," Joeran Haeggglund, Swedish enterprise ministry state secretary, told Swedish news agency TT on Friday.

He will lead a Swedish delegation to Detroit on Saturday for talks early next week with officials from GM and Ford, which is in the process of selling its Swedish unit Volvo to Chinese carmaker Geely.

Protracted sale

GM has been trying to sell Saab since January last year.

In June, GM announced that it had agreed to sell it to sports carmaker Koenigsegg, only for the Swedish company to pull out of the deal in November.

Saab, which employs 3,400 people in Sweden, lost 3bn kronor (£255m; \$412m) in 2008, and it has not made a profit since 2001.

Founded in 1937, Saab was bought by GM in 1989.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8448932.stm>

GERMAN IRE AT EU FINE ON CAR CO2

German Chancellor Angela Merkel has opposed European Union (EU) plans to cut pollution from new cars, saying it was "not economically favourable".

She said the move would burden Germany and its carmakers disproportionately.

Under the EU proposals, carmakers that fail to meet carbon dioxide emission limits by 2012 will face fines.

Penalties will start in 2012 at 20 euros (£14.35; \$28.80) per gramme of CO2 over a target level, and will grow to 95 euros in 2015.

Commission President Jose Manuel Barroso said the EU was "committed" to being a world leader in cutting CO2.

However, Germany's BMW and France's Peugeot criticised the move.

'Unprecedented'

BMW said the proposals were "naive" steps that would distort the market in favour of makers of smaller cars.

Peugeot said: "These plans are anti-ecological, anti-social, anti-economical and anti-competitive in relation to non-European Union car-makers."

And Sigrid de Vries, of the European Automobile Manufacturers body, said fines would be "unprecedented" and that industry wanted a realistic system with objectives it could meet.

"If there are penalties, they have to be reasonable with a clear link to the price of CO2 applied to other sectors," she said.

Climate fight

The plan, which needs the backing of EU governments, would put the burden on producers of larger and heavier cars to meet new binding emission limits.

All carmakers that sell vehicles in the 27-nation bloc would face fines if they exceed targets.

EU environment commissioner Stavros Dimas said: "Passenger cars account for about 12% of overall EU carbon dioxide emissions and emissions from transport are continually increasing.

"The aim of the legislation is to reduce CO2 emissions from cars in order to help fight climate change."

Carmakers would have to cut average emissions of CO2 from new passenger cars sold in the EU from about 160 grams per kilometre to an average 130 grams per kilometre in 2012.

As part of the green drive parts and fuel-makers will be asked to make improvements to gearboxes and air-conditioning systems, tyre-pressure monitoring and encourage the use of more biofuels.

'Backfire'

However, the BBC's European Business Reporter, Dominic Laurie, said: "Not every firm will have the same target - instead there's a sliding scale that depends on how heavy their cars are.

"Makers of bigger vehicles will be allowed to pollute more - and lighter ones less."

Makers of bigger cars can pool their total automobiles sold with other car companies making lower-emitting cars to meet the average 130 gram target.

Green lobbyists are less than happy with aspects of the EU proposal.

Jos Dings, director of the pressure group Transport and Environment said: "If today's proposal becomes law, it will boost the SUV arms race in Europe, rewarding carmakers for their climate-killing strategy of making ever heavier cars.

"In the long term this strategy will backfire meaning heavier cars, more CO2 emissions and more accident deaths."

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7151862.stm>

GOOGLE SHRUGS OFF AD SALES FEAR



Some analysts wonder how long Google can stave off a US slowdown

Google has reported market-beating results for the first three months of the year, easing worries of a slowdown in online advertising.

The owner of the most popular online search engine, said first-quarter profits rose to \$1.31bn, up 30% from the same period a year ago. Google boss Eric Schmidt said "innovation in search, ads, and apps" helped to boost earnings growth. There have been fears that the firm was being hit by the slowing US economy.

Google said sales were up 42% to \$5.19bn for the quarter ended 31 March.

“ Google is rapidly becoming Britain's biggest advertising business ”

Rory Cellan-Jones, BBC technology correspondent

For the first time, the California-based firm earned more revenue abroad - 51% of total sales - compared to its home market. This was partly due to a slump in the weak dollar which increases the value of non-US earnings.

Its shares fell \$5.50, or 1.2%, to \$449.50 before its results were released, but they rebounded sharply after the closing bell which means that when New York trading begins on Friday, they will rise.

It's a good time to be a Google bull," said Colin Gillis, an analyst with Canaccord Adams. "The boys delivered."

Bright future?

Shares in Google, the darling of the technology sector in 2007, saw its shares reach a peak of \$741.80 in November last year, making it the fifth biggest US company by market capitalisation.

But since then, its shares have been hammered on worries that it faced an advertising slump amid mounting evidence that the US is slipping into a recession.

The California-based company makes money when internet surfers click on the paid-for-links on the right hand side of the website which takes them through to the adverts.

Recent data from research firm comScore showed that fewer web searchers were viewing these, fanning fears that the company's best days were behind it.

Clicks on Google's sponsored links in the US slowed from a growth rate of 25% in the fourth quarter of 2007 to 1.8% in the first quarter of this year, according to comScore.

But its upbeat results suggest the reason for this reflects a deliberate reduction in the number of ads on each search results page to deliver to advertisers better matched visitors who are more likely to buy their products.

- US SEARCH MARKET SHARE
- Google: 59.8%
- Yahoo: 21.3%
- Microsoft: 9.4%
- AOL: 4.8%

Source: comScore March figures

Analysts say Google's strong performance could strengthen Microsoft's resolve to buy Yahoo even if it means raising its \$44.6bn offer - a move that it has so far rejected.

Yahoo, keenly looking at ways to escape being bought by Microsoft, has even teamed up with rival Google in a two-week experiment which will see search-driven Google adverts alongside the search results of Yahoo's website.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7353677.stm>

HIGHER COSTS HIT GAZPROM PROFITS



Gazprom is Russia's largest company

Energy giant Gazprom has reported a 34% drop in profit after the firm continued to be affected by the higher cost of buying gas.

The company reported a net profit of 479bn roubles (\$15.8bn; £9.9bn) for the first nine months of 2009, down from a 752bn-rouble profit the previous year.

Operating expenses rose by 16%, mainly because of the increased cost of buying gas from Central Asia.

Gazprom said it sold less gas to all the geographical regions it serves.

Total volumes of gas sold fell by 17%. That included a drop by volume of 11% in Russia, 50% in other former Soviet republics and 11% in Europe and other countries.

However, the value of the total sales fell by only 2% to 1,547bn roubles after the firm increased its prices.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8490820.stm>

HSBC IN NEW SUB-PRIME WRITEDOWN



Europe's biggest bank HSBC has written off \$3.2bn (£1.6bn) in the first three months of 2008 as a result of its exposure to the US sub-prime market.

The writedowns, which are lower than the total written off in the final quarter of 2007, are in line with what the bank had predicted.

HSBC now stands behind Citibank, UBS and Merrill Lynch as the banks with the largest value of writedowns.

It also reported a further \$2.6bn of writedowns in its global banking arm.

'Encouraged'

The bank said that profits in the US had fallen but that other markets remained strong.

MAIN CREDIT LOSSES SO FAR

- Citigroup: \$40.7bn
- UBS: \$38bn
- Merrill Lynch: \$31.7bn
- HSBC: \$15.6bn
- Bank of America: \$14.9bn
- Morgan Stanley \$12.6bn

- Royal Bank of Scotland: \$12bn
- JP Morgan Chase: \$9.7bn
- Washington Mutual: \$8.3bn
- Deutsche Bank: \$7.5bn
- Wachovia: \$7.3bn
- Credit Agricole: \$6.6bn
- Credit Suisse: \$6.3bn
- Mizuho Financial \$5.5bn
- Bear Stearns: \$3.2bn
- Barclays: \$3.2bn

Source: Bloomberg and company reports

The latest writedown takes the amount of bad debt incurred by the bank in the US to £7.5bn over the past year.

But growth in Asia helped counter the big hit taken on US home loans - meaning profits were still bigger than the same period a year earlier.

"I am encouraged by the way we have increased pre-tax profits in every one of the major countries in which we operate in Asia-Pacific, the Middle East and Latin America," said group chief executive, Michael Geoghegan.

Private and commercial banking divisions saw record profits in the quarter, he added.

The comments, as well as the writedowns being no worse than expected, helped push HSBC shares up in morning trading.

Mr Geoghegan also dismissed speculation that the firm may need to sell off some of its assets, saying he saw "no need to slim down".

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7395425.stm>

IMF URGES GLOBAL REFORM AGREEMENT



Mr Strauss-Kahn said governments should not pull spending too soon

The head of the International Monetary Fund has urged the US to join with other countries to reform banks.

"The question of co-ordinating the financial reform is key, and I'm afraid we're not going in that direction," Dominique Strauss-Kahn said.

His comments at the World Economic Forum in Davos come after US President Barack Obama proposed huge reforms to curb the size of banks.

Financial reform and so-called "banker bashing" has dominated Davos.

Mr Strauss-Kahn also said the only likely way there would be a "double-dip" recession - whereby economies fall back into negative growth - would be if countries pulled their stimulus spending too quickly.

Mr Obama's reform proposals - which need approval in Congress - might mean that some of the biggest banks have to be broken up.

They also include a proposed ban on retail banks using their own money in investments - known as proprietary trading.

“ This is a statistical recovery but still a human recession ”
Larry Summers

Many bankers at Davos have been opposed to such reforms, but there have been some signs of concessions.

"I'm advocating a European rescue and resolution fund for banks," Deutsche Bank chief Josef Ackermann told the Financial Times, so the costs of Lehman Brothers-style collapses are paid for "to a large degree" by the banks themselves.

In Davos, Mr Ackermann said the economic recovery was a fragile one and financial markets "are nervous again".

The US president's economic advisor Larry Summers, also in Davos, called the level of unemployment in the US "disturbing".

He suggested there had been a fundamental shift in the US economy. "At the moment just one in five men in the US between 25 and 54 aren't working" he said.

Mr Summers warned that assuming there was a reasonable recovery, that number could rise to one in seven. That compares to 95% employment in the 1950s, suggesting a "profound change" in the structure of the US economy.

"This is a statistical recovery but still a human recession," he said.

Asian growth

The Asian economies also continued to show their strength, regaining confidence after spending 2009 in growth while the major Western economies suffered their worst contractions since World War II.

"There's a marked difference in the mood in Asia and the mood, shall we say, in the developed world," said Montek Ahluwalia, the deputy chairman of the Indian Planning Commission.

Zhu Min, the Chinese deputy central bank chief, also pointed the finger at the US for the trillions of US government debt that China holds.

"The reason we have more reserves, that's because we have more savings," Mr Zhu said.

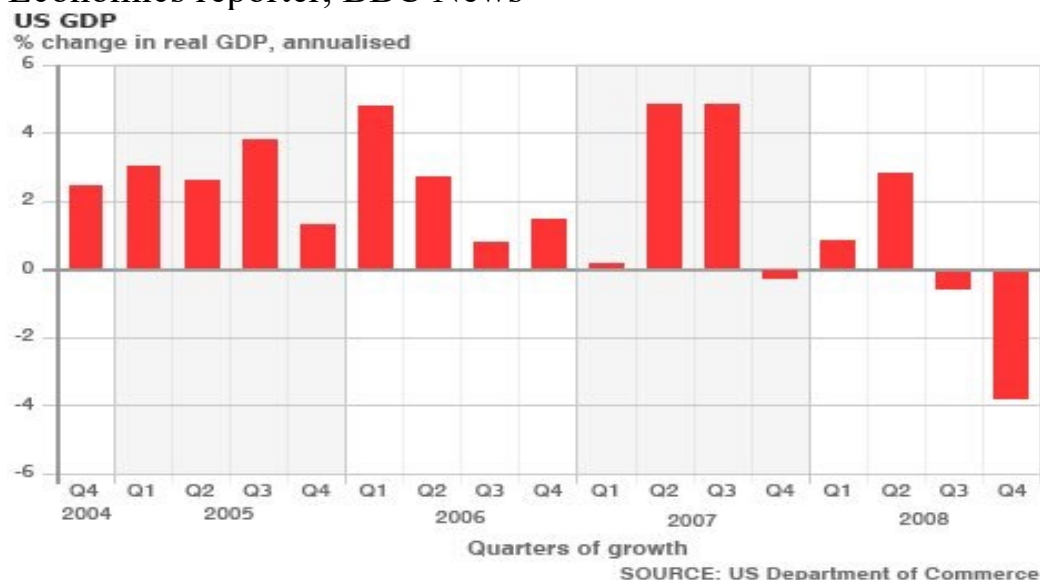
"The reason we have more savings is because there's less savings on the other side." So the savings are merely "displaced," he added.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8488927.stm>

IS THE US HEADING FOR A DEPRESSION?

By Steve Schifferes

Economics reporter, BBC News



The sharp contraction of the US economy accelerated in the last three months of 2008, with official figures showing GDP shrinking at an annualised rate of 3.8%.

With forecasters already predicting the worst US recession since World War II, how big a danger is there that the US economy will slip into a depression similar to the 1930s?

The latest figures paint a gloomy picture of the US economy.

Consumer spending, which makes up two-thirds of the economy, fell for the second quarter in a row, by 3.5%.

“ For all the talk of this being a consumer-led downturn, the credit crunch is hitting businesses even harder ”

Paul Ashworth, Capital Economics

This drop was led by a 22% drop in spending on durable goods like automobiles and washing machines.

The decline in motor vehicle production was so great that it alone contributed 2% to the fall in GDP.

Businesses hit

Businesses as well as consumers have been hit hard by the slowdown.

Exports, which had helped boost GDP earlier in the year, fell sharply, by 19.7%, as foreign markets for US products were hit by their own recessions.

Investment fared even worse.

Residential investment fell 23.6% as the glut of foreclosed properties reduced new home sales. Business investment was down 19.1%, led by a 27.8% drop in purchases of equipment and software.

Business inventories of unsold goods mounted. If the inventory build up - which is likely to be temporary - is excluded, GDP fell at an annualised rate of 5.1%.

"For all the talk of this being a consumer-led downturn, the credit crunch is hitting businesses even harder," said Paul Ashworth of Capital Economics.

Consumers save

The economic uncertainty does seem to be changing consumer behaviour. People are saving more in preparation for the coming downturn.

The personal savings rate rose to 2.9%, more than double the 1.2% rate in the previous quarter. Mr Ashworth predicts the savings rate will double again, to 5%.

Consumers are being hit by a triple whammy: rising unemployment, which could rise from 7% to 10% of the workforce by the end of the year; restricted access to credit; and falling asset values.

The fall in stock markets and house prices has reduced household wealth by 20%, from the middle of 2007. This alone has reduced consumption by around 1%, some economists estimate.

It may make sense for consumers to save instead of spend, but in an economy as reliant on consumer spending as the US, this does add to recessionary pressures.

How long?

The key question is whether this will turn from a recession to a depression is how long the slowdown will last.

In the 1930s, output declined for four years, with GDP cut by half while unemployment soared to one-quarter of the workforce.

Despite the New Deal, output did not recover to its 1929 level until World War II when there was a massive boost in government spending.

At the moment, most economic forecasters are predicting that the US slowdown will last around two years, with the economy returning to weak growth by 2010.

The National Bureau of Economic Research says the current economic slowdown actually began at the end of 2007 and is likely to be the longest post-war recession.

The non-partisan Congressional Budget Office (CBO) estimates a drop in real GDP for 2009 of 2.2%, followed by a rise of 1.5% in 2010, while the IMF predicts a fall of 1.6% this year, following by a recovery of 1.6% in 2010.

But economic forecasts have changed frequently in the past year. It is unclear what will happen after 2010, said the IMF's chief economist Oliver Blanchard.

Government rescue?



The only thing currently boosting the US economy is Federal government spending, which rose 5.8% in the quarter.

But even if Mr Obama gets rapid approval for his \$800bn stimulus plan - which has passed the House of Representatives and is currently being considered by the Senate - it will take some time for the money to be felt in the economy.

Only \$170bn will be spent before 1 October 2009, representing just over 1% of US GDP, according to the Congressional Budget Office.

The bulk of spending (including tax cuts) would occur in 2010 (\$354bn) and 2011 (\$174bn).

Individual states may not be able to rapidly increase spending on infrastructure projects which make up a large part of the stimulus package.

It is also unclear how many jobs will be created: President Obama aims to create 3.5 million new jobs, but others say the stimulus package could create between 1.2 and 3.6 million more jobs.

Financial squeeze

The other big uncertainty is whether the financial sector can be restored to health and at what cost.

There is now \$2.2 trillion of toxic bank debt worldwide, the IMF says, \$500bn more than it estimated a few months ago.

The collapse of financial markets in the autumn had a dramatic effect on consumer and business confidence.

There are plenty of reasons why growth might be even less than forecast, the IMF's Olivier Blanchard said, not least if banks have so many bad debts, they will further drag down the real economy.

The Obama administration still has \$350bn left of the \$700bn bailout for banks approved in October last year. It may need to ask for more.

If it gets the money it needs and if the money is spent promptly and wisely, the US might just escape with a relatively mild recession.

But given the extraordinary events of the past six months, most economists are still hedging their bets.

Story from BBC NEWS:

<http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7860965.stm>

JP MORGAN CHASE REPORTS \$3.3BN PROFITS

Wall Street bank JP Morgan Chase has reported profits of \$3.3bn (£2bn) for the last three months of 2009.

That compares with profits of \$702m reported at the end of 2008 at the height of the financial crisis.

Total profits for the year were \$11.7bn, the bank said, with investment banking providing the bulk of the earnings.

Staff compensation - made up of salaries and bonuses - totalled \$27bn for the year.

Investment bankers earned \$9.3bn in pay and bonuses.

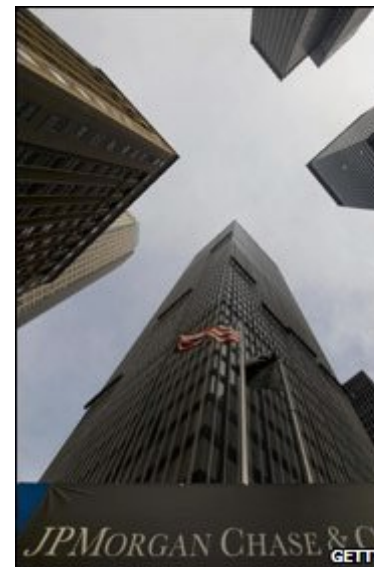
Mixed performance

Jamie Dimon, JP Morgan's chairman and chief executive, said he was pleased with the bank's performance, but said it could be better.

"Though these results showed improvement, we acknowledge that they fell short of both an adequate return on capital and the firm's earnings potential," he said.

Mr Dimon also praised staff for helping to protect the bank in its recovery from the banking crisis and for keeping it "healthy and vibrant".

Investors appeared unimpressed with JP Morgan's results, with shares in the bank falling 2% in early trading, though they later re-



JP Morgan is the first US bank to report fourth-quarter results

covered.

"The top-line results were disappointing and there were pressures on credit card lending and retail banking," commented David Buik from BGC Partners.

"It shows the US economy is far from out of the woods yet."

The bank lost \$2.2bn through its credit card business last year, and retail banking also made a loss in the fourth quarter.

Bonus payouts

JP Morgan's 200,000 employees were paid a total of \$27bn in salaries and bonuses over the year - an 18% increase on 2008 - though a figure for bonus payments alone was not given.

The \$9.3bn earned by investment bankers was a 21% increase on the previous year.

The results follow US President Barack Obama's announcement on Thursday of plans to claw back nearly \$120bn from US banks to pay back bail-out costs.

"If these companies are in good enough shape to afford massive bonuses, they are surely in good enough shape to afford paying back every penny to taxpayers," President Obama said, announcing the measure.

JP Morgan received \$25bn of funds from the government's bail-out fund, known as the Troubled Asset Relief Programme (Tarp), but repaid it in full in June last year.

Unlike many of its rivals, the bank did not report a quarterly loss during the financial crisis, having benefitted from a relatively low exposure to the US sub-prime mortgage market.

The US's other major banks including Goldman Sachs, Morgan Stanley and Citigroup will report their results from Monday.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8461285.stm>

MICROSOFT SEES SLIDE IN PROFITS



Microsoft made its first unsolicited offer for Yahoo a year ago

Computer software giant Microsoft has seen third quarter profits fall, but beat market expectations.

Profits fell 11% to \$4.39bn (£2.22bn) in the three months to 31 March from \$4.93bn a year earlier. Sales were stable at \$14.5bn.

Sales in the division selling Office and other business applications fell, hit by lower demand.

The results come before a deadline the firm has given Yahoo to respond to its \$44.6bn-bid for the internet firm.

One factor denting profits was a \$1.42bn fine imposed by the European Commission for breaching competition rules.

While the firm predicted stronger sales for the year, its forecast for the current quarter was at the lower end of market expectations, contributing to a 5% fall in the firm's share price in after-hours trading.

On the plus side, the firm's Xbox 360 video game consoles showed a strong performance, helping sales in its entertainment and devices sector grow 68% year-on-year.

Online role

The firm reiterated its commitment to expanding its online presence and its bid for Yahoo.

"With respect to Yahoo we have been clear speed is of the essence," said chief finance officer Chris Liddell.

Microsoft can either withdraw its offer or go directly to shareholders, effectively turning it into a hostile bid.

"With or without a Yahoo combination, Microsoft is focused on the online advertising market," Mr Liddell said.

Analysts have mixed feelings about the impact a tie-up with Yahoo might have.

Andy Miedler, an analyst with Edward Jones said that while the Microsoft Yahoo deal made strategic sense, from a financial perspective, "we're cautious".

"We already think they're paying a high price."

A day earlier Yahoo reported better-than-expected results, seeing profits triple in the first three months of 2008.

Yahoo's board of directors maintains that Microsoft's offer undervalues the firm.

Microsoft's online services saw a 40% rise in sales to \$843m in the quarter, but it still falls far behind Google.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7366106.stm>

NEW WARNING OVER MORTGAGE LENDING



Several lenders have yet to decide whether to pass on base rate cuts

Mortgage funding could be cut by half in 2008 if no extra funding comes from the Bank of England, says the Council of Mortgage Lenders' (CML) chairman.

Steven Crawshaw, in a speech at the CML's annual lunch, said that lending at just 50% of the 2007 figure of £108bn was a "real possibility".

In October the group predicted a 15% slowdown in net lending, but now supply has been hit by the credit crunch.

Lenders have been withdrawing products dramatically in recent weeks.

'Sense of shock'

The CML chairman said there had been slightly lower demand for mortgages since the October prediction but lenders were now facing real constraints on collective access to funds.

"I have a sense of shock at how deeply our successful industry has already been hit by these unprecedented funding market conditions," he said.

"Potential borrowing still significantly exceeds the industry's collective capacity to supply funds.

“ Without attracting new funding sources, we will see an ongoing process of attrition in mortgage choice ”

Steven Crawshaw, CML chairman

"It is therefore a real possibility, looking forward from today, that net lending in 2008 could reach only half last year's level unless additional funds become available. But it doesn't have to be that way."

He called on the Bank of England to take "broader action", such as putting incentives in place for pension funds to buy mortgage-based securities, to kick-start the market.

"Without attracting new funding sources, we will see an ongoing process of attrition in mortgage choice, possibly over a protracted period, with lenders managing down demand by tightening lending criteria, increasing price, or withdrawing more products from the market altogether," he said.

Latest figures

The latest figures from the CML on Monday showed the number of mortgages being lent for house purchase fell to its lowest level for 16 years in February.

There were just 49,000 loans made to home buyers in February, 3.5% lower than in January and 33% down on February last year.

The CML's mortgage figures for the three months to February, at a combined 163,000, are the lowest for any quarter since early 1992 during the depths of the last recession.

The Bank of England's Monetary Policy Committee reacted to the housing market slowdown with a cut in interest rates on Thursday.

Thirteen mortgage lenders, including the biggest lenders, have announced they are cutting their standard variable mortgage rates by the full quarter of a percentage point following the Bank of England's cut in base rates to 5%.

Many others say they will take more time to decide.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7343104.stm>

OIL FALLS AS NIGERIA STRIKE ENDS



Oil prices have fallen during trading in New York and London

Oil prices have fallen on expectations that oil giant Exxon will restart production following the resolution of a strike in Nigeria.

The eight day strike contributed to near-record high oil prices after the company was forced to almost completely shut down production in Nigeria.

US light, sweet crude was down \$2.53 at \$110.46 a barrel. In London, Brent crude was \$2.22 lower at \$109.14.

Last week, oil was trading at almost \$120 a barrel in New York.

Investors switching

The weakness of the dollar has led many investors to put their money into commodities like oil, pushing up the price significantly in recent months.

The strengthening of the dollar this week has prompted investors to shift out of the commodity, contributing to the downward trend of prices.

But some traders fear it may only be temporary.

"It's all about the dollar," said James Cordier from Liberty Trading Group. "[And] I don't think the dollar is going to stay strong."

Data on Wednesday that showed US crude oil inventories had increased significantly also lowered prices.

Improved conditions

The strike in Nigeria stopped virtually all of Exxon's daily oil production there of 800,000 barrels per day.

"We have agreed to go back to work and we signed an agreement this afternoon," said Olusola George Olumoroti, head of the union involved in the dispute.

He said Exxon had agreed to improve pensions and pipeline safety, and reduce the expatriate and casual labour it employs.

Discussion on the issue of pay is expected to resume once production has restarted.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7378175.stm>

OIL REACHES \$117 FOR FIRST TIME



Oil prices have notched up record highs almost weekly for months

Oil prices crossed \$117 a barrel for the first time after a militant group in Nigeria said it had attacked a Royal Dutch Shell-operated pipeline.

Confirmation that production had been hit revived US sweet, light crude, which had fallen more than \$2 to \$112.7 a barrel earlier.

The initial fall was sparked by the dollar's recovery against the euro - a turn-off for oil's foreign buyers.

But supply fears and uncertainty in oil-rich Nigeria erased those declines.

New York sweet light crude closed up \$1.83 at \$116.96, while London Brent finished up \$1.49 to \$113.92 - a new all-time high.

"The bulls still hold the cards," said Mike Fitzpatrick at MF Global in New York.

Currency correlations

Nigeria is Africa's largest oil exporter and the eighth-largest oil-producing country in the world.

Rebel attacks since early 2006 on its oil infrastructure in the Niger Delta have disabled the country's normal output by as much as a quarter.

Violence and political uncertainty in key oil-producing nations have helped the oil price notch up a series of records since the beginning of the year amid fears that supply will not be able to meet rampant demand from red-hot emerging economies in Asia, most notably China.

But analysts believe the primary driver of prices has been investors piling into oil and other commodities as a hedge against the weakening US dollar, which also makes resources cheaper for foreign investors.

The dollar has been tumbling since last September when the first signs that the slumping housing market threatened to wipe out profits at some of the world's largest banks became apparent.

This prompted the US central bank, the Federal Reserve, to begin months of aggressive cuts to interest rates - a move that tends to hurt the value of a currency as investors switch to other currencies or investments to get a better return on their capital.

But a lack of nasty surprises in banking giant Citigroup's results earlier - despite further write-downs on bad loans - and a sense that banks are starting to tackle their problems helped to lift confidence in the greenback, which gained some ground against the euro and Japanese yen.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7355121.stm>

POUND AT SEVEN-MONTH DOLLAR HIGH



The pound has risen to a seven-month high against the dollar, as the greenback continues recent falls.

In early Monday trading, one pound was worth \$1.6288, its strongest position since early November last year.

The euro was also up against the dollar, with one euro worth \$1.4197, a five-month high.

The dollar has fallen on signs the global economy is improving. This makes currency traders more confident to switch to higher-yielding currencies.

This is the case for both the pound and the euro, as UK and eurozone interest rates remain higher than in the US.

While US interest rates are currently between 0% and 0.25%, UK rates are at 0.5%, and the eurozone level is 1%.

The latest upbeat global economic data has come from both the European Union and China.

Manufacturing output across both the eurozone and China was better than expected in May.

Story from BBC NEWS:

<http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8076713.stm>

PROFITS AT BEAR STEARNS DOWN 79%

Beleaguered US investment bank Bear Stearns has revealed that its net profit fell 79% in the three months until the end of February.

In the process of being bought by JP Morgan Chase after its near collapse, Bear Stearns made a net profit of \$115m (£58m) in its fiscal first quarter.

Net revenues at Bear Stearns declined 40%, again compared to the same time a year earlier, to \$1.48bn.

Bear Stearns is the most high-profile US victim of the credit crunch.

Expected job cuts

The company was forced to seek emergency funding from JP Morgan Chase and the Federal Reserve of New York on 14 March.

The firm had been at the centre of the US bad mortgage debt crisis which last summer sparked the global credit shortage, and there had been growing speculation that it was struggling to fund its daily business.

Three days later JP Morgan Chase turned its rescue of Bear Stearns into a takeover bid, initially offering just \$2 (£1) a share.



Bear Stearns is the biggest casualty of the credit crunch

JP Morgan Chase subsequently increased its offer to \$10 a share, following criticism that its initial bid was too low.

Some job cuts among Bear Stearns' 15,000 staff are expected when JP Morgan Chase completes the continuing takeover process.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7347655.stm>

SALES OF DOG COATS RISE BY 70% IN COLD WEATHER

The cold weather has led to a 70% increase in sales of dog coats, according to Pets at Home.

The retailer says that sales of products to keep pets warm, which also includes rabbit hutches, helped it to achieve strong sales.

Like-for-like sales - which exclude the impact of new store openings - in the six weeks to 7 January were up 6.7% compared with last year.

In that period it also sold over a thousand tonnes of wild bird food.

The company's like-for-like sales for the year ending 7 January were up 9.8%.

In a statement, Pets at Home chief executive Matt Davies said 2009 had been a good year for the retailer.

"Our performance has been very strong all year and I am pleased that despite the bad weather we were also able to deliver a good sales performance over the Christmas period," he said.



Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8460817.stm>

Sales of dog coats have gone up by 70% according to Pets at Home

SHARES REGAIN POISE AS FEARS EASE



The latest US retail sales data has come as a pleasant surprise

US shares ended slightly lower in Monday trading on Wall Street after a surprise rise in American retail sales eased continuing recession fears.

With data showing retail sales edging up in March, the main Dow Jones index finished down just 17 points to 12,309.

With Asian and European shares earlier falling sharply, analysts had expected US stocks to decline more steeply.

While the Nasdaq lost 15 points, the UK's FTSE 100 finished the day down 64 points to 5,832 in London.

Germany's Dax lost 49 points, while France's Cac gave up 31 points, trimming earlier losses.

Japan's Nikkei finished sharply lower, losing 406 points, mirroring similar large declines across East Asia.

Poor results

Despite the surprise rise in US retail sales in March, other news suggests that signs of economic downturn are continuing.

“ For most of this year, we are going to be watching profit growth, or lack thereof ”

Simon Doyle, Schroder Investment Management

Wachovia, the fourth-largest US bank, on Monday reported a \$350m (£176m) first-quarter loss.

This followed after US General Electric posted a 6% fall in profits on Friday, and a closely-watched report said US consumer confidence was at a 26-year low.

"The fact that [GE] missed expectations really has spooked investors that the reporting season is going to show that the slowdown in the US is impacting corporate profits much more than expected," said Juliette Saly, analyst with ComSec.

The World Bank, meanwhile, has warned of the stark threat to developing countries because of the sharp rise in food prices.

Analysts said the credit crunch would inevitably take its toll on the performance of leading companies across the spectrum of industry.

"We've seen the immediate effect of the credit crisis on financials and there is a second round effect where it hits activities and profit growth in broader corporates," said Simon Doyle, head of strategy at Schroder Investment Management in Sydney.

"For most of this year, we are going to be watching profit growth, or lack thereof. That is the big risk to equity markets now."

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7345810.stm>

SUPPLY WORRIES PUSH OIL NEAR \$124



Global demand for oil has been fuelled by China and India

World oil prices have reached a new peak near \$124 a barrel.

The rises came despite a US government report on Wednesday showing a surprise increase in US crude and petrol stocks.

US sweet, light crude rose as high as \$123.87, but then fell back to \$123.42, below the record set in Wall Street trade on Wednesday.

Oil prices have gained 25% in the past four months, boosted by supply fears and speculation. Goldman Sachs warns oil could reach \$200 a barrel soon.

London Brent also rose initially, surging to \$122.56, before falling slightly.

Momentum buy

US crude stocks rose by 5.7 million barrels to 325.6 million barrels for the week ending 2 May, a weekly US government report showed - much better than expected.

But analysts said that traders ignored the rise and focused on other figures, which showed a fall in diesel and heating oil inventories.

"Right now, the market is trading by momentum as market participants tend to selectively focus on bullish news," said Victor Shum, senior principal at Purvin and Gertz energy consultancy in Singapore.

With an increasing disconnect between the physical reality of supply and demand and the behaviour of traders, Mr Shum considered that there was a greater risk of a sell-off.

End of a trend?

Meanwhile, Goldman Sachs energy strategist Argun Murti said that oil prices could top \$200 a barrel in as little as six months.

Oil prices have added 400% since 2001, with traders betting that rampant demand from China to power its economic growth will not be ful-

ly met because of production problems in key oil-producing nations, including Nigeria and Iraq.

The slump in the US dollar has also boosted oil prices, as it makes the dollar-denominated commodity an attractive investment for foreign buyers.

But suggestions by analysts that the ailing US economy could be on the brink of recovery have revived the greenback since April and helped to halt the oil juggernaut.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7389482.stm>

SWITZERLAND MILLIONAIRE HIT BY RECORD SPEED FINE

A Swiss millionaire has been handed down a record speeding fine of \$290,000 (£180,000) by a court.

The man was reportedly caught driving a red Ferrari Testarossa at 137km/h (85mph) through a village.

The penalty was calculated based on the unnamed motorist's wealth - assessed by the court as \$22.7m (£14.1m) - and because he was a repeat offender.

It is more than double Switzerland's *edly* driving a Ferrari previous record speeding fine - handed to a 57km/h (35mph) over the Porsche driver in Zurich in 2008. *limit*

In the latest case, the motorist was clocked speeding 57km/h (35mph) faster than the limit, according to the cantonal court in St Gallen, eastern Switzerland.

"The accused ignored elementary traffic rules with a powerful vehicle out of a pure desire for speed," the court said in its judgement.

Swiss media reported that the man owns a villa with five luxury cars, including the Ferrari.



The tycoon was report-

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/europe/8446545.stm>

TEN THINGS YOU DIDN'T KNOW ABOUT DAVOS

The World Economic Forum has been going strong for 40 years - but here are 10 things you probably didn't know about the event.

1. Time management: It takes a lot for modern chief executives to clear a full five days in their diaries; some stay just a day or two. However, the very first "Davos" was held in less hurried times and lasted a full two weeks.

2. What's in a name: This may be the 40th annual Davos jamboree, but the name World Economic Forum is much younger. The first event was the European Management Symposium, and until 1987 it was called the European Management Forum.

3. Wrong number:

Forum founder Klaus Schwab may be the only person to have hung up the phone on a French president. In the 1970s he asked his secretary to call "Mr Giscard d'Estaing". He wanted to talk to Olivier Giscard d'Estaing, the man in charge of Insead business school. Instead the call was made to the Elysee palace, and Schwab was put straight through to Valery Giscard d'Estaing. Hearing the president's distinctive voice, Mr Schwab panicked and put down the phone.

Olivier Giscard D'Estaing was part of the Davos crowd, not his brother, the French president

4. China rising: China has always been a big topic for the forum, and the first Chinese delegation came to Davos as early as 1979, just at the dawn of China's economic reforms.

5. The conductor: Former UK Prime Minister Edward Heath made an appearance at the forum as a conductor, taking charge of the Zurich Chamber Orchestra at a charity concert in 1979 - although his main job that year was to act as the forum's chairman.

" Three years ago, Davos was the very symbol of the bubble economy. Last year's forum was more akin to a death watch "

Tim Weber, business editor, BBC News website

6. Let's hear it for socialism: Many consider the forum as the high church of capitalism, but its members have always been keen to hear controversial views. In 1983 British trade union leader Arthur Scargill came to



At the forum in 1983, skiing was clearly on the agenda



Olivier Giscard D'Estaing was part of the Davos crowd, not his brother, the French president

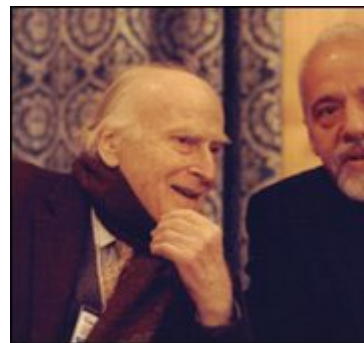
Davos - predicting the imminent collapse of capitalism and calling for the establishment of a "socialist system".

7. The ideas: Davos discussions are always full of ideas, and some come to fruition. The Northern American Free Trade Agreement - linking the United States, Canada and Mexico - was first proposed at an informal meeting for political leaders in Davos.

8. Make peace, not war: Former Turkish Prime Minister Turgut Ozal claims that Davos stopped his country going to war with Greece. When tensions between the two countries escalated in 1987, they did not result in armed conflict because he had met his Greek counterpart Andreas Papandreou the year before in Davos and knew he could trust him.

9. Celebrities:

Davos has always had its sprinkling of celebrities, but Hollywood and rock stars like Angelina Jolie, Bono and Richard Gere have been a fairly recent addition. One of the early celebrity stars at Davos was the famous violinist and conductor Yehudi Menuhin.



Yehudi Menuhin and

10. The most powerful man on earth: Paulo Coelho in Davos
Ronald Reagan joined the Davos crowd several times - but only via video link. The first sitting US president to appear in Davos was Bill Clinton in 2000, at the forum's 30th anniversary session. He's been a regular attendee in most years since.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8479682.stm>

TESCO HAS STRONGEST CHRISTMAS SALES FOR THREE YEARS

The UK's biggest retailer, Tesco, has said it enjoyed its best Christmas performance for three years, after seeing a "strong" rise in sales.

UK like-for-like sales - which do not include new store openings - excluding petrol and VAT, had risen by 4.9% in the six weeks to 9 January, Tesco said.

However, Tesco offered double points on its Clubcard loyalty scheme, which contributed 0.7% to the sales growth.

Meanwhile, Debenhams said its sales had been little-changed in recent months.

In the 18 weeks to 2 January, like-for-like sales had increased by 0.1%, the department store said.

Online growth

TRADING UPDATES AT A GLANCE

- **M&S** - like-for-like sales up 0.8% in three months to 26 December

- **John Lewis** - revenues of £500.8m in five weeks to 2 January, like-for-like sales up 12.7%

- **Next** - like-for-like sales up 3.2% in 22 weeks to 24 December

- **Asda** - said it had a "solid" Christmas

- **Majestic Wine** - like-for-like sales up 11.7% in nine weeks to 4 January

- **Ocado** - like-for-like sales up 30% in four weeks to 26 December

- **Shop Direct** - sales up 6.3% in six weeks to 1 January

- **Sainsbury's** - like-for-like sales up 3.7%, excluding fuel, in the 13 weeks to 2 January.

- **Poundland** - like-for-like sales up 4.4% during the five weeks to 3 January

- **Co-op** - reported a 4.8% increase in sales, excluding fuel, in the 12 weeks to 2 January

Tesco shares rose 2.3% in early trading to 427.45 pence.

Like its rival Sainsbury's, Tesco reported a rise in champagne sales as customers were "looking for ways to treat themselves". It sold 35% more bottles of champagne than last year.

The supermarket giant added that its Finest range had sold particularly well.

Non-food sales were boosted by growth in clothing, electrical goods and toys.

Tesco added that online sales had grown by nearly 20% in the six-week period.

The company's finance director, Laurie McIlwee, denied there were any shortages on the shelves as a result of deliveries being delayed in the bad weather.

"Our suppliers have worked very well with us through some difficult times," he said. "I see our availability as [being as] strong as it's been throughout the year."

Profit focus



[See Tesco's share price](#)

Debenhams said its Christmas sales had been in line with its forecasts, given that it had been moving retailing space away from concessions and focusing on its own labels.

Chief executive Rob Templeman said he was pleased with the performance.

"Our continued focus on cash margin means that for the second year in succession we have delivered an increase in profit before tax over the Christmas trading period," he said.

Debenhams and Tesco are the latest retailers to update the market on how they have performed over Christmas.

Separately, the British Retail Consortium said retailers enjoyed their strongest December growth for eight years, with like-for-like sales increasing by 4.2%.

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8453450.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8453450.stm)

UBS DOUBLES SUB-PRIME WRITEDOWNS



UBS had warned that 2008 would be a tough year.

Swiss financial giant UBS has reported that its writedowns as a result of the sub-prime crisis have more than doubled to about \$37bn (£18.5bn).

It is the largest writedown by any bank since the credit crunch began.

UBS also announced that its chairman and former chief executive Marcel Ospel would not be seeking re-appointment.

The bank has announced \$19bn of fresh asset writedowns on top of the \$18.4bn it wrote off in 2007, as the value of its assets has plummeted.

UBS added that it was seeking to raise 15bn Swiss francs (\$15bn; £7.5bn) in capital by issuing new shares.

“ Today's announcement will alarm both UBS shareholders and the markets ” Robert Peston BBC Business editor

Its losses dwarf those declared by US banks such as Citigroup (\$21.1bn) and Merrill Lynch (\$22bn).

Widespread damage

The UBS announcements came as it said it expected to post a first-quarter net loss of \$12.1bn.

The firm said that the next chapter of the firm's history would be one of "discipline and determination".

"There will be other chapters which will not be perfect but none will be like the ones we have just written".

The US sub-prime problems have hit the balance sheets of banks worldwide and have cost several leading bankers their jobs.

Mr Ospel had previously said that he wanted to stay at the company for another year.

MAIN CREDIT CRUNCH LOSSES

- UBS: \$37.4bn
- Merrill Lynch: \$22bn
- Citigroup: \$21.1bn
- HSBC: \$17.2bn
- Morgan Stanley: \$9.4bn
- Deutsche Bank: \$7.1bn
- Bank of America: \$5.3bn
- Bear Stearns: \$3.2bn
- JP Morgan Chase: \$3.2bn
- BayernLB \$3.2bn
- Barclays: \$2.6bn
- IKB: \$2.6bn
- Royal Bank of Scotland: \$2.6bn
- Credit Suisse: \$2bn
- Source: Company reports

"I have always stated that I ultimately take responsibility for the bank's situation," he said.

"We have worked very hard and have been able to address the firm's most pressing problems, thereby laying the foundation for the long-term success of the bank."

He will be replaced by Peter Kurer, a 58-year-old Swiss lawyer who has spent the last seven years as the bank's main legal adviser.

Mr Ospel said that his successor had considerable experience of the banking sector "and importantly of this bank".

Difficult year

UBS has also unveiled plans to create a new business that would handle US property assets which had become worthless.

It said that it was confident that this would "deal effectively with the firm's real estate exposures and allow the bank to focus on strengthening its core operations".

Mr Ospel said that a decision would be made "within weeks" about how many jobs would go at the firm.

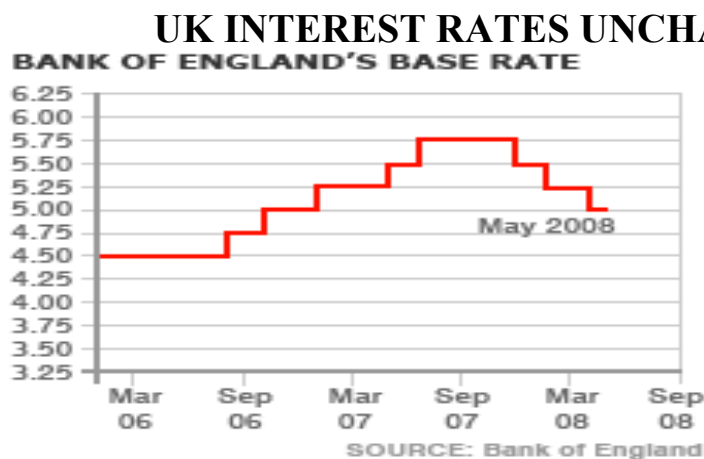
UBS management warned that it expected 2008 to be a difficult year for the firm and the industry as a whole.

In 2007 it reported its first annual loss since UBS was created from the merger of Union Bank of Switzerland and Swiss Bank Corporation in 1998.

Sub-prime loans were lent to US homebuyers with low incomes or with patchy credit ratings. These investments quickly soured as higher interest rates pushed up mortgage payments and triggered a wave of defaults.

As well as resulting in the collapse of Bear Stearns, it has also hit other big Western banks, including Wall Street giants Merrill Lynch, Citigroup and JP Morgan Chase.

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7323809.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7323809.stm)



UK interest rates have been held at 5% as the Bank of England decided to focus on inflation risks, despite signs that the economy is slowing.

The rate freeze had been expected, although many analysts now predict that rates will be cut to 4.75% in June. The decision came despite a flurry of downbeat data which added to worries about the state of the UK economy. However, rising fuel and food prices means that inflation is ahead of the government's target.

“ Further cuts to interest rates are needed to prevent the economy from drifting towards recession ” Steve Radley, EEF

'Recession risk'

"The latest data shows the economy is slowing, albeit only gradually, and at the same time inflationary pressures continue to mount," said Ian McCafferty, chief economic adviser to the CBI business group.

"The Bank faced a difficult decision, but it is no surprise that rates were kept on hold this month."

Meanwhile the body representing Britain's manufacturers, the EEF, said that the decision to hold rates was only delaying the inevitable cuts.

"The economy has been through a series of shocks since the credit crisis hit last summer and the Bank has been right so far in responding with a measured approach on rates," said the EEF's chief economist, Steve Radley.

"However, despite concerns on inflation, further cuts to interest rates are needed to prevent the economy from drifting towards recession."

The British Chambers of Commerce (BCC) argued that a rate cut would have underpinned business and consumer confidence and helped limit the potential damage to the economy.

"This decision was a mistake given the serious threats to economic growth," said BCC adviser David Kern.

Roger Bootle, economic adviser to Deloitte, said that by leaving the rate on hold, the Bank's Monetary Policy Committee (MPC) risked "presiding over the deepest and longest economic downturn since the recession of the early 1990s".

Mr Bootle predicted that rates would fall to 3.5%, or possibly lower, but that the moves would be "too late to prevent the economy from flirting with recession".

Speculation

Homeowners had been hoping for rate cut which - if it had been passed on by lenders - might have seen some people's mortgage payments reduced.

However, the credit crisis has made funding mortgages trickier for banks, and when interest rates were cut to 5% from 5.25% last month, not all lenders passed on the full reduction to borrowers, despite government pleas.

Negative manufacturing and service sector data released this week had led some to speculate that the Bank might decide to cut rates this month.

Office for National Statistics data showed that manufacturing output fell by 0.5% in March, the sharpest rate of decline in six months.

The figures followed data released earlier this week by the Chartered Institute for Purchasing and Supply which suggested that the UK services sector grew at its slowest rate in nearly five years in April.

The most recent available data showed that Consumer Prices Index inflation was 2.5% in March, holding steady from February, but well ahead of the government's 2% target.

On Wednesday, the British Retail Consortium said food prices in April were up 4.7% compared with a year ago, although falling prices of non-food items meant that shop prices overall were up by 1.2%.

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7389750.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7389750.stm)

UK MANUFACTURING FALLS IN MARCH



Despite March's data, manufacturing grew in the first three months of 2008.

UK manufacturing output fell by 0.5% in March, the sharpest rate of decline in six months, official data has shown.

The unexpected slide, after a couple of months of strong growth, included a fall-off in car production, the Office for National Statistics said.

Observers say the data will add to worries about the UK economy ahead of Thursday's interest rate decision.

However, manufacturing rose by 0.3% in the first three months of 2008 compared with the fourth quarter of 2007.

The wider measure of industrial production also fell 0.5% in March - its fastest rate of decline in more than a year.

'Soft reading'

Most analysts expect the Bank of England's rate-setters will hold the key interest rate at 5% this week, having cut it from 5.25% in April.

George Buckley of Deutsche Bank said the latest data would not necessarily be given much weight in the decision by the Bank of England's Monetary Policy Committee (MPC).

" "There has been a last minute flurry of disappointing UK economic data - prompting the obvious question - 'Could the MPC cut rates?' "

Alan Clarke, BNP Paribas

"Just as these are weaker compared to expectations, they were significantly stronger compared to expectations in January and February," he said.

"Nonetheless, it is another soft economic reading for March and it suggests the slowing in the economy is gaining traction."

The figures follow data earlier this week from the Chartered Institute for Purchasing and Supply which suggested that the UK services sector grew at its slowest rate in nearly five years in April as costs rose.

"There has been a last minute flurry of disappointing UK economic data - prompting the obvious question - 'Could the MPC cut rates?'" said Alan Clarke of BNP Paribas.

"However, we know from recent MPC minutes, the committee tend to be reluctant to deliver back-to-back rate moves.

"One reason for that is the fear that it will cause the market to extrapolate the move and price in even deeper cuts."

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7387323.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7387323.stm)

US PLANS FINANCE SYSTEM OVERHAUL



Henry Paulson wants the financial system to be more competitive

The US Treasury has revealed its blueprint for the biggest overhaul of regulation of the financial sector since the 1930s.

Critics have said that the credit crunch and resultant market turmoil made a strong case for change.

But Treasury Secretary Henry Paulson rejected claims that existing regulations have led to the turmoil.

And he said the plan should not be implemented until current difficulties roiling financial markets are resolved.

New powers

The plan would beef up the powers of the Federal Reserve, which earlier this month engineered the purchase of troubled investment bank Bear Stearns by JP Morgan.

It would give it greater oversight of all kinds of financial institutions from hedge funds to insurance companies.

" Our current regulatory structure was not built to address the modern financial system "

US Treasury Secretary Henry Paulson

"Government has a responsibility to make sure our financial system is regulated effectively. And in this area, we can do a better job," Mr Paulson said.

The government says the proposals are an effort help US firms become more competitive in the global economy.

The 218-page report was commissioned before credit markets began to seize up in August last year.

Fears of exposure to high-risk assets have made banks and financial institutions increasingly reluctant to lend to each other.

Bear Stearns got into trouble when other banks refused to lend it money over fears that it had too many bad debts due to the sub-prime mortgage crisis.

Market stability

The proposals give sweeping powers to the Federal Reserve - enabling it to tackle the kind of turmoil that is currently hitting financial markets.

• KEY MEASURES

- Fed becomes market stability regulator
- Second regulator to oversee banks
- Business conduct regulator to protect consumers
- Mortgage market to come under greater scrutiny

The Fed would become "market stability regulator" - allowing it to examine the books of any financial institution deemed to potentially threaten the stability of the financial system.

The overhaul will see a new organisation set up to take over the role of the five separate banking regulators.

A body to regulate business conduct and consumer protection is also likely to be proposed.

"Our current regulatory structure was not built to address the modern financial system," Mr Paulson said.

"We should and can have a structure that is designed for the world we live in."

"One that is more flexible, one that can better adapt to change, one that will allow us to more effectively deal with inevitable market disruptions and one that will better protect investors and consumers."

Mortgage scrutiny

Among other measures proposed is the creation of a commission to establish stricter criteria for firms involved in the mortgage market.

Mortgages for sub-prime borrowers, those with poor or patchy credit histories, have been at the heart of the recent market turmoil that has resulted in billions of losses for big banks.

A merger of the Securities and Exchange Commission, which regulates companies with publicly traded shares, with the Commodities Futures Trading Commission, which oversees commodities trading is also part of the proposals.

The review into the sector began early in 2007 after the financial services industry complained that over-regulation from Washington meant US firms were not as globally competitive as they could be.

Before travelling to Europe, President George W Bush said that he wanted congress to pass several pieces of legislation which he saw as "vital priorities".

These include a housing law which would enable more homeowners who were battling to meet mortgage payments to refinance their loans.

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7322107.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7322107.stm)

US CONSUMER MOOD AT 16-YEAR LOW



Consumers are worried about the state of the US economy

Confidence among US consumers hit its lowest level for 16 years in May, according to the Conference Board.

The research body's Consumer Confidence Index fell to a level of 57.2 in May, down from April's figure of 62.8.

The Conference Board blamed the pessimism on the short-term outlook for the US economy as well as weakening business and job conditions.

The figures tell a similar story to the University of Michigan's Index, which hit a 28-year low in May.

"There is a fear the economy is in a recession or going into one and people may find their jobs in jeopardy," said David Coard from the Williams Capital Group in New York.

"When you talk to people on the street they seem to be really being squeezed at the pump and the supermarket while their income isn't keeping up."

Turnaround unlikely

The Conference Board also issued pessimistic forecasts for the coming months.

"Consumers' inflation expectations, fuelled by increasing prices at the pump, are now at an all-time high and are likely to rise further in the months ahead," said Lynn Franco, director of the Conference Board Consumer Research Center.

"As for the short-term outlook, the Expectations Index suggests little likelihood of a turnaround in the immediate months ahead."

The index is based on responses from 5,000 US households.

It has plunged since last July, when it stood at 111.9.

Since then, the housing slump and rising prices for food and fuel have taken their toll on the mood among consumers.

The figures are closely watched because consumer spending accounts for two-thirds of all economic activity in the US.

Story from BBC NEWS: [ttp://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7422011.stm](http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7422011.stm)

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Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7322107.stm>

VIEWPOINT: SHE WHO MUST BE OBEYED?



Trabelsi (r) really call the shots in Tunisia?

In our series of viewpoints from African journalists, Ghanaian writer and politician Elizabeth Ohene considers the power behind strongmen.

Of course, like the rest of the world, I have been completely hooked on Tunisia's Jasmine Revolution.

Unfortunately some of it sounds like deja-vu.

Every revolution, every hated dictator, indeed, it seems every leader must have its femme fatale, the Lady Macbeth figure who is held responsible for the problems of the regime.

Leila Trabelsi fits the role of the villain of the piece as perfectly as her designer clothes fit her”

It is a phenomenon that goes all the way back, French Queen Marie Antoinette with her admonition to those without bread to eat cake comes to mind.

Who can forget Imelda Marcos of the Philippines with her shoes?

Then there was Elena Ceausescu of Romania who pretended to be a scientist and that offended people more than the dreaded Securitate.

And now we have Leila Trabelsi, wife of Tunisia's deposed leader Zine al-Abidine Ben Ali.

It is rumoured she of the dramatic designer sunglasses made sure the Ben Ali family left town well provided with an estimated 45m euros (£38m, \$60m) worth of gold bars taken from the central Bank of Tunisia. The bank has denied these reports.

She fits the role of the villain of the piece as perfectly as her designer clothes fit her.

I wonder why we always seem to need to find a powerful woman behind every strongman.

The real radical?



Simone Gbagbo is a politician in her own right and deputy head of the Ivorian Popular Front

Remember General Sani Abacha, the late unlamented Nigerian military dictator?

To hear some of the commentators, it seemed this powerful soldier could not make any of his proverbial calls to the governor of the Central Bank to ask for millions to be transferred into his account by himself.

He had to be prodded by his wife, Maryam Abacha.

At the height of his powers, Flight-Lieutenant Jerry Rawlings of Ghana couldn't fire a mere minister unless it was at the instigation of his wife, or so we were told.

Until the arrival this past week of Leila Trabelsi at the top of The Women Behind the Dictator Chart, the spot had been occupied for years by Grace Mugabe”

The gossip was that many ministers and officials were so worried about offending "Madam" that they would go to extraordinary lengths to please her, even at the risk of upsetting the president himself.

As the Ivorian crisis has escalated, we keep hearing that the problem does not lie with Laurent Gbagbo but with his wife, Madame Simone Gbagbo.

She it is, we are told, who will not allow her husband to compromise.

She is the real radical, she has sworn she will be the last one standing if need be, she has told her husband that under no circumstance should he bow to pressure and step down.

Apparently she is the real ideologue and in caricatures carried in the local press, her husband is shown in absolute fear of her.

Well, that is what those in the know would have us believe.

Well covered



Is Zimbabwe's Robert Mugabe likely to be bossed around by his wife?

Until the arrival this past week of Leila Trabelsi at the top of The Women Behind the Dictator Chart, the spot had been occupied for years by Grace Mugabe, Zimbabwean President Robert Mugabe's wife.

This man with such intimidating intellect, who has been known to reduce his opponents to silence in arguments, is apparently under his wife's spell to such an extent that he would do anything she asks him to do.

Collapse the economy, introduce a 10bn Zimbabwean dollar note into circulation, seize commercial farms, empty supermarket shelves, make a strong uncompromising speech in parliament - all orchestrated by Grace Mugabe?

I wonder if it is possible for a man to become autocratic without a strong woman by his side?

As Mr Ben Ali contemplates life suddenly stripped of all his presidential trappings and in Saudi Arabia of all places, doubtless, he will come into his own and offer Tunisians some defence of his actions.

His wife is not likely to have the kind of influence she had in Tunisia, not in Saudi Arabia; she will be well covered there.

Story from BBC NEWS: <http://www.bbc.co.uk/news/world-africa-12255734?print=true>

VINTAGE TECHNOLOGY UP FOR AUCTION

A collection of early technology that includes pre-war TVs is expected to fetch up to £1m at auction next week.

Bonhams said the collection of 758 items includes many regarded as firsts of their kind. It belongs to Michael Bennett-Levy, from Edinburgh, who has spent 30 years collecting examples of early technology from across several centuries. Among the pieces is what is billed by the auction house as an "unequalled" group of 26 pre-war TVs. Bonhams said it was the most comprehensive collection of its type still held in private hands, with only 500 such televisions thought to have survived. Also being auctioned are the first LED pocket calculators from 1971, which are estimated to reach between £200 and £300. The sale will also feature a Bennet electrostatic friction generator from 1770, valued at £8,000-£12,000, and a Wimshurst X-ray machine, set to raise £7,000-£10,000. Mr Bennett-Levy said: "The first examples in any field of antiques are always important regardless of any other considerations." Parts from LEO II, created in May 1958, the first commercial computer, are expected to reach £2,000. Other significant firsts are a rare Cuthbert reflecting microscope from around 1830 - it is estimated at £15,000-£25,000. There are also the producer's working papers for the opening of the BBC television service on 2 November 1936.

Story from BBC NEWS: http://news.bbc.co.uk/go/pr/fr/-/2/hi/uk_news/8275483.stm

VW TO BUY HALF OF PORSCHE BY 2010

Europe's largest carmaker, Volkswagen, has said it is to buy 49.9% of sports car maker Porsche by the end of 2009 for about 3.9bn euros (£3.54bn;\$5.8bn).



Porsche failed in an attempt to take over VW

In August VW and Porsche agreed the details by which VW will merge with its German compatriot by 2011. VW had initially been set to buy a 42% stake in Porsche by the end of this year for 3.3bn euros. The deal will end months of acrimony between the two firms, and would end Porsche's failed efforts to buy VW.

Funding failure

Over the past year Porsche built up major debts to get a 51% stake in VW, only to fall short of the required 75% when it could not raise more funds due to the impact of both the global credit crunch and the slump in global car sales. Porsche's failure to buy VW saw the firm's former chief executive Wendelin Wiedeking and financial director Holger Haerter resign this summer. Porsche is set to become the 10th brand in the VW family, joining the likes of Audi, Seat and Skoda.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8317010.stm>

WHAT IS A GLOBAL RECESSION?



Many individual countries are now in recession, and the world economy is flagging badly. Leading economic organisations and business leaders are talking about "a global recession".

But it is not easy to define. BBC World Service economics correspondent Andrew Walker looks at the tricky business of working out whether we are in "a global recession".

It really depends what you mean.

Even for national economies the word "recession" has more than one meaning.

It can apply to two consecutive quarters of declining output (GDP), a decline in annual GDP, or in the case of the US, it is the judgement of a committee of economists at the National Bureau of Economic Research.

But although there is more than one, these definitions are widely used and understood.

That is less true of global recessions.

Some people are talking about one now, and for what it's worth, I have little doubt that by the end of this episode most people will agree that we have been through one. But what is it?

Different thresholds

Quarterly data are a problem at the global level. The International Monetary Fund (IMF) has concerns about the consistency across countries so it doesn't publish any quarterly global aggregates.

“ Whatever label we choose, the underlying reality matters a great deal to people who lose their jobs, have their incomes cut or whose business fails ”

So that brings us to annual figures and I have heard several different thresholds from IMF chief economists for judging whether a year counts as a recession.

Global output growth below 3%, 2.5%, and 2% have all been suggested.

Another idea is growth per capita of below zero. Global population grew at about 1.2% last year, which gives another, lower threshold.

Or some people just take recession to mean a very sharp slowdown in global growth.

There is also a wrinkle when it comes to adding up national output figures, in different national currencies.

The obvious thing to do is to use actual exchange rates, but that tends to make items produced in a developing country count for less than a similar item made in a developed one.

You can adjust for that by using made-up conversion rates known as Purchasing Power Parities, or PPPs.

If there is a global recession, it will be this year - let's hope no more than that.

So there are no real data. All we have to go on is forecasts.

The most recent one from the IMF is growth of 0.5% using PPPs, and minus 0.6% using market exchange rates.

If the forecast is right it's a recession by all those measures.

Political banana skin

But does it matter? For a journalist, it is more convenient to know for sure one way or the other.

Many people called 2001 a global recession, but the IMF decided it was a near miss. For the sake of balance I felt obliged to take account of that in how I wrote.

Whatever label we choose though, the underlying reality matters a great deal to people who lose their jobs, have their incomes cut or whose business fails.

It is also worth asking whether the word itself makes things worse, by depressing confidence.

It is arguable that when the National Bureau announced the current US recession, it added to the gloom on Wall Street - though it was a bad day for investors anyway.

There certainly is a history of wariness about using the R-word.

Last year the US Treasury Secretary Henry Paulson invented a new term - "down-climb".

It was such an odd choice that it really only succeeded in showing he was trying to avoid a nastier one.

In the more distant past, there's a story about a senior official in Jimmy Carter's US administration, an economist by the name of Alfred Kahn.

He was told off for frightening people by talking of recession and even depression.

So what did he do? Was he chastened?

No. He was witheringly sarcastic. He decided, the story goes, to substitute another word - banana.

The US was in danger of experiencing the worst banana in 45 years.

In a way it was a case of turning on its head a famous line from Shakespeare's *Romeo and Juliet*: "That which we call a rose by any other name would smell as sweet".

But this time it's not a rose that we can smell. It's an increasingly rotten banana.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7880592.stm>

WHAT WOULD AMERICANS THINK OF THE FRENCH STRIKE?

By Matthew Price BBC News, France



Over a million people have taken part in protests against pension reforms

The widespread protests against the French government's plans to raise the age of retirement from 60 to 62 are part of a wider battle about the future of French society and how much the government spends to support the poor.

I am going through a little bit of culture shock.

For the last three years I have been based in the US. And the only protests I have covered, the only ones vocal enough to have been worth reporting on, have been angry mobs demanding the government stop spending and get out of their lives.

Now, just one week into my new role as Europe correspondent, I am faced with angry mobs demanding the exact opposite - an end to government cut backs and a promise that the state will continue to provide for them.

Talk about a change of scene.

The Americans could never stomach - or indeed even understand - what has been happening in Marseille.

The stench of rotting oranges, old coffee grounds and the occasional soiled nappy, sticks in the nose as you walk through the narrow lanes of the old city.

And every day that the rubbish collectors remain on strike, the piles of overflowing black bags and cardboard boxes grow ever higher.

Wind your way past them and down to the port where 1,000 stylish yachts bob quietly, and look out across the sparkling blue waters of the Mediterranean, and you will see more evidence of these strikes - the oil tankers anchored offshore waiting for port workers to return to their posts.

Then there are the petrol stations - the bright red covers strapped over the pumps which tell you they are "hors service" - out of service.

Out of petrol to be more accurate. The strike is taking its toll.

" Will the French people finally get back what the workers want - a government that sees its main purpose as being to look after the citizens?"

But what Americans would also perhaps not understand, is how despite this slap in the collective face, everyday life is not on hold.

Basically, it is to be expected here.

"It's France - it's normal, huh?" one man shrugged before heading off back to work.

Another, having found a petrol station with supplies said he had to drive around the city a bit, but it was okay.

In fact, for a city that has been deemed the epicentre of French union militancy, there was not at first much evidence of it.

Yes, there was the rubbish, and the thought in the back of your mind that you might run out of petrol, but where were the picket lines?

Road blocks

For three glorious hours, I drove along the coast looking for strikers and watching the wind surfers zip across the sea.

At one junction leading to a fuel storage depot, a sun-tanned policeman and his swaggering colleagues told me there had been a protest earlier but they had closed it down.

Eventually I ended up at a Total refinery, which I knew to have been having problems.

Even here - no picket. Just the wind whipping across the massive empty car park out the front and a sign tied across the gates - "plant on strike".

The next day though came word of a shut down at the airport. Strikers had blocked the road to the terminal.

This sounded more like it. A proper bit of "argey bargey a la Francaise" surely?

Well, not by the time I had made it there.

Within an hour or so, the strikers had forced perhaps 100 or so people to abandon their hire cars a short walk from the terminal, and then cleared off.

Airport in disarray - job done.

'Personal responsibility'

Some hours later, I received a call from the main train station.

A group had plonked themselves on the tracks in front of a TGV bound for Paris.

They shouted for a bit, but again soon vanished. Lightning strikes, I guess you could call them.

PROPOSED PENSION REFORMS

- Raise the retirement age from 60 to 62 by 2018
- Raise the security contributions qualification from 40.5 to 41.5 years
- Raise the age pensioners can receive a full state pension from 65 to 67

The big question, of course, is where all this is leading?

Is this indeed the big social movement that the unions say it is, a movement that in true revolutionary style will end with the overthrow of the court of Sarkozy?

Will the French people finally get back what the workers want - a government that sees its main purpose as being to look after the citizens?

My sense is the answer is twice, "Non".

And indeed, most French know the world has changed since the days of the all-embracing welfare state.

They know the age of austerity inevitably implies an age of personal responsibility.

And personal responsibility is something the Americans I have lived among for the last three years have adopted as a way of life.

I am reminded of a trip I took with a truck driver - named DuWayne - from Wisconsin. One thousand kilometres (600 miles) into an epic ride across the states, he mentioned the French lorry drivers' proclivity to strike.

"We'd never do that here," DuWayne proudly told me. "We work hard."

And it is true - they do.

One year he spent 352 days on the road, in order to pay the bills.

I told him that the French strike to protect their working conditions, which were far better than anything he had ever known.

He looked at me, shocked, as if to say, "You mean the French have it better than us?"

Story from BBC NEWS:

http://news.bbc.co.uk/2/hi/programmes/from_our_own_correspondent/9118869.stm

WORLD ECONOMIES REBOUND BUT CHINA SET FOR BEST GROWTH

The Organisation for Economic Co-operation and Development (OECD) says growth and recovery are expected in 2010 in just about all world regions.

For its 30 member countries, rich nations including the US and UK, it has more than doubled its growth forecast to 1.9% for next year, from 0.7%.

But the OECD warns developed nations not to expect a smooth ride.

It said growth was being "held back by still substantial headwinds" and would be "modest" for some time.



Portrait of a world economy: The outlook brightens for business leaders

The very measures that are helping richer nations to recover pose risks to that recovery, the OECD says.

The UK, for example, needed to come up with a concrete plan to ease concerns about the stability of the public finances, it added.

The OECD said the effectiveness of the UK's asset purchase programme - the so-called quantitative easing programme - was uncertain.

Jobless recovery?

The main danger for rich countries is unemployment, according to the OECD's economic outlook. In the US, people are expected to continue to lose their jobs at a faster rate than new ones are created until sometime in the first part of next year.

For the European Union, the picture is even worse. Unemployment may continue to rise in that region until 2011.

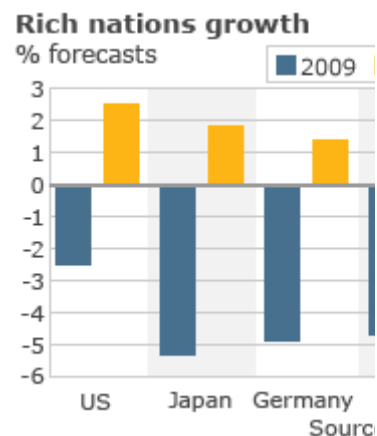
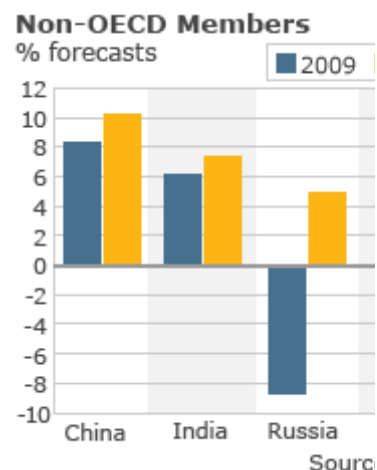
A very different economic outlook is forecast for key emerging nations. China can expect to grow by 10%, India by more than 7%.

The other two stand-out nations are Brazil and Russia. The OECD expects Brazil's economy to rebound and expand by almost 5% after stagnating this year.

Russia is also predicted to see that kind of economic improvement next year. But its turnaround will be even more dramatic. This year, it has experienced one of the worst economic slumps in the world - contracting by almost 9%.

But those four so-called Bric countries are not part of the 30-strong OECD club.

The one member nation whose economy should perform vigorously in 2010 is also an eastern one: South Korea should rebound to grow by 4.5% in both 2010 and 2011, after ending this year with almost no growth.



Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/8367983.stm>

WORLD IS GETTING MORE CORRUPT, SAYS TRANSPARENCY POLL



Police taking bribes was highlighted as a major problem by the report

The world is considered a more corrupt place now than it was three years ago, a poll suggests. Some 56% of people interviewed by Transparency International said their country had become more corrupt.

The organisation put Afghanistan, Nigeria, Iraq and India in the most corrupt category, followed by China, Russia and much of the Middle East.

Meanwhile, a BBC poll suggests that corruption is the world's most talked about problem.

About one in five of those polled by the BBC said they had discussed issues relating to corruption with others in the last month, making it the most talked about concern ahead of climate change, poverty, unemployment and rising food and energy costs.

In the [Transparency International survey](#), political parties were regarded as the most corrupt institutions, and 50% of people believed their government was ineffective at tackling the problem. One in four of those polled said they had paid a bribe in the past year - the police being the most common recipient. Some 29% of bribes went to the police, 20% to registry and permit officials, and 14% to members of the judiciary.

Political parties have long been regarded as the most corrupt institutions - they topped the list in Transparency's 2004 barometer with 71%. In this year's report, 80% regarded them as corrupt.

Religious bodies experienced a sharp rise in people regarding them as corrupt - 28% in 2004 increased to 53% by 2010.

Why pay a bribe?

- In sub-Saharan Africa, 67% of bribes were **to avoid trouble with the authorities**
- In the Arab world and Latin America most bribes were paid **to speed things up**

- In Asia-Pacific, 35% of people bribed **to get a service they were entitled to**
- In North America and the EU, most bribe payers say they **could not remember** why they had paid

Source: Global Corruption Barometer 2010

People from Afghanistan, Nigeria, Iraq and India were among those who perceived the highest levels of corruption in their daily lives.

At least half of the people surveyed in those countries reported paying a bribe in the past year.

While people from Cambodia (84%) and Liberia (89%) were the most likely to have to pay a bribe, the Danish reported 0% bribery.

Robin Hodess, Transparency's policy and research director, expressed particular concern at the figures on bribery. "Unfortunately people's experience with bribery most often involves the police, and this is really worrying," she said. "It's a figure that's grown in the past few years. It's nearly doubled, in fact, since 2006. Nearly one in three people who had contact with the police around the world had to pay a bribe."

By region, people in sub-Saharan Africa were the most likely to have paid a bribe (56%).

Bribe taking was least common in EU countries and North America (both 5%) - although these were the two regions seeing the biggest increase in concern about corruption.

Analysts blame this rising concern on the global financial crisis for undermining people's faith in government, banks and economic institutions.

The lobby group interviewed 90,000 people in 86 countries to compile its corruption barometer.

Poverty

The opinion poll commissioned by the BBC sampled 13,000 people in 26 nations.

One question asked people to rate which issues they saw as most serious.

Corruption was ranked as the second most important topic behind poverty.

Respondents in Brazil, Egypt, Colombia, the Philippines and Kenya were especially likely to view corruption as a very serious issue.

In Europe, Italians were the most concerned about bribe taking.

Publication of the BBC poll coincides with anti-corruption day held by the United Nations.

Story from BBC NEWS:

<http://www.bbc.co.uk/news/world-11954667?print=true>

YOUNGEST BILLIONAIRES LOSE MONEY



Albert von Thurn und Taxis, here with sister Maria, is the youngest billionaire

The world's youngest billionaires have lost nearly a third of their wealth, according to Forbes rich list.

The average net worth of billionaires aged 40 and under is \$2.9bn (£2.1bn), down 30% from last year.

The youngest billionaire is Germany's car-racing bachelor Prince Albert von Thurn und Taxis, who is worth about \$2.1bn at the age of 25.

His fortune dropped 10% as the financial downturn hit his family's real estate and forestry holdings.

Old money

The family's wealth derives from centuries ago when, under the German emperors, they had a monopoly over running the postal system.

According to Forbes, Prince Albert's 30,000 hectares of woodland in Germany is considered one of the largest forest holdings in Europe.

YOUNG BILLIONAIRES

- Sergey Brin, 35, Google co-founder, \$12bn
- Larry Page, 36, Google co-founder, \$12bn
- Sheikh Mansour Bin Zayed Al Nahayan, 39, Abu Dhabi ruling family, \$4.9bn
- Daniel Ziff, 37, Ziff Brother Investments, \$3.5bn
- John Arnold, 35, Centaurus Hedge Fund, \$2.7bn
- Prince Albert von Thurn und Taxis, 25, \$2.1
- Kenneth Griffin, 40, Citadel Hedge Fund, \$1.5bn
- Chu Lam Yiu, 39, Huabao International, \$1.5bn
- Jerry Yang, 40, Yahoo co-founder, \$1.1bn
- William Ding, 38, Netease founder, \$1.1bn
- Andrey Melnichenko, 37, MDM Bank founder, \$1bn

- source: Forbes

His mother, Gloria von Thurn und Taxis, is one of Germany's leading socialites.

The next youngest billionaires are Google founders Sergey Brin, 35, and Larry Page, 36, who have about \$12bn each, according to Forbes, which also makes them the richest on the list.

Both have lost just over \$6.5bn as shares in Google have dropped 30% in the past 12 months.

Drop outs

The two met at Stanford University before dropping out in 1998 to start Google from a friend's garage.

Jerry Yang, co-founder of Yahoo, scrapes into the list with a personal wealth of \$1.1bn. Shares in Yahoo have fallen by 55% since the last list was compiled after the search engine's sale to Microsoft fell through.

Sheikh Mansour Bin Zayed Al Nahayan, the 39-year-old member of Abu Dhabi's ruling family, also appears in the list.

He came to prominence by buying Manchester City football club last year, as well as investing large sums of cash into Barclays bank.

Andrey Melnichenko, the Russian industrialist worth \$1bn, just managed to keep his place in the list despite losing 80% of his personal fortune in recent months.

The same cannot be said of Facebook founder Mark Zuckerberg, who drops off the list completely after heading it last year.

Forbes magazine compiles an annual list of the world's billionaires.

Story from BBC NEWS: <http://news.bbc.co.uk/go/pr/fr/-/2/hi/business/7937449.stm>

2. LEARN THE REAL LANGUAGE

Glossary Of The British Elections². Британські вибори в словах і виразах

Absentee ballot - заочне голосування [Вживається в тих випадках, коли виборець не в змозі особисто з'явитися на виборчу дільницю. Заочне голосування буває поштовим або через довірених осіб]

Agent - представник [Особа, яка представляє кандидата у його питаннях з виборчими органами та організовує його передвиборчу кампанію]

Ballot - голосування

Ballot box - урна для голосування

Ballot paper - бюлетень для голосування [У Великій Британії в бюлетень записані всі кандидати, які балотуються по даному округу. Виборці відмічають свій вибір хрестиком.]

Battlebus - "бойовий автобус" [Автобус або інший транспортний засіб, що використовується партійними лідерами та представниками керівництва партій для переміщення по країні під час передвиборчої боротьби]

Boundary Commission - комісія по розміщенню округів [Орган, який кожні 8-12 років переглядає межі виборчих округів з метою більш чіткого відображення розподілу населення. Востаннє межі були переглянуті перед виборами 1997 року, коли в парламенті було додано вісім нових місць, і межі більшості виборчих округів були змінені.]

By-election - додаткові вибори [Голосування, яке проводиться в проміжках між загальними виборами, зазвичай у результаті смерті депутата або його виходу у відставку. З часу виборів 1997 року додаткові вибори проводились у країні 17 раз.]

Cabinet - кабінет міністрів

Candidate - кандидат [Як тільки парламент розпускається напередодні чергових виборів, повноваження його членів припиняються, і в період виборчої кампанії в країні немає жодного депутата, залишаються лише кандидати.]

² http://news.bbc.co.uk/hi/russian/learn_english/newsid_4853000/4853054.stm

Canvassing - агітація [Під час передвиборчої кампанії партійні активісти опитують виборців, за кого вони мають намір голосувати, намагаючись заручитися у них підтримкою власного кандидата. Застосовуються різноманітні форми агітації, аж до телефонних дзвінків і обходу будинків потенційних виборців. Виборці часом скаржаються на нав'язливість агітаторів.]

Coalition - коаліція [Коаліції у Вестмінстері створюються дуже рідко. Востаннє коаліція була створена під час Другої світової війни в роки правління Вінстона Черчілля.]

Constituency - округ [Територія, від якої обирається один депутат у парламент. У Великобританії на сьогоднішній день існує 659 виборчих округів.]

Deposit - внесок [Для того, щоб отримати дозвіл балотуватися до парламенту, кандидати або їх партії повинні сплатити 500 фунтів. Ці гроші їм повертаються лише в тому випадку, якщо кандидат отримує не менш ніж 5% від загальної кількості поданих в окрузі голосів.]

Devolution - деволюція [Процес делегування законодавчих повноважень іншим парламентським органам на території Великої Британії - перш за все, парламенту Шотландії і Асамблеєю Уельсу та Північної Ірландії.]

Dissolution of Parliament - роспуск парламенту

Election expenses - витрати на кампанію [Кандидатам дозволяється витратити на свою передвиборчу кампанію чітко обмежену суму грошей. По завершенню голосування кандидати зобов'язані надати звіти за своїми витратами, які доводять, що вони не перевищили цієї суми.]

Electoral register - список виборців [Список усіх жителів округу, які мають право на голосування]

Exit poll - опитування виборців [Опитування людей, які залишають виборчі ділянки, в ході якого з'ясовується приблизна картина результатів]

First past the post - система простої більшості [Термін, що характеризує британську виборчу систему. Він означає, що кандидатові необхідно обігнати своїх опонентів хоча б на один голос, щоб отримати місце в парламенті.]

Franchise - право на голосування [Цим правом володіють всі, кому більше 18 років і кого включено до списку виборців.]

General election - загальні вибори [Вибори, в ході яких розподіляються 659 місць у Палаті громад, нижній палаті британського парламенту. Загальні вибори повинні проводитися як мінімум кожні п'ять років, проте зазвичай вони оголошуються приблизно через чотири роки, причому дату голосування вибирає прем'єр-міністр.]

Hung parliament - "підвішений" парламент [Якщо в результаті виборів жодна з партій не отримала переважної більшості депутатських мандатів, парламент називають "підвішеним". Коли таке відбувається, найбільші партії намагаються сформувати коаліцію з дрібними партіями.]

Landslide - блискача перемога, повний розгром супротивника [Так називаються результати виборів, на яких одна з партій перемагає з величезним перевагою. Саме так називали перемогу лейбористів у 1945 році, перемогу консерваторів у 1983 році і прихід до влади Тоні Блера в 1997 році.]

Local elections - місцеві вибори [Вибори до місцевих рад у 34 англійські графства і 10 міських органи влади. Відбуваються 3 травня.]

Manifesto - маніфест [Публічне оголошення платформи, ідей і обіцянок партії напередодні виборів. Як тільки уряд приходить до влади, його результати часто оцінюють, виходячи з того, як він виконує свої обіцянки, позначені в маніфесті.]

Marginal constituencies - маргінальні округи [Округи, в яких склався відносно невеликий розрив між кандидатами від основних партій. Часто вважається, що розрив у 10% є незначним, тобто зміна рейтингу лідируючого кандидата на 5% може коштувати йому депутатського мандата.]

Minority government - уряд меншості [Уряд, що формується партією, яка не має абсолютної більшості в Палаті громад.]

MP - член парламенту [Чітко кажучи, членами парламенту є і члени Палати лордів, однак на практиці термін MP застосовується лише до депутатів Палати громад.]

Nomination paper - заявка на висунення [Для висунення кандидатури людині необхідно представити підписи як мінімум десяти виборців, які проживають у його окрузі.]

Number 10 Даунінг-стріт, 10 [Офіційна резиденція прем'єр-міністра Великої Британії з XVIII століття. Знаходиться в будинку номер 10 по вулиці Даунінг-стріт у центрі Лондона.]

Opinion poll - соціологічне опитування

Opposition - опозиція [Партія, яка прийшла на виборах другою, отримує назву офіційної опозиційної партії. На знак визнання її ваги в суспільстві вона отримує додаткове фінансування на проведення парламентської діяльності.]

Party Election Broadcast (PEB) - передвиборча реклама партії [У ході передвиборчої кампанії партії мають право використовувати теле-і радіо ефір для трансляції своїх рекламних роликів. За угодою зі ЗМІ кожна партія має право на певну кількість роликів у залежності від її популярності і числа виставлених нею кандидатів.]

Personation - персонація [видача себе за іншу особу з метою використання її права голосу]

Polling day - день голосування

Polling station - виборча дільниця

Postal vote - поштове голосування [Люди, які через обставини не в змозі з'явитися на виборчу дільницю, мають можливість проголосувати по пошті - за умови, що вони заздалегідь висловили таке бажання.]

Proxy vote - голосування через довірену особу [Люди, які з якихось причин не можуть з'явитися на виборчу дільницю, мають можливість призначити довірену особу, яка проголосує за них.]

Psephology - псефологія [Вивчення результатів голосування, опитувань громадської думки тощо і визначення намічених тенденцій.]

Queen's Speech - промова королеви [Законодавча програма уряду, оголошується при відкритті нової сесії парламенту. Програму оголошує королева, однак готує її уряд.]

Recount - перерахунок голосів [При відсутності досить великого розриву між кандидатами, вони мають право вимагати перерахунку голосів. При необхідності цей процес може повторюватися кілька разів. Рішення про проведення перерахунку приймає уповноважений з виборів, керівник виборчої комісії округу.]

Returning officer - уповноважений з виборів [Офіційна особа, яка керує процесом виборів; призначається в кожному з 659 округів.]

Seat - місце в парламенті, мандат

Speaker - спікер парламенту [Спікер обирається членами Палати громад. За традицією жодна з партій не балотується в окрузі, в якому виступає депутат парламенту, який займає місце спікера.]

Spin - "піар" [Спроба представити якусь подію в сприятливому вигляді з тим, щоб населення або ЗМІ саме так її й сприймали. Люди, що займаються такою діяльністю, називаються spin doctors.]

Spoiled ballots - недійсні бюлетені [Бюлетені, які були заповнені неправильно. Уповноважений з виборів вирішує, чи слід зараховувати бюлетені, дійсність яких викликає сумнів.]

Swing - перехід виборців на бік іншої партії

Tactical voting - тактичне голосування [використовується, коли люди голосують не за ту партію, яку насправді підтримують, а за якусь іншу, щоб не допустити приходу до влади найнеулюбленішої.]

Tellers - лічильники голосів [представники партій, які стоять біля дверей виборчих ділянок і відзначають номери виборців, що з'явилися голосувати. Завдяки цьому партії можуть визначити, чи всі їхні прихильники прийшли голосувати. Лічильники не мають офіційного статусу, і ніхто не зобов'язаний надавати їм інформацію, яка їх цікавить.]

Turnout - явка

Westminster - Вестмінстер [Британський парламент. Також: центр британської політики, розташований навколо Вестмінстерського палацу.]

Writs of election - указ про проведення виборів [направляється в кожен округ, як тільки розпускається парламент]

2.2. GLOSSARY OF THE GLOBAL CRISIS³

- **the global slump** - різкий економічний спад у всьому світі
- **credit crunch** - різкий економічний спад у всьому світі
- **to take a beating** - терпіти збитки
- **take-over** - поглинання однієї компанії іншою
- **to reduce one's salary** - скорочувати зарплату
- **a walkout** - страйк
- **a redundancy** - звільнення у зв'язку зі скороченням штату
- **a redundancy payment** - вихідна допомога, що виплачується

при звільненні у зв'язку зі скороченням штату

- **to live for today** - жити одним днем
- **to undergo training** - пройти тренінг
- **to apply for a job** - подати заяву про прийом на роботу
- **to borrow from a mortgage lender and buy property** - купувати

нерухомість за допомогою іпотеки

- **a reduction in a range of goods** - скорочення асортименту това-

рів

- **gold and foreign exchange reserves** - золотовалютні резерви
- **gaping budget deficit** - зяюча діра в бюджеті (величезний бюджетний дефіцит)

- **stock exchange** - фондова біржа

- **to adopt measures** - вживати заходів

• **to water down financial regulation** - послабити чи пом'якшити фінансове регулювання

• **Special Drawing Rights (SDR)** - спеціальні права запозичення (безготівковий резервний і платіжний засіб Міжнародного валютного фонду (МВФ); використовується для регулювання сальдо платіжних балансів, поповнення резервів, розрахунків за кредитами МВФ; у зв'язку з посиленням кризи обговорюється можливість створити на базі МВФ світову резервну валюту, яка могла б замінити в цій якості доллар)

• **Gross Domestic Product (GDP)** - валовий внутрішній продукт (ВВП)

- **to grapple with the crisis** - спробувати подолати кризу

³ http://www.bbc.co.uk/russian/learning_english/2009/06/090629_crisis_glossary.shtml

- **to jump-start growth** - дати поштовх зростанню економіки
- **The crisis is affecting us.** - Криза зачіпає нас / позначаються на нас, ми відчуваємо кризу.
- **I'm concerned about currency rate fluctuations.** - Мене турбують коливання валютних курсів.
- **He is repaying a mortgage & a consumer loan.** - Він погашає / виплачує іпотечний і споживчий кредити.
- **She's made up her mind to make a full early repayment of her mortgage asap.** - Вона вирішила якомога швидше достроково погасити іпотечний кредит.
- **Sony has slashed its annual earnings forecast.** - Корпорація Sony знизила прогноз свого річного прибутку.
- **Quite a few successful entrepreneurs are now facing crucial problems in their businesses.** - У даний час досить багато успішних підприємців відчувають дуже серйозні проблеми в бізнесі.

2.3. The Current Financial Crisis Terminology⁴

The current financial crisis has thrown terminology from the business pages onto the front page of newspapers, with jargon now abounding everywhere from the watercooler to the back of a taxi.

Here is a guide to many of the business terms currently cropping up regularly, as well as some of the more exotic words coined to describe some of the social effects of the credit crunch.

A-C

AAA-rating

The best credit rating that can be given to a corporation's bonds, effectively indicating that the risk of default is negligible.

Administration

A rescue mechanism for UK companies in severe trouble. It allows them to continue as a going concern, under supervision, effectively to try to trade out of difficulty.

A firm in administration cannot be wound up without permission from a court.

Assets

Things that have earning power or some other value to their owner.

Fixed assets (also known as long-term assets) are things that have a useful life of more than one year, for example buildings and machinery; there are also intangible fixed assets, like the good reputation of a company or brand.

Current assets are the things that can easily be turned into cash and are expected to be sold or used up in the near future.

Bear market

In a bear market, prices are falling and investors, anticipating losses, tend to sell. This can create a self-sustaining downward spiral.

Bond

A **debt security** - or more simply an IOU. The bond states when a loan must be repaid and what interest the borrower (issuer) must pay to the holder. Banks and investors buy and trade bonds.

Bull market

A bull market is one in which prices are generally rising and investor confidence is high.

Capital

4

http://news.bbc.co.uk/go/pr/fr/-/2/hi/uk_news/magazine/7642138.stm

The wealth - cash or other assets - used to fuel the creation of more wealth. Within companies, often characterised as working capital or fixed capital.

Capitulation

Used of the stock markets, the point when a flurry of panic selling induces a bottoming out of prices.

Carry trade (currency)

Typically, the borrowing of currency with a low interest rate, converting it into currency with a high interest rate and then lending it. One common carry trade currency is the yen, as traders seek to benefit from Japan's low interest rates. The element of risk is in the fluctuations in the currency market.

Chapter 11

The term for bankruptcy protection in the US. It postpones a company's obligations to its creditors, giving it time to reorganise its debts or sell parts of the business, for example.

Collateralised debt obligations (CDOs)

A collateralised debt obligation is a financial structure that groups individual loans, **bonds** or **assets** in a portfolio, which can then be traded.

In theory, CDOs attract a stronger credit rating than individual assets due to the risk being more diversified. But as the performance of some assets has fallen, the value of many CDOs have also been reduced.

Commercial paper

Unsecured, short-term loans issued by companies. The funds are typically used for working capital, rather than fixed assets such as a new building.

Commodities

Commodities are products that, in their basic form, are all the same so it makes little difference from whom you buy them.

That means that they have a market price. You would be unlikely to pay more for iron ore from a particular mine, for example.

Correction

A short-term drop in stock market prices. The term comes from the notion that, when this happens, overpriced stocks are returning back to their "correct" values.

Credit crunch

The situation created when banks hugely reduced their lending to each other because they were uncertain about how much money they had.

This in turn resulted in more expensive loans and mortgages for ordinary people.

Credit default swap

A swap designed to transfer **credit risk** , in effect a form of financial insurance. The buyer of the swap makes periodic payments to the seller in return for protection in the event of a default on a loan. **Currency peg**

A commitment by a government to maintain its currency at a fixed value in relation to another currency. Typically this is done by the government buying its own currency to force the value up, or selling its own currency to lower the value. One example of a peg was the fixing of the exchange rate of the Chinese yuan against the dollar.

D-F

Dead cat bounce

A phrase long used on trading floors to describe a short-lived recovery of share prices in a falling stock market.

Deflation

The downward price movement of goods and services.

Derivatives

Derivatives are a way of investing in a particular product or security without having to own it. The value can depend on anything from the price of coffee to interest rates or what the weather is like.

Derivatives can be used as insurance to limit the risk of a particular investment.

Credit derivatives are based on the risk of borrowers defaulting on their loans, such as mortgages.

Dividends

A payment by a company to its shareholders, usually linked to its profits.

Equity

In a business, equity is how much all of the shares put together are worth.

In a house, your equity is the amount your house is worth minus the amount of mortgage debt that is outstanding on it.

Fundamentals

Fundamentals determine a company, currency or security's value. A company's fundamentals include its assets, debt, revenue, earnings and growth.

Futures

A futures contract is an agreement to buy or sell a commodity at a predetermined date and price. It could be used to hedge or to speculate on the price of the commodity.

GDP

Gross domestic product. A measure of economic activity in a country, namely of all the services and goods produced in a year. There are

three main ways of calculating GDP - through output, through income and through expenditure.

H-K

Hedge fund

A private investment fund with a large, unregulated pool of capital and very experienced investors.

Hedge funds use a range of sophisticated strategies to maximise returns - including hedging, leveraging and derivatives trading.

Hedging

Making an investment to reduce the risk of price fluctuations to the value of an asset.

For example, if you owned a stock and then sold a futures contract agreeing to sell your stock on a particular date at a set price. A fall in price would not harm you - but nor would you benefit from any rise.

Inflation

The upward price movement of goods and services.

Investment bank

Investment banks provide financial services for governments, companies or extremely rich individuals. They differ from **commercial banks** where you have your savings or your mortgage.

Keynesian economics

The economics of John Maynard Keynes. In modern political parlance, the belief that the state can directly stimulate demand in a stagnating economy. For instance, by borrowing money to spend on public works projects like roads, schools and hospitals.

L-P

Leveraging

Leveraging, or gearing, means using debt to supplement investment.

The more you borrow on top of the funds (or equity) you already have, the more highly leveraged you are. Leveraging can maximise both gains and losses.

Deleveraging means reducing the amount you are borrowing.

Libor

London Inter Bank Offered Rate. The rate at which banks lend money to each other.

Limited liability

Confines an investor's loss in a business to the amount of capital they invested. If a person invests £100,000 in a company and it goes under, they will lose only their investment and not more.

Liquidity

The liquidity of something is how easy it is to convert it into cash. Your current account, for example, is more liquid than your house.

If you needed to sell your house quickly to pay bills you would have drop the price substantially to get a sale.

Loans to deposit ratio

For financial institutions, the sum of their loans divided by the sum of their deposits.

Currently important because using other sources to fund lending is getting more expensive.

Mark-to-market

Recording the value of an asset on a daily basis according to current market prices.

So for a futures contract, what it would be worth if realised today rather than at the specified future date. Also **marked-to-market**.

Money markets

Global markets dealing in borrowing and lending on a short-term basis.

Monoline insurance

Monolines were set up in the 1970s to insure against the risk that a bond will default. Companies and public institutions issue bonds to raise money. If they pay a fee to a monoline to insure their debt that in turn helps to raise the credit rating of the bond which in turn means the institutions can raise the money more cheaply.

Mortgage-backed securities

These are securities made up of mortgage debt or a collection of mortgages. Banks repackage debt from a number of mortgages which can be traded. Selling mortgages off frees up funds to lend to more homeowners. See **securities**.

Naked short selling

A version of short selling, illegal or restricted in some jurisdictions, where the trader does not first establish that he is able to borrow the relevant asset.

Nationalisation

The act of bringing an industry or assets like land and property under state control.

Negative equity

Refers to a situation in which the value of your house is below the amount of the mortgage that still has to be paid off.

Preference shares

A class of shares that usually do not offer voting rights, but do offer a superior type of dividend, paid ahead of dividends to ordinary shareholders. Preference shareholders often also have superior status in the event of a liquidation.

Profit warning

When a company issues a statement indicating that its profits will not be as high as it had expected. Also **profits warning** .

R-T

Rating

Bonds are rated according to their safety from an investment standpoint - based on the ability of the company or government that has issued it to repay.

Ratings range from AAA, the safest, down to D, a company that has already defaulted.

Recapitalisation

To inject fresh money into a firm, thus reducing the debts of a company.

For example, when a government intervenes to recapitalise a bank, it might give cash in exchange for some form of guarantee, such as a stake in the company. Taxpayers can then benefit if the bank recovers.

Recession

A period of negative economic growth.

In most parts of the world a recession is technically defined as two consecutive quarters of negative economic growth - when real output falls.

In the United States, a larger number of factors are taken into account, like job creation and manufacturing activity. However, this means that a US recession can usually only be defined when it is already over.

Retained earnings

Money not paid out as dividend and held awaiting investment in the company.

Rights issue

When a public company issues new shares to raise cash. The company might do this for a number of reasons - because it is running short of cash, or because it wants to make an expensive investment. By putting more shares on the market, a company dilutes the value of its existing shares.

Securities lending

Security lending is when one broker or dealer lends a **security** to another for a fee. This is the process that allows **short selling** .

Securitisation

Turning something into a **security** . For example, taking the debt from a number of mortgages and combining them to make a financial product which can then be traded.

Banks who buy these securities receive income when the original home-buyers make their mortgage payments.

Security

Essentially, a contract that can be assigned a value and traded. It could be a stock, **bond** or mortgage debt, for example.

Short selling

A technique used by investors who think the price of an asset, such as shares, currencies or oil contracts, will fall. They borrow the asset from another investor and then sell it in the relevant market.

The aim is to buy back the asset at a lower price and return it to its owner, pocketing the difference. Also **shorting** .

Spiv

A term popularised in World War II for flashily-dressed chancers involved in black market dealings. A fictional spiv is ladies' man Private Joe Walker in Dad's Army.

Newspaper headline writers use "spiv" as shorthand for traders who play for high stakes.

Stagflation

The dreaded combination of inflation and stagnation - an economy that is not growing while prices continue to rise.

Sub-prime mortgages

These carry a higher risk to the lender (and therefore tend to be at higher interest rates) because they are offered to people who have had financial problems or who have low or unpredictable incomes.

Swap

An exchange of securities between two parties. For example, if a firm in one country has a lower fixed interest rate and one in another country has a lower floating interest rate, an **interest rate swap** could be mutually beneficial.

Tier 1 capital

A calculation of the strength of a bank in terms of its **capital** , defined by the Basel Accords, typically comprising ordinary shares, disclosed reserves, retained earnings and some preference shares.

Toxic debts

Debts that are very unlikely to be recovered from borrowers. Most lenders expect that some customers cannot repay; toxic debt describes a whole package of loans where it is now unlikely that it will be repaid.

U-Z

Underwriters

When used of a rights issue, the institution pledging to purchase a certain number of shares if not bought by the public.

Unwind

To unwind a deal is to reverse it - to sell something that you have previously bought, or vice versa.

When administrators are called in to a bank, they must do the unwinding before creditors can get any money back.

Warrants

A document entitling the bearer to receive shares, usually at a stated price.

Write-down

Reducing the book value of an asset to reflect a fall in its market value. For example, the write-down of a company's value after a big fall in share prices.

2.4. A Guide To Money Terms⁵

Ці слова і вирази вживають у реальному житті в Англії, коли мова йде про гроші

dosh, dough - розм. гроші

a fiver - розм. п'ятірка (банкнота номіналом 5 фунтів)

a tenner - розм. десятка (банкнота номіналом 10 фунтів)

a quid - розм. фунт стерлінгів

a ton - розм. сотня фунтів

A grand - розм. 1000 фунтів

loose change - дрібниця, розмінна монета

coppers - розм. мідяки, мідні монети номіналом 1 і 2 пенси

plastic - розм. дебетова (кредитна) карта

Коли грошей багато, ми говоримо

She's loaded. - У неї купа грошей.

He's stinking rich. – Він купається в грошах.

Щоправда, багатством багатство лише сниться ...

I'm skint. - жарт. розм. У мене немає ні гроша.

I'm broke. - Я разорений.

I can't afford it! - Я не можу собі цього дозволити.

They don't have two pennies to rub together. - Вони не можуть звести кінці з кінцями.

They get paid peanuts! – Їм платять гроші!

The business went bust. – Підприємство визнано банкрутом.

He lost his job. – Він втратив роботу.

to go on the dole – отримати допомогу по безробіттю

trustafarian - утриманець

Так іноді говорять і про бідних, і про багатих

He never buys a round. – У пабі він ніколи не купує спиртне на всю компанію.

He's really tight / tight fisted / stingy. – Він неймовірно скупий (справжній скнара).

А так – про дорожнечу життя

That piano's worth a fortune. – Це піаніно коштує цілий статок.

It cost an arm and a leg! – Це коштувало величезних грошей!

⁵ http://news.bbc.co.uk/hi/russian/learn_english/newsid_3012000/3012939.stm

That restaurant's a real rip-off! – У цьому ресторані деруть втридорога!

Last bill completely cleaned me out. – Після оплати останнього рахунку я на міліні / залишився без гроша.

I blew my salary on a new hi-fi. - Я спустив усю зарплату (витратив її на апаратуру).

2.5. A Guide To Science And Technologies Terms ⁶

- **Nanotech** - скор. від nanotechnology - нанотехнологія (галузь науки, що займається виробництвом матеріалів і виробів надмалих розмірів)

- **Hi-tech** - передова/інноваційна технологія

- **Hi-definition** - досл. висока роздільна здатність (у поєднанні з інш. словами: HD TV - high-definition television – телебачення високої чіткості)

- **Cyber** - кібер (приставка, означає щось, що відноситься до комп'ютера або інтернету; наприклад: cybercafe - інтернет-кафе)

- **Emissions** – виділення, вихлопи або викиди (газу, тепла або світла)

- **Test tube** - пробірка

- **Test tube baby** - досл. дитина із пробірки (нарадилась в результаті штучного запліднення)

- **Bunsen burner** – Бунзеновський пальник (газовий пальник, названий по імені німецького хіміка Бунзена; пристрій широко застосовується у наукових лабораторіях для підігріву рідин або газів)

- **Through trial and error** - методом проб і помилок

- **Placebo** - плацебо (препарат, який не має фізичної дії на той або інший симптом, але на вигляд / запах / смак імітує ліки)

- **A side effect** – побічний ефект (від прийому мед.препарату; як правило, негативний)

- **A miracle drug** – диво-ліки (так кажуть про препарат, за допомогою якого можнавилікуватися від серйозного захворювання)

- **Mercurial** - ртутний; також: кмітливий або спритний (про людину)

- **Global warming** - глобальне потепління

- **Greenhouse gases** - гази, що викликають парниковий ефект (наприклад, двоокис вуглецю)

- **To invent** – винаходити

- **An inventor** – винахідник

- **To discover** - відкривати, робити відкриття, виявляти

⁶ http://www.bbc.co.uk/russian/learning_english/2009/04/090427_le_science_voc.shtml

2.6. A Guide To Work Terms ⁷

- **full-time job** – повна зайнятість, робота повний робочий день
- **part-time job**- часткова зайнятість, робота неповний робочий день
- **freelancer** – позаштатний співробітник
- I am **self-employed**. - Я працюю на себе.
- **job share** – розподіл на кількох людей обсягу роботи, передбаченого на одну ставку
- to **float** the company / to **go public** – розмістити акції компанії на фондовій біржі
- **dotcom start up** - запуск нового інтернет-проекту

У пошуках роботи

- Why don't you send in your **CV** with a **covering letter**? - Чому б тобі не відправити твоє резюме з супровідним листом (у такому листі зазвичай наводиться обґрунтування намірів щодо вакантної посади)?
- Look carefully at the **job spec**. - Уважно ознайомтеся з посадовими обов'язками.
- I've been **shortlisted**. - Я відібраний для участі в конкурсі за підсумками первинного відбору.
- I'm **down to the last three**! - Я в числі трьох основних претендентів!
- I'm doing **work experience** - Я проходжу практику (стажування).

Важкі трудові будні

- Fancy a **coffee break**? – Як щодо невеликої перерви на каву?
- I'd love to but I'm **totally snowed under** at the moment! - Я б із задоволенням, але зараз я просто завалений роботою.
- I'm **working like a dog**! - Я пашу як кінь!
- I'd better just **press on**. - Я краще продовжу працювати.
- How long until **pay day**? - Скільки днів залишилось до зарплати?
- I've done a lot of **overtime**. - Я відпрацював багато понаднормових (годин, змін).

Відпустка, вихід на пенсію, звільнення

⁷ http://news.bbc.co.uk/hi/russian/learn_english/newsid_3009000/3009889.stm

- I'm **taking a career-break** - Я беру тривалу відпустку за свій рахунок.

- He's **taking early retirement**. – Він іде на пенсію раніше часу.

- to **sack / fire / dismiss** - звільняти

- She claimed for **unfair dismissal** – Вона подала апеляційну скаргу у зв'язку з несправедливим звільненням

- Molly **was made redundant**. - Моллі звільнили через скорочення штатів.

- Today I **handed in my resignation**. – Сьогодні я подав на звільнення за власним бажанням.

- She's set up a new company with her **golden handshake**. – Вона заснувала компанію, вклавши в неї ту значну суму, яку отримала в якості фінансової компенсації при звільненні з попереднього місця роботи.

2.7. Focus On Abbreviations⁸

У першій частині – *аббревіатури організацій, що відіграють важливу роль у житті світового співтовариства*.

AI - Amnesty International – Міжнародна Амністія – неурядова організація на захист прав людини. Заснована в 1961 році в Лондоні юристом Пітером Бененсон.

APEC - Asia-Pacific Economic Co-operation - Азіатсько-Тихоокеанське економічне співробітництво (АТЕС)

ASEAN - the Association of Southeast Asian Nations – Асоціація держав Південно-Східної Азії (АСЕАН) - субрегіональна організація, утворена в 1967 році

CIS - the Commonwealth of Independent States - Співдружність незалежних держав(СНД)

EU - the European Union - Європейський союз (ЄС) - заснований у 1958 році як Європейське Економічне Співтовариство. Назва ЄС використовується з 1993 року. Штаб-квартира організації знаходиться в Брюсселі.

EBRD - the European Bank for Reconstruction and Development – Європейський банк реконструкції і розвитку (створений у 1990 році з метою надання кредитної підтримки країнам Східної і Центральної Європи при переході до ринкової економіки). Штаб-квартира розташована в Лондоні.

EC - the European Commission - Європейська комісія (виконавчий орган Євросоюзу)

FATF - the Financial Action Task Force (on money laundering) - Міжнародна група з боротьби з відмиванням "брудних" грошей

G8 - the Group of 8 - "велика вісімка" індустріально розвинених країн світу: (Канада, Франція, Німеччина, Італія, Японія, Росія, Велика Британія, США)

IAEA - the International Atomic Energy Agency - Міжнародне агентство з атомної енергії (МАГАТЕ), що входить в структуру ООН. Засноване в 1957 році з метою сприяння широкому використанню ядерної енергетики в мирних цілях. Штаб-квартира організації розташована у Відні.

LAS - the League of Arab States - Ліга Арабських Держав

OSCE - the Organisation for Security and Co-operation in Europe - Організація з безпеки і співробітництва в Європі (ОБСЄ) зі штаб-квартирою у Відні

⁸ http://news.bbc.co.uk/go/pr/fr/-/hi/russian/learn_english/newsid_3693000/3693787.stm

OPEC - the Organisation of the Petroleum Exporting Countries - Організація країн-експортерів нафти (ОПЕК). Штаб-квартира - у Відні.

PACE - the Parliamentary Assembly of the Council of Europe - Парламентська Асамблея Ради Європи (ПАРЄ) - штаб-квартира – в Страсбурзі.

NATO - the North Atlantic Treaty Organisation - Північноатлантичний Альянс (НАТО). Штаб-квартира – в Брюсселі.

UNO - the United Nations Organisation - Організація Об'єднаних Націй (ООН). Штаб-квартира – в Нью-Йорку.

UNESCO - the United Nations Educational, Scientific and Cultural Organisation - спеціалізована установа ООН з питань освіти, науки і культури (ЮНЕСКО)

UNICEF - the United Nations International Children's Emergency Fund – Дитячий фонд ООН (ЮНІСЕФ), створений у 1946 році з метою організації допомоги дітям у зруйнованій війною Європі. На даний час ЮНІСЕФ займається наданням допомоги дітям країн.

UNMOVIC - the United Nations Monitoring, Verification and Inspection Commission - Комісія ООН зі спостереження, контролю та інспекцій в Іраці.

WTO - the World Trade organisation - Всесвітня торгова організація (ВТО). Штаб-квартира – в Женеві.

WHO - the World Health Organisation - Всесвітня організація охорони здоров'я (ВООЗ) - заснована в 1948 році (штаб-квартира – в Женеві).

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