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КАФЕДРА ИНОСТРАННЫХ ЯЗЫКОВ

ENGLISH FOR GRADUATE STUDENTS

Themes Book 3

**АНГЛИЙСКИЙ ЯЗЫК ДЛЯ
СТУДЕНТОВ МАГИСТРАТУРЫ**

Учебное пособие
(часть 3)

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Theme 1. THE FUTURE OF WORK

Lead-in

Work in groups. Share information on how people can use new technologies for their work. Do you know what **Generation Y** means?

Reading and Vocabulary

Task 1. Read the words and phrases and give the Russian equivalents.

to pick up the phone	to manage smth
iGeneration	to send a text message
a part-time job	to text message
real-world business experience	to text smb back
having hundreds of Facebook friends	to send emails to smb
tech savvy; to be tech savvy	to interact with co-workers
coworker	to email
flexible; workplace flexibility	to found online business
to relate to smb	paid internship

Task 2. You will now read an article about Gen Y-ers and their way of working. Before reading, discuss in your group the following statements:

"Experts say because members of the iGeneration are so naturally tech savvy, they will do things bigger, better and at a younger age than previous generations."
Do you agree with the experts? Prove your answer.

Task 3. Read the article. What are the main ideas?

Gen Y-ers bring their distinct style of communicating to the job

There probably isn't a company in America that isn't wrestling with managing different generations. Baby boomers, Gen X, millennials: they all seem to want something different. Now, here comes the iGeneration, also known as Generation Z, with its own distinct way of walking, talking and working.

Generational expert Cam Marston says: "They will have to get used to email and, God forbid, picking up the cellphone and calling. But at the same time, employers will have to get used to the fact that they may choose to text message even if they're standing next to you."

Teens want the workplace to accommodate them — their schedules, opinions and style of interaction — just as their technology does. Yet most are open to the lessons the business world may offer.

Lee Orlinsky, 17, took a part-time job at Einstein's in Plantation about a year ago, and says he, too, has learned from real-world business experience. He has discovered that having hundreds of Facebook friends doesn't teach you interpersonal skills and sometimes you have to interact with co-workers and customers "whether you like them or not." Yet, Lee realizes he brings something to the workplace even the millennial generation doesn't always offer: "I can relate to the teens that come in."

Even more, Lee has helped move supervisors toward the style of communication the iGeneration expects. He will text a message to his supervisor to learn his work schedule for the week or express a conflict or interest in extra hours. "It's easier for her, she doesn't have to stop what she's doing to talk to me," he said. "She can text me back on her own time."

Experts say because members of the iGeneration are so naturally tech savvy, they will do things bigger, better and at a younger age than previous generations. Sure, there will be workplace slackers. And then there will be entrepreneurs like Ryan Breslow. At 17, he already has worked for three years at Publix, has secured two paid internships at high-tech marketing firms and has founded three online businesses.

Task 4. Find the answers to the questions in the text.

1. What does Cam Marston do?
2. Is Cam Marston the Gen Y-er? Prove your answer.
3. What has Lee learned from real-world business experience?
4. Why does Lee prefer to text message his supervisor?
5. Is Ryan Breslow a workplace slacker (халтурщик)? Prove your answer.

Task 5. Find synonyms to the following words and phrases in the text.

1. struggle
2. boss, manager
3. people who are 14-19 y.o.
4. colleagues
5. specific
6. practical studies
7. to suit
8. businessman

Recommended function

*Read **Function 18 "HOW TO keep a discussion"** and discuss the following topics with your partner or in groups.*

1. Facebook can teach you interpersonal skills.
2. Members of the iGeneration are obsessed by on-line connectivity.
3. Cellphone is crucial to business communication.

Specialized Reading

Task 1. Read the words and give the Russian equivalents.

a software marketing manager	a middle ground
high-tech marketing firm	to work virtually
via laptop	to develop face-to-face interpersonal skills
connected to the Internet via laptop and aircard	to use the technology advantage
remote working	to take a course online
roughly 75 percent	the live stream
in order to	an information technology professional
face time	a trust issue
boomer boss	to get ahead

Task 2. Answer the questions.

1. What is "remote working"?
2. What words is it derived from? Is it a neologism? Give the Russian equivalent.
3. "We're more creative in our own space than in an office with no windows." Do you agree?

Task 3. Read and translate the article.

Working at home vs. the office: The face time faceoff

It's a blue sky day in South Florida and Erik Bortzfield, a software marketing manager, would love to be ocean side on a beach chair connected to the Internet via laptop and aircard. A year out of college, Bortzfield, 23, has discovered the rules of the workplace typically don't allow remote working, but he is convinced his generation will make it happen. "When people my age start to own and manage companies, I think you'll start to see a noticeable change," he says.

Millennials will be change makers, says Dan Schawbel, managing partner of Millennial Branding. By 2025, Generation Y will make up roughly 75 percent of the world's workforce, a Business and Professional Women's Foundation study shows. With such a large presence, expect them to put pressure on companies to shift how people work, Schawbel says: "Gen Y wants to rip apart work styles and create new relationships with the office that are more flexible."

It's not that Gen Y-ers don't see value in coming to the office some of the time. But because they are networked, they believe reporting to an office from 9 to 5 every day in order to call and send emails to people in other places makes absolutely no sense. Many are asking: "Why are bosses insisting on face time?" — and planning for the day when they will make the office rules.

Amanda Delprete, a 24-year-old PR account executive, says her generation wants to use the technology advantage. In college, she and her friends took one or more courses online or sat in their dorms watching the live stream. "It was not mandatory for us to be physically in class," she says. "Now, we come into the workplace and there's an insistence on face time and we don't get it. We're more creative in our own space than in an office with no windows."

Leadership consultant Jane Goldner says boomer bosses trying to lead this new chaotic environment and still keep a handle on things will need to find a middle ground acceptable to all. Rather than just insist on face time, they will need to explain why it is important. "Without it, you might not be building the alliances you need to get ahead." Even more, she adds: "When you work virtually, you don't develop face-to-face interpersonal skills. That's a huge skill set missing in the workplace."

Richard Fleites, an information technology professional, believes the generational conflict over face time remains a trust issue. There remains a belief that if you're not in the office, you're napping or downing martinis during business hours, he says.

Sorraya, a 34-year-old attorney, discovered getting the flexibility is possible — but it has to be earned. She's worked from libraries, hotel rooms, court rooms rather than return to her office. But she's proved her value. "You're not going to start day one and work from home one morning a week. If you become trusted, you get more flexibility."

By understanding Gen Y-ers' need for workplace flexibility, companies are better able to recruit and grow young talent for the future, workplace experts say. Adam, a Miami attorney, says he's much happier as a lawyer at United Auto Insurance Company where he can work from the courthouse or home at times rather than at a big law firm where the emphasis on face time at the office during and after hours was much greater.

Meanwhile, Bortzfield, the software marketing manager, looks forward to the day when he's the boss: "If it's the nicest day of all time, I'm going to say, 'everyone works from home or wherever today. Let me know if you need anything.'"

Task 4. Answer the questions.

1. What are Erik Bortzfield's ideas about new style of work?
2. Have you ever heard about a beach chair connected to the Internet via laptop and aircard? Is it useful invention?
3. Do Gen Y-ers see value in face time? Prove your answer.
4. What experts are mentioned in the article? What are their names? What are the names of their firms or organizations?
5. Why do millennials believe reporting to an office from 9 to 5 every day in order to call and send emails to people in other places makes absolutely no sense?
6. What problems are discussed in the article?

Task 5. a) Note the advantages and disadvantages of remote working in the table. Give reasons for good and bad points of remote working. Fill in the table.

Remote working	
Advantages You don't need to report to an office from 9 to 5 every day ……	**Reasons** You are networked ……
Disadvantages ……	**Reasons** ……

b) Add your own ideas to the table.

Task 6. Read the sentences from the texts, find the verbs and identify their tense. Translate the sentences.

1. There probably isn't a company in America that isn't wrestling with managing different generations.
2. But at the same time, employers will have to get used to the fact that they may choose to text message even if they're standing next to you.
3. Teens want the workplace to accommodate them.
4. Lee has helped move supervisors toward the style of communication the iGeneration expects.
5. Erik Bortzfield, a software marketing manager, would love to be ocean side on a beach chair connected to the Internet via laptop and aircard.
6. But because they are networked, they believe reporting to an office from 9 to 5 every day in order to call and send emails to people in other places makes absolutely no sense.
7. Expect them to put pressure on companies to shift how people work,
8. Many are asking: "Why are bosses insisting on face time?"
9. I'm going to say, 'Everyone works from home or wherever today. Let me know if you need anything.'

Task 7. Identify the functions of* have *(main verb; modal verb; auxiliary verb; verbal noun; participle). Translate the sentences.

1. He has discovered that having hundreds of Facebook friends doesn't teach you interpersonal skills and sometimes you have to interact with co-workers and customers "whether you like them or not.

2. It's easier for her, she doesn't have to stop what she's doing to talk to me.

3. Sorraya discovered getting the flexibility is possible — but it has to be earned.

4. At 17, he already has worked for three years at Publix, has secured two paid internships at high-tech marketing firms and has founded three online businesses.

Recommended function

Read ***Function 7 "HOW TO deal with neologisms"*** *and find examples of* ***neologisms*** *in both texts. What words are derived from? What is their Russian equivalent? Write down 8-10 more neologisms from the subjects you study or work with. Analyze them.*

Listening

You are going to listen to the presentation of **Sherry Turkle. Sherry Turkle** is the Professor of *Massachusetts Institute of Technology***.**

Task 1. Make sure you know the words and phrases.

to text smb for good luck, getting the text, rock, embody, TED Talk, to be on the cover, WIRED magazine, to experiment with smth, chat room, online virtual community, to explore, to unplug, to be excited, the virtual world, the real world, fast-forward, cellphone, technology mobile communication, odd, disturbing, to seen familiar, to email, board meeting, go on Facebook, the skill of doing smth, to matter, to relate to smb, to put one's attention, to pay attention, bits

Task 2. Study this information and listen to the first part of the recording – up to 03.03 - and answer the questions.

1. Place of presentation: TED conference. TED (Technology, Entertainment and Design) is a global set of conferences, formed to disseminate "ideas worth sharing."
2. Sherry Turkle is the author, most recently, of "Alone Together: Why We Expect More from Technology and Less from Each Other."
3. The title of subject in MIT: "Technology and Self: Science, Tech and Memoir".

1. What course of lectures does Sherry read? What is her specialty?
2. What has Sherry studied?
3. Who has she interviewed?
4. What has she found?

Task 3. Answer the questions to the second part of the video (03.04 – 05.09)

1. When do people text or do email?
2. What is the important new skill that people talk to Sherry?
3. What do children complain about?
4. What does Sherry say about «being alone together'?
5. What is the thing that matters most to people?

Task 4. Decode one of the 4 parts of the presentation:
Part 1 - 03.04 “So just take…” – 03.33 “…it can be done.”
Part 2 - 03.33 “People explain…” – 04.08 “…into our phones.”
Part 3 - 04.08 “Why does this…” – 04.40 “…they want to be.”
Part 4 - 04.40 “People want to…” – 05.09 “…to each other.”

Task 5. Read the word combinations and give their Russian equivalents.
catch off guard; a profound question; sip of; add up to; big gulp of real conversation; gather; discreet bits of information; for kids growing; the bedrock of development

Task 6. Listen to the next part and fill in prepositions.
07.36 – 09.02

I was caught _____ guard when Stephen Colbert asked me a profound question, a profound question. He said, "Don't all those little tweets, don't all those little sips _____ online communication, add _____to one big gulp _____ real conversation?" My answer was no, they don't add up. Connecting _____ sips may work _____ gathering discreet bits _____ information, they may work _____ saying, "I'm thinking _____ you," or even _____ saying, "I love you," - I mean, look _____ how I felt when I got that text _____ my daughter - but they don't really work _____ learning about each other, _____ really coming to know and understand each other. And we use conversations _____ each other to learn how to have conversations _____ ourselves. So a flight _____ conversation can really matter because it can compromise our capacity _____ self-reflection. For kids growing up, that skill is the bedrock _____ development.

Task 7. Listen to the next part of the text and fill in the gaps. Define the tense of the verbs.
09.02 – 10.08

Over and over I hear, "I _____ rather _____ than talk." And what _____ is that people get so used to being short-changed out of real conversation, so used to getting by with less, _____ _____ _____ almost willing to dispense with people altogether. So for example, many people _____ with me this wish, that someday a more advanced version of Siri, the digital assistant on Apple's iPhone, _____ _____ a best friend, someone who _____ _____ when others _____. _____ this wish _____ a painful truth that _____ _____ in the past 15 years. That feeling that no one _____ me is very important in our relationships with technology. That's why it's so appealing to have a Facebook page or a Twitter feed - so many automatic listeners. And the feeling that no one _____ me make us want to spend time with machines that seem to care about us.
10.09 – 11.00

_____ _____ robots, they call them sociable robots, that are specifically designed to be companions - to the elderly, to our children, to us. _____ we so _____ confidence that we will be there for each other? During my research I _____ in nursing homes, and I _____ in these sociable robots that _____ _____ to give the elderly the feeling that they were understood. And one day I _____ and a woman who _____ a child _____ _____ a robot in the shape of a baby seal. It seemed to be looking in

her eyes. It seemed to be following the conversation. It _____ her. And many people _____ this amazing.

11.01 – 11.37

But that woman _____ _____ to make sense of her life with a machine that no experience of the arc of a human life. That robot _____ a great show. And we're vulnerable. People experience pretend empathy as though it were the real thing. So during that moment when woman _____ _____ that pretend empathy, I _____ _____, "That robot can't empathize. It _____ _____ death. It _____ _____ life."

Recommended function and speaking

Study ***Function 3 "HOW TO deal with modal verbs"*** *and talk about how you imagine* ***your career ladder****. Use modal verbs and tell about the following:*

- what sort of company it is;
- your working hours;
- your duties;
- your prospects.

Writing

Write your own short article (8-10 sentences) about ***new technologies in the workplace.***

Theme 2. SOFTWARE ENGINEERING

Lead-in

- What is the difference between software and hardware? Illustrate it with examples.
- What do you think is more expensive - hardware or software?

Reading and Vocabulary

Task 1. You are going to read the text about computer software. Before reading, clear up the meaning of the following words and expressions.

hardware (n)	distinction (n)	database
application (n)	template (n)	machine code
software (n)	arbitrary (adj)	firmware
purchase (n,v)	load (v, n)	compute (v)
propose (v)	microcode (n)	computation (n),
bundle with (v)	store (v), storage (n)	alter (v)
encompass (v)	FPGA	peripheral (adj)
tailor (v)	execute (v), execution (n)	interface
array (n)	layer (n)	scripting language
compile (v), compiler (n)		

Task 2. Read the text about computer software and dwell on its three major classes.

COMPUTER SOFTWARE OR JUST SOFTWARE

The term was coined to contrast to the old term hardware (meaning physical devices). In contrast to hardware, software "cannot be touched".

The first theory about software was proposed by Alan Turing in his 1935 essay *Computable numbers with an application to the Entscheidungsproblem (Decision problem).*The academic fields studying software are computer science and software engineering. Software thus encompasses a wide array of products that may be developed using different techniques such as ordinary programming languages, scripting languages, microcode, or an FPGA (Field –Programmable –Gate- Array) configuration.

Practical computer systems divide software systems into three major classes: system software, programming software and application software, although the distinction is arbitrary, and often blurred.

System software is computer software designed to operate the computer hardware to provide basic functionality and to provide a platform for running application software. System software includes device drivers, operating systems, servers, utilities, and window systems.

System software is responsible for managing a variety of independent hardware components, so that they can work together harmoniously.

People who use modern general purpose computers usually see three layers of software performing a variety of tasks: platform, application, and user software.

Platform software: Platform includes the firmware, device drivers, an operating system, and typically a graphical user interface which, in total, allow a user

to interact with the computer and its peripherals (associated equipment). Platform software often comes bundled with the computer. On a PC you will usually have the ability to change the platform software.

Application software: Application software or Applications are what most people think of when they think of software. Typical examples include office suites and video games. Application software is often purchased separately from computer hardware. Sometimes applications are bundled with the computer, but that does not change the fact that they run as independent applications. Applications are usually independent programs of the operating system, though they are often tailored for specific platforms. Most users think of compilers, databases, and other "system software" as applications.

User-written software: End-user development tailors systems to meet users' specific needs. User software includes spreadsheet templates and word processor templates. Even email filters are a kind of user software. Users create this software themselves and often overlook how important it is. Depending on how competently the user-written software has been integrated into default application packages, many users may not be aware of the distinction between the original packages, and what has been added by co-workers.

Most software has software documentation so that the end user can understand the program, what it does, and how to use it. Without clear documentation, software can be hard to use—especially if it is very specialized and relatively complex like Photoshop or AutoCAD. Developer documentation may also exist, either with the code as comments and/or as separate files, detailing how the programs work and can be modified.

Computer software has to be "loaded" into the computer's storage (such as the hard drive or memory). Once the software has loaded, the computer is able to *execute* the software. This involves passing instructions from the application software, through the system software, to the hardware which ultimately receives the instruction as machine code. Each instruction causes the computer to carry out an operation – moving data, carrying out a computation, or altering the control flow of instructions.

Task 3. Answer the questions to the text.

1. Who is the founder of the theory about software?
2. What are the academic fields that study software?
3. What are the three major classes of practical computer systems?
4. What is system software designed to?
5. What does system software include?
6. What is system software responsible for?
7. What are the three layers of software performing a variety of tasks?
8. What does platform software allow a user to do?
9. What is meant by application software?
10. What does user software include?

Task 4. Decide if each statement is true (T) or false (F).

1) Once the software has loaded, the computer is able to execute the software.

2) It is difficult for the user to understand the program as most software has no software documentation.

3) Developer documentation may also exist, either with the code as comments and/or as separate files, detailing how the program works and can be modified.

4) Software is lacking different techniques that can develop a wide array of products.

5) Platform software does not ever come bundled with the computer.

6) Depending on how competently the user-written software has been integrated into default application packages, many users may not be aware of the distinction between the original packages, and what has been added by co-workers.

7) Applications are usually independent programs of the operating system.

8) On a PC you are unable to change the platform software.

9) Email filters are a kind of user software.

10) The academic fields studying software are meteorology and design.

Task 5. Match the words in columns A and B to make the expressions.

A	**B**
1. software	a) code
2. hard	b) game
3. operating	c) language
4. device	d) engineering
5. platform	e) software
6. machine	f) configuration
7. video	g) drive
8. FPGA	h) system
9. application	i) package
10. scripting	j) driver

Task 6. Put the letters in the correct order to make the word that is explained.

1. cedmiorco	- the collective micro programs in a CPU, used to run machine instructions
2. kpaegac	- something which consists of various components, such as a piece of computer software
3. imewrafr	- software for embedded computers
4. ecteuxe	- to run (a program or an instruction)
5. sitcdnointi	- difference
6. readharw	- the part of a computer that is fixed and cannot be altered without replacement or physical modification
7. snopascem	- to constitute or include
8. sedhetprsae	- an accounting program that displays data in rows and columns on a screen

Task 7. Complete the following sentences with the words from the box in the correct form.

interface software integrate equipment operating system load computation peripheral code hardware

1. You can customize the _____ in several ways.

2. The first version to run under the ProDOS _____ was called Apple Writer 2.0.

3. These programs can be _____ with your existing software.

4. If the machine doesn't operate correctly, an error _____ will appear.

5. First, switch on the machine and _____ the disk.

6. All the statistical _____ were performed by the new software system.

7. In this case, the _____ is attached to a small network with a gateway router and a few server hosts that run FTP, mail and web servers.

8. In radio installations, too, much of the _____ is amazingly compact in view of its intricacy.

9. The term "_____" generally refers to an element having a physical structure such as electronic, electromagnetic, optical, mechanical parts, etc.

10. Engineers from the University of Pennsylvania warn against an entirely new threat to computer security: bugs implanted in _____ devices, such as keyboards or mice.

Specialized Reading

Task 1. The words in the box all come from the main text. Make sure you know these words and expressions.

comprise (v)	server (n)	boot up (v)
current (n, adj)	computer nerd	desktop (adj)
manage (v)	release (v, n)	compatible (adj)
revamp (v)	install (v), installation (n)	multiple (adj)
interface (n)	gain (v, n)	apps (n)
scratch (n)	lack (v, n)	touchscreen
folder (n)	produce (v), production (n)	licensing fee
interim (n)	edition (n)	distribute (v)
portable (adj)	tablet (n)	

Task 2. Read and translate the text.

OPERATING SYSTEMS

An **operating system**, or "OS," is software that communicates with the hardware and allows other programs to run. It is comprised of system software, or the fundamental files your computer needs to boot up and function. Every desktop computer, tablet, and smartphone includes an operating system that provides basic functionality for the device.

Common desktop operating systems include Windows, Mac OS X, and Linux. While each OS is different, they all provide a graphical user interface, or GUI, that includes a desktop and the ability to manage files and folders. They also allow you to install and run programs written for the operating system. While Windows and Linux can be installed on standard PC hardware, Mac OS X can only run on Macintosh computers. Therefore, the hardware you choose affects what operating system(s) you can run.

Mobile devices, such as tablets and smartphones also include operating systems that provide a GUI and can run applications. Common mobile OSes include Android, IOS, and Windows Phone. These OSes are developed specifically for portable devices and therefore are designed around touchscreen input. While early mobile operating systems lacked many features found in desktop OSes, they now include advanced capabilities, such as the ability to run third-party apps and run multiple apps at once.

Since the operating system serves as a computer's fundamental user interface, it significantly affects how you interact with the device. Therefore, many users prefer to

use a specific operating system. For example, one user may prefer to use a computer with Mac OS X instead of a Windows-based PC. Another user may prefer an Android-based smartphone instead of an iPhone, which runs the IOS.

Windows is a series of operating systems developed by Microsoft. Each version of Windows includes a graphical user interface, with a desktop that allows users to view files and folders in windows. For the past two decades, Windows has been the most widely used operating system for personal computers.

Microsoft Windows is designed for both home computing and professional purposes. Past versions of Windows home editions include Windows 3.0 (1990), Windows 3.1 (1992), Windows 95 (1995), Windows 98 (1998), Windows Me (2000), Windows XP (2001), and Windows Vista (2006). The current version, Windows 7, was released in 2009.The first business-oriented version of Windows, called Windows NT 3.1, was in 1993. This was followed by Windows 3.5, 4.0, and Windows 2000. When Microsoft released Windows XP in 2001, the company simply created different editions of the operating system for personal and business purposes. Windows Vista and Windows 7 have followed the same release strategy.

Windows is designed to run on standard x86 hardware such as Intel and AMD processors. Therefore, it can be installed on multiple brands of hardware, such as Dell, HP, and Sony computers, as well as home-built PCs. Windows 7 also includes several touchscreen features, that allow the operating system to run on certain tablets and computers with touchscreen displays. Microsoft's mobile operating system, Windows Phone, is designed specifically for smartphones and runs on several brands of phones, including HTC, Nokia, and Samsung.

Mac OS X (pronounced "Mac Oh-Es Ten") is the current version of the operating system used on Apple Macintosh computers. If you happen to pronounce it "Mac OS X," computer nerds and dedicated Mac users will be quick to correct you. While the name may be a bit confusing, Mac OS X is an advanced, user-friendly operating system.

Previous versions of the Mac OS were based on the original Macintosh operating system, released in 1984. In the late 1990's, many computer users felt Windows had "caught up" to the Mac OS and Apple's operating system began to appear a bit dated. So Apple completely revamped the Mac OS and created a new operating system from the ground up.

While much of the code used to build Mac OS X was written from scratch, a lot was taken from the NEXTSTEP operating system. NEXTSTEP was a Unix-based system that ran on NeXT computers, which are no longer in production. NeXT was acquired by Apple in 1997 and Steve Jobs was hired as interim CEO. Apple developers took the Unix-based code from NEXTSTEP and combined it with the graphical user interface (GUI) of Mac OS 9. The result was a stable, high-performance operating system that had the stability of Unix and the intuitive interface of the Macintosh. Mac OS X 10.0 was released in 2001.

Linux is a Unix - like operating system (OS) created by Linus Torvalds. He developed Linux because he wasn't happy with the currently available options in Unix and felt he could improve it. So he did what anybody else would do, and created his own operating system.

When Linus finished building a working version of Linux, he freely distributed the OS, which helped it gain popularity. Today, Linux is used by millions of people around the world. Many computer hobbyists (a.k.a. nerds) like the operating system

because it is highly customizable. Programmers can even modify the source code and create their own unique version of the Linux operating system.

Web hosting companies often install Linux on their Web servers because Linux-based servers are cheaper to set up and maintain than Windows-based servers. Since the Linux OS is freely distributed, there are no licensing fees. This means Linux servers can host hundreds or even thousands of websites at no additional cost. Windows servers, on the other hand, often require user licenses for each website hosted on the server.

Linux is available in several distributions. Some of the most popular distributions include Red Hat Enterprise, CentOS, Debian, openSUSE, and Ubuntu. Linux also supports several hardware platforms, including Intel, PowerPC, DEC Alpha, Sun Sparc, and Motorola. Since Linux is compatible with so many types of hardware, variations of the Linux operating system are used for several other electronic devices besides computers. Some examples include cell phones, cable boxes, and Sony's PS2 and PS3 gaming consoles.

Task 3. Match the following words and expressions with their Russian equivalents.

1. portable device	a) состоять из
2. touchscreen display	b) разработчик
3. computer nerd	c) право пользования
4. to be comprised of	d) смартфон
5. to run application	e) переносное устройство
6. user license	f) сенсорный экран
7. to install programs	g) компьютерный фанат
8. developer	h) операционная система
9. operating system	i) запустить приложение
10. smartphone	j) устанавливать программы

Task 4. Find the words in the text with a similar meaning.

1. suitable
2. a trademark
3. spreading
4. a fan
5. to supply
6. a mobile phone
7. to run
8. to produce
9. property
10. progressive

Task 5. Choose the correct variant and complete the following sentences.

1. Windows 7 was released in _____.
   a) 2006
   b) 2001
   c) 2009
2. Windows can be installed on multiple brands of _____.
   a) hardware
   b) software
   c) multiware

3. Operating systems provide a graphical user _____.

a) mouse

b) energy

c) interface

4. Mobile operating systems now include advanced _____.

a) steps

b) capabilities

c) courses

5. Mac OS X is advanced and _____.

a) alien

b) user-friendly

c) ill-tempered

6. The hardware you choose affects what operating system(s) you can _____.

a) run

b) overlook

c) colour

7. Operating systems are designed around touchscreen _____.

a) output

b) let-out

c) input

8. Mobile devices, such as tablets and smartphones include operating systems that can run _____.

a) applications

b) foundations

c) motivations

Task 6. Read the following sentences and decide if they are true (T) or false (F).

1) Every desktop computer, tablet, and smartphone includes an operating system that provides basic functionality for the device.

2) Linux does not enter common desktop operating systems.

3) Since the operating system serves as a computer's fundamental user interface, it does not at all affect how you interact with the device.

4) The first business-oriented version of Windows, called Windows NT 3.1, was in 1993.

5) Microsoft Windows is designed only for home computing.

6) The original Macintosh operating system was released in 1984.

7) Linux is a Unix-like operating system created by Linus Macintosh.

8) Microsoft's mobile operating system, Windows Phone, is designed specifically for iPhones.

9) Each version of Windows includes a graphical user interface, with a desktop that allows users to view files and folders in windows.

10) An operating system is hardware that communicates with the software and allows other programs to run.

Task 7. Rewrite the underlined words and expressions in the sentences using the words given in the box in the correct form.

boot	license	provide	release	nerd
run	brand	cell phone		

1. The company supplied the necessary money.
2. Certain patent is taken when translating material from one medium to another.
3. Courtesy is the company's trademark.
4. Have you loaded the software?
5. A new programme on TV has been recently produced.
6. To change to Batched Stored Procedure calls execute the command below.
7. Please make sure all mobile phones are switched off during the performance.
8. A rogue computer fan is going to shut down the country.

Task 8. Write the words from the text according to their pronunciation.

1./ˈsɔf(t)wəː/		10./dɪˈkeɪd/	
2./'smaːtfɔʊn/		11./'filtə/	
3./fʌŋkʃəˈnæləti/		12./ˈdedɪkeɪtɪd/	
4./ˈgræfɪk(ə)l/		13./rɪˈliːs/	
5./æplɪˈkeɪʃ(ə)n/		14./meɪnˈteɪn/	
6./spe'sifikəli/		15./əˈveɪləb(ə)l/	
7./ædˈvɑːnst/		16./dɪstrɪˈbjuːʃ(ə)n/	
8./keɪpəˈbɪlɪti/		17./kəmˈpætɪb(ə)l/	
9./fʌndəˈment(ə)l/		18./kənˈsəʊl/	

Recommended function

*Read **Function 8 "HOW TO make comparison and contrast"** and prepare a talk about the work of the operating systems Windows, Linux, Mac OS X: what distinguishes them from one another and what they have in common?*

Listening

You are going to listen to a talk about the way **Linux is built.**

Task 1. Check you know these words and stress them correctly.

android, activate, device, collaboratively, development, contribute, patch, release, kernel, ultimate, authority, enterprise, trade, complete, support, extensive, evaluation.

Task 2. Listen and answer the following questions.

1. How many android phones running Linux are activated every day?
2. How many TV sets running Linux are sold every day?
3. What distinguishes Linux from Windows?
4. How many developers have contributed to the Linux kernel since 2005?
5. What does 'a patch' describe?
6. What are other possibilities of patches?
7. How many sections of the kernel can a senior Linux kernel developer manage?

8. Where is Linux dominating today?

Task 3. Listen again and decide if each statement is correct or incorrect. Correct the false ones.

1) The full name of the Linux creator is Leo Torvalds.
2) A new kernel comes out every 2 or 3 months.
3) There are 200 000 words in the novel "War and Peace."
4) A patch is a kernel individual unit which describes the lines that can be changed, added or removed from the source code.
5) The Linux creator does not have ultimate authority on what is accepted into the next release and what is not.
6) Google, Twitter, Facebook and Amazon are all powered by Linux.
7) About 2 patches are applied to the kernel each hour.
8) Linux is built individually by a company.

Task 4. Decode one of the 3 parts of the text you listened to.

Part 1 – 00.31 "Most of which …" – 00.48 "… to achieve all of this."
Part 2 - 01.20 "Consider that …" – 01.47 "… development process."
Part 3 - 02.28 "When the maintainer finishes …" – 02.48 "… to the kernel each hour."

Recommended function

*Read **Function 1 "HOW TO translate an English sentence"** and translate the following sentences into Russian.*

1. It'll take my laptop a couple of minutes to boot.
2. Enter your security code to access the computer.
3. Computers become lighter, smaller and more portable every year.
4. Microsoft Word, Adobe Acrobat and CorelDraw are programs or applications.
5. The point-and-click interface made life easier for users.
6. It's important to install a virus checker.
7. Included label software integrates easily with most software applications.
8. Of all the parts that make up the iPhone, the touchscreen is the most expensive – around 20 % of the phone's manufacturing cost.
9. She bought some new hardware for her system.
10. The device was protected by patent.

Speaking

*Characterize the work of **any operating system**. Compare it with other systems. Tell about its advantages and disadvantages, why users choose or don't choose it, if you prefer to use it.*

Writing

*Write about **your PC**. Include the following information:*

- its make and type;
- its advantages and disadvantages;
- the operating system used in it;
- how it compares with other similar models.

Theme 3. SOFTWARE ENGINEERING CHALLENGES

Lead-in

This is the beginning of the text about software engineering. Read it and say why you think the author started the text like this.

"Of all the monsters that fill the nightmares of our folklore, none terrify more than werewolves, because they transform unexpectedly from the familiar into horrors. For these, one seeks bullets of silver that can magically lay them to rest. "

Reading and Vocabulary

Task 1.a) Read the words and phrases and give the Russian equivalents.

software engineering	order-of-magnitude
nontechnical manager	productivity
be capable of doing smth	reliability
missed schedule	simplicity
blown budget	the nature of the software problem
flawed product	encouraging innovations
software costs	startling breakthrough
to make software costs drop	to be under way
as rapidly as	a consistent effort to develop
computer hardware costs	innovations
to exploit	to propagate
	straightforward

b) Make your own sentences with them to see how they are used.

Task 2. Read the continuation of the text. What is the main idea of the article?

"No Silver Bullet"

The familiar software project, at least as seen by the nontechnical manager, has something of this character; it is usually innocent and straightforward, but is capable of becoming a monster of missed schedules, blown budgets, and flawed products. So we hear desperate cries for a silver bullet - something to make software costs drop as rapidly as computer hardware costs do.

But, as we look to the horizon of a decade hence, we see no silver bullet. There is no single development, in either technology or in management technique, which by itself promises even one order-of-magnitude improvement in productivity, in reliability, in simplicity. In this article, I shall try to show why, by examining both the nature of the software problem and the properties of the bullets proposed.

Skepticism is not pessimism, however. Although we see no startling breakthroughs - and indeed, I believe such to be inconsistent with the nature of software - many encouraging innovations are under way. A disciplined, consistent effort to develop, propagate, and exploit these innovations should indeed yield an order-of-magnitude improvement. There is no royal road, but there is a road.

The first step toward the management of disease was replacement of demon theories and humorous theories by the germ theory. That very step, the beginning of hope, in itself dashed all hopes of magical solutions. It told workers that progress would be made stepwise, at great effort, and that a persistent, unremitting care would have to be paid to a discipline of cleanliness. So it is with software engineering today.

Task 3. Answer these questions on the text.

1.What problems are discussed in the article?
2.What is the author going to show in this article?
3.What does the author think about the progress of software engineering today?

Task 4. The author uses some words in a figurative sense. Give the meaning of these words and phrases.

- "silver bullet"
- "one order-of-magnitude improvement"
- "royal road"
- "There is no royal road, but there is a road."

Task 5. Work in pairs and discuss Fred Brook's ideas with your partner.

Fred Brooks published his essay in 1986. 20 years after the initial publication Brooks has revisited his original ideas. He wrote:

"No Silver Bullet" proved provocative. It predicted that a decade would not see any programming technique which would by itself bring an order-of-magnitude improvement in software productivity. The decade has a year to run; my prediction seems safe."

Task 6. Match two parts of the phrase.

1.	blown	a)	schedule
2.	startling	b)	product
3.	nontechnical	c)	effort
4.	flawed	d)	innovation
5.	missed	e)	budget
6.	encouraging	f)	manager
7.	consistent	g)	breakthrough

Task 7. Translate the sentences.

1. A disciplined, consistent effort to develop, propagate, and exploit these innovations should indeed yield an order-of-magnitude improvement.

2.There is no single development, in either technology or in management technique, that by itself promises even one order-of-magnitude improvement in productivity, in reliability, in simplicity.

3."No Silver Bullet" proved provocative.

4.It predicted that a decade would not see any programming technique which would by itself bring an order-of-magnitude improvement in software productivity.

5.The decade has a year to run; my prediction seems safe.

Specialized Reading

Task 1. Read the words and phrases. Give the Russian equivalents.

within a decade	complexity
improvement in reliability	conformity
divide the problems into two categories	changeability
the problems facing software engineering	invisibility
the production of software	high-level languages
improve software development	time-sharing

reduce accidental problems to zero	to clarify requirements
solve some problems	deadline
the process of software development	target
a 10 times improvement in smth	

Task 2. Read and translate the extract from the lecture. What is the lecture goal? What are the main ideas?

Why is software engineering so hard?

Thesis of Fred Brooks's "No Silver Bullet". Kenneth M. Anderson, University of Colorado, Lecture 2

1. Lecture Goals

Introduce thesis of Fred Brooks's "No Silver Bullet"

- Classic essay by Fred Brooks discussing "Why is SE so hard?"

2. No Silver Bullet

"There is no single development, in either technology or management technique, which by itself promises even one order-of-magnitude improvement within a decade in productivity, in reliability, in simplicity." — Fred Brooks, 1986

i.e. There is no magical cure for the "software crisis".

3. Why? Essence and Accidents

- Brooks divides the problems facing software engineering into two categories:

essence: difficulties inherent in the nature of software;

accidents: difficulties related to the production of software;

- Brooks argues that most techniques attack the accidents of software engineering.

4. An Order of Magnitude

- In order to improve software development by a factor of 10:

first, the accidents of software engineering **would have to account for 90% of the overall effort;**

second, tools would have to **reduce accidental problems to zero.**

- Brooks doesn't believe that the former is true…

and the latter is nigh impossible because each new tool or technique solves some problems **while introducing others.**

5. The Essence

- Brooks divides the essence into four subcategories: complexity, conformity, changeability, invisibility.

6. What about "X"?

- Brooks argues that past breakthroughs solve accidental difficulties: High-level languages, Time-Sharing, Programming Environments, OO Programming, Design…

7. Promising Attacks on the Essence

- Buy vs. Build

Don't develop software when you can avoid it.

- Rapid Prototyping

Use to clarify requirements.

- Incremental Development

Don't build software, grow it.

- Great designers

Be on the lookout for them, when you find them, don't let go!

8. No Silver Bullet, Take 2

- Brooks reflects on No Silver Bullet, ten years later.

- Lots of people have argued that their methodology, technique, or tool is the silver bullet for software engineering. If so, they didn't meet the deadline of 10 years or the target of a 10 times improvement in the production of software;

- Others misunderstood what Brooks calls "obscure writing"

e.g. "accidental" did not mean "occurring by chance"; instead, he meant that the use of technique A for benefit B unfortunately introduced problem C into the process of software development.

9. The Size of Accidental

- Some people misunderstood his point with the 90% figure.

- Brooks doesn't actually think that accidental effort is 90% of the job;

- its much smaller than that.

- As a result, reducing it to zero (which is effectively impossible) will not give you an order of magnitude improvement.

10. Obtaining the Increase

- Some people interpreted Brooks as saying that the essence could never be attacked.

- That's not his point; he said that no single technique could produce an order of magnitude increase by itself.

- He argued that several techniques in tandem could achieve it but that requires industry-wide enforcement and discipline.

- Brooks states:

- "We will surely make substantial progress over the next 40 years; an order of magnitude improvement over 40 years is hardly magical…"

Task 3. Find the answers to the questions in the text.

1. What categories of problems does Brooks describe?
2. What are subcategories of the essence?
3. What accidental difficulties does Brooks mention?
4. What does "accidental" mean (in Fred Brooks's essay)?
5. Does Brooks think that accidental effort is 90% of the job?

Task 4. Read the definitions of the verbs. Give Russian equivalents.

argue

argue for (in favor of) / against = to give reasons for (in favor of) or against
argue about = to talk about some matter usually with different points of view
argue somebody into/out of doing something = to persuade by giving reasons
argue that = maintain a case, give reason (especially with the aim of persuading somebody)

believe

believe in = to have faith or confidence in the existence or worth of smth
believe (that) = to hold as an opinion

reflect

reflect (in/from) = to reproduce or show (an exact likeness) as a mirror would
reflect on/upon = consider; think on

Task 5. Fill in prepositions.

a) Fill in **into, in favour, that** or **about.**

What are you arguing ….?
It does not argue much …… your favour .
He argued me …. accepting his proposal.
He argued …. it's far too early to make a decision

b) Fill in **that** or **in.**

He believes …. God.
I believe …. you are right.

c) Fill in **from /in** or ***on/upon***.

The sunlight was reflected …. the water.
Reflect …. what I have said.
I must reflect …. how to answer that question.

Task 6. Complete the sentences with phrases from the text (paragraphs 3, 4, 6, 8, 9, 10). Translate the sentences.

1. Brooks argues that ….
2. Brooks doesn't believe that ….
3. Brooks argues that ….
4. Brooks reflects on ….
5. Brooks doesn't actually think that ….
6. Some people interpreted Brooks as ….
7. Brooks states: ….

Task 7. Find English equivalents in the text.

Para 6 - языки высокого уровня; разделение времени, режим разделения времени; среды программирования; объектно-ориентированное программирование
Para 7 - макетирование; пошаговая обработка

Task 8. Translate the sentences from F.Brooks's essay.

1. Surely the most powerful stroke for software productivity, reliability, and simplicity has been the progressive use of high-level languages for programming.
2. What does a high-level language accomplish? It frees a program from much of its accidental complexity.
3. Time-sharing brought a major improvement in the productivity of programmers and in the quality of their product, although not so large as that brought by high-level languages.
4. Unix and Interlisp, the first integrated programming environments to come into widespread use, seem to have improved productivity by integral factors.
5. Because of these successes, environments are the subject of much of today's software-engineering research.
6. Many students of the art hold out more hope for object-oriented programming than for any of the other technical fads of the day.
7. Therefore, one of the most promising of the current technological efforts, and one that attacks the essence, not the accidents, of the software problem, is the development of approaches and tools for rapid prototyping of systems as prototyping is part of the iterative specification of requirements.
8. Incremental development - grow, don't build, software.

Task 9. Agree or disagree about the problems facing software engineering.

1. There is no magical cure for the "software crisis".
2. Most techniques attack the accidents of software engineering.
3. No single technique can produce an order of magnitude increase by itself.
4. Several techniques in tandem can achieve an order of magnitude increase.

Task 10. Complete the table with appropriate words.

Noun	Verb
1)	reduce
2)	require
improvement	3)
4)	develop
5)	argue
6)	enforce

Noun	Adjective
invisibility	7)
change	8)
9)	complex
10)	difficult
accident	11)
conformity	12)

Recommended function

*Read **Function 14 "HOW TO describe a process"** and try to describe a process of writing a program.*

Listening

You are going to listen to **Fred Brooks** talk **"Design of Design"** at *WSOM Design Requirements Workshop.*

Task 1. a) Read about WSOM - Workshop on Self-Organizing Maps.

"WSOM brings together researchers and practitioners in the field of self-organizing systems, with a particular emphasis on the self-organizing maps. It highlights key advances in these and closely related fields. WSOM is a series of bi-annual international conferences started with SOM'97 Helsinki."

b) Who do you think is the audience? What is the subject of Fred Brooks's talk?

Task 2. Read the words and phrases. Make sure you know Russian equivalents.

prepare new talk, talk about requirements, relevant, the whole design process, define, the arranging conceived in the mind, execution, vernacular creation of things, implementation process, teach others to design, manage design, the design of systems, models of the design process, collaborative teams, solo/chief designers, 21st century design issues

Task 3. Part 1. 00.00 - 05.01

a) Watch and listen to the beginning of the talk and answer the questions.

1. What is the purpose of the talk?
2. What problems does Brooks discuss?
3. What are the topics of the talk?
4. Does he mention any famous people?
5. Are there any examples or real life anecdotes?
6. Are there any quotations?

b) Watch the video again and answer the questions to the video.

00.33-00.45	Is Fred Brooks going to talk about the design requirements? What is the subject of his talk?
00.46-01.11	What definition is he speaking about?
01.11-01.52	Brooks tells the story from real life. What is the sphere he is speaking? Is it cinema, science or music? What famous person does he mention?
01.53-02.17	What challenges is Brooks talking about?
02.31-03.01	Who is Fred Brooks quoting?
03.02-03.34	What are key points of the talk?
03.35-03.54	What famous designers does he mention?
03.55-04.35	What is the last question Fred wants to arise?
04.36-05.01	What is the topic Fred wants to start?

Task 4. Part 2. 27.27-30.28-33.50

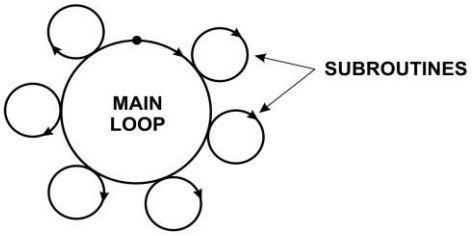
a) Be sure you know the words and phrases.

software people, desiderata, utility function, budget constraints, critical budget, design tree of decisions, mono-rooted design tree, program crash, use functions of the Microsoft Word, function creep, design models, a waterfall model

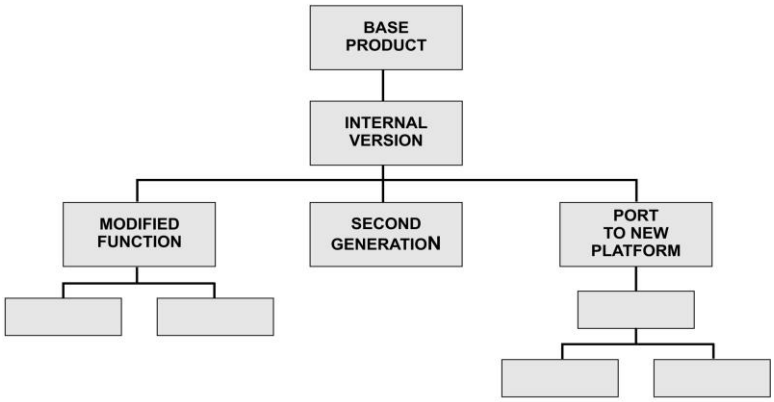
b) Look at the pictures A, B, C. Match the titles of the models with pictures.

1. Waterfall model of software construction
2. An Incremental-Build Model
3. Parnas Families

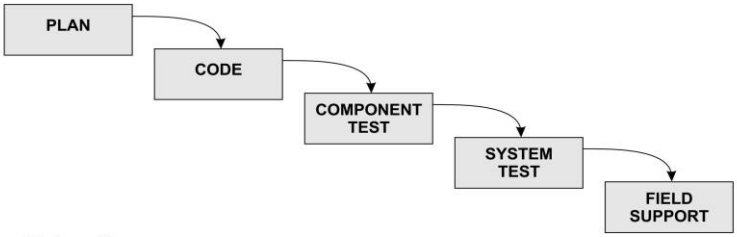
c) Read the abstracts from Fred Brooks's book "The Mythical Man-Month". Match the abstracts with the pictures



Picture A



Picture B



Picture C

1. The basic fallacy of the model is that it assumes a project goes through the process *once*, that the architecture is excellent and easy to use, the implementation design is sound, and the realization is fixable as testing proceeds. Another way of saying it is that the model assumes the mistakes will all be in the realization, and thus that their repair can be smoothly interspersed with component and system testing.

2. Harlan Mills, working in a real-time system environment, early advocated that we should build the basic polling loop of a real-time system, with subroutine calls *(stubs)* for all the functions, but only null subroutines. Compile it; test it. It goes round and round, doing literally nothing, but doing it correctly.

3. He has been a major thought leader in software engineering during this whole 20-year period. Everyone is familiar with his information-hiding concept. Rather less familiar, but very important, is his concept of designing a software product as a *family* of related products. He urges the designer to anticipate both lateral extensions and succeeding versions of a product, and to define their function or platform differences so as to construct a family tree of related products.

d) Listen to Fred Brooks's talk. Answer the questions.

1.About what model of software construction does he speak?

2.What is his opinion about these models?

3.Fred Brooks says: "This model is dead wrong." What model does he mean?

Task 5. Decode one of the parts of the presentation:
Part 1 - 27.27 "We have a model…"– 28.27 "… it will cost you."
Part 2 - 28.27 "And you typically…" – 29.49 "…two thousand four hundred."
Part 3 - 29.49 "What's happened?..." – 30.28 "… I want to use"

Speaking

*Read **Function 17 "HOW TO make a presentation".** Also watch again the video of Brookes Talks and analyze it with the ideas in the Function. Prepare your own mini-presentation about **an example of a successful or an unsuccessful program**. Deliver it to your friends.*

Writing

*Describe the **process of writing a program** in a way different from the one you used when studying Function 9.*

Theme 4. MANAGEMENT

Lead-in

You are going to read the text about different types of management. Do you know anything about management levels?

Reading and Vocabulary

Task 1. a)Translate the following words and word-groups.

to implement	to oversee
an objective	entire (adj)
employ (v), an employee (n)	day-to-day
an employer	to monitor
to involve	to execute
to encourage	rigid (adj)
confidence (n), confident (adj)	to harvest
to be responsible for smth	to maintain
knowledge (n), knowledgeable (adj)	feedback (n)
major (adj), majority (n)	integral (adj)

b) Complete the table with appropriate nouns.

Verbs	Nouns
to implement	
to encourage	
to harvest	
to maintain	
to execute	
to monitor	

Task 2. This text tells general information about management, its types and its levels. Read the text and say what they are.

Management is an integral role in any business or organization, the manager's position is to get the most out of the resources at hand, these resources can include people, finance and material. The objective for the manager is to plan, organize and implement those resources in a way which will achieve the best results for the company.

Democratic management. In a democratic style, management will make decisions which are agreed upon by the majority of employees, therefore the workers feel involved and important to the organization. By involving the employees, management will be better informed to make the right decisions and harvest new ideas from the people who are involved in the day-to-day business of the company.

Autocratic management. An autocratic manager cuts an imposing and knowledgeable figure; decisions are made quickly and forcefully without involvement from anyone else. Other people's judgments and suggestions are usually neither listened to nor considered.

Paternalistic management. A paternalistic type of management encourages feedback from the workers to the leaders, essentially to maintain good morale and loyalty. It is the manager who will make the final decision, but the leader will listen to ideas and

suggestions from the workers. Decisions are usually made in the best interest of the employees and business.

Different management levels.

Top-level management:

Top-level managers are the big bosses, Chief Executives and directors. They are responsible for overseeing and organizing the entire organization.

Middle-level management:

Examples of middle-level managers would be area supervisors and department managers. They are answerable to the top-level managers. The role of middle management is to execute and monitor organizational plans handed down from the top-level managers.

Low-level management:

Low-level managers are usually responsible for general supervision and motivation; examples of low-level managers are supervisors and sector leaders. Low-level managers are accountable to the middle-level managers.

Choosing the correct management style can be very tricky, but the manager ultimately has to be flexible, certain situations call for a certain styles of management. Being able to adapt to their surroundings and apply these theories can be the makings of a successful manager. Each style of management have their advantages and disadvantages, sticking to one rigid management model can lead to those disadvantages escalating, leading to low staff morale, decreasing confidence in the manager and eventually less success.

Task 3. Answer the questions to the text.

1. What is the objective of management in any organization?
2. What are the main characteristic features of democratic, autocratic and paternalistic management?
3. Give examples of top-level, middle-level and low-level managers.
4. What are top-level managers responsible for?
5. Why is it important to choose the correct management style?

Task 4. Read the following sentences and decide if they are true (T) or false (F).

1) Managers have only human resources at their disposal.
2) In a democratic style of management, the workers feel involved and important to the organization.
3) In a democratic style of management decisions are agreed upon by the minority of employees.
4) An autocratic manager usually consults with the employees when making decisions.
5) Paternalistic management implies good feedback from the workers to the leaders.
6) Big bosses and directors are responsible for overseeing and organizing the organization.
7) A department manager is an example of a low-level manager.
8) The correct management style results in success of the company.

Task 5. Match the words with their definitions.

1. an employee	a) suggestions (information, ideas) in reaction to an inquiry
2. a manager	b) to keep in proper or good condition
3. autocratic	c) a person that employs workers
4. an employer	d) a person who is hired to work for another for payment
5. to maintain	e) to carry out, to perform
6.feedback	f) a person who directs an organization, industry, shop
7. to oversee	g) routine
8. to encourage	h) to watch over and direct, to supervise
9. day-to-day	i) persuade someone to do something by giving support and advice
10. to execute	j) domineering or dictatorial

Task 6. Complete the sentences with the words from the box.

management day-to-day employees to monitor overseeing objective involvement

1. The … for the manager is to plan, organize and implement the resources in a way which will achieve the best results for the company.
2. … plays an integral role in an organization.
3. An autocratic manager makes decisions quickly and forcefully without … from anyone else.
4. In a paternalistic style, decisions are usually made in the best interest of the … and business.
5. Top-level managers are responsible for … and organizing the entire organization.
6. The role of middle management is to execute and … organizational plans handed down from the top-level managers.
7. Employees are involved in the … business of the company.

Specialized Reading

Task 1. Translate the following words and word-groups.

manage (v), management (n)	assign (v), assignment (n)
delegate (v), delegation (n)	to exercise control
increase (v), increase (n)	value (v, n),
implement (v), implementation (n)	range (v, n)
set (v, n)	procrastination (n)
derive (v), derivative (n, adj)	schedule (v, n)
goal (n)	urgent (adj)
mode (n)	dispose (v), disposable (adj)
priority (n), prior (adj)	deadline (n)
determine (v), determination (n)	provide (v)

Task 2. Underline the stressed syllables in the following words.

process, effectiveness, to assign, prioritizing, work activities, high-priority actions, disposable time, dynamically, to eliminate, analysis, specific, strategy, to refer, immediately, to recover, software products, a schedule of activities, productivity, toward, item

Task 3. Read and translate the text.

Time management is the process of planning and exercising control over the amount of time spent on specific activities, especially to increase effectiveness or productivity. Time management may be aided by a range of skills, tools, and techniques used to manage time when accomplishing specific tasks, projects and goals. Time management also includes setting goals, monitoring, organizing, scheduling, and prioritizing. Initially, time management referred to just business or work activities, but eventually the term broadened to include personal activities as well. Time management system consists of:

1) Creating an effective environment.

This strategy has principles as "Get Organized"; "Protect Your Time"(isolate and delegate) and "Recover from Bad Time Habits" (for example from procrastination - the act of replacing high-priority actions with tasks of lower priority, or doing something from which one derives enjoyment, and thus putting off important tasks to a later time).

2) Setting priorities and goals.

Two themes are stressed here:

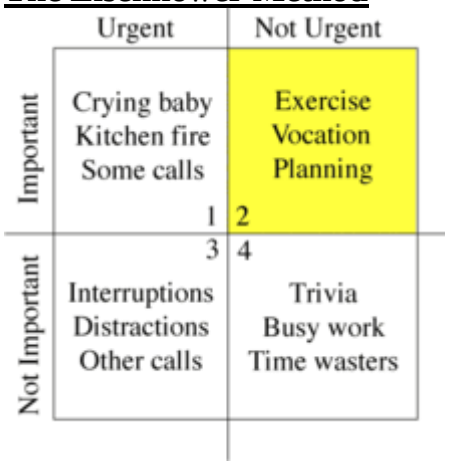
- "Work in Priority Order" - set goals and prioritize
- "Set gravitational goals" - that attract actions automatically

For individual tasks or for goals, an importance rating must be established, deadlines must be set, and priorities assigned. This process results in a plan with a task list or a schedule of activities. This is done in various ways, as follows.

Pareto analysis

This is the idea that 80% of tasks can be completed in 20% of the disposable time. The remaining 20% of tasks will take up 80% of the time. This principle is used to sort tasks into two parts. According to this form of Pareto analysis it is recommended that tasks that fall into the first category should be assigned a higher priority.

The Eisenhower Method



All tasks are evaluated using the criteria important/unimportant and urgent/not urgent and put in according sector. Tasks in unimportant/not urgent are dropped, tasks in

important/urgent are done immediately and personally, tasks in unimportant/urgent are delegated and tasks in important/not urgent get an end date and are done personally.

3) Implementing goals.

Time management centres on the creation and management of task lists. A task list (also *to-do list* or *things-to-do*) is a list of tasks to be completed, such as chores or steps toward completing a project. Task lists are used in self-management, business management. When one of the items on a task list is accomplished, the task is crossed off. The traditional method is to write these on a piece of paper with a pen. Many of the software products for time management contain a mode where the software will attempt to dynamically determine the best tasks for any given moment. It allows the manager to give tasks to the employees and use the software for communication. Time management also covers how to eliminate tasks that do not provide the individual or organization value.

Task 4. Answer the questions to the text.

1. What is time management?
2. What does time management refer to?
3. What is procrastination? Have you ever felt it?
4. What is the main idea of Pareto analysis?
5. In what order are the tasks done according to the Eisenhower Method?
6. What is a task list?
7. How can software products help authorities with time management?
8. What are the main principles of effective environment strategy?

Task 5. Read the following sentences and decide if they are true (T) or false (F).

1) Time management increases productivity.
2) Nowadays time management refers only to personal activities.
3) Deadlines must be set before priorities are assigned.
4) "Work in Priority Order" is one of the main principles of time management.
5) A task list is a list of priorities to be completed.
6) Important and urgent tasks are delegated to someone.
7) Trivia or busy work can be considered as important.
8) Tasks of no individual or organization value are eliminated.

Task 6. Match the words with their definitions.

1. deadline	a) to become greater in size, degree
2. urgent	b) the aim towards which intention is directed
3. to derive	c) requiring speedy action or attention
4. to increase	d) to exercise control or domination over
5. value	e) the act of replacing high-priority actions with tasks of lower priority
6. goal	f) a time limit for any activity
7. to manage	g) to establish
8. to set	h) the right of precedence over others
9. priority	i) to obtain
10. procrastination	j) worth

Task 7. Match the words from box A with the words from box B to make phrases from the text.

A.	**B.**
to exercise, to increase, time, high-priority, to set, disposable, software, to derive.	enjoyment, goals, productivity, control, action, products, time, management.

Task 8. Find the words from the text that match this phonemics.

1. /ɪnˈvaɪrənm(ə)nt/		7. /tekˈniːk/	
2. /əˈkʌmplɪʃ/		8. /əˈnælɪsɪs/	
3. /ˈəːdʒ(ə)nt/		9. /tʃɔː/	
4. /ˈeksəsaɪz/		10. /praɪˈɔrətaɪz/	
5. /ɪˈlɪmɪneɪt/		11. /əˈsaɪn/	
6. /ˈveːrɪəs/		12. /ˈbrɔːd(ə)n/	

Recommended function

*Study **Function 12 "HOW TO define a thing…"** and summarize the information about the types, levels and process of management.*

Listening

With distractions in the workplace - from emails to telephone calls - it seems hard to get any work done. **Renee Montagne** talks to *Financial Times* columnist **Lucy Kellaway** about time management in her life and in the lives of workers everywhere.

Task 1.a)Check you know these words and phrases.

endless interruption, a tube, to prompt, a mad dash, upshot, to claim, to cope with, multitasking, will power, to be addicted, comforting thoughts, to get rid of, consumption, to bother, ramification

b) Listen to the text and underline the words in the box that you hear.

Task 2. Answer the questions on the recording.

1. What is the best method of time management according to the book by Atul Gawande?
2. Why does Lucy Kellaway dislike this method?
3. How is it possible to cope with different distractions in our modern life?
4. Why is multitasking a disaster for people?
5. What distractions do you usually have that prevent you from doing any work?

Task 3. Read the following sentences and decide if they are true (T) or false (F).

1) Lucy's problem is about forgetting things.
2) A checklist will probably stop your plans from collapsing.
3) Multitasking overloads long-term memory.
4) Time management is a key to getting work done.
5) It is easy to get rid of bad habits that distract.

Task 4. Write the words from the text to the following transcriptions.

1./ˈtʃeklɪst/		6./kəˈlæps/	
2./əˈtenʃn/		7./riˈspekt/	
3./ˈʌpʃɔt/		8./ˈmeməri/	
4./ˈprɔbləm/		9./diˈzaːstə/	
5./ˈɑːgjuː/		10./dæʃ/	

Task 5. Decode one of the 4 parts of the text:
Part 1 –01.13 "I had just read …" – 01.34 "…by checklists."
Part 2 – 02.12 "How else …" – 02.38 "…do anything at all."
Part 3 – 02.51 "So, I just decided …" – 03.11 "…particular hour."
Part 4 – 03.15 "Well, there were …" – 03.35 "…on the Internet."

Recommended function

*Study **Function 3 "HOW TO deal with modal verbs"** and write some advice on **how to manage your time** effectively.*

Speaking

*Prepare a talk about **a company** and tell about the following:*

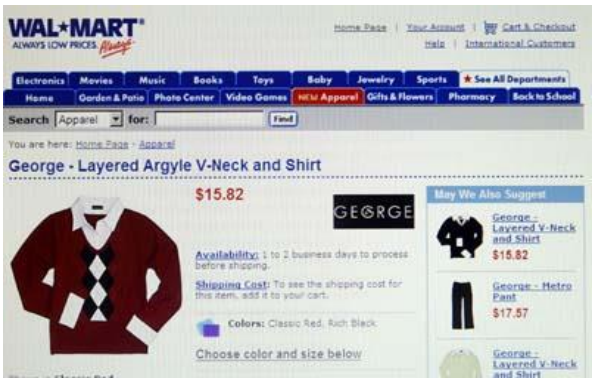
- its name, place, size
- its specialization
- the management system in it
- advantages and disadvantages of their management system

Writing

*Write 10 sentences with modal verbs about **how to manage business** successfully.*

Theme 5. E-COMMERCE

Lead-in



You are going to read the text about the history of e-commerce. Do you know anything about it?

Reading and Vocabulary

Task 1.* a)*Translate the following words and word-groups.

to conduct transactions	chat room
customer-oriented	confirm (v), confirmation (n)
an invoice	a merchant
process (v), processing (n)	to format documents
to pave the way	purchase (v, n)
an order form	interact (v), interaction (n)
to lift a ban	navigate (v), navigation (n)
shipping confirmation	a checkout system
propose (v), proposal (n)	verify (v), verification (n)
newsgroup	browse (v), browser (n)
message board	review (v, n), reviewer (n)

b) Use these words and phrases in your own sentences.

Task 2. This text tells general information about history of e-commerce. What are the most important steps in its development?

E-commerce's history is short but fascinating. Over the course of a few decades, networking and computing technology has improved at great rates. Powerful personal computers linked to global information networks have powered a whole new world of intellectual, social and financial interactions. And this is only the beginning. As far back as the 1960s, businesses were using primitive computer networks to conduct electronic transactions. A company's computer system could share business documents - invoices, order forms, shipping confirmation - with another company's computer. In the beginning, each company had its own standards for formatting these documents. But in 1979, the American National Standards Institute came up with a universal standard for sharing business documents over electronic networks.

By the early 1980s, individual computer users were sending e-mails, participating in listservs and newsgroups, and sharing documents over networks like BITNET and USENET. CompuServe was one of the first popular networking services for home PC users, providing tools like e-mail, message boards and chat rooms. In the mid-1980s, Compuserve added a service called the Electronic Mall, where users could purchase items directly from 110 online merchants. While the Electronic Mall wasn't a

huge success, it was one of the first examples of e-commerce as we know it today. In 1990, a researcher named Tim Berners-Lee proposed a hypertext-based web of information that a user could navigate using a simple interface called a browser. He called it the "WorldWideWeb". And in 1991, the National Science Foundation lifted a ban on commercial businesses operating over the Internet, paving the way for Web-based e-commerce. In 1994 and 1995, the first services for processing online credit card sales began to appear. First Virtual and CyberCash were two of the most popular. Also in 1995, a company called Verisign began developing digital IDs, or certificates, that verified the identity of online businesses.

Now let's take a closer look at the company «Amazon» that transformed e-commerce in the mid-1990s. In July 1995, Jeff Bezos boxed up the first book ever sold on Amazon.com from his Seattle garage. Within its first 30 days of business, he sold books to online shoppers in all 50 U.S. states and 45 countries. Books were cheap to ship and easy to order directly from publishers. Amazon.com set the standard for a customer-oriented e-commerce Web site. Users could search available titles by keyword, author or subject. They could browse books by category and even get personalized recommendations. They could also purchase books quickly with the patented "one-click" checkout system. The most popular Amazon.com feature has always been the reader review option. On Amazon, any registered member can write and publish a book review. And other users can rank each review, creating a hierarchy of top reviewers. Amazon now offers music, movies, electronics, toys, home and garden equipment, clothing, jewelry, video games.

Task 3. Answer the questions to the text.

1. When was a universal standard for sharing business documents over electronic networks adopted?
2. What service was the first example of e-commerce?
3. Who proposed "World Wide Web"?
4. What were two of the most popular services for processing online credit card sales in 1994-1995?
5. How can the identity of online business be verified?
6. Who was the founder of the company «Amazon»?
7. What were the advantages of buying books on Amazon.com?
8. What is the most popular Amazon.com feature?

Task 4. Read the following sentences and decide if they are true (T) or false (F).

1) At the beginning, all companies had unified standards for formatting documents.
2) Networking and computing technology have improved greatly for a few decades.
3) In 1979, the American National Standards Institute came up with a universal standard for sharing business documents over electronic networks.
4) In 1991, the National Science Foundation banned commercial businesses operating over the Internet.
5) The Electronic Mall wasn't a huge success, but it was one of the first examples of e-commerce.
6) Amazon.com did not have "one-click" checkout system.
7) On Amazon, any registered member can write and publish a book review.
8) Amazon.com set the standard for a customer-oriented e-commerce Web site.

Task 5. Match the words with their definitions.

1. transaction	a) a person who traffics in commodities for profit.
2. confirmation	b) prohibition
3. merchant	c) to perform a particular process
4. a purchase	d) a commercial document issued by a seller to a buyer indicating the products
5. a ban	e) to confirm the truth of something
6. to process	f) the act of carrying out business, negotiations, plans
7. to ship	g) to navigate through hyperlinked documents on a computer
8. to verify	h) to send (a parcel or container) to a recipient (by any means of transport).
9. to browse	i) an official indicator that things will happen as planned
10. invoice	j) that which is obtained for a price in money

Task 6. Complete the sentences with the words from the box.

browse invoice purchase verify transactions processing interactions navigate proposed

1. At that time businesses were using primitive computer networks to conduct electronic ...
2. Nowadays customers can easily … different goods doing online shopping.
3. In 1994 and 1995, the first services for … online credit card sales began to appear.
4. On Amazon, users could … books by category and even get personalized recommendations.
5. In 1990, Tim Berners-Lee … "WorldWideWeb" where a user could … using a browser.
6. Digital IDs (identifiers) are certificates that … the identity of online businesses.
7. An … is one of the most important business documents in any company.
8. Powerful personal computers linked to global information networks have powered a whole new world of intellectual, social and financial … .

Specialized Reading

Task 1. a) Translate the following words and phrases.

commodity	facility (n), facilitate (v)
participate in (v), participation (n)	to handle
a retailer	warranty
a wholesaler	to involve
consume (v), consumer (n)	offer (v, n)
a vendor	a fee
to hire	charge (v, n)
advertise (v), advertising (n)	return (v, n)
accept (v), acceptable (adj)	deliver (v), delivery (n)
fulfill (v), fulfillment (n)	claim (v, n)

b) What is the difference between these terms?

a vendor, a merchant, a retailer, a wholesaler, a shop assistant

Task 2. Underline the stressed syllables in the following words.

transportation, to recognize, by necessity, selection, environment, potential, directly, transaction, complicated, to require, ephemeral, to honor, package, at a grocery store, to purchase, independent, a distributor, to locate, a review

Task 3. Read and translate the text.

Commerce is buying and selling of commodities on a large scale involving transportation from place to place. So commerce is the exchange of goods and services, usually for money. We see commerce all around us in millions of different forms. When you buy something at a grocery store you are participating in commerce. If you go to work each day for a company that produces a product, that is yet another link in the chain of commerce. When you think about commerce in these different ways, you recognize several different roles:

- Buyers - these are the people with money who want to purchase a good or service.
- Sellers - these are the people who offer goods and services to buyers. Sellers are generally recognized in two different forms: retailers who sell directly to consumers and wholesalers or distributors who sell to retailers and other businesses.
- Producers - these are the people who create the products and services that sellers offer to buyers. A producer is always, by necessity, a seller as well. The producer sells the products produced to wholesalers, retailers or directly to the consumer.

Consumer advantages of e-commerce.

E-commerce has a lot of advantages for consumers as well as for retailers. When CompuServe created its Electronic Mall in the 1980s, few consumers had even dreamed of an online shopping environment. Now for many, it's become a way of life. Buying goods and services online saves time, offers greater selection, allows for independent research and often saves the consumer money. E-commerce gives consumers power that they never had before. Now buyers can read reviews, compare prices from hundreds of vendors and even watch videos about the products.

Vendor advantages of e-commerce.

E-commerce is a playing field for retail businesses. Anyone, anywhere with an Internet connection can read about their product, and buy it. They don't have to set up physical locations in different cities. They just need to invest in a good Web site design and the right online advertising to catch the attention of potential online clients. The vendor doesn't have to hire and train salespeople to pitch the product or service. The Web site does it for the company. Also the Internet never closes. Web sites are working 24/7. People can read marketing materials and buy products outside of normal business hours.

The elements of commerce activity.

All of the elements of a typical commerce activity come into play in any traditional mail order company, whether it is selling books, consumer products, and information in the form of reports and papers, or services.

- A product. You must have a product or service to offer. You may get your products directly from a producer, or you might go through a distributor to get them, or you may produce the products yourself.

- A place. You must also have a place from which to sell your products. Web site displays the products in some way and acts as the place. Place can sometimes be very ephemeral - for example a phone number might be the place.
- A way to get people to come to your Web site. You need to figure out a way to get people to come to your place. This process is known as marketing. If no one knows that your place exists, you will never sell anything. Locating your place in a busy shopping center is one way to get traffic.
- A way to accept orders. In a mail order company the orders come in by mail or phone and are processed by employees of the company.
- A way to accept money. You can accept cash, check or credit cards. Business-to-business transactions often use purchase orders.
- A fulfillment facility to ship products to customers. You need a way to deliver the product. In mail-order businesses the item is packaged and mailed. Large items must be loaded onto trucks or trains and shipped.
- A way to accept returns. Sometimes customers do not like what they buy, so you need a way to accept returns. You may or may not charge certain fees for returns.
- A way to handle warranty claims if necessary. Sometimes a product breaks, so you need a way to honor warranty claims. For retailers this part of the transaction is often handled by the producer.
- A way to provide customer service. Many products today especially modern electronic items are so complicated that they require customer service and technical support departments to help customers to use them. Computers are a good example of this sort of product.

Task 4. Answer the questions to the text.

1. What is commerce?
2. What are the main roles in commerce?
3. What advantages does e-commerce have for a consumer and for a vendor?
4. What does a producer do?
5. What forms of sellers do you know?
6. Why should a seller or a producer invest money in advertising?
7. What are the main elements of a typical commerce activity?
8. How is money accepted in online shops?
9. Why is it important for a vendor to honor warranty claims?
10. Is it necessary to provide customer service for all products?

Task 5. Read the following sentences and decide if they are true (T) or false (F).

1) Commerce is the exchange of goods and services, usually for money.
2) Everyone is a participant of commerce in one way or another.
3) A distributor sells products directly to consumers.
4) A producer is never a seller.
5) CompuServe created its Electronic Mall in the 1980s.
6) Buying goods and services online saves time and the consumer money.
7) A phone number cannot be considered as a place.
8) People can buy products outside of normal business hours.
9) It is forbidden to return the good if you do not like it.
10) Web sites are working 24/7.

Task 6. Match the words with their definitions.

1. commodity	a) a monetary payment charged for professional services
2. warranty	b) to obtain the services in return for fixed payment
3. fee	c) to take part in something
4. advertising	d) to receive
5. to hire	e) a person or a company that sells
6. vendor	f) that which is produced, then bought or sold, then finally consumed
7. to deliver	g) the required equipment
8. to participate in	h) to transport something to its destination
9. facility	i) communication whose purpose is to influence potential customers about products and services
10. to accept	j) guarantee

Task 7. Check the meaning of the following phrases from the text and make your own sentences with them.

- yet another link in the chain of …
- have a lot of advantages for … as well as for …
- catch the attention of smb
- come into play
- charge money for smth
- honor warranty claims

Recommended function

Study ***Function 12 "HOW TO define a thing and explain its use and structure".*** *Write some sentences describing the* ***elements of e-commerce.***

Listening

Over the past decade, **Online retail** has increased fivefold. There are many reasons for the surge. In some cases, better service, better price, better selection. As **Yuki Noguchi** reports, these days, you can find just about anything online.

Task 1.a) Check you know these words and phrases.

online retail, a surge, adjoining, a nursery, to embody, to respond, to charge an annual fee, an incentive, receptive, a mug, to conserve energy, a stack, recycling, decade, to increase, to claim, occasionally, to overload, comforting, a complaint

b) Listen to the recording and underline the words in the box that you hear.

Task 2. Answer the questions.

1. Why has online retail increased over the past decade?
2. What incentives will there be in the future to make people shop?
3. What are the advantages of purchasing things in online shops?
4. What are the negative moments concerning deliveries?
5. Have you ever tried online shopping? What are your impressions about it?

Task 3. Read the following sentences and decide if they are true (T) or false (F).

1) Online shops can offer customers better service, better price, better selection.

2) As Ann Houseman says she actually structures her day around when the Web boutiques open.
3) Young generation is not so interested in online shopping.
4) Nevertheless Annˈs husband goes to a real store nearly every day.
5) A huge amount of boxes after deliveries is not a problem for the Houseman at all.

Task 4. Write the words from the text to the following transcriptions.

1./pəˈsent/		6./ˈkredɪt/	
2./ˈriːteɪl/		7./ɪmˈbɔdi/	
3./ˈriːzn/		8./ˈpəːtʃəs/	
4./ɪnˈtaɪə/		9./ɔn’laɪn/	
5./kənˈsəːn/		10./səːdʒ/	

Task 5. Decode one of the 4 parts of the text:

Part 1 –01.54 “John Burbank is president of …” – 02.20 “… is just the beginning.”
Part 2 – 02.29 “And the Housemans …” – 02.49 “… these Web boutiques open”.
Part 3 – 03.15 “He also says …” – 03.30 “… on products.”
Part 4 – 04.00 “When the boxes actually arrive …” – 04.09 “…you get to see it.”

Recommended function

*Read **Function 8 “HOW TO make comparison and contrast”** and speak about similarities and differences between traditional commerce and e-commerce.*

Speaking

*Imagine that you are a seller of some product. Prepare **a short advertisement** about it in order to make your group mates want to buy this product. Use some structures from Function 8.*

Writing

*Write about **one of your favorite online shops** and compare it with others and with traditional shops of such kind.*

Theme 6. BANKS

Lead-in

Do you often go to the bank? What for? What types of banks do you know?

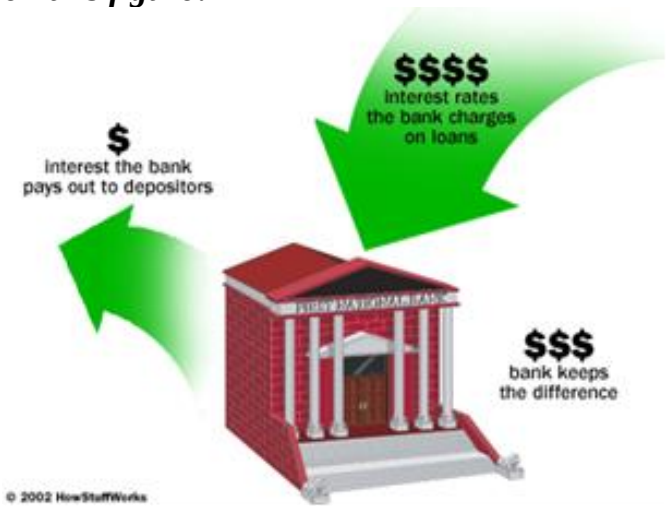
Reading and Vocabulary

Task 1. a)Read and translate these words and phrase.

account (n)	emergency (n)	deduct (v, n)
account balance	extend (v), extension (n)	in cash
interest (n)	a run on the bank	goods
to pay interest	Federal Reserve	consume (v), consumer (n)
convenience (n)	reserve requirement	percentage (n)
substitute (v, n)	govern (v), government (n)	insurance corporation
loan (n)	to make loans	to rely on
derive (v)	thrift institutions	lend (v)
to derive a profit	savings bank	borrow (v)
deposit (v, n)	withdrawal (n)	mortgage (n)
purchase (v, n)	to make withdrawals	to deal in

b) Make some sentences about banks in Russia using words and phrases from the box.

c) Can you comment on this figure?



Task 2. This text has general information about American banks. Read the text and say what types of banks are mentioned in the text.

The funny thing about how a bank works is that it functions because of our trust. We give a bank our money to keep it safe for us, and then the bank turns around and gives it to someone else in order to make money for itself. Banks can legally extend considerably more credit than they have cash. Still, most of us have total trust in the bank's ability to protect our money and give it to us when we ask for it. Why do we feel better about having our money in a bank than we do having it under a mattress? Is it just the fact that they pay interest on some of our accounts? Is it because we know that if we have the cash in our pockets we'll spend it? Or, is it simply the convenience of being able to write checks and use debit cards rather than carrying cash? Any and all of these may be the answer, particularly with the conveniences of

electronic banking today. Now, we don't even have to manually write that check - we can just swipe a debit card or click the "pay" button on the bank's Web site. In this text, we'll look into the world of banking, will see how these institutions work and why we should (or shouldn't) trust them with our hard earned cash.

What is a bank? A bank is an institution that deals in money and its substitutes and provides other financial services. Banks accept deposits and make loans and derive a profit from the difference in the interest rates paid and charged, respectively. Banks are critical to our economy. The primary function of banks is to put their account holders' money to use by lending it out to others who can then use it to buy homes, businesses, send kids to college...When you deposit your money in the bank, your money goes into a big pool of money along with everyone else's, and your account is credited with the amount of your deposit. When you write checks or make withdrawals, that amount is deducted from your account balance. Interest you earn on your balance is also added to your account. Banks create money in the economy by making loans. The amount of money that banks can lend is directly affected by the reserve requirement set by the Federal Reserve. The reserve requirement is currently 3 percent to 10 percent of a bank's total deposits. This amount can be held either in cash on hand or in the bank's reserve account with the Fed. To see how this affects the economy, think about it like this. When a bank gets a deposit of $100, assuming a reserve requirement of 10 percent, the bank can then lend out $90. That $90 goes back into the economy, purchasing goods or services, and usually ends up deposited in another bank. That bank can then lend out $81 of that $90 deposit, and that $81 goes into the economy to purchase goods or services and ultimately is deposited into another bank that proceeds to lend out a percentage of it. In this way, money grows and flows throughout the community in a much greater amount than physically exists. That $100 makes a much larger ripple in the economy than you may realize!

Why does banking work? Banking is all about trust. We trust that the bank will have our money for us when we go to get it. We trust that it will honor the checks we write to pay our bills. The thing that's hard to grasp is the fact that while people are putting money into the bank every day, the bank is lending that same money and more to other people every day. Banks consistently extend more credit than they have cash. That's a little scary; but if you go to the bank and demand your money, you'll get it. However, if everyone goes to the bank at the same time and demands their money (a run on the bank), there might be a problem. Even though the Federal Reserve Act requires that banks keep a certain percentage of their money in reserve, if everyone came to withdraw their money at the same time, there wouldn't be enough. In the event of a bank failure, your money is protected as long as the bank is insured by the Federal Deposit Insurance Corporation (FDIC). The key to the success of banking, however, still lies in the confidence that consumers have in the bank's ability to grow and protect their money. Because banks rely so heavily on consumer trust, and trust depends on the perception of integrity, the banking industry is highly regulated by the government.

There are several types of banking institutions, and initially they were quite distinct. Commercial banks were originally set up to provide services for businesses. Now, most commercial banks offer accounts to everyone. Savings banks, savings and loans, cooperative banks and credit unions are actually classified as thrift institutions**.** Each originally concentrated on meeting specific needs of people who were not covered by commercial banks. Savings banks were originally founded in order to provide a place for lower-income workers to save their money. Savings and loan associations and cooperative banks were established during the 1800s to make it

possible for factory workers and other lower-income workers to buy homes. Credit unions were usually started by people who shared a common bond, like working at the same company (usually a factory) or living in the same community. The credit union's main function was to provide emergency loans for people who couldn't get loans from traditional lenders. These loans might be for things like medical costs or home repairs. Now, even though there is still a differentiation between banks and thrifts, they offer many of the same services. Commercial banks can offer car loans, thrift institutions can make commercial loans, and credit unions offer mortgages!

Task 3. Answer the questions to the text.

1. What is a bank?
2. What is the most convenient way of using money?
3. How can account holders' money be used?
4. What is the primary function of banks?
5. How many types of banking institutions do you know?
6. What is the FDIC?
7. When were first cooperative banks established?
8. What financial products do the banks sell?
9. What do banks charge for their service?
10. What are sources of income for banks?

Task 4. Read the following sentences and decide if they are true (T) or false (F).

1) Banks derive a profit from the difference in the charged and paid interest rate.
2) The primary function of banks is to use their account holders' money to buy homes, businesses etc.
3) When you make withdrawals, the amount is added to your account balance.
4) The banking industry is not regulated by the government.
5) The amount of physically existing money is much greater than loaned.
6) If one wants to withdraw his money from the bank, it will be problematic.
7) Banks and thrift institutions offer many of the same services.
8) Banks rely heavily on consumer trust and their confidence in the bank's ability to grow and protect their money.
9) A run on the bank is a situation when clients go to the bank and demand their money at the same time.
10) 15 percent of a bank's total deposit is the reserve requirement.

Task 5. Complete the sentences with the words from the box.

emergency	bank	deposit	thrift institutions
profit	mortgage	confidence	

1. When your money goes into a big pool of money along with the others, it means that you … it in a bank.
2. Banks derive a … from the difference in the interest rate.
3. Consumers' … lies in the bank's ability to grow and to protect their money.
4. To buy your own house you can take a … without having to save all of the money you need.
5. ... loans are loans for things like medical costs or home repairs.
6. Savings banks, cooperative banks and credit unions are classified as …

7. A financial institution that accepts deposits and channels those deposits into lending activities is called a …

Recommended function

*Study **Function 14 "HOW TO describe a process"** and tell about how banks function in two different ways.*

Specialized Reading

Task 1. Translate the following words and word-groups.

borrow (v), borrower (n)	to transfer the funds
fee (n)	charge (v, n)
short-term loan	savings account
source of income	fund rate
overdraft protection	transaction
deposit (v), depositor (n)	involve (n)
securities (n)	interest rate
certificate of deposit (CD)	retire (v), retirement (n)
clearinghouse (n)	negotiable order of withdrawal account
restrict (v), restriction (n)	invest (v), investment (n)

Task 2. Underline the stressed syllables in the following words.

financial products, reserve requirements, inherently, overdraft protection, income, convenient, alternative, complicated, the Federal Reserve, private, negotiable order of withdrawal, deposit, to transfer, restriction, duration, penalty, specific, limited transaction privileges, prior, minimum balance

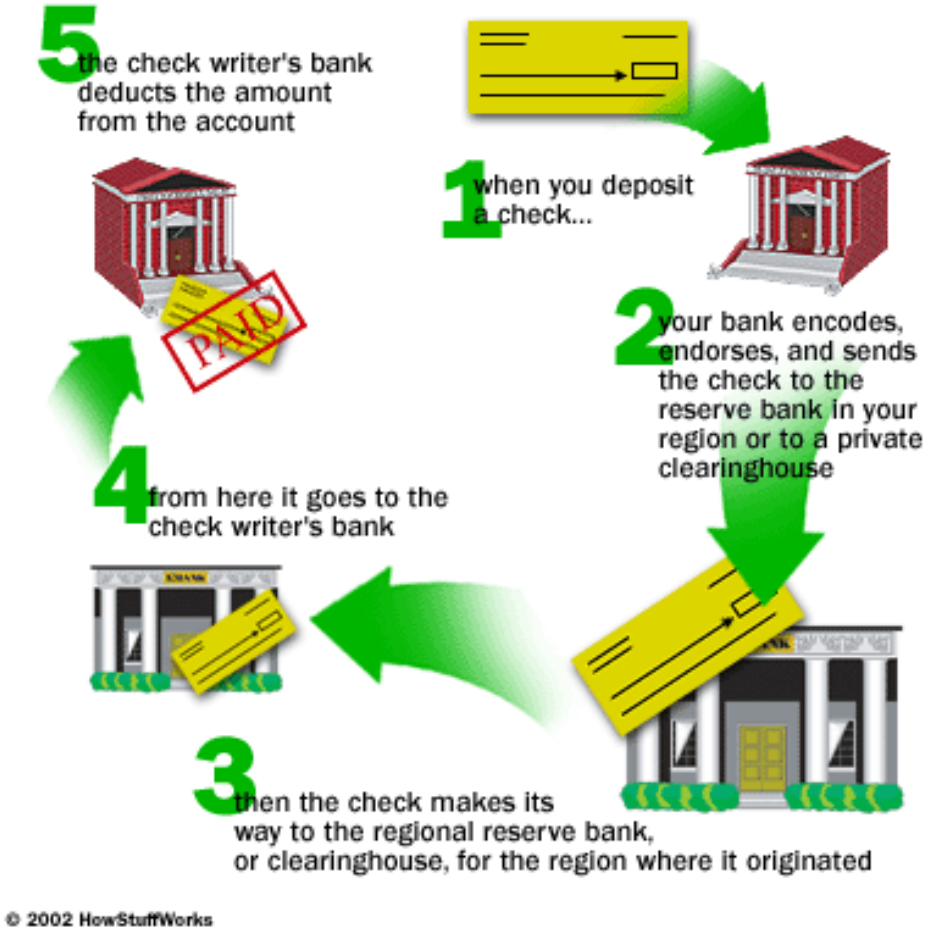
Task 3. Read and translate the text.

Banks are just like other businesses. Their product just happens to be money. Other businesses sell widgets or services; banks sell money - in the form of loans, certificates of deposit (CDs) and other financial products. They make money on the interest they charge on loans because that interest is higher than the interest they pay on depositors' accounts. The interest rate a bank charges its borrowers depends on both the number of people who want to borrow and the amount of money the bank has available to lend. The amount available to lend also depends upon the reserve requirement the Federal Reserve Board has set. At the same time, it may also be affected by the funds rate, which is the interest rate that banks charge each other for short-term loans to meet their reserve requirements. Loaning money is also inherently risky. A bank never really knows if it'll get that money back. Therefore, the riskier the loan, the higher the interest rate the bank charges. While paying interest may not seem to be a great financial move in some respects, it really is a small price to pay for using someone else's money. Imagine having to save all of the money you needed in order to buy a house. We wouldn't be able to buy houses until we retired! Banks also charge fees for services like checking, ATM access and overdraft protection. Loans have their own set of fees that go along with them. Another source of income for banks is investments and securities.

Checking Accounts

Banks offer lots of financial products for their depositors. The checking account is one of the most common ones. It's convenient because it lets you buy things without

having to worry about carrying the cash - or using a credit card and paying its interest. While most checking accounts do not pay interest, some do - these are referred to as negotiable order of withdrawal (NOW) accounts. Some say that checks have been around since about 352 B.C. in the Roman Empire. It appears that checks really started becoming popular in Holland in the 1500 to 1600s. Dutch "cashiers" provided an alternative to keeping large amounts of cash at home and agreed to hold depositors' money for safekeeping. For a fee, they would pay the depositors' debts from the account based on a note that the depositor would write - sounds a lot like a check! Today's banks do the same thing. It became a little more complicated when lots of banks became involved and money needed to be shifted from one bank to the next. To make things easier, banks now have a system of check "clearinghouses." Banks either send checks through the Federal Reserve or use a private clearinghouse to transfer the funds and clear the check. Here is a diagram of how that works.



Loans, Checks and Savings

Aside from checking accounts, they offer loans, certificates of deposits and money market accounts, not to mention traditional savings accounts. Some also allow you to set up individual retirement accounts (IRAs) and other retirement or education savings accounts. There are, of course, other types of accounts being offered at banks across the country, but these are the most common ones.

- Savings accounts - The most common type of account, and probably the first account you ever had, is a savings account. These accounts usually require either a low minimum balance or have no minimum balance requirement, and allow you to keep your money in a safe place while it earns a small amount of

interest each month. In standard practice, there are no restrictions on when you can withdraw your money.

- Money market accounts - A money market account (MMA) is an interest-earning savings account with limited transaction privileges. You are usually limited to six transfers or withdrawals per month, with no more than three transactions as checks written against the account. The interest rate paid on a money market account is usually higher than that of a regular passbook savings rate. Money market accounts also have a minimum balance requirement.

- Certificates of deposit - These are accounts that allow you to put in a specific amount of money for a specific period of time. In exchange for a higher interest rate, you have to agree not to withdraw the money for the duration of the fixed time period. The interest rate changes based on the length of time you decide to leave the money in the account. You can't write checks on certificates of deposit. This arrangement not only gives the bank money they can use for other purposes, but it also lets them know exactly how long they can use that money.

- Individual retirement accounts and education savings accounts - These types of accounts require that you keep your money in the bank until you reach a certain age or your child enters college. There can be penalties with these types of accounts, however, if you use the money for something other than education, or if you withdraw the money prior to retirement age.

Task 4. Answer the questions to the text.

1. What does the interest rate depend on?
2. Why is loaning money risky?
3. What financial products do banks offer?
4. Speaking about certificates of deposit**,** do you have to agree not to withdraw the money for the duration of the fixed time period?
5. What does education savings account require?

Task 5. Match the words from box A with the words from box B to make phrases from the text.

A	B
interest, reserve, short-term, overdraft, financial, credit, checking, fixed	card, loans, time period, rate, products protection, requirement, account

Task 6. Choose the correct variant and complete the following sentences.

1.The most common financial product is …

a. loan
b. checking account
c. clearinghouse

2. The first checks appeared in …

a. the Roman Empire
b. Greece
c. Egypt

3. Accounts that allow you to put in a specific amount of money for a specific period of time are called …

a. money market accounts

b. mortgage
c. certificates of deposit

4. Accounts that require you to keep your money in the bank until you reach a certain age or your child enters college are called...
a. individual retirement accounts and education savings accounts
b. certificates of deposit
c. money market accounts

5. You can't write checks on …
a. savings account
b. withdrawal
c. certificates of deposit

Task 7. Match the words with their definitions.

1. goods	a) a certificate of property carrying the right to receive interest or dividend
2. consumer	b) the period of being retired from work
3. securities	c) the monetary gain derived from a transaction
4. fee	d) an enterprise in which money can be invested
5. retirement	e) money lent at interest for a period of time
6. investment	f) possessions and personal property
7. loan	g) a person who places money on deposit in a bank
8. profit	h) a person who acquires goods and services for his own personal needs
9. depositor	i) the amount of money earned over a given period of time
10. income	j) a payment asked by professional people for their services

Task 8. Comment on the diagram in the text about how clearinghouse system works.

Task 9. Write the words to the following phonemics.

1. /sɔːs/		7./det/	
2. /nɪˈgəʊʃəb(ə)l/		8. /tʃɑːdʒ/	
3. /rɪˈstrɪkʃ(ə)n /		9./dɪ’pɔzɪtə/	
4./wɪð’drɔːəl/		10./kəˈʃɪə/	
5./rɪˈtaɪəm(ə)nt/		11./ˈprɪvɪlɪdʒ/	
6./‘sʌbstɪtjuːt/		12./ ‘pəːtʃəs/	

Listening

Scott Simon talks **to Gail Marks Jarvis**, personal finance blogger for the C*hicago Tribune*, about her recent post **"Is my money safe in a bank?"**

Task 1.Check you know these words.

supervision, to stir up, to develop, diversified investments, to expose, support, to handle, insecurity, a tax, a bond, government services, to diversify, to insure, to double-check, a failure

Task 2. Listen to the text and underline the words in the box that you will hear.

Task 3. Answer the questions.

1. What is a limit of money protected by the bank if you are an individual?
2. What banking services are insured?
3. Can the Federal Deposit Insurance Corporation control bank failures?
4. What are the government measures to deal with bank failures?
5. Why is it important to have the insurance that the FDIC provides?

Task 4. Read the following sentences and decide if they are true (T) or false (F).

1) Your money is safe in a bank if you have the insurance that the Federal Deposit Insurance Corporation provides.
2) Your money is protected up to 100,000 dollars per family.
3) In a bank, it's the traditional banking services that are insured, the checking account, the savings account, and the certificates of deposits.
4) Some banks are riskier than the others.
5) The list of banks with some level of insecurity is available to everyone.

Task 5. Write the words from the text to the following transcriptions.

1./fʌnd/		6./ˈfeɪljə/	
2./bɔnd/		7./həˈraɪzən/	
3./ˌsjuːpəˈvɪʒən/		8./ˌɪnsɪˈkjʊər/	
4./ˌɪndɪˈvɪdʒuəl/		9./faɪˈnænʃl/	
5./ˈmɔːgɪdʒ/		10./ˈtrʌbl/	

Task 6. Decode one of 4 parts of the text:

Part 1 – 00.41 “Are banks the safest place …” – 01.28 “…two hundred and fifty thousand.”
Part 2 – 01.29 “What if someone …” – 02.06 “…the CDs.”
Part 3 – 02.07 “What about if …” – 02.30 “…protected.”
Part 4 – 03.00 “Can the FDIC afford …” - 03.53 “…to cover it.”

Recommended function and writing

*Study **Function 8 “HOW TO make comparison and contrast”** and write a review comparing **different banks** or services one bank provides.*

Speaking

*Prepare a talk about **one of the banks** you know very well. Tell about the following things:*

- its name, type, location, if it’s a head office or a subsidiary
- its services and offers
- your experience with this bank, your opinion of it