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Федеральное государственное бюджетное образовательное
учреждение
высшего профессионального образования
«Томский государственный университет систем управления и
радиоэлектроники»

КАФЕДРА ИНОСТРАННЫХ ЯЗЫКОВ

АНГЛИЙСКИЙ ЯЗЫК ДЛЯ СТУДЕНТОВ 1 КУРСА ЭФ

Учебно-методическое пособие (часть 1)

2014

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Английский язык для студентов 1 курса ЭФ: Учебно-методическое пособие (часть 1) / Соболевская О.В. / Потапова Т.Н. – 2014. 36 с.

Министерство образования и науки Российской Федерации, Федеральное государственное бюджетное образовательное учреждение высшего профессионального образования «Томский государственный университет систем управления и радиоэлектроники», Кафедра Иностранных языков. – Томск: ТУСУР, 2014. – 36 с.

Данное учебно-методическое пособие предназначено для студентов 1 курса ТУСУРа направлений бакалавриата ЭФ очной формы обучения. Пособие составлено в соответствии с целями и задачами дисциплины «Английский язык». Учебно-методическое пособие предназначено для обучения в первом семестре (36 часов аудиторных занятий и 36 часов самостоятельной работы) для студентов с уровнем английского языка Pre-Intermediate.

Каждый урок состоит из следующих разделов:

- Vocabulary (Wordbank)
- Reading
- Grammar
- Speaking
- Writing

После каждого двух уроков предлагается раздел Revision для повторения пройденного материала и подготовки к тестам.

Учебно-методическое пособие «Английский язык для студентов 1 курса ЭФ (часть 1)» размещено в электронном виде на образовательном портале ТУСУРа.

Оглавление

Lesson 1 What is economics?	4
What is economics?.....	6
Grammar: Present Simple, Past Simple (Regular verbs)	7
Lesson 2 Economic theories.....	9
Adam Smith: Biography and Brief Summary of Wealth of Nations	10
Grammar: Past Simple (Irregular verbs), Future Simple	11
Revision Lessons 1-2.....	13
Lesson 3 Economic Systems	15
Economic Systems	17
Grammar: Degrees of Comparison	18
Part 1 Lesson 4 Taxation	19
Taxation	20
Grammar: Past Participle (Regular and Irregular Verbs). Passive forms.	22
Revision Lessons 3-4.....	23
Lesson 5 Credits	25
Credit	26
Grammar: Modal verbs	28
Lesson 6 Types of Advertising.....	30
Types of Advertising.....	31
Grammar: –ing forms	33
Revision Lessons 5-6.....	35

Lesson 1 What is economics?

1. Answer the questions:

a. What does economics study? Choose the fields Economics studies:

- markets
- taxes
- population
- businesses
- people
- money

b. Is it important to study Economics? Why?

Economics Word bank

1. individual – человек, лицо	8. taxes – налоги
2. buyer – покупатель	9. business – 1) бизнес, дело 2) компания, предприятие
3. seller – продавец	10. goods – товары
4. borrower – заёмщик, получатель ссуды	11. financial stability – финансовая стабильность
5. lender – кредитор, ссудодатель	12. self-interest – личная выгода, заинтересованность
6. resources – ресурсы	
7. laborer – рабочий	

2. Read the definitions and choose the word from the box above:

1. Money that you pay to the government so that it can pay for public services.
2. Something which is best for a particular person.
3. The materials, money, and other things you have and can use to function well.
4. One person or thing.
5. A person who does a job which involves a lot of hard physical work.
6. Things that are made for selling.
7. A person or an organization that gives you money for a period of time.

3. Try to explain the meanings of the following words:

buyer seller borrower business financial stability

Word building

4. a) Try to guess the meanings of the words in the table below.

b) Pay attention to the stress changes. Read the words aloud.

economy ЭКОНОМИКА, ХОЗЯЙСТВО	economics economic economical economist to economize
to produce ПРОИЗВОДИТЬ	production product productivity producer productive
to consume ПОТРЕБЛЯТЬ	consumption consumer
industry ПРОМЫШЛЕННОСТЬ	industrial industrialism industrialization
to act ДЕЙСТВОВАТЬ	to interact action activity active
to invest ВКЛАДЫВАТЬ, ИНВЕСТИРОВАТЬ	investment investor
wealth БОГАТСТВО	wealthy

5. Fill in the gaps with the correct word forms:

1. Someone who is ... tries not to waste money on unnecessary things.
2. If you ... you save money by spending it more carefully.
3. If you want to become a good ... you need to study hard and read a lot.
4. Using good equipment in the ... of goods can increase
5. In our country government tries to support local
6. Some businessmen ... their money into the textile
7. Energy ... rises in winter period.
8. An ... city or country is one in which industry is important or highly developed.
9. Our authorities try to attract foreign ... to improve ... situation in our region.
10. ... did not like the new ... and stopped buying it.
11. To become ... you need to be very
12. Buying a flat or a house is a good

6. Choose the correct variant in each sentence:

1. A country's ... is the way money, business, industry and trade are organized there.
a) economy b) economics c) economist
2. Training can make workers of the factory more
a) produce b) productive c) producer
3. People in wealthy countries ... more than people in poorer ones.
a) consume b) consumption c) consumer
4. ... started in different time in European countries.
a) industrialism b) industrialization c) industry
5. In the market businesses and individuals must ... if they want to be successful.
a) activity b) action c) interact

Reading

7. Try to answer the following questions before reading the text. Then read the text and check your answers:

1. What is microeconomics?
2. What is macroeconomics?
3. Do you know who is called "the Father of Economics"? Why is he called so?

8. Read the text again and say if the following sentences are True or False:

1. Economics is the study of how people produce and consume goods and how these goods are produced and obtained.
2. There exist several main types of economics.
3. Economists can't answer important questions about how people, industries, and countries can maximize their productivity, create wealth, and maintain financial stability.
4. The first modern economic theory appeared in the seventeenth century.
5. Classical theory forms the basis of capitalism and is forgotten today.

What is economics?

Economics is the study of the production and consumption of goods and the transfer of wealth to produce and obtain those goods. Economics explains how people interact within markets to get what they want or accomplish certain goals.

There are two main types of economics: macroeconomics and microeconomics. Microeconomics focuses on the actions of individuals and industries, like the dynamics between buyers and sellers, borrowers and lenders. Macroeconomics, on the other hand, takes a much broader view by analyzing the economic activity of an entire country or the international marketplace.

A study of economics can describe all aspects of a country's economy, such as how a country uses its resources, how much time laborers devote to work and leisure, the outcome of investing in industries or financial products, the effect of taxes on a population, and why businesses succeed or fail.

Economists try to answer important questions about how people, industries, and countries can maximize their productivity, create wealth, and maintain financial stability.

Adam Smith, known as the Father of Economics, established the first modern economic theory, called the Classical School, in 1776. Smith believed that people who acted in their own self-interest produced goods and wealth that benefited all of society. He believed that governments should not restrict or interfere in markets because they could regulate themselves and, thereby, produce wealth at maximum efficiency. Classical theory forms the basis of capitalism and is still prominent today.

As one can see, economics shapes the world. Through economics, people and countries become wealthy. Because buying and selling are activities vital to survival and success, studying economics can help one understand human thought and behavior.

Adapted from <http://www.whatisconomics.org/>

Useful words and expressions

- | | |
|---|---|
| 1. to accomplish goals – достигать цели | 17. population – население |
| 2. behavior – поведение | 18. prominent – выдающийся |
| 3. benefit – выгода, польза | 19. to regulate – регулировать |
| 4. to devote – посвящать | 20. to restrict – ограничивать |
| 5. efficiency – эффективность | 21. to shape – формировать |
| 6. entire – весь, целый | 22. society – общество |
| 7. to establish – устанавливать | 23. to succeed – преуспевать |
| 8. to fail – не удаваться | 24. success – успех |
| 9. government – правительство | 25. survival – выживание |
| 10. human – человеческий | 26. to take a much broader view –
принять более широкий взгляд |
| 11. to interfere – вмешиваться | 27. thereby – тем самым |
| 12. leisure – свободное время, досуг | 28. thought – мысль |
| 13. to maintain – поддерживать | 29. transfer – переход |
| 14. modern – современный | 30. vital – жизненно важный |
| 15. to obtain – получать | 31. within – в пределах чего-либо |
| 16. outcome – выход | |

Grammar: Present Simple, Past Simple (Regular verbs)

Present Simple	Examples Economics explains how people interact within markets. This theory does not explain why people do not interact with each other. What does microeconomics explain ? Why do people interact ?
Past Simple	Examples Adam Smith established the first modern economic theory. Adam Smith did not establish all modern economic theories. What did Adam Smith establish ?

9. a) Find all examples of Present Simple and Past Simple in the text.
b) What is Present and Past Simple of the verb “to be”?

10. Put the verbs in brackets in the correct form of Present Simple.

1. Microeconomics (**to focus**) on the actions of individuals and industries.
2. Macroeconomics (**to analyze**) the economic activity of an entire country.
3. Buying and selling (**to be**) activities vital to survival and success.
4. It is important to know how a country (**to use**) its resources and why businesses (**to succeed**) or (**to fail**).
5. Economists (**to try**) to answer important questions.
6. Economics (**to be**) the study of the production and consumption of goods.
7. Economics (**to shape**) the world.

11. Make questions for the underlined words. Use question words *how, how many, what*.

1. There are two main types of economics.
2. Classical theory forms the basis of capitalism.
3. Economics explains how people interact within markets.
4. People and countries become wealthy through economics.
5. Studying economics helps to understand human thought and behavior.
6. Smith believed that governments should not restrict or interfere in markets.
7. Adam Smith established the Classical School of Economics.

12. Do not agree with the following sentences. Correct them.

*Example: Microeconomics **analyzes** the economic activity of an entire country.*

*No, microeconomics **doesn't analyze** the economic activity of an entire country. It **analyzes** the actions of individuals and industries.*

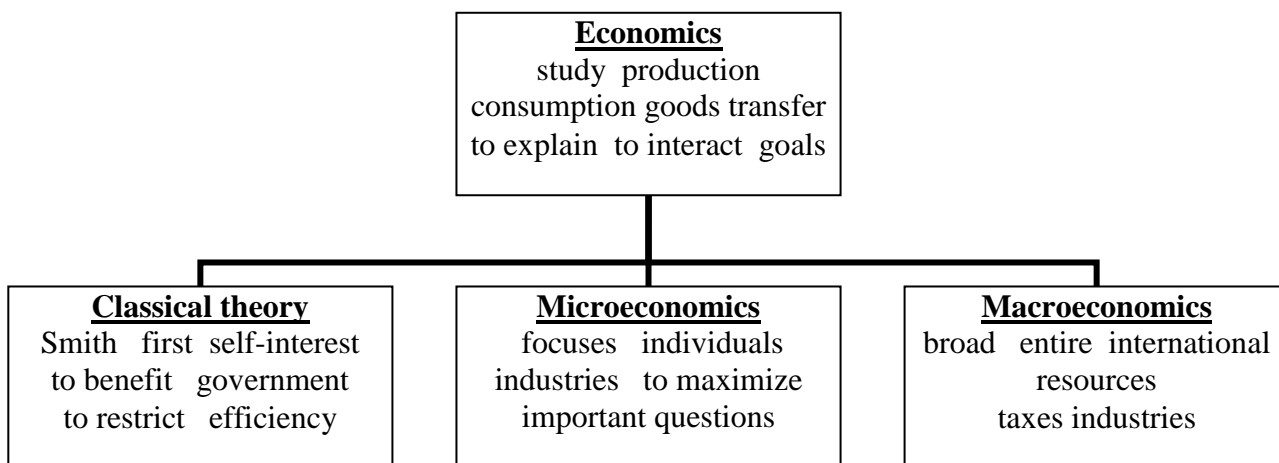
1. Economists try to answer how countries can minimize their productivity.
2. Macroeconomics focuses on the actions of individuals and industries.
3. Adam Smith established the first modern economic theory in 1766.
4. Smith believed that people who acted in their own self-interest benefited only themselves.
5. Economics describes all aspects of a country's political system.

13. Correct mistakes in the following sentences:

1. There is two main types of economics.
2. Almost all people wants financial stability.
3. Last winter is very cold and energy consumption increased.
4. Our company invest a lot of money into a new project last year.
5. The government did not restricted the market in the 1990s in our country.

Speaking

14. Work in pairs. Use the key words in the diagram and try to tell the main ideas of the text above:



15. Work in pairs. Discuss the following questions:

1. Why did you decide to become an economist / manager?
2. Where do you want to work when you finish studying?
3. Is it really important to have a higher education to work as an economist / manager?
4. Did you study economics at school? What did you know about economics before the university?
5. Do you think it is important to study economics for everybody?

Writing

16. Write a short essay on one of the following topics:

1. People do not need any knowledge of economics if it is not their profession. Do you agree?
2. You do not need to go to the university to study economics – you can complete some courses and earn much money as an accountant. Do you agree?

Topics for presentations:

3. What is microeconomics?
1. What is macroeconomics?
2. Classical school of economics. Main principles.

Lesson 2 Economic theories

1. Answer the questions:

1. What do you remember about Adam Smith?
2. What economic theories do you know except Classical School?

Economics Word bank

1. land – земля	8. opportunities for – возможности ч.-л.
2. price – цена	9. the profit potential – возможность получения дохода (выгоды)
3. wages – заработная плата (рабочего)	10. to make a career as a ... – сделать карьеру в качестве к.-л.
4. division of labor – разделение труда	11. capital – капитал
5. to grant a patent – выдать патент	12. law – закон
6. contract – контракт	
7. to attain wealth – достигать богатства	

2. Find the synonyms (+) and the opposites (–) in the box above:

- | | |
|-----------------------|------------------|
| a) to become rich (+) | e) money (+) |
| b) cost (+) | f) crime (–) |
| c) sky (–) | g) agreement (+) |
| d) sharing work (+) | h) salary (+) |

3. Choose the correct word or expression from the box above:

1. This organization can ... for inventions.
2. ... was very important for industrial development of the country.
3. He is a very good economist. He sees ... in everything.
4. If a country uses only natural resources, it will never
5. Here you have got a lot of ... for increasing your profits.
6. I can not build my own house – the ... is very expensive.
7. The ... is money laborers get for their work at the factory.
8. ... for many products usually fall after the New Year.
9. I am protected by the ... because I have a
10. To start your own business you need to have a starting

Word building

4. a) Try to guess the meanings of the following international words. Find “false friends”.

b) Pay attention to the word stress. Read the words aloud.

professor	logic	moral	philosophy	lecturer	theory
conflict	sympathy	fundamental	continent	standard	classical
nation	function	automatically	optimal	role	
public	principle	copyright	revolution	idea	politics

5. Look at the endings of the words in the box above and put them into the correct column. Some words can belong to more than one part of speech.

noun	verb	adjective	adverb
------	------	-----------	--------

Reading

6. Read the text quickly and find what happened in the following years:

- a) 1723 b) 1759 c) 1764 d) 1776 e) 1790

7. Read the text and answer the following questions:

1. What was Adam Smith's character?
2. What is the name of his first book?
3. What is the main idea of *the Wealth of Nations*?
4. What is the role of government according to Adam Smith?
5. Why is *the Wealth of Nations* so important?

8. Tell if the following sentences are True or False.

1. Adam Smith was a successful business man.
2. Adam Smith published many books on economics.
3. His most famous book was published when he was 53.
4. Prices will change if other people enter the market.
5. Adam Smith's theory influenced European countries most of all.

Adam Smith: Biography and Brief Summary of Wealth of Nations

Adam Smith (1723-1790), the world's most famous economist, was born in the small town of Kirkcaldy in Scotland. He studied at Glasgow University and later at Oxford. He made his career in Glasgow, first as a professor of logic and then of moral philosophy.

Though shy and retiring, Smith was an excellent lecturer beloved by his students. In 1759, he published the first of his only two books, *The Theory of Moral Sentiments*. Smith always believed that man's self-interest was not in conflict with his desire to help others and that this sympathy between people was a fundamental part of human nature.

In 1764, Smith left off teaching and spent several years, as a tutor to a duke's son, on the continent, particularly France, where he met many of the most well-known French thinkers of the day.

His most famous work, still the standard work in the classical school of economics, *An Inquiry into the Nature and Causes of the Wealth of Nations*, was published in 1776.

According to Smith, nations attain wealth and function best where individuals are completely free to use their skills and capital (money, land, etc.) in their own self-interest. Such freedom will benefit everyone with new markets, better products, and opportunities for greater wealth all around. Here are some other points of his theory:

- Prices and wages will automatically reach optimal levels (guided by an "invisible hand") in the market. For example, when new products appear, prices will initially be high until others see the profit potential and enter the field - then prices will go down.
- The role of government should be to protect contracts under the law, grant patents and copyrights, and provide public works such as roads that would benefit everyone.

- Division of labor in production, a guiding principle of the industrial revolution, is very beneficial.

In short, most of the ideas we have today about how our economy does or should work come from Adam Smith's *Wealth of Nations*. This absent-minded, reserved and quiet Scotsman left a legacy that shaped the world, particularly America, and left an enduring mark on our thought, economy and politics.

Adapted from www.heartoscotland.com

Useful words and expressions

- | | |
|---------------------------------------|---|
| 1. absent-minded – рассеянный | 17. legacy – наследие, наследство |
| 2. according to – согласно ч.-л. | 18. own – собственный |
| 3. to appear – появляться | 19. particularly – особенно |
| 4. beloved – любимый | 20. point – пункт |
| 5. beneficial – полезный, выгодный | 21. to protect – защищать |
| 6. cause – причины | 22. to provide – обеспечивать |
| 7. completely – полностью | 23. quiet – спокойный |
| 8. desire – желание | 24. to reach a level – достигать уровня |
| 9. duke – герцог | 25. reserved – сдержанный |
| 10. enduring mark – зд. глубокий след | 26. retiring – застенчивый |
| 11. excellent – отличный | 27. sentiment – чувство |
| 12. field – область, поле | 28. several – несколько |
| 13. to guide – вести, направлять | 29. shy – робкий |
| 14. initially – изначально | 30. skill – умение |
| 15. inquiry – зд. исследование | 31. though – хотя |
| 16. invisible – невидимый | 32. tutor – репетитор |

Grammar: Past Simple (Irregular verbs), Future Simple

Past Simple	Examples Adam Smith made his career in Glasgow. He spent several years abroad. He did not make a career in Oxford. He did not spend all his life at home. Where did he make his career? How much time did he spend in Europe?
Future Simple	Examples Prices and wages will reach optimal levels. Prices will not go up in the following month <i>or</i> Prices won't go up... Will prices go down soon?

9. Find all examples of Past Simple (Regular and Irregular verbs) in the text.

10. What is the Past Simple of the following verbs?

- | | | | |
|-------------|--------------|-------------|-------------|
| 1. to make | 5. to buy | 9. to build | 13. to lend |
| 2. to leave | 6. to sell | 10. to fall | 14. to pay |
| 3. to spend | 7. to become | 11. to cost | 15. to get |
| 4. to meet | 8. to begin | 12. to grow | 16. to be |

11. Complete the sentences using the verbs in brackets in the correct form of the Past Simple:

1. John ... (to make) a good career in the field of economics.
2. He ... (to spend) all his money because he ... (to buy) a mobile phone last week.
3. She ... (to sell) her house and ... (to leave) for France.
4. The bank ... (not to lend) him any money because he had a low salary.
5. Wages of all laborers in the factory... (to become) higher six months ago.
6. Our engineers ... (not to get) a patent for their new invention.
7. The company ... (not to build) any new houses last year.
8. In the end of the last month prices for petrol ... (to fall) a bit.
9. His capital ... (to grow) considerably when he started to sell a new brand of coffee.
10. Her opportunities ... (not to be) excellent but she was able to succeed.

12. Make questions putting the verbs in the correct form of the Past Simple :

1. Who... Adam Smith... (to meet) in France?
2. How much ... the land ... (to cost) 2 years ago?
3. How much ... you ... (to pay) for your new car?
4. ... the industrial revolution ... (to begin) with the division of labor?
5. ... the division of labour (to be) important for the beginning of industrialization?

13. Find all examples of Future Simple in the text.

14. Match two parts of the sentences in the 1st conditional. What is the rule?

Give your examples of the sentences in the 1st conditional.

- | | |
|--|--|
| 1. Prices <u>won't</u> fall ... | a. ... if there <u>is</u> freedom in the market. |
| 2. Prices and wages <u>will</u> automatically reach optimal levels ... | b. ... it <u>will</u> benefit everyone in the society. |
| 3. When people <u>start</u> acting in their own self-interest ... | c. ... until others <u>see</u> the profit potential and <u>enter</u> the field. |

Speaking

15. Ask and give your predictions about the future using *will* or *won't*. Use the following words and expressions. Use 1st conditional if necessary.

Example: - **Will** prices for oil **go** up next year? **Will** people **buy** more cars?

- I think prices for oil **will go** down. I think people **will/won't**... production of cars

standard of living

...remain the same

taxes

...go up/down

financial stability

...increase/decrease

prices for natural resources

...become better/worse

population

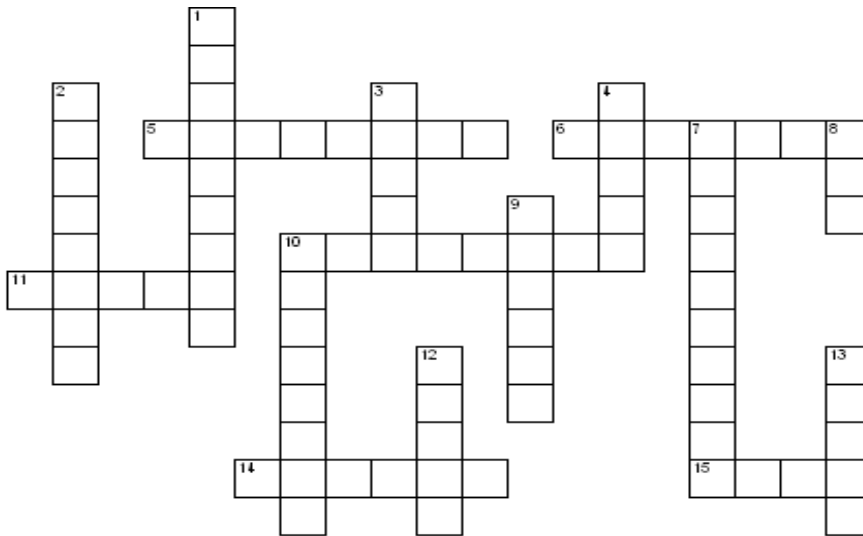
...buy/sell

...spend/save

Revision Lessons 1-2

Vocabulary

1. Complete the puzzle:



Across

- 5. an agreement between the worker and the boss
- 6. all the money that you have
- 10. a company or the process of making money
- 11. the sum of money something costs
- 14. a person or a company who sells things
- 15. you can build a house on it

Down

- 1. the materials, money, and other things you have

- 2. a person who works hard physically
- 3. the money the workers get at the factory for their work
- 4. the money you pay to the government
- 7. one person or thing
- 8. a rule; something that protects you
- 9. a person who gives you money
- 10. if you take money from someone or a bank, you are a ...
- 12. a person who buys things
- 13. things that are made for selling

2. Complete the table with all forms of the words. Translate them.

Noun	Verb	Adjective
economy		
	to consume	
	to act	
wealth		
	to produce	
industry		
		active

Grammar

3. Complete the table with the correct forms of the verbs:

	Present Simple	Present Simple (to be)	Past Simple (reg. v.)	Past Simple (irreg. v.)	Past Simple (to be)	Future Simple	Future Simple (to be)
+	I earn he ... we ...	I am he ... we ...	I acted he ... we ...	I bought he ... we ...	I was he ... we ...	I will take he ... we ...	I will be he ... we ...
-	I ... save she ... you ...	I ... she ... you ...	I ... work she ... you ...	I ... sell she ... you ...	I ... she ... you ...	I won't do she ... you ...	I ... she ... you ...
?	...I work? ... it ...? ...they...?	... I ? ... it ? ... they?	...I invest? ... it ...? ...they...?	...I begin? ... it ...? ...they...?	... I ? ... it ? ...they?	... I go? ... it...? ...they..?	... I ? ... it ? ...they?

4. a) Try to remember the meanings of the following regular and irregular verbs. b) What are their Past Simple forms?

to obtain, to leave, to fail, to make, to establish, to maintain, to lend, to pay, to restrict, to get, to cost, to shape, to grow, to consume, to spend, to become, to economize, to invest, to provide, to protect

5. Use the correct form of the Past, Present or Future Simple:

1. Money that you (to pay) to the government is called a tax.
2. Lender (to be) a person who (to give) you money for a period of time.
3. ... you (to want) to become a good specialist?
4. Buying a flat now (not to be) good because the prices (to go) down soon.
5. ... your country (to use) only natural resources to support economy?
6. Industrialization (to be) very important in the 19th century.
7. I am sure prices for many products (to fall) after the New Year.
8. People (to economize) a lot during the last crisis.
9. People in wealthy countries (to consume) more.
10. What ... you (to remember) about Adam Smith?

6. Find mistakes in the verb forms and correct them:

1. I spent more than I earn.
2. Adam Smith did not be a businessman.
3. Their company maked a good profit selling this product.
4. The economy will developes fast after this crisis.
5. This man is not be very rich.
6. If you doesn't interact with people, you can't be a good seller.
7. The prime minister did not visited the meeting.
8. To start your own business you needs to have a capital.
9. Tomorrow all banks will are closed.
10. The company did not produces many goods last year.

Lesson 3 Economic Systems

1. Answer the questions:

1. What types of economy do you know?
2. What type of economy does Russia have?

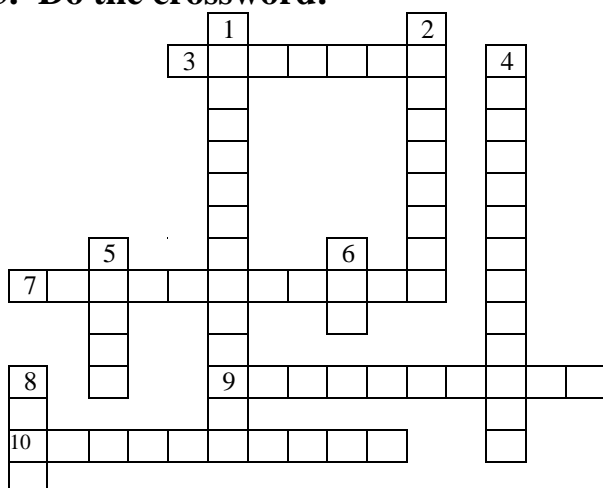
2. Match the words and translation:

- | | |
|----------------------------|------------------------|
| 1. command economic system | a. рыночная экономика |
| 2. market economy | b. плановая экономика |
| 3. mixed economic system | c. командная экономика |
| 4. planned economy | d. смешанная экономика |

Economics Word bank

1. to consume - потреблять	5. a marketplace - рынок
2. to distribute – распределять	6. a price - цена
3. to decide – решать, принимать решение	7. a wage - заработная плата
4. a law – закон	8. a government – правительство
	9. competition - конкуренция

3. Do the crossword:



Across

3. buy (goods or services)
7. the arena of commercial dealings
9. a single person (unit 1)
10. the group of people who governs a country or a state

Down

1. an activity when two or more firms try to sell more goods and get more clients
2. to make a choice or define what to do

4. bring (goods) to retailers or shops
5. the amount of money that you pay for something in the shop
6. a rule, set by the government to keep order
8. a fixed regular payment for work or services

Word building

4. Try to guess the meanings of the words in the table below:

to distribute	to decide	law	competition	government	to consume
distribution	decision	lawful	compete	govern	consumption
distributional	decisive	unlawful	competitive	governing	consumer
distributive	decisively	lawyer	competitor	governmental	consumable
distributor				governor	

5. Fill in the gaps with the correct word form:

1. This process ... enormous amounts of energy.
2. The deal will reduce ... in the aircraft market.
3. I ... to buy a car next month.
4. Their ... told them that they can't use the park for the concert.
5. The ... controls the economy.
6. We didn't understand how difficult it was to ... a national newspaper.
7. He was a professor of criminal ... at Harvard University.
8. I made a ... about buying a car.
9. He admitted that there were problems with emergency food
10. Industrial countries should reduce their energy

6. Correct the sentences, there is a wrong part of speech in each sentence:

1. Consumer of goods in this country is on a high level.
2. The price is low because of heavy compete.
3. This company deals with distributional of cars.
4. The head of the department makes decisively about wages.
5. The firm distributor milk between city shops.
6. This company is a strong competition in the market.
7. The chief decision what to do in this case.
8. Consumption are those who buy goods and services.

Reading

7. Try to answer the following questions before reading the text. Then read the text and check your answers:

1. Can you name the types of economy in Russia, the USA, China and some European countries?
2. What type economy was in your country 50 years ago?

8. Read the text again and say if the following sentences are True or False:

1. In a command economic system the government doesn't control the economy.
2. The example of a command economy was the Soviet Union.
3. In market economies, individuals make economic decisions.
4. There are many countries that have a pure market economy or a pure command economy.
5. The government plays no role in the distribution of resources in countries with mixed economies.

9. Answer the questions:

1. Can you give more examples of command economies? Which ones?
2. Why doesn't a pure market economy exist?
3. Who makes decisions in a command economy, a market economy and a mixed economy?

Economic Systems

What is a command economy?

In a command economic system or planned economy, the government controls the economy. The government decides how to use and distribute resources. The government regulates prices and wages; it may even determine what sorts of work individuals do. Socialism is a type of command economic system.

The classic example of a command economy was the communist Soviet Union. The collapse of the communist bloc in the late 1980s led to the demise of many command economies around the world; Cuba continues to hold on to its planned economy even today.

What is a market economy?

In market economies, economic decisions are made by individuals. The free interaction of individuals and companies in the marketplace determines how to allocate resources and how to distribute goods. Individuals choose how to invest their personal resources—what education to choose, what jobs to take, what goods or services to produce. And individuals decide what to consume. Within a pure market economy the government is entirely absent from the economy.

Most of the countries today have a combination of market economy and command economy. There are no countries that have a pure market economy or a pure command economy. Even countries like the USA have many laws such as anti-monopoly laws that restrict free competition, which is essential for a pure market economy.

What is a mixed economy?

A mixed economic system combines elements of the market and command economy. Many economic decisions are made in the market by individuals. But the government also plays a role in the distribution of resources.

Today, the economies of most industrial countries are considered mixed economies. In Western European nations the government usually plays a larger role in the economy than in North America.

Adapted from <http://www.shmoop.com/> and <http://www.enotes.com/>

Useful words and expressions

- | | |
|---|---|
| 1. advanced nations – передовые страны | 10. to determine – определять, решать |
| 2. absent – отсутствующий | 11. education – образование |
| 3. to allocate – распределять, размещать | 12. entirely – полностью |
| 4. to choose – выбирать | 13. to expect – ожидать |
| 5. collapse – крах; провал | 14. to hold on – придерживаться |
| 6. to combine – комбинировать, объединять | 15. interaction – взаимодействие |
| 7. communist bloc – коммунистический стран блок | 16. to lead (led, led) – вести, приводить |
| 8. to be considered – считаться | 17. pure – чистый |
| 9. demise – гибель | 18. to restrict – ограничивать |
| | 19. to take a job – устроиться на работу |

Grammar: Degrees of Comparison

	Absolute	Comparative	Superlative
one syllable or two ending in -y	big	bigger	the biggest
	strong	stronger	the strongest
	happy	happier	the happiest
two or more syllables	important	more important	the most important
	individualistic	more individualistic	the most individualistic
exceptions	many, much	more	the most
	good	better	the best
	little	less	the least
	bad	worse	the worst

Using degrees of comparison:

- **The more** you learn, **the more** you know.
- He earns **more than** you.
- **The greatest risk** of losing value of money is inflation.

10. Compare different types of economies in the following aspects as in the example:

- role of government
- freedom of individuals
- role of competition
- prices and wages
- independence

Example: Mixed economy and market economy.

In the mixed economy government plays a **larger** role than in the market economy.

In the market economy there is **more**....

In the mixed economy

11. Put the adjective in the correct form:

1. The ... the competition in the market is, the ... the prices are. (strong, low)
2. A company in the ... market can earn ... money. (free, much)
3. Economic decisions are ... (important) in your life.
4. Socialism is a ... system than a free market economy. (organized)
5. In the market economy labor productivity is (high)

12. Correct the mistakes:

1. People with a higher education can get a biggest salary than simple workers.
2. More you earn, more you spend.
3. If you work harder, you will get most money.
4. You need to understand how the market works to make gooder decisions.
5. Little people know what to do in the case of a collapse.
6. There is a strongest competition in the free market.

Part 1 Lesson 4 Taxation

1. Answer the questions:

1. What kinds of taxes do you know?
2. Do you know the names of the government departments or organizations connected with taxes and taxation in your country?

Economics Word bank

1. to impose a tax = to tax – облагать налогом	6. a legal entity – юридическое лицо
2. taxation – налогообложение	7. property – собственность, имущество
3. a taxpayer – налогоплательщик	8. a value added tax (VAT) – налог на добавленную стоимость (НДС)
4. taxable – облагаемый налогом	9. an income tax – подоходный налог
5. the tax rate – налоговая ставка, ставка налогового обложения	10. to fund – финансировать

2. Choose the correct word or expression from the box above:

1. If you work and get money for your work, you have to pay
2. A person who pays taxes is called
3. Some activities, such as business or buying and selling goods, are
4. The system of ... is different in different countries.
5. When you use some services or buy different things you pay
6. Using taxes the government can ... some social services and national projects.
7. If you have some kinds of ..., you have to pay a tax too.
8. In economics one person is called an individual, but an organization is called

3. a) Try to translate the following international words. Pay attention to some other meanings of “false friends”:

b) Read the words in the box above, paying attention to the word stress.

“Friends”	“False friends”
functional	criminal
equivalent	collection
administrative	agency
percentage	population
pension	public
transportation	service
infrastructure	operation
tariffs	protection

c) Find the synonyms (+) and the opposites (–) in the box above:

- | | | |
|------------------|---------------------|---------------------|
| 1. private (-) | 4. lawful (-) | 7. organization (+) |
| 2. gathering (+) | 5. work (+) | 8. the same (+) |
| 3. people (+) | 6. governmental (+) | 9. part (+) |

Reading

4. Read the text and choose the correct variant:

1. A tax is a sum of money paid by:
a) only working people b) only organizations c) both
2. The organization responsible for tax collection in Russia is called:
a) the Internal Revenue Service b) the Federal Taxation Service c) Duma
3. If you do not pay taxes you can get into prison:
a) always b) sometimes c) never
4. The tax rate:
a) can be changed by the taxpayer b) is fixed
c) can be changed by the government
5. Historically, using taxes:
a) rich people supported poor people b) poor people supported rich people
c) the government supported rich and poor people
6. What are the taxes NOT used for:
a) war b) giving out to poor people in the streets c) work of the government

5. Find the names of the taxes for the following definitions in the text:

1. a tax on some things you have, e.g. buildings, land, etc
2. a tax you pay when you get some things from the person who dies
3. a sum of money which depends on how much of the product you buy (alcohol, tobacco, etc)
4. a tax on your wages for funding pensions or health care systems
5. a percentage included in the price of some services or goods you buy
6. a charge for the movement of goods from one country to another (import/export)
7. a tax on all money you get officially

Taxation

To tax is to impose a financial charge or other levy upon a taxpayer (an individual or legal entity) by a state or the functional equivalent of a state. Taxes are also imposed by many administrative divisions. When taxes are not fully paid, civil penalties (such as fines) or criminal penalties may be imposed on the non-paying entity or individual.

Tax collection is performed by a government agency such as the Internal Revenue Service (IRS) in the United States, or the Federal Taxation Service in Russia.

Taxes consist of direct tax or indirect tax, and may be paid in money or as its labour equivalent (often but not always unpaid labour). Taxes are most often levied as a percentage, called the tax rate.

To create a system of taxation, a nation must decide who will pay taxes, how much they will pay and how the taxes collected will be spent. 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.

Tax systems of different countries include such taxes as an income tax, social security contributions, VAT (a value added tax, also known as a goods and services tax), a property tax, an inheritance tax, a wealth tax, sales taxes, excises, tariffs, etc.

Money provided by taxation is used to carry out many functions. Historically, the nobility were supported by taxes on the poor. Modern governments use taxes to fund welfare and public services such as education systems, health care systems, pensions for the elderly, unemployment benefits, and public transportation. Other functions include expenditures on war, the enforcement of law and public order, protection of property, economic infrastructure, public works, and the operation of government itself.

Adapted from: en.wikipedia.com

Useful words and expressions

- | | |
|---|--|
| 1. among – среди | 20.inheritance – наследство |
| 2. a burden – бремя | 21.to involve – вовлекать |
| 3. to carry out – выполнять | 22.a levy – сбор, налог |
| 4. a civil penalty – административное наказание | 23.to levy – взимать налог, облагать налогом |
| 5. a charge – сбор, плата | 24.the nobility – дворяне, дворянство |
| 6. to collect – собирать | 25.order - порядок |
| 7. to consist (of) – состоять (из) | 26.to perform – выполнять, исполнять |
| 8. contribution – взнос, отчисление | 27.to provide – снабжать, обеспечивать |
| 9. direct – прямой | 28.social security – социальное обеспечение (за счет гос. налогов) |
| 10.a division – подразделение | 29.to support – поддерживать, содержать |
| 11.the elderly – пожилые люди | 30.an unemployment benefit – пособие по безработице |
| 12.enforcement of law – наблюдение за исполнением законов | 31.to vary smth – менять, изменять |
| 13.expenditures – расходы, траты | 32.welfare – социальное обеспечение, социальная помощь |
| 14.an excise – акциз | |
| 15.a fine – штраф | |
| 16.fully – полностью | |
| 17.a health care system – система здравоохранения | |
| 18.to include – включать | |
| 19.indirect – косвенный | |

the Internal Revenue Service (IRS) – Налоговое управление в США.

6. Answer the questions:

1. What taxes do you pay while you are a student?
2. What taxes do your parents pay?
3. Is it necessary to pay taxes, in your opinion? Why?

Grammar: Past Participle (Regular and Irregular Verbs). Passive forms.

Past Participle	Government uses the collected taxes for different purposes. The taxes paid to the state go to different social needs.
------------------------	--

7. What are the Past Simple and Past Participle forms of the following verbs?

to make	to sell	to pay
to leave	to build	to get
to spend	to grow	to know
to buy	to lend	to do

8. Find the examples of Past Participle in the function of description in the text and translate them correctly:

9. Translate the following sentences into Russian:

1. Вещи, *купленные* на рынке, дешевле, чем в магазине.
2. Вы не можете вернуть *потраченные* деньги.
3. Мы все платим налог на *добавленную* стоимость, *называемый* НДС.
4. Дома, *построенные* на главной улице города, будут магазинами.

Present Simple Passive	Taxes are collected by special services. It is done at the end of the month. When taxes are not paid , you can get a fine. This tax is not collected . Is tax collection performed by the state? Are goods sold well?
Past Simple Passive	The fine was paid . In the past taxes were imposed by the king. Earlier this tax was not collected . These taxes were not collected . Were the goods sold ? Was the money spent for necessary things?
Future Simple Passive	A nation must decide how the taxes collected will be spent . Taxes will not (won't) be spent for unnecessary purposes. How will the taxpayers' money be spent ?
modal+ Passive	Taxes consist of direct tax or indirect tax, and <i>may</i> be paid in money. They <i>can</i> be spent for pensions and healthcare system.

10. Choose the correct variant of the Passive:

1. Taxes (to impose) by many administrative divisions.
2. When this tax (not to pay), fines may (to impose).
3. ... tax collection (to perform) by police?
4. In the Soviet Union elderly people (to support) by the government.
5. Last year many goods (not to sell) because of the crisis.
6. ... building the new hostel (to finish) last month?
7. How ... this money (to spend) next year?
8. They (not to invite) for the business lunch next week.
9. This project can (to finish) fast if you help me.
10. A new shop (to open) soon.

Revision Lessons 3-4

Vocabulary

1. Match the words from 2 columns to make expressions. Translate them.

1. tax	a) taxation
2. legal	b) a tax
3. income	c) rate
4. to impose	d) entity
5. system of	e) tax

2. Try to remember all the word forms connected with the word 'tax'. Put them into the correct column:

Noun	Verb	Adjective	Adverb
------	------	-----------	--------

3. Fill in the gaps with the correct words from ex. 1, 2:

- The government changed ... and now ... need to pay less.
- You need to pay ... on all the money that you earn.
- In the laws organizations are called
- When the government creates a system of ... , it decides what activities are ... and then it ... on them.

4. Look at the endings of the following words and put them into the correct columns in the table in ex.2. Translate them.

distribute decide law competition consume distribution decision lawful
 compete consumption distributional decisive unlawful competitive
 consumer distributive decisively lawyer competitor consumable distributor

5. a) Try to remember meanings of the 'false friends' in the left column.

b) Match them with the definitions in the right column.

1. collection	a) open for all people
2. population	b) keeping safe
3. public	c) work
4. operation	d) all people in the country
5. protection	e) gathering something

6. Fill in the gaps with the correct words from the box:

property marketplace wages to fund government price laws competition
--

- When there are many companies in the market, it is called '... ' .
- All buildings and things you have is called
- The ... creates ... to organize business interactions in the
- People who work in the office get a salary, but workers often get
- When somebody gives money for a project, it is called '... a project'.
- ... is the money you pay for something.

Grammar

7. Translate these regular and irregular verbs. What are their Past Participles?

- | | |
|--------------|------------------|
| 1. to leave | 6. to distribute |
| 2. to decide | 7. to lend |
| 3. to buy | 8. to perform |
| 4. to sell | 9. to know |
| 5. to build | 10. to do |

8. Use the Past Participle of the verbs in brackets. Translate the sentences.

1. In market economies, economic decisions (to make) by people are very important.
2. The government decides how to distribute the (to produce) goods.
3. Taxes (to pay) by the working people will be spent on pensions.
4. When people buy goods, they pay a tax (to call) VAT.
5. Fruit and vegetables (to grow) in our country are more expensive.

9. Use the correct Comparative or Superlative form of the adjectives:

1. The role of government is (important) in a command economy than in a market one.
2. This is (rich) country of all European countries.
3. There is (much) freedom of individuals in the market economy.
4. You pay (little) money for goods during the sales.
5. The competition is (strong) in Russia than in Cuba.
6. The (big) choice of products is in this shop.
7. This car is (bad) of all here in the market.
8. The life of people is (good) now than it was in the crisis.

10. Correct the mistakes. There is one correct sentence:

1. You get the more money if you work well.
2. The most information you forget, the least you know.
3. In this company you will have a gooder salary than at your place of work.
4. In this country they grow the goodest coffee in the world.
5. People are happier when they can work in the own self-interest.

11. Transform the sentences from Active into Passive. Translate the sentences.

1. Special services collect taxes.
2. The government does not collect this tax.
3. Does the state perform tax collection?
4. John paid the fine.
5. The company sold all the goods.
6. Did the government spend the money for necessary things?
7. Did the king impose taxes in the past?
8. We will not spend the money for unnecessary purposes.
9. They can spend the money for pensions and healthcare system.
10. You may pay this tax in money.
11. Do people always pay taxes on time?
12. Will people make economic decisions in a market economy?

Lesson 5 Credits

1. Try to answer the following questions:

1. What is a credit?
2. Have you ever borrowed money from a bank?
3. Have you ever bought anything on credit?
4. Do you think it's a good idea to have money right now and then repay it back?
5. What problems can you face when you get a credit?

Economics Word bank

1. the annual percentage rate (APR) – годовая процентная ставка	10. the rate of interest – процентная ставка
2. cash – наличные	11. to make a purchase – делать покупку
3. credit history – кредитная история	12. installment – очередной взнос, частичный платеж (при рассрочке)
4. costs – расходы, выплаты	13. terms – условия
5. creditor – кредитор	14. to get a loan – получить заем
6. due date – срок выплаты	15. to sign a contract – подписать контракт
7. fees – выплаты, сборы	16. grace period – льготный период, срок отсрочки платежа
8. a financial emergency – срочные нужды, чрезвычайная финансовая ситуация	17. to pay the bill – оплатить счет
9. interest – процент	

2. Fill in the gaps with the expressions and expressions from Word bank:

1. ... is the date when you need to return money to the bank.
2. Different banks have different
3. You can ... in the shop paying cash or with your credit card.
4. When you get a new job, you ... with this company.
5. Banks which give you money are called
6. If you need money, you can ... in a bank.
7. Before signing a contract you should read all ... and conditions carefully.
8. You need to ... for electricity at the end of each month.
9. All the information about your credits is called.
10. A certain percentage of money you need to pay for using a credit is called

3. Fill in the gaps with the expressions from the box:

large amounts of cash	a financial emergency	grace period
a good credit record	a big-ticket item	

1. In a case of you can borrow money from a bank
2. You should not buy if you do not have enough cash and it's difficult for you to stretch out the payments
3. You should be careful if you carry in your bag as you can be mugged
4. improves your chances of getting one more credit if you need it.
5. The majority of banks offer a for their customers that is very convenient as you do not need to pay interest for some period of time.

Reading

4. Read the text and choose the best heading for each paragraph. One heading is extra:

- A. Possible dangers
- B. History of credit cards
- C. Why having credit may be important
- D. Importance of being informed
- E. It is easier to use credit than cash

5. Tell if the following statements are advantages or disadvantages according to the text:

- 1. Purchase Power and Ease of Purchase
- 2. Blowing Your Budget
- 3. High Interest Rates and Increased Debt
- 4. Credit Card Benefits
- 5. Building a Credit Line (Credit History)

Credit

1. Sooner or later, almost everyone needs to use credit. It can improve a family's level of living and help you through a financial emergency, such as unemployment, illness or property loss, when you don't have cash to pay for, say, an auto repair or medical expense. You can also buy expensive things that you need now and stretch out the payments over time. It may be easier to pay for an item through regular installment payments. For example, most people use credit to buy their homes.

2. Certainly, credit is convenient and has many other advantages:

- You do not need to carry a lot of money with you.
- You may save money, because you can take advantage of sales.
- It allows you to do things like reserving a hotel room, buying airline tickets or making a purchase online.
- The creditor may offer a grace period during which finance charges do not accrue on your balance. But to take advantage of the interest-free use of the creditor's money you must pay your bill in full by the due date each month.

3. However, you should be careful when you decide to get a loan. It is important to remember that credit is not free. You have to decide if the item is worth the extra expense of interest paid, the rate of interest and possible fees. You should find the best terms by comparing the annual percentage rates (APRs) and be sure that you understand the contract before signing it. Credit card companies collect higher late and over-the-limit fees which add to the total cost of credit. You should pay attention to due dates to avoid these added costs.

4. Buying on credit may also have some disadvantages:

- You may buy more than you can afford.
- Credit ties up future income. When you use credit, you owe money that must be paid back from future income.

- A poor credit record (credit history) means you will find it more difficult and more expensive to get future credit.

Adapted from http://web.extension.illinois.edu/money/credit_ad.cfm

Useful words and expressions

- | | |
|--|--|
| 1. accrue – добавлять (о процентах, задолженности) | 20. medical expense – медицинские расходы |
| 2. afford – позволить себе (финансово) | 21. offer – предлагать |
| 3. add – добавлять | 22. owe money – быть должным деньги |
| 4. allow – позволять | 23. pay attention to – обращать внимание на |
| 5. an auto repair – ремонт автомобиля | 24. possible – возможный |
| 6. avoid – избегать | 25. property loss – потеря имущества |
| 7. be sure – быть уверенным | 26. reserve – забронировать |
| 8. be worth – стоить того | 27. sales – распродажи |
| 9. careful – осторожный, внимательный | 28. stretch out the payment – растянуть выплату, выплачивать в рассрочку |
| 10. certainly – конечно | 29. take advantage of – воспользоваться преимуществом |
| 11. compare – сравнивать | 30. the total cost of credit – общая стоимость кредита |
| 12. convenient – удобный | 31. tie up – связывать |
| 13. extra expense – дополнительные расходы | 32. to carry – носить |
| 14. fees – выплаты, взносы | 33. unemployment – безработица |
| 15. an item – отдельный товар | |
| 16. improve – улучшать | |
| 17. in full – полностью | |
| 18. level of living – уровень жизни | |
| 19. mean – означать | |

6. Do the following test to find out if you can take a credit.

1. Is this item something I really need?	Yes	No
2. Can I make payments every month?	Yes	No
3. What if I can't work for a while? Will I still be able to make the payments?	Yes	No
4. Have I shopped for the lowest annual percentage (interest) rate?	Yes	No
5. Can I afford to tie up my future income paying off my credit debt?	Yes	No
6. Will the item still be useable when I finish paying for it?	Yes	No

If you say No – read the tips below:

1. **If no**, rethink whether you want to use credit to pay for it.
2. **If no**, wait until you can afford the monthly payments.
3. **If no**, rethink the purchase, especially if your work is seasonal.
4. **If no**, compare interest rates.
5. **If no**, don't use credit or wait until you have more income.
6. **If no**, use cash.

7. Answer the following questions:

1. Think about the results of the test above. Are you ready to take a credit right now?
2. Do you think it's a good idea for a student to use credits?
3. If you used credits in the future, what items would you buy on credit?
4. Would you like to use a credit card with a grace period?
5. If you wanted to get a loan, what bank would you choose and why?

Grammar: Modal verbs

Modal verbs	Meaning	Examples
can	ability	Credits can improve a family's level of living.
can't	prohibition	You can't have a credit if you are under 18.
must	strong recommendation	You must be careful when signing a contract.
have to	obligation (rules)	You have to make payments on time.
don't have to	no necessity	You don't have to pay interests in the grace period.
should	recommendation	You should find the best percentage rate.
may	probability	It may be easier to pay for an item with a credit

8. Find how many modal verbs there are in the text.

9. a) Translate these sentences from the text into Russian.

b) Explain the meaning of the modal verbs.

1. You can also buy expensive things that you need now and stretch out the payments over time.
2. You may save money, because you can take advantage of sales.
3. To take advantage of the interest-free use of the creditor's money you must pay your bill in full by the due date each month.
4. You should be careful when you decide to get a loan.
5. You have to decide if the item is worth the extra expense of interest paid.

10.a) Choose the correct modal verb:

b) Explain what these sentences will mean if you use the other 2 modal verbs.

1. You ... to sign the contract yourself if you take a credit.
a) may b)don't have to c) have to
2. You ... take a credit if you are not sure you will get your salary next year.
a) shouldn't b)can't c) can
3. You ... buy more than you need if you use a credit card.
a) should b) may c) have to
4. The bank ... offer you a lower interest rate if you have a good credit history.
a) must b)can't c) may
5. You ... pay all the fees on the due date.
a) may b)shouldn't c) have to

11. Translate the following sentences into English:

1. Вам не нужно платить проценты в течение полугода.
2. Вам следует найти банк с лучшей процентной ставкой.
3. Вы должны оплатить счет завтра.
4. Вы не можете тратить больше установленного лимита.
5. Я не могу заплатить за обучение, поэтому мне приходится брать кредит.
6. Вероятно, процентная ставка снизится в следующем году.
7. Вам не следует торопиться с решением взять заем.
8. Вы должны быть уверены, что вы можете вернуть деньги.
9. Могу ли подписать контракт завтра?
10. Вы не можете получить кредит, если у вас плохая кредитная история.

Speaking

12. Answer the questions:

1. What do you need to think about if you want to take credit in a bank?
2. How much do you need to earn to take a credit?
3. Can everybody take a credit?
4. What types of credits can you name?
5. What do you need to know if you take a mortgage?

13. Work in pairs. Role-play the following situation:

Student A: You want to take a credit and you go to a bank to find out all the necessary information. Decide:

- what kind of credit you want to take
- how much you are ready to pay each month
- what questions you will ask in the bank

Student B: You work in a bank. Be ready to consult on the following issues:

- the types of credits you can offer
- what a client needs to take a credit
- possible risks and dangers if a client can't pay the credit back on time

Writing

14. Design a leaflet for customers of a bank who want to take a credit following the plan below. Use modal verbs:

- What you need to know before taking a credit
- Terms and conditions
- Possible risks
- What if you can't pay your credit back

Topics for presentations:

Types of credits. How to take a credit in a bank. Mortgage crisis in the USA in 2007
--

4. Fill in the gaps with the correct word form:

1. He learned about the new service from an ... in the newspaper.
2. The marketing department ... the new line of men's clothes for winter.
3. People see and hear thousands of TV and radio ... each day.
4. The mass ... has become one of the main instruments of political change.
5. Fiona is a designer; she's got a job in
6. Mr. Black has been a ... of this firm for many years.
7. Business increased after we began to ... on the radio.

Reading

5. Before reading the text, answer the questions:

1. How can ads change our behavior?
2. Do you believe the information that ads give?
3. What do you pay attention to when you buy something?

6. Read the text and complete the sentences with an appropriate type of advertising:

1. An increasingly popular method for promoting a business is....
4. If you have a small restaurant, the best way to tell people about it is
5. The most expensive form of advertising is....
6. When you go to another city, along the road you can see
7. Large color illustrations are used in
8. If you want to attract clients from your city, you place ads in

Types of Advertising

All companies are searching for a way to make their business successful. Here are five ways to advertise a product or service. Many businesses will not need to use all types of advertising but can benefit from incorporating one or two.

Advertising persuades members of a particular market to take some form of action, such as buying a product or service. There are many ways to spread an advertising message. A good ad campaign incorporates several types of advertising so that many people saw it.

Television Advertising

TV commercials are a popular way to deliver messages to large audiences. Although this medium has the ability to reach a high number of potential buyers, it is also one of the most expensive forms of advertising. For example, one 30-second TV commercial during the Super Bowl cost about \$3 million in 2009.

Radio Advertising

Radio commercials are an effective way for businesses to target a group of people based on location or similar tastes. For example, a local night club seeking college student clientele would probably consider advertising on a local pop radio station.

Print Advertising

Magazine and newspaper ads are another way to spread the information about a product or service. Print also offers the ability to target a specific audience based on

geography or common interests. Print advertising usually includes larger display ads, as well as classified advertising.

Online Advertising

Advertising online is an increasingly popular method for promoting a business. There are many forms of online advertising. Banner ads are image ads displayed on web pages. Google AdWords is another popular form of online advertising that matches an ad to an Internet user's search inquiry.

Social network marketing is the fastest-growing form of Internet advertising. This includes using sites like Facebook, Twitter, and LinkedIn to promote a product or service. Many social networks have advertising available, such as Facebook Ads.

Billboard Advertising

Billboard ads are large advertisements displayed on structures in public places. Most commonly, billboards are located along highways to target passing motorists. Another type of billboard advertising is a mobile banner or billboard.

Adapted from: <http://angieentry.suite101.com/>

Useful words and expressions

- | | |
|--|---|
| 1. ability – способность, возможность | 14.location – расположение |
| 2. along – вдоль | 15.medium (pl. media) – средство |
| 3. audience – аудитория | 16.to match – подходить,
соответствовать |
| 4. available – доступный | 17.motorist – автомобилист |
| 5. common – общий,
распространенный | 18.particular – определенный,
отдельный |
| 6. clientele[ˌkliːn'tel] – клиентура,
клиенты | 19.to persuade – убеждать |
| 7. to consider – рассматривать,
обдумывать | 20.search inquiry – поисковый запрос |
| 8. deliver – доставить | 21.to seek – искать |
| 9. to display – демонстрировать,
показывать | 22.several – несколько |
| 10.highway – шоссе, магистраль | 23.to spread – распространяться |
| 11.to include – включать (в себя) | 24.structure – строение, здание |
| 12.increasingly – всё больше и больше | 25.taste – вкус |
| 13.to incorporate – объединять | 26.to reach – достигать |
| | 27.to target – выбирать в качестве
целевой аудитории |

Commentary

The Super Bowl – the annual championship game of the National Football League (NFL), the highest level of professional American football in the United States.

7. Agree or disagree the following statements according to the text, use expressions below to help. Correct the false ones:

1. The businesses need to use all types of advertising to be successful.
2. A TV commercial helps to reach a high number of potential buyers.
3. Both radio commercials and print advertising are used to target a group of people based on location or similar tastes.

4. There are little ads in social networks.
 5. Only motorists can see billboards.
 - I agree that...
 - I don't agree that
- It's correct/wrong
 - It's true/not true that

8. Explain what the following words mean, use the dictionary if it's necessary:

- | | |
|---------------------------|-------------------|
| 1. an advertising message | 4. Google AdWords |
| 2. an ad campaign | 5. LinkedIn |
| 3. banner ads | 6. Facebook Ads |

Grammar: –ing forms

Form	Example
Gerund	Ads persuade people to take some form of action, such as buying a product or service.
Participle I	A local night club seeking college student clientele placed ads on local radio station.

9. Find Gerunds in the text and translate them.

10. Read the sentences, choose the correct variant of the translation:

9. Suppose that you are experiencing tough times.
 - a) испытывающий b) испытываете c) испытание
10. There are five ways for advertizing a product or service.
 - a) для рекламы b) для рекламирующих c) для рекламных
11. Businesses can benefit from incorporating one or two types of ads.
 - a) от объединяющих b) от объединения c) объединяя
12. A local night club is seeking college student clientele.
 - a) ищущий b) ищет c) поиск
13. Advertising online is a popular method for promoting a business.
 - a) для продвижения b) продвигающий c) для продвигающегося
14. Social network marketing is a growing form of Internet advertising.
 - a) растёт b) растущая c) растение

11. Change the sentences according to the model:

Example: China and India are the countries **which develop** fast.
 China and India are the countries **developing** fast.

1. Motorists who pass along the road can see billboards.
2. People who buy goods and services are called consumers.
3. Businesses that target group of people with similar tastes choose radio or print advertising.
4. Google AdWords is a form of online advertising that matches an ad to an Internet user's search inquiry.
5. People that live in one place see the same ads.

12. Choose the right variant:

1. Many businesses **incorporating/incorporated** two or more types of advertising make benefit.
2. **Incorporating/incorporated** company made new ad campaign.
3. **Buying/bought** the goods consumers often don't think.
4. **Buying/bought** goods were promoted very professionally.
5. **Printed/printing** ads are placed in newspapers and magazines.
6. Companies often distribute **printed/printing** by post.
7. Some people **reading/read** newspapers don't look at ads
8. **Reading/read** newspapers were on the table.
9. Advertising agency placed ads of **promoted/promoting** company on TV.

Speaking

13. Answer the following questions:

1. Can you describe an advertisement that is good for business?
15. Can you describe a successful ad campaign?
16. What do you think about billboards in our city?
17. Are there hidden ads in films and cartoons? What do you think about it?
18. What ads do you see most often?
19. Is advertising bad for children? In what way?

14. Work in pairs. Role-play the following situation:

Student A: You are a businessman who wants to advertise a new product. You go to an advertising agency to get information and discuss the best way(s) to advertise it. Decide:

- what product you want to advertise
- how much you are ready to pay for it
- what questions you will ask in the advertising agency

Student B: You work in an advertising agency. Be ready to consult on the following issues:

- the types of advertisement you can suggest, their advantages and disadvantages
- what type(s) of advertisement is best for a particular product
- how much different types of advertisement cost

Writing

15. Design an advert for one of the products or things below. Write a text of the advert and make a picture if necessary.

- new computer game
- your faculty for the school leaver
- new cosmetics product
- anti-smoking campaign in your university

Topics for presentations:

Types of advertising. How do ads influence people? The most interesting ads.
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Revision Lessons 5-6

Vocabulary

1. Match the words from 2 columns to make expressions. Translate them.

11. grace	a) date
12. financial	b) advertisement
13. to make	c) campaign
14. banner	d) period
15. to sign	e) the bill
16. due	f) an advertisement
17. to pay	g) emergency
18. ad	h) a loan
19. to get	i) a contract
20. to place	j) a purchase

2. Look at the endings of the following words and put the words in the correct columns in the table. Translate them.

advertiser, commercialization, promoting, incorporated, commercial, incorporation, incorporate, promotion, beneficial, promoter, commercially, advertisement, advertise, advertising, promotional

Noun	Verb	Adjective	Adverb	Part. I	Part. II	Gerund

3. Fill in the gaps with the correct words from the boxes:

owe level installment credit record financial emergency a grace period

1. A credit can improve a family's ... of living and help you through a
2. You can buy an expensive thing and pay for it through regular ... payments.
3. The bank may offer ... during which you don't have finance charges.
4. When you use credit, you ... money that must be paid back from future income.
5. A poor ... means you will find it more difficult to get future credit.

advertising ad campaign TV commercials billboard ads banner ads

1. ... are image ads displayed on web pages.
2. ... are large advertisements displayed along highways to target passing motorists.
3. ... persuades members of a particular market to buy a product or service.
4. ... are one of the most expensive forms of advertising.
5. A good ... incorporates several types of advertising.

Grammar

4. Complete the table below:

Past	Present	Future
	can	
	must	
	have to	
	don't have to	
	should	
	may	

5. Complete the gaps with the correct modal verbs:

1. You will ... use different types of advertisement if you want to succeed.
2. You ... need to use a credit if you want to buy a flat but you have no savings.
3. Some shops ... offer you to stretch out the payments over time.
4. I ... to pay a higher interest rate as I did not pay my bill in full by the due date.
5. You ... carry a lot of money with you if you have a credit card.
6. You ... find out if you ... get a discount if you make a purchase online.
7. There are many ways how a company ... advertise a product or a service.
8. I ... use a social network to advertise my service, but I chose print advertisement.
9. If you have a bad credit history, you ... not get a credit in the future.
10. My friend ... pay over-the-limit fees because he bought too many things at once.

6. Translate into English:

1. Вам следует решить, какой вид рекламы вы будете использовать.
2. Нельзя взять кредит, если у вас слишком маленькая зарплата.
3. Использование нескольких видов рекламы может быть эффективным.
4. Вам не нужно платить проценты, если вы оплачиваете счета вовремя.
5. Мне пришлось обратиться в рекламное агентство.

7. Decide if the following –ing forms are Gerunds or Participles. Translate the sentences:

1. Buying an airline ticket with a credit card is much easier.
2. The customer buying online may save some money.
3. A person having a credit card can take advantage of sales.
4. Having a credit card may be useful if you want to buy a big-ticket item.
5. Social network marketing is the fastest-growing form of Internet advertising.

8. Transform the sentences using Participle I. Translate them.

1. Commercials which advertise products in prime time are very expensive.
2. Clients who sign a contract should be very careful.
3. Companies which promote their products use different types of advertisements.
4. People who use credit cards may buy more than they actually need.
5. You should find a creditor who offers the lowest interest rate.