

**ЎЗБЕКИСТОН РЕСПУБЛИКАСИ ОЛИЙ ВА ЎРТА МАХСУС ТАЪЛИМ
ВАЗИРЛИГИ**

ТОШКЕНТ ДАВЛАТ ИҚТИСОДИЁТ УНИВЕРСИТЕТИ

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**“АМАЛИЙ ХОРИЖИЙ ТИЛ” (ИНГЛИЗ ТИЛИ)
ФАНИДАН БАРЧА ЙЎНАЛИШЛАРДАГИ
3-БОСҚИЧ ТАЛАБАЛАРИНИНГ АМАЛИЙ
МАШҒУЛОТЛАР УЧУН**

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Ушбу қўлланма ОТМ бакалавриат йўналишлари ўқув дастурининг бўлими бўлган бизнес-инглиз тили йўналишига ўқув қўлланмаси сифатида мўлжалланган. Ўқув қўлланма курсларда инглиз тилини ўрганувчилар ва иқтисодиёт йўналишида таълим олувчи талабалар учун мўлжалланган. Ўқув қўлланма қуйидагилар билан ажралиб туради:

*амалий ҳаётдаги мулоқот учун самарали фойдаланувчи прогрессив грамматик дастурдан фойдаланилган;

*Умумевропа талабалари (CEFR), бўйича мулоқат кўникмалари бўлган – ўқиш, ёзиш ва оғзаки нутқ талабаларига жавоб беради.

Ушбу қўлланма бизнес-инглиз тилида эркин мулоқот олиб бориш, ишчи вазиятларда ўз фикр-мулоҳазаларини билдира олиш кўникмаларини ривожлантириш, миждозлар билан профессионал тилда иш юритиш, халқаро даражада ўз ташкилотини самарали презентация қила олиш, тушуна олиш кўникмаларини ривожлантиришда ёрдам беради.

Ҳар бир дарс сўнгида ўрганувчи билимини текшириш учун бир қатор вазифа ва топшириқлар мавжуд.

Масъул муҳаррир

Такризчилар:

Ф. Агзамов - ТАТУ ўқув ишлари бўйича проректори доцент, иқтисод фанлари номзоди.

Д. Шакирова - ТДИУ, Инглиз тили кафедраси катта ўқитувчиси

Данное пособие предназначено как учебное пособие по бизнес-английскому, которое является частью учебных программ бакалавриата экономических вузов. Пособие предназначено для студентов и людей изучающих английский язык на курсах ESP (английский для специальных целей). Пособие отличается тем что:

* использует прогрессивную грамматическую программу с акцентом на эффективное использование грамматики для коммуникативного общения в деловой жизни;

* отвечает Общеевропейским требованиям (CEFR), направленных на развитие коммуникативных навыков: чтение, письмо и разговорную речь.

Это учебное пособие поможет учащимся стать более уверенными в умении вести бизнес на английском языке; развивать способность излагать свои мысли в деловых ситуациях; использовать более профессиональный подход во взаимодействии с клиентами; получить уверенность для эффективного представления своей организации на международном уровне и повысить навыки понимания.

За каждым уроком следует набор заданий, позволяющих студентам проверить свои знания.

This book is meant as a manual in Business English forming part of curricular Bachelor's courses of Institutes and Universities of economics. It is intended for BA students, learners at ESP courses.

This manual is specific for it:

* follows a progressive and comprehensive grammar syllabus, with the emphasis on the effective use of grammar for clear communication in business life;

* satisfies the requirements of the Common European Framework, being aimed at development communicative skills: reading, writing, speaking.

This course book will help learners gain more confidence and abilities to conduct business in English; will develop greater verbal fluency for face-to-face business situations; more professional approach and interaction with clients; will get confidence to effectively represent their organization at an international level; will enhance comprehension skills. Each lesson is followed by a set of activities enabling the students to test their knowledge.

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Basic Economics:
Students' Guide to the Business
Part 1



Lesson 1



Have you ever heard about science of economics?

Vocabulary

Find the definitions of the words

1. scarce	a) to find an answer to a problem:
2. supply	b) to please someone by giving them what they <i>want</i> or need:
3. demand	c) a machine, usually with wheels and an engine, used for transporting people or goods on land, especially on roads:
4. vehicle	d) to ask for something forcefully, in a way that shows that you do not expect to be refused:
5. satisfy	e) not easy to find or get:
6. confuse	f) to provide something that is wanted or needed, often in large quantities and over a long period of time:
7. solve	g) to mix up someone's mind or ideas, or to make something difficult to understand:

ECONOMICS

Economics¹ is often described as a body of knowledge or study that discusses how a society tries to **solve** the human problems of unlimited wants and **scarce** resources. Because economics is associated with human behavior, the study of economics is classified as a social science. Because economics deals with human problems, it cannot be an exact science and one can easily find differing views and descriptions of economics. In this discussion, the focus is an overview of the elements that constitute the study of economics, that is, wants, needs, scarcity, resources, goods and services, economic choice, and the laws of **supply** and **demand**. Every person is involved with making economic decisions every day of his or her life. This occurs when one decides whether to cook a meal at home or go to a restaurant to eat, or when one decides between purchasing a new luxury car or a low-priced pickup truck. People make economic decisions when they decide whether to rent or purchase housing or where they should attend college.

WANTS, NEEDS, AND SCARCITY

As a society, and in economic terms, people have unlimited wants; however, resources are scarce. Don't **confuse** wants and needs. Individuals often want what they don't need. In the automobile example used above, someone might want to drive a large luxury car, but a small pickup truck may be more suited to the purchaser's needs if he or she must have a **vehicle** for hauling furniture. Economic decisions must be made. A resource is scarce when there is not enough of it to **satisfy** human wants. And human wants are endless. Because of unlimited wants and limited resources to satisfy those wants, economic decisions must be made. This problem of scarcity (limited resources) must be addressed, which leads to economics and economic problems.

Write the sentence true or false.

The study of economics is classified as a mathematical science. _____

¹ Encyclopedia of Business and Finance Burton S. Kaliski Macmillan Publishers 2001

Every person is involved with making economic decisions every day of his or her life._____

As a society, and in economic terms, people have unlimited wants; however, resources are scarce._____

A resource is scarce when there is not enough of it to **satisfy** human wants._____

Because of unlimited wants and limited resources to satisfy those wants, economic decisions must be made._____

Joke

A mathematician, an accountant and an economist apply for the same job.

The interviewer calls in the mathematician and asks "What do two plus two equal?"

The mathematician replies "Four." The interviewer asks "Four, exactly?" The mathematician looks at the interviewer incredulously and says "Yes, four, exactly."

Then the interviewer calls in the accountant and asks the same question "What do two plus two equal?" The accountant says "On average, four - give or take ten percent, but on average, four."

Then the interviewer calls in the economist and poses the same question "What do two



Present simple

Use	Example
Current habits	Toby walks to work
To talk about how often things happen	Angela doesn't visit us very often
Permanent situations	Carlo works in travel agent's
States	Do you have an up-to-date passport?
General truths and facts	Poland is in the European Union.

We can also use do/does in present simple statements for emphasis².

‘You don’t like going by bus, do you?’ ‘Actually, I **do like** going by bus for short distances.’

The bus isn’t quicker than the train but it **does stop** right outside the factory

Present continuous

Use	Example
Actions happening now	Mike is driving to work at the moment.
Temporary series of actions	Taxi drivers aren’t stopping at the train station because of the roadworks
Temporary situations	Are they staying in a hotel near the Olympic stadium?
Changing and developing situations	Holidays abroad are becoming increasingly popular
Annoying habits (usually with always)	Dad is always cleaning the car when I want to use it!

² “Destination B2” Malcolm Mann Macmillan Publishers 2008

Circle the correct word or phrase

Aziz usually **goes** \ **is usually going** to bed at around 11 o'clock.

Amal **talks** \ **is talking** on the other phone right now.

We **don't eat** \ **aren't eating** any meat at the moment as we're both on a diet.

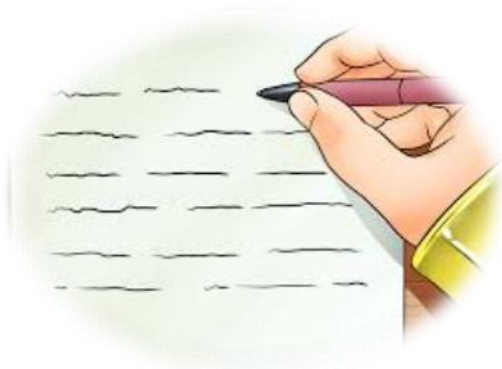
Does air travel get \ **Is air travel getting** increasingly safe?

My mum **calls** \ **is calling** me every weekend without fail.

How much **do babysitters generally earn** \ **are babysitters generally earning**?

You always come \ **You are always coming** up with excuses for not having done your homework. It's so annoying.

I don't go \ **I'm not going** out much during the week but I always trying to go out somewhere on Saturday.



Writing

Resumes

Heading³.

Your heading goes at the top of your resume. It includes your name, address, telephone number, and e-mail address. To save space, you can run some of this information, such as your address, phone number, and e-mail address across one line.

Summary.

³ BETTER WRITING RIGHT NOW Published in the United States by LearningExpress, LLC, New York. 2001

Some resumes include a summary, but in most cases this is not needed and takes up valuable space that could be better used in another category.

Objective.

Many resumes include an objective that tells what kind of position you are looking for. But this information is usually included in your cover letter, so you can omit this category if you have other items you need to fit on one page.

Education.

List any degrees or certificates you have received—with the most recent degree first. Include the name of the degree or certificate, the name of the institution you received it from, and the date you received it. You can also list your major and minor areas of study, your grade point average, special honors you received upon graduation, projects or research you completed as part of your degree, and other types of related and impressive information.

Experience/Work Experience.

List past jobs, internships, and volunteer work you have done—with the most recent experience first. Include the name of your position, the name of the company, and the dates that you worked there. Also, it is very important to summarize your responsibilities in the position. List your responsibilities in order of importance—either by their importance to your job or by their relevance to the new job you want. Include facts, dates, and try to quantify your experience as much as possible.

Extracurricular Activities /Other Experience.

If you have other experience you want to highlight: you were treasurer of a club, a member of student government, or held a leadership or other position of responsibility in an association—you can list it here **Achievements/Awards Fellowships.**

Here you can list any specific achievements, awards, scholarships, fellowships, or grants that you want to highlight.

Special Skills /Other Skills.

Under this heading, you might list fluency in a language other than English, particular computer skills, or other special training you might have on office equipment or in a computer programming language.

References.

If you have space, list the full name, title, address, and telephone number of two to four people who have agreed to be a reference for you. Make sure the people you list have agreed in advance and are aware that you are using their names in your resume.

Sample resume

MELISSA R. RABIN

123 Cherry Blossom Drive

Palo Alto, CA 94304

(605) 555-7122, e-mail: mrabin@email.net

EDUCATION

CALIFORNIA COMMUNITY COLLEGE, Palo Alto, CA Associate Degree,
Business Administration, May 2005

EXPERIENCE

JOHNSON INSURANCE, Palo Alto, CA 2005–present

Administrative Assistant

■ Maintained all files for an insurance agency

■ Created and set up a new filing system used by three departments in the agency

■ Trained five other staff members on word processing software

MACY'S, Palo Alto, CA 2002–2005

Sales Associate

■ Sold clothing to customers and monitored inventory

■ Exceeded monthly sales quotas by 12%

MCI, Palo Alto, CA Summer 2001

- Verified customer accounts and answered questions

HOPE SOUP KITCHEN, Palo Alto, CA Summer 2001

Project Manager

- Stocked the food pantry, prepared and served hot meals to families, and cleaned the kitchen and the dining hall two days per week

SPECIAL SKILLS AND AWARDS

- Fluent in Spanish
- Proficient in the use of Macintosh and IBM-compatible computers; familiar with MS Office

- Most Valuable Team Player Award, MCI (July 2001)

Excercise

Think about a job or other position you have had. Then, write what you could include on your resume to tell a prospective employer about your experience in this position. Create your own resume using the strategies of this lesson

Saida Rakhimova
EDUCATION

Lesson 2

MANAGEMENT



Do you manage your money?

Have you ever faced to management in your daily life?

Vocabulary

Match the words with their definitions

1. split up	a) confidence, a promise
2. assurance	b) to divide into distinct parts
3. assets	c) to increase in extent, size, volume, scope, etc.:
8. expand	d) all property available for the payment
9. acquired	e) to get something
10. implement	f) to start using a plan or system

READING

Compare two pictures and write on which of them is successful manager and why?



Scanning the text.

Five years ago I worked in one company. As a result of bad management the company was broken up into smaller parts. First it was divided in two large companies. Then one of them was **split up** into a number of smaller companies. And one part of its **assets** was bought by a bank. The part where I worked was bought by a young well educated person's company. My new boss had extraordinary ambitious and wanted to **expand** his company. He started out with just one shop in a small town. So he **acquired** a small chain of shops in the nearest city. As the result of his activity we took over another company by buying over 51% of their **shares**. Over the next three years he bid for several other companies. And at last our company became a huge multinational company. He created one big successful company. We became the leaders in this field. Now I understand that success of our company depends on him. There is a lot of discussion whether people like our boss is born with leadership skills or whether such skills can be learned. A leader must perform all these management functions as leading, controlling, organizing, and planning with **assurance**. He could lead us sometimes direct, sometimes motivate and communicate with each of us. He found a way to any of us. He could suggest a good salary for poor

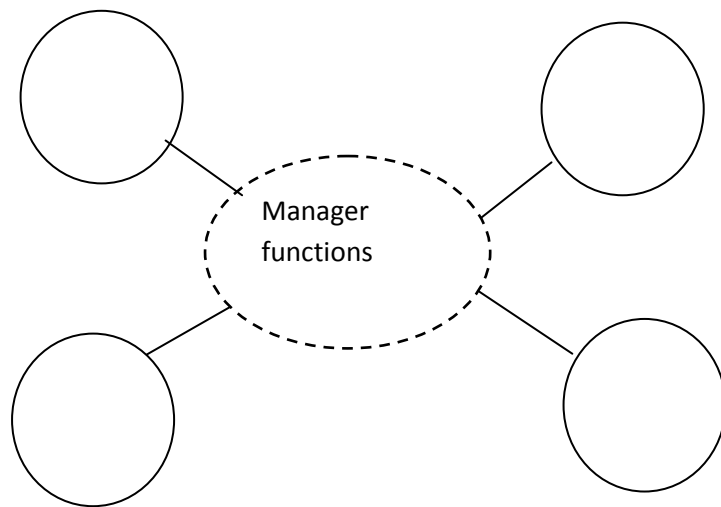
employers, good terms for women with young children, exchange programmers for new interns and so on.

With his good knowledge of finance, he could assemble and coordinate financial information.

He could set us the goals which must be achieved in short and long time period.

And of course the most difficult for managers **implement** their plans; they often find that things are not working out as planned. So controlling activities are set performance standards that indicate progress towards long term goals. He could manage such tools as budgeting, information systems, cost cutting, and disciplinary action .Personally I think leader with such qualities as punctuality, sense of responsibility, creativity can lead people.

Fill managers' functions in cluster according to the text.



Write the sentence true or false

Company was very successful five years ago._____

They took over another company by buying over 61% of their shares._____

We became the leaders in this field._____

Manager should be very strict save money of the company._____

Joke

Personal Manager to New job applicant: "Why did your manager fire you?"

"Well a manager is the man who stands around and watches others work, right? " the young applicant replied.

"Yes, but why did he fire you?"

"He was jealous of me. A lot of workers thought i was the manager!"



Present perfect simple

Use	Example
Situations and states that started in the past and are still true	She's had her motorbike for over six years
A series of actions continuing up to present	We've travelled by taxi, bus, plane and train-all in the last twenty-four hours!
Completed actions at a time in the past which is not mentioned	Have you ever flown in a helicopter?
Completed actions where the important thing is the present result	I've booked the coach tickets.

Phrases such as it's the first/second/etc are followed by the present perfect simple

Stative verb

Use	Example
Stative verbs often refer to:	
thinking	Believe, imagine, know, mean, think, understand
existence	Be, exist
emotions	Hate, like, love, need, prefer, satisfy, want
The human senses	Hear, see, smell, sound, taste
appearance	Appear, look, resemble, seem
Possession and relationships between things	Belong to, consist of, have, include, involve, own

Some verbs (such as be, have, imagine, look, see, smell, taste, think) are stative with one meaning and non-stative with another meaning.

✓ Do you have your plane ticket with you? (state: possession)

Are you having lunch at the moment? (action: eating)

Rewrite correctly. Change the words or phrases

My dad is often getting up late on Saturday morning.

Are you speaking any other languages apart from English?

I already buy all my Christmas presents and it's only October!

It's the first time I'm ever having a party at home.

Actually, I think Darren does works quite hard sometimes

Carlo is never eating Chinese food before.

Timur already books a table for tonight.



Writing

What are cover letters?⁴

Cover letter is information that describes your interest in and qualifications for the job along with your resume. A cover letter is an introduction to your resume and a request to be interviewed for a job. It's an opportunity for you to highlight specific experiences or qualifications you have that aren't explained in your resume.

Paragraph 1

The main purpose of the first paragraph is to convince the reader to keep reading. You should introduce yourself to the employer: explain your purpose in writing and name the job or position you want to be considered for.

Examples: You might find these types of sentences in the first paragraph of a cover letter.

- This letter is to express my interest in . . .
- I am very interested in working for XYZ Company as a . . .
- I would like to be considered for XYZ Company's Credit Manager position .

..

- I recently read your announcement in the Times for a . . .

Paragraph 2

In the second paragraph, you should show how you are a good match for the company. Often, this will require doing some research on the company beforehand.

Examples: You might find these types of sentences in the second paragraph of a cover letter.

- I am a good match for XYZ Company because . . .

⁴ BETTER WRITING RIGHT NOW Published in the United States by LearningExpress, LLC, New York. 2001

- Based on my research, I am convinced that my values are a good match with those of XYZ Company. For example,...

- I have the skills to do a good job at XYZ Company. For example,...

- I am particularly well-suited to working at XYZ Company because . . .

Paragraph 3

Here, you should give specific details about yourself and show how they relate to the job you are applying for. You want to show that you are qualified to do the job well.

Examples: You might find these types of sentences in the third paragraph of a cover letter.

- My major is in business, and I have taken a number of courses in computer programming . . .

- I have taken a number of classes in statistics, and I used statistics in my senior project . . .

- I have served as a language exchange partner in conjunction with the Intensive Language

Institute . . .

- I recruited volunteers for and managed a project at XYZ Charities . . .

PARAGRAPH 4

The last paragraph is your conclusion. As with all writing, you want to conclude with a take-home message.

Your take-home message will usually be that you are qualified for the job and would like to interview for the position. It's also a good idea to set a goal for the next step. For example, you might indicate that you will call the person in one week.

Examples: You might find these types of sentences in the last paragraph of a cover letter.

- I will be in your area next week. I will call on Monday to request an interview .

- I want to reiterate my interest in working for XYZ Company ...

- I am confident that I have the skills to . . .

- I think you will find that my qualifications match those you are looking for...

Sample cover letter

September 26, 2001

1234 Modella Drive

Little Rock, AR 45890

Ms. Joan Hamood

Campus Recruiter

XYZ Company

College Town, NY 10002

Dear Ms. Hamood:

I enjoyed speaking with you Friday at the Home Town Community College Career Fair. As I mentioned then, I would like to be considered for XYZ Company's internship this summer. I have two years of work experience, and I am currently pursuing an associate degree in Technology at Home Town Community College. My resume is attached.

Based on my research, I am convinced that I am a good match with XYZ Company. I am passionate about technology, and I enjoy dealing with people and customers. As a customer service representative at Jones Repair Services—a company with thirty employees—I was awarded Employee of the Month twice in one year. In addition, I have maintained a B or better in all my technology courses at Home Town Community College. My ability to serve customers and my knowledge of technology are a good match for XYZ Company's needs.

I also have the strong time-management and teamwork skills that you mentioned would be key to this position. During the last year, I have worked part-time while going to College Town Community College. Juggling both work and college has helped me refine my time-management skills and learn more efficient ways of getting things done. My grade point average has stayed above a 3.0, and I haven't been late to work once during this time. A good example of my teamwork

skills is the role I played in the Community College’s blood drive. Last spring I worked with a team of four other students to set a blood drive goal, advertise the event, and recruit student volunteers. We exceeded our goal of pints donated by 10%.

Please review my attached resume. I think you will find that I am qualified to do a good job for XYZ Company this summer. In addition, I have the drive to work very hard. Please contact me at 432-555-7890, if you need more information. I look forward to talking with you about the internship. I will give you a call next week to set up a time to meet.

Sincerely,

Thomas Perez, Jr.

Thomas Perez, Jr.

Enclosure: Resume

Excercise

WRITE YOUR OWN COVER LETTER

Ms. Joan Hamood Campus Recruiter XYZ Company College Town, NY 10002
Dear Ms. Hamood:

Lesson 3

ACCOUNTING



The history of accounting is intertwined with the development of trade between tribes and there are records of commercial transactions on stone tablets dating back to 3600BC. The early accountants were ‘scribes’ who also practiced law.

Vocabulary Match the words with their definitions

1. charitable	a) to recognize someone or something and say or prove who or what that person or thing is
2. donations	b) giving money, food, or help free to those who are in need because they are ill, poor, or have no home
3. implicated	c) money or goods that are given to help a person or organization, or the act of giving them
4. identifying	d) to show that someone is involved in a crime or partly responsible for something bad that has happened
5. interpreting	e) the set of colours into which a beam of light can be separated, or a range of waves, such as light waves or radio waves:
6. emphasizes	f) to decide what the intended meaning of something is
7. spectrum	g) to show that something is very important or worth giving attention to

READING

Accounting, accountability and the account⁵

Businesses exist to provide goods or services to customers in exchange for a financial reward. Public-sector and not-for-profit organizations also provide services, although their funding comes not from customers but from government or **charitable donations**. Business is not about accounting. It is about markets, people and operations (the delivery of products or services), although accounting is **implicated** in all of these decisions because it is the financial representation of business activity.

The American Accounting Association defined accounting in 1966 as: The process of **identifying**, measuring and communicating economic information to permit informed judgements and decisions by users of the information.

This is an important definition because: it recognizes that accounting is a process: that process is concerned with capturing business events, recording their financial effect, summarizing and reporting the result of those effects, and **interpreting** those results ; it is concerned with economic information: while this is predominantly financial, it also allows for non-financial information ; its purpose is to support ‘informed judgements and decisions’ by users: this **emphasizes** the decision usefulness of accounting information and the broad **spectrum** of ‘users’ of that information.

Write the sentences true or false according to the text.

- a. Businesses exist to provide productions or services to customers in exchange for a financial reward. _____
- b. Public-sector and not-for-profit organizations also don't provide services

- c. The American Accounting Association defined accounting in 1976

⁵ Encyclopedia of Business and Finance Burton S. Kaliski Macmillan Publishers 2001

d. Accounting is the process of identifying, measuring and communicating economic information to permit informed judgements and decisions by users of the information._____

Joke

What is the definition of “accountant”? Someone who solves a problem you didn’t know you had in a way you don’t understand



Past simple

Use	Example
Single completed actions	Tom and I played a game of chess and he won.
Habits in the past	Did you collect stamps when you were younger?
Permanent situations in the past	A famous footballer lived in our house before we bought it.
General truths and facts about the past	Crosswords didn’t become popular until the 1930s
The main events in a story	The referee blew the whistle and Simon passed the ball to James, who ran towards the goal.

We can also use did in past simple statements for emphasis⁶.

- ✓ ‘Why didn’t you win your match yesterday?’ ‘I did win. Who told you I didn’t?’
- ✓ We lost 5-0 but at least we did get into the final.

⁶ “Destination B2” Malcolm Mann Macmillan Publishers 2008

Past continuous

Use	Example
Actions happening at a particular moment in the past	At five o'clock, I was reading my new book.
Temporary situations in the past	Greg was living in London at the time
Annoying past habits (usually with always)	When we were young, my brother was always borrowing my toys
Actions in progress over a period of time	Daniel was playing video games all morning yesterday
Two actions in progress at the same time	Were Ulla and her friends playing Monopoly while we were playing Draughts?
Background information in a story	The sun was shining and the birds were singing. Lisa opened the window and looked out

When one action in the past interrupts another action in progress, we use the past simple and the past continuous together.

- ✓ I was playing on my computer when it suddenly crashed.
- We do not use the past continuous for regular or repeated actions in the

past.

- ✓ When we were on holiday, we played volleyball every day.
- * ~~When we were on holiday, we were playing volleyball every day.~~
- We do not usually use stative verbs in continuous tenses.

Circle the correct word or phrase

I **saw/was seeing** Shahnoza for the first time Akmal's birthday party.

Abbos **watched/ was watching** TV when the phone rang.

When we were on holiday, **we went/ were going** to the café almost every day.

Feruza **practiced/was practicing** the song every day until she could sing it perfectly.

The phone was engaged when I called. Who did you **talk/ were talking** to?

Mr Connor **owned / was owning** two houses and a villa in the south of France.

I **did / was doing** my homework as soon as I got home from school.



Writing business letters⁷

Business letters are usually sent to people outside your company. They are also sometimes used within a company for more formal situations, to convey important information, or to communicate between departments or divisions of the same company. Let's discuss the main parts of a business letter. Then, we'll look at some examples.

Date

Business letters should be dated with the date the letter is completed and sent. Write out the month, day, and year: October 12, 2001. Don't abbreviate the month or include the day of the week.

READER'S ADDRESS

The reader's address is also called the inside address – it includes the name of the person and the place you are sending your letter. Write out the full name of the person, his or her title, the company, and the address of the company. Avoid abbreviations – only Mr., Mrs., Ms., Dr., and the state should be abbreviated.

SUBJECT LINE

This is a brief phrase telling the main idea of the letter. It is optional – many business letters do not include this line. It usually comes before the salutation, but it can also come after the salutation. Often the subject is preceded by re: (an abbreviation for regarding) and is sometimes underlined or boldfaced for emphasis. If you use a subject line, make sure it tells your reader quickly and effectively what the letter is about. The following are some examples.

Examples

⁷ BETTER WRITING RIGHT NOW Published in the United States by LearningExpress, LLC, New York. 2001

Subject: Billing Error

Re: Account #3290

Re: New Security Measures

SALUTATION

The salutation is your greeting. Salutations begin with the word Dear and are always followed by a colon – not a comma.

Here are some examples. The recipient's first name Dear Jo Ann: typically address him or her Dear Sameer: by first name. Are not on a first-name basis Mr./Mrs./Ms./Dr. + the recipient's Dear Mr. Jones: with the recipient last name Dear Mrs. Isaak:

BODY

The body of the business letter is your message. It usually consists of three or more paragraphs. The first paragraph should begin in a friendly, concise way telling the main idea of the business letter. The middle paragraphs should deliver the point of the business letter. Each paragraph should have a topic sentence and supporting details, just as any other good paragraph should. It's appropriate, especially in longer business letters, to use headings and/or bulleted lists in order to make it easier for your reader to digest the information. Often, the take-home message will request specific information or a specific action on the part of the reader. Each body paragraph is usually typed single space. Double space in between the paragraphs.

CLOSING

End your letter with a polite good-bye. Here are some ways to close: Notice that only the first word is capitalized. The closing is followed by a comma.

Sincerely, Sincerely yours, Respectfully, Cordially, Best regards, Yours truly, Regards, Thank you

SIGNATURE

Follow your closing with four blank lines. Then, type your full name. Beneath your typed name, type your full title. If you plan to mail, fax, or hand-deliver a hard copy of your letter, you should sign your name in the space between your closing and

your typed full name. Sometimes, letters are sent electronically – in this case, it is not necessary to sign your name.

TYPIST’S REFERENCE

In the past, this line has been used to indicate that someone other than the sender of the letter typed the letter. For example, if your name is Donna Richardson and your secretary’s name is Maria Sanchez, you might use this reference at the end of your letter: DR/ms . Notice that the writer’s initials are capitalized and the typist’s initials are in lower case letters. This indicates that you wrote the letter, but your secretary typed it.

ENCLOSURES

Often, you will need to include other documents with a business letter. When you do, you should include a line to indicate that other documents are enclosed. It’s a good idea to list the documents you are enclosing so that you make your reader aware of what is supposed to be included in the letter. Here’s an example:

Enclosures: Outline of proposed changes

Schedule of changes

Budget for making the changes

It’s also acceptable to abbreviate: Enc. Here’s an example:

CC:/DISTRIBUTION

If you will be sending your letter to people other than the named recipient at the top of the letter, you can list these other people here after the letters cc: or CC:.. These letters stand for carbon copy. List the names of the other recipients either in alphabetical order or by rank. You can include each person’s title, if you would like. Generally, if the information in the letter involves or references other people, you should consider sending a copy of the letter to them as well.

BLOCK FORMAT

Each part of the letter is left justified, or set up against the left margin. This is probably the most common and simplest format for business letters.

Example: Block Format

American Mortgage Company

P.O. Box 19876, Minneapolis, MN 55440

1-800-555-3467

Block Format.
Each item in
the business
letter lines up
with the left
margin

Body.

Body
paragraphs
are single
spaced.

Salutation.
Note that
the
salutation is
followed by
a colon

January 22, 2002

Sumita Patel

2345 Main Street

Jacksonville, MO64829

Dear Ms. Patel: ←

Thank you for taking the time to speak with me about your recent experience with American Mortgage Company. You mentioned a number of errors that occurred during the processing of your mortgage loan. It is your intention to provide a worry-free process to our customers. I assure you that the service you received is not typical of what we provide. Please accept my apology for the problems. ←

Now that your loan has gone through, you will be working with our servicing office personnel. They are located in Frederick, Maryland and can be reached at 1-800-555-3467. Your loan reference number is 57430238. I am confident that you will be pleased with the service. ←

Again, thank you for your comments and for choosing American Mortgage Company for your loan. We will be working hard over the life of your loan and hope you will be pleased with our service in the future. We value your business and want to keep it. ←

Sincerely,

Jim Walton

Tim Walton

Customer Service Representative

Write your own business letter

Lesson 4

BANKING



Answer the questions

1. Have you ever been to the bank? What did you go there for?
2. What different kinds of services do banks offer to the public?
3. How would you comment the saying “A banker is a man who lends you umbrella when the weather is fair, and takes it away from you when it rains”? Do you agree with it?

Vocabulary

Match the words with their definitions

1. monetary	a) the <u>interest percent</u> that a <u>bank</u> or other <u>financial company</u> <u>charges you</u> when you <u>borrow money</u>
2. interest rates	b) <u>relating to money</u> or in the <u>form of money</u>
3. depositor	c) <u>money that is earned in trade or business</u> after <u>paying the costs of producing and selling goods and services</u> :
profit	d) a <u>person, company, government, etc.</u> that <u>borrow money</u>

READING

1. A central bank fulfils a number of key roles in the economy, acting as a bankers' bank and as a lender of last resort, being responsible for **monetary** creation, and having overall responsibility for monetary policy. The central bank can use control of interest rates, open market operations and required reserves to influence the monetary base and overall **interest rates** in the economy. In recent years, the interest rate has been prime instrument. By influencing the amount

of real money in the economy, the central bank is able to influence aggregate demand, which in turn will influence prices. This the central bank has to balance the need to restrain inflation with the desire to allow economic growth.

2. Commercial or retail banks are businesses that trade in money. They receive and hold deposits, pay money according to customers' instructions, lend money, offer investment advice, exchange foreign currencies, and so on. They make a **profit** from the difference (known as a spread or a margin) between the interest rates they pay to lenders or depositors and those they charge to borrowers. Banks also create credit, because the money they lend, from their deposits is generally spent (either on goods or services, or to settle debts), and in this way transferred to another bank account -often by way of a bank transfer or a check rather than the use of notes or coins -from where it can be lent to another borrower, and so on. When lending money, bankers have to find a balance between yield and risk, and between liquidity and different maturities.

3. Investment banks, often called merchant banks in Britain, raise funds for industry on the various financial markets, finance international trade, issue and underwrite securities, deal with takeovers and mergers, and issue government bonds. They also generally offer stock broking and portfolio management services to reach corporate and individual clients. Investment banks in the USA are similar, but they can only act as intermediaries offering advisory services, and do not offer loans themselves. Investment banks make their profits from the fees and commissions they charge for their services.

4. In the USA, the Glass-Steagall Act of 1934 enforced a strict separation between commercial banks and investment banks or stock broking firms. Yet the distinction between commercial and investment banking has become less clear in recent years. Deregulation in the USA and Britain is leading to the creation of 'financial supermarkets': **conglomerates** combining the services previously offered by banks, stockbrokers, insurance companies, and so on. In some European countries (notably Germany, Austria and Switzerland) there have always been

universal banks combining deposit and loan banking with share and **bond** dealing and investment services.

5. A country's minimum interest rate is usually fixed by the central bank.

This is the discount rate, at which the central bank makes secured loans to commercial banks. Banks lend to a blue chip borrowers (very safe large companies) at the base rate or the prime rate; all other borrowers pay more, depending on their credit standing (or credit rating, or creditworthiness): the lender's estimation of their present and future solvency. Borrowers can usually get a lower interest rate if the loan is secured or guaranteed by some kind of asset, known as collateral.

6. In most financial centers, there are also branches of lots of foreign banks, largely doing Eurocurrency business. A Eurocurrency is any currency held outside its country of origin. The first significant Eurocurrency market was for US dollars in Europe, but the name is now used for foreign currencies held anywhere in the world (e.g. yen in the US, euros in Japan). Since the US\$ is the world's most important trading currency –and because the US for many years had a huge trade deficit –there is a market of many billions of Eurodollars, including the oil exporting countries' 'petrodollars.' Although a central bank can determine the minimum lending rate for its national currency it has no control over foreign currencies.

After reading the text choose the heading for each paragraph 1,2,3,4,5,6.

Investment Banking_____

Interest Rates_____

Commercial Banking_____

Universal Banking_____

Central Banking_____

Eurocurrency _____

Joke

A man visits his bank manager and says, "How do I start a small business?" The manager replies "Start a large one and wait six months."



Indefinite article⁸

There are two indefinite articles in English: ‘a’ and ‘an’. ‘An’ is used before vowel sounds.

Definite article

Use	Example
Singular countable nouns (when we are not being specific or when we mention something for the first time)	There’s a good film on TV tonight.

- Whether we use ‘an’ or ‘a’ depends on the sound, not the spelling.

The news is on TV in an hour.

✗ ~~The news is on TV in a hour.~~

✓ Being in a film was a unique experience for me.

✓ ~~Being in a film was an unique experience for me~~

There is one definite article in English: ‘the’.

Use	Example
Singular countable nouns (when we are being specific)	Where’s the DVD you were talking about
Singular countable nouns (when we are talking generally)	The radio seemed amazing to people at first.
Plural countable nouns (when we are being specific)	I didn’t believe the rumors about the prime minister.
Uncountable nouns (when we are being specific)	I followed the advice my lawyer gave me.

The way we say ‘the’ changes depending on the sound at the start of the next word.

Before a consonant sound, we pronounce it

Before a vowel sound, we pronounce it

⁸ “Destination B2” Malcolm Mann Macmillan Publishers 2008

We often use ‘the’ when we are talking about something there is only one of.

- ✓ The sky, the sun, the moon, the Prince of Wales, the North Pole, the World

Cup

Zero article

We often don’t use an article at all. This is sometimes called the zero article.

Use	Example
Plural countable nouns(when we are talking generally)	Journalists often face dangerous situations
Uncountable nouns(when we are talking generally)	News travels fast these days

Articles in phrases and expressions

Notice how we use articles in the following phrases and expressions. Many of these are examples of general categories. For example, ‘the River Thames’ means that we use ‘the’ for all rivers.

Use	Example
Time	Definite article: in the 1990s, in(the) summer, in the morning zero article: in 2008, in June, on Friday, at night
People and work	Indefinite article: have a job, work as a... definite article: the queen, the president, the French zero article: become president, go to work, be at work, have work to do, he’s French.
Places	definite article: The Alps, the AtlanticOcean, the River Thames, the Earth, the Arctic, the USA, the UK, the Cyclades zero article: Mount Everest, Paris, America, Mars/Venus/Jupiter etc, Oxford Street
Entertainment and sport	definite article: the media, on the radio, play the guitar, go to the cinema, watch(the) TV zero article: listen to music, on television, play tennis/football etc.

Circle the correct word or phrase

I love this time in **evening** / **the evening** when the sun is going down.

People play **cricket** / **the cricket** in South Africa, Australia and Sri Lanka.

It’s too far to walk so I think I’ll catch **bus** / **the bus**.

Jane had to go home from school because she had a **headache** / **the headache**.

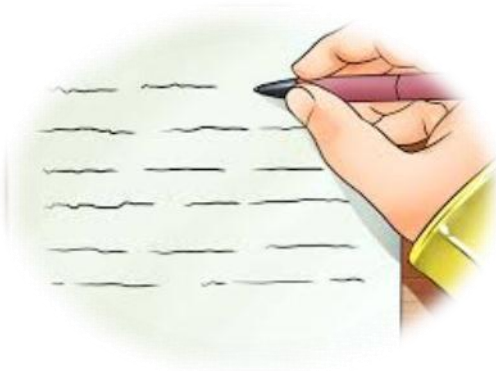
The robber was sent to **prison/ the prison** for a total of three years.

My cousin works as a **waiter / waiter** in a café near where we live.

The underground doesn't run this late so we'll have to take a **taxi / the taxi**.

I like to listen to **music / the music** in my free time.

My favorite subject at school is **chemistry / the chemistry**.



WRITING BUSINESS MEMOS

Unlike business letters, which address people in other organizations, business memorandums (memos, for short) address people within the same organization. A memo can be quite long, but more often it deals briefly with a specific topic, such as answer to a question, a progress report, or an evaluation. Both the content and the format of a memo aim to get to the point and dispose of or quickly.

CONTENT

- **State your reason for writing in the first sentence.** You might outline a problem, make a request that prompted the memo, or briefly summarize new findings. Do not, however, waste words with expressions like *The purpose of this memo is.....*
- **Devote the first paragraph to a succinct presentation of your solution, recommendation, answer, or evaluation.** The first paragraph should be short, and

by its end your reader should know precisely what to expect from the rest of the memo: the details and reasoning that support your conclusion.

- **Deliver the support in the body of the memo.** The paragraphs may be numbered or bulleted so that the main divisions of your message are easy to see. In a long memo, you may need headings.

- **Suit your style and tone to your audience.** For instance, you will want to address your boss or a large group of readers more formally than you would a coworker who is also a friend.

- **Write concisely.** Keep your sentences short and your language simple, using technical terms only when your readers will understand them. Say only what readers need to know.

Memos and e- mails are used for different communication situations at work and each has specific format and rules.

Tick one correct answer from each line.

Memos usually but not always.

✓ Are written to people inside your company.	Are written to people who work outside your company or in another department.
Are less than two or three pages long.	Vary in length from a couple of sentences to many pages long.
Are signed by sender	Initiated by sender
Are informal	Are formal.

Fill these two possible memo formats.

To	Date
From	Subject
Date	To
Subject	From

Memo

To: Chief Executive Officer

From: Sherzod Rakhimov Manager of Research department

Date: August 21, 2013

Subject: New project problem's solving.

We need volunteers to help our project work. We've done a lot of tests and our new project will have enormous potential for our future sales and investments in our research works. As you know, Akbar's department is responsible for technical support of this project. So, we can count on Marketing department. We need at least three people for our work. We hope you will solve our problem. Thank you for your cooperation.

Write a memo using the formats described in this lesson of about 50 words.

Lesson 5

TOURISM



What can you tell about travelling around Uzbekistan?

What do you know about the Great Silk Road?

Match the words with their definitions

1. distinguish	a) relating to a person's own country
2. domestic	b) to notice or understand the difference between two things, or to make one person or thing seem different from another:
3. inbound	c) travelling away from a particular point
4. outbound	d) travelling towards a particular point
5. excursion	e) to control or influence something directly, or to decide what will happen
6. residency	f) a short involvement in a new activity
7. determine	g) the fact of living in a place

BASIC DEFINITIONS IN TOURISM

The World Tourism Organization **distinguishes** between three basic forms of tourism:

- **Domestic** tourism, involving residents of the given country travelling only within the country;
- **Inbound** tourism, involving non-residents travelling in another country;
- **Outbound** tourism, involving residents travelling in another country.

International tourism consists of inbound and outbound tourism. Basic definitions of tourism were established at the United Nations (Conference on Tourism and International Travel, Rome 1963) and by the United Nations Commission on Statistics (April 1968). These definitions were revised and updated at the World Tourism Organization (WTO) conference in Ottawa in June 1991 and certain recommendations were formulated. Most countries have adopted these definitions.

In fact, travelers can be categorized in four ways:

- Domestic visitors;
- International visitors;
- International tourists;
- **Excursionists.**

For statistical purposes, the term “**domestic visitor**” describes any person residing in a country, who travels to a place within the country, outside his/her usual environment for a period not exceeding 12 months and whose main purpose of visit is other than an activity for which he/she is paid within the place visited.

The term “**international visitor**” describes any person visiting a country other than that in which he or she has usual place of residence. The length of stay must not exceed 12 months.

Certain types of travelers are excluded from the category of “tourist” for reasons other than that of **residency**. These are: people travelling for political reasons: refugees; people travelling for political/professional reasons: migrants, members of the armed forces, diplomats, embassy staff; people travelling for professional reasons: nomads, border workers, seasonal workers, couriers; people sent abroad by their companies or government; transit passengers and permanent immigrants.

People who travel to work in a foreign country and are paid by this country have different motives for travelling than other visitors to the country. The WTO has devised a system of classifying **international visitors**, which separates visitors that must be included in international tourism statistics from those that must not.

A visitor whose length of stay in a country reaches or exceeds 24 hours, thus spending at least one night in the visited country, is classified as an international **tourist**. If classified as same-day visitors, travelers can stay in the country less than 24 hours.

The excursionist is a foreign visitor whose stay does not exceed 24 hours.

The economic impact of the international excursionist is very important to small isolated countries, which receive cruise-ship passengers.

When classified as **same-day visitors**, travelers spend the night on ship. The excursionist therefore does not spend the night in the country he is visiting.

It is difficult, however, to **determine** the tourism definition of a short trip. Generally, a journey is a trip when a minimum distance has been covered or when there has been a change of administrative district.

Complete the sentences.

- 1) There are three basic forms of tourism: ..., ...,
- 2) involves residents of the given country travelling within the country.
- 3) involves non-residents travelling in another country.
- 4) involves residents travelling in another country.
- 5) Basic definitions of tourism were established at ... and
- 6) International tourism consists of ... and ... tourism.
- 7) The term describes any person residing in a country, who travels to a within the country for a period not exceeding 12 months.
- 8) The term describes any person visiting a country other than that in which he or she has usual place of residence for a period not exceeding 12 months.
- 9) The ... is a foreign visitor whose stay does not exceed 24 hours.
- 10) A visitor whose length of stay in a country reaches or exceeds 24 hours is classified as a

How can you ever be late for anything in London? They have a huge clock right in the middle of the town.



Expressing the future: will/won't and be going to⁹

There is sometimes little difference in meaning between will and be going to. It is often just a matter of formality. Will is generally more formal than be going to.

Use	Example
Facts about the future	The website will come online next week.(more formal)
Predictions not based on present evidence	In the future, everyone will have their own flying car.(more formal) In the future, everyone is going to have their own flying car.(more formal)
Decisions made at the moment of speaking	I've decided! I won't get a new DVD player just yet.(emphasizing the decision) I've decided! I'm not going to get a new DVD player just yet.(emphasizing the intention)

Sometimes it is more appropriate to use will rather than be going to.

Use	Example
Offers and suggestions	I'll help you with your physics homework, if you like.
Requests	Will you help me with your physics homework?
Most first conditional sentences	If we get a computer, we'll be able to surf the Internet.

With offers and suggestions in the question form, we do not use will with I and we. We use shall.

- Shall I help you with your physics homework?
- Will I help you with your physics homework?

⁹ "Destination B2" Malcolm Mann Macmillan Publishers 2008.

Sometimes it is more appropriate to use be going to rather than will.

Plans and intentions(which you already have when you speak)	I'm going to be a famous doctor one day!
Predictions based on present evidence	It sounds like the plane's going to take off in a few minutes

Expressing the future: present continuous

Use	Example
Arrangements made before the moment of speaking	Are they installing the new computers next week?

If a word or phrase in bold is correct, put a tick (<). If it is incorrect, rewrite it correctly on the line, including all possibilities.

The universe **is going to** continue to expand for billions of years.

Look out! **You will** hit the car in front!

I'm going to do the washing-up tonight, if you like

Do you think that, in the future, people **will** live to be hundreds of years old?...

Will I carry some of those bags for you, or can you manage?

I know! I'm going to have a barbecue on my birthday!.....

Are you going to just hold this door open for me for a minute? Thanks a lot!...

We've decided **we will try** that new restaurant after the play tomorrow night.....

We're going to fly to Jamaica in the summer.....

Shall we invite Tony and Tim round tonight?.....



WRITING E-MAIL MESSAGES¹⁰

Like memos, e-mail messages begin with a header that includes a to, from, date, and subjectline. In many ways, e-mail messages are electronic memos. Keep the following tips in mind when you write e-mail messages at work.

- Keep your message short and to the point. E-mail is not the medium for a 10-page essay, unless you are sending it as an attachment to your e-mail message for the reader to print out and read at another time. It's harder to read on screen than on paper. Moreover, people do not have a lot of time to read e-mail, and they receive far more than they'd like to every day

- Write your e-mail messages carefully. Even though you can write and send an e-mail message in a just a few minutes, you should always read over and revise what you have written before pushing the send button. Quickly sent e-mails are often regretted because they are poorly worded, unclear, or were sent in a moment of anger.

- Keep the format simple. When possible, use headings, lists, and other ways of breaking up the text. You can use capital letters for emphasis, but don't type an entire message in all caps-it's hard to read, and it's commonly considered virtual shouting. Other formatting, such as italics, bullets, tables, and graphs, can be lost in an e-mail message.

- Use an appropriate tone and level of formality. When you're writing, it's easy to forget about the person who will be reading your e-mail message. If you are in an e-mail conversation, try to keep the tone (and length) of your reply in line with the rest of the conversation. Don't assume a level of informality with a person you would otherwise communicate more formally with.

- Take the time to check your e-mail for spelling, grammar, punctuation, and usage errors. These types of errors reflect poorly on you and can cause confusion.

¹⁰ BETTER WRITING RIGHT NOW Published in the United States by LearningExpress, LLC, New York. 2001

■ End with a signature. An e-mail signature is text containing your contact information that comes at the end of your e-mail message. Many e-mail systems will automatically add your signature at the end of all your messages. Include this information in your work signature: your name, title, company, address, phone number, fax number, and company e-mail address.

SAMPLE E-MAIL MESSAGE

Subject: New carpet installation this weekend

Date: Mon, 1 Oct 2001 12:33:24 -0500

From: Sara Chang <schang@xyzcompany.com>

To: All Employees <group@xyzcompany.com>

We will be getting new carpet installed in our office on Saturday, October 6. To help with the carpet installation, you are asked to do the following things by FRIDAY, OCTOBER 5, at 5 PM.

1. Please remove all your belongings and non-furniture items from the carpet in your work area.
2. Please remove everything from the surfaces of the furniture in your work area.

If you have any questions or need help complying with these requests, please call me at extension. Thanks for your cooperation!

Sara

Sara Chang

Schang@xyzcompany.com

Write your own e-mail message.

Lesson 6

INFORMATION TECHNOLOGY



Throughout history humanity has tried to invent new ways to simplify the problem-solving process. With each generation, people have used various tools and methods to help them process information.

Match the words with their definitions

1. accomplish	a) to spread or give out something, especially news, information, ideas, etc., to a lot of people
2. dissemination	b) to finish something successfully or to achieve something
3. comprise	c) the putting and keeping of things in a special place for use in the future:
4. storage	d) to have as parts or members, or to be those parts or members
5. capabilities	e) combined to form a single thing
6. spurred	f) to encourage an activity or development or make it happen faster

INFORMATION SYSTEMS¹¹

The term information system refers to information technology that is used by people to **accomplish** a specified organizational or individual objective. The technology may be used in the gathering, processing, storing, and/or **dissemination**

¹¹ Encyclopedia of Business and Finance Burton S. Kaliski Macmillan Publishers 2001

of information, and the users are trained in the use of that technology, as well as in the procedures to be followed in doing so. The specific technologies that collectively **comprise** information technology are computer technology and data communications technology. Computers provide most of the **storage** and processing **capabilities**, while data communications-specifically networks-provide the means for dissemination and remote access of information.

Advances in computer hardware, software, and networking technologies have **spurred** an evolution in the structure, design, and use of corporate information systems.

THE COMPUTER ERA BEGINS

The first electronic computer, the ENIAC, was developed at the University of Pennsylvania in 1946. It used vacuum tubes and weighed thirty tons. Remington Rand Corporation produced the first commercial computer, the Univac, in 1951, which also used transistors (Long and Long, 1999). Transistors replaced vacuum tubes, were far smaller, and used less power than tubes. Transistors were shortly thereafter replaced by **integrated** circuits, which further minimized size and lessened power requirements.

The availability of integrated circuits made the first personal computer possible in 1977 when Stephen Jobs and Steve Wozniak introduced the “Apple II”(Long and Long, 1999). IBM offered their first microcomputer in 1981, and Apple’s Macintosh was introduced in 1984. The Macintosh was the first popular computer with a graphical user interface (GUI), and it also had a laser printer that could combine text and pictures (Long and Long, 1999). A GUI operating system receives input from both the keyboard and a pointing device (mouse). This type of system was a boon to computer users who were not proficient or comfortable with keyboarding, and today most personal computers require the use of a mouse.

Write the sentences true or false according to the text.

The technology may be used in the gathering, processing, storing, and/or dissemination of information. _____

The first electronic computer, the ENIAC, was developed at the University of Pennsylvania in 1956._____

IBM offered their first microcomputer in 1985, and Apple’s Macintosh was introduced in 1994._____

The Macintosh was the first popular computer with a graphical user interface (GUI)_____

Joke
I put so much more effort into naming my first Wi-Fi than my first child.



Conditionals: zero, first, second

Zero conditional

Use	Example
General or scientific facts and definitions	<i>If you have faith in something, you believe in something you cannot prove.</i>

Form if+ present simple, present simple

First conditional

Form if + a present tense, *will* + bare infinitive

Use	Example
Real or likely conditions in the present or future and their results in the present and future	If you have a birthday party, you'll get loads of cool presents!
	If you're working till half past six, we'll have dinner at about eight.
	If you have revised properly you won't have any problems in the test next week

can also use may, might, can, could, shall, should, ought to, have to instead of will, depending on the meaning.

/ If you *have* a birthday party, you *might get* loads of cool presents!

We can also use should + bare infinitive instead of present simple. This suggests the situation is possible, but unlikely to happen.

/ If you *should bump into* Alex or the concert, you'll be able to get a lift home.

We can also use a form of the first conditional to give instructions about real or likely situations in the present or future. This is: if+ a present tense, imperative.

/ If you *decide to have* a birthday party, *tell me!*

Use	Example
Impossible, unlikely or hypothetical conditions in the present or future and their results in the present or future	<p><i>If you had a beard, you would look just like Charles Dickens!</i></p> <p><i>If you were flying to Rio, would you get there much quicker?</i></p>
Advice	<p><i>If I were you, I would think very carefully about my future, (more formal) If I was you, I'd have a party at the weekend! (more informal)</i></p>

Second conditional

*Form if+ **past simple or past continuous**, **would** + **bare infinitive***

Write Yes or No to answer the question about each sentence.

1 If Carl doesn't come to the party. I'll be really upset.

Is it possible that Carl won't come to the party?

2 If my neighbor became prime minister, he'd give everyone a million euros.

Is it likely that the neighbor will become prime minister?

Is it possible that the neighbor will become prime minister?

3 If Helen weren't here, I don't know what we'd do.

Is Helen here now?

4 If Tarek had had enough money, he'd have bought a car.

Did Tarek have enough money?

Did he buy a car?.....

5 If Debbie hadn't gone to the UK, she wouldn't have met Will Did

Debbie go to the UK?

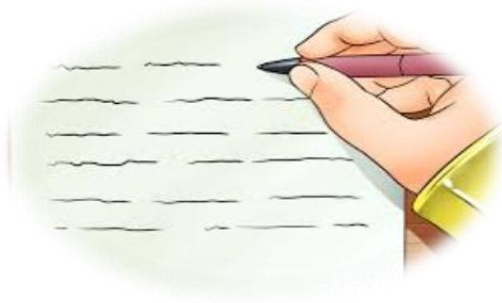
Did she meet Will?.....

6 If the police had investigated the case thoroughly, they wouldn't have arrested Keren. Did the police investigate the case thoroughly?

Did they arrest Keren?.....

7 Had she not gone to university, she might not have started her own business.

Did she go to university?



Writing Reports

At work, reports are used to give the progress of a project, to talk about an employee's performance over the last year, to propose making a change in a procedure or launching a new product. You'll probably encounter these kinds of reports at work:

- Meeting minutes – summarize what was discussed at a meeting;
- Status reports – tell the current progress made on a certain project;
- Travel reports – describe the different aspects of a business trip;
- Expense reports – list the expenses incurred on a business trip;
- Performance appraisals – evaluate an employee's performance over a period of time.

Reports generally have four main parts:

Introduction – introduces the topic and purpose of the report and may summarize the material in the report. You might find the following kinds of documents as parts of a report's introduction.

- A cover letter or memo explaining to whom the report is directed, why the report was written, how the data were gathered, the assumptions or limitations of the information included in the report, and so on

- A table of contents listing the main parts of the report

- A summary or abstract of the report telling the main idea and conclusions of the report (many readers will only read this part of the report!)

Body- gives your main idea and supporting details.

Recommendations - tells what action should be taken based on the information you have presented. Some short reports and form reports do not have explicit recommendations.

Supplementary material – backs up the information you've provided with data. Not all reports include supplementary materials. You might find these kinds of documents attached at the end of a report.

- Appendices including tables, graphs, raw data, sample forms, financial statements, and other materials that you do not expect your reader to read, but provide in case your reader wants to look up something specific

- Exhibits including charts, graphs, figures, and so on

- List of illustrations included in the report

- Glossary of technical terms or jargon used in the report

- Receipts, budgets, or other documents required for accounting or financial review

Let's look at a few examples of different kinds of reports. Not all reports are as short or as simple as these examples are. However, they do all basically follow a similar format and have the same main parts

Example: Status Report

Weekly Status Report

To: Eileen Jakobsen, Director of Marketing
Submitted by: Jill Hancock, Project Manager
Date: October 12, 2001

Schedule: we do not anticipate any problems completing the project on schedule as long as materials continue to come in as planned.

Budget: Finances are on target, for the moment. We have spent 45% of our budget for the project and are about 38% done with the project.

Task completed since last project:

Our team sent out questionnaires to 1000 customers asking them about their satisfaction level with the product.

We set up 10 of the 20 customer interviews planned for next month.

We outlined the product sample needed for the customer interviews.

Tasks planned for next week:

Arrange the remaining 10 interviews with customers planned for next month

Start getting together the interview questions we will use

Order the product samples needed for the interviews

Make the travel arrangements for Cindy and Georgia to go to the interview sites

Problems/Comments:

None at this time.

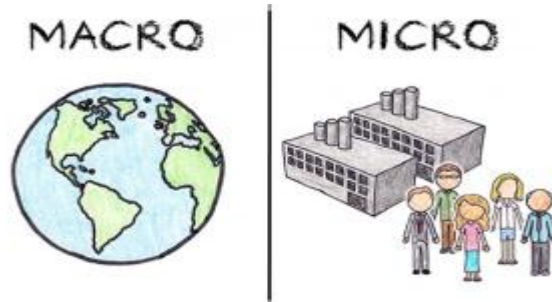
Introduction: Notice that the introduction can be

Body: The body of this report is broken up with headings that help the reader find

Write your own business report

Lesson 7

MACROECONOMICS / MICROECONOMICS



Macroeconomics vs Microeconomics

To understand the scope and sweep of macroeconomics, let's begin by looking more carefully at the difference between microeconomic and macroeconomic questions.

Match the words with their definitions

1. unemployment	a) the process in which something such as information, money, or goods passes from one person to another:
2. circulation	b) the number of people who do not have a job that provides money
3. governor	c) a person in charge of or responsible for a particular organization:
4. tremendous	d) an amount of money that is borrowed, often from a bank, and has to be paid back, usually together with an extra amount of money that you have to pay as a charge for borrowing:
5. loan	e) very great in amount or level, or extremely good
6. discount	f) a reduction in the usual price
7. fixed	g) arranged or decided already and not able to be changed
8. monopoly	h) made by people, often as a copy of something natural
9. artificial	I) (an organization or group that has) complete control of something, especially an area of business, so that others have no share

MACROECONOMICS / MICROECONOMICS

Economics is a broad subject that can be divided into two areas: macroeconomics and microeconomics. To differentiate between the two, the analogy of the forest and the individual trees can be helpful. Macroeconomics is the study of the behaviors and activities of the economy as a whole; hence, the forest. Microeconomics looks at the behaviors and activities of individual households and firms, the individual components that make up the whole economy; hence, the individual trees.

MACROECONOMICS

Macroeconomics, being the study of the behaviors and activities of the economy as a whole, looks at such areas as the Federal Reserve System, **unemployment**, gross domestic product, and business cycles.

The Federal Reserve System's most important function is to control the supply of money in **circulation**. Monetary policies made by the Federal Reserve System's Board of **Governors** have a **tremendous** impact on the total economy. These policies influence such factors as the amount of money member banks have available to **loan**, interest rates, and the overall price level of the economy. Three ways in which the Federal Reserve Board regulates the economy are by changing reserve requirements, changing the **discount** rate, and buying and selling government securities.

Macroeconomists also study unemployment, which simply defined is a very large work force and a small job market, to determine methods to control this serious economic problem. Unemployment means lost production for the economy and loss of income for the individual.

MICROECONOMICS

Microeconomics looks at the individual components of the economy, such as costs of production, maximizing profits, and the different market structures.

Business firms are the suppliers of goods and services, and most firms want to make a profit; in fact, they want to maximize their profits. Firms must determine the level of output that will result in the greatest profits. Costs of production play a major role in determining this level of output.

Costs of production include **fixed** costs and variable costs. Fixed costs are costs that do not vary with the level of output, such as rent and insurance premiums.

There are four basic categories of market structures in which firms sell their products. Pure competition includes many sellers, a homogeneous product, easy entry and exit, and no **artificial** restrictions such as price controls. A **monopoly** is the opposite of pure competition and is characterized by a single firm with a unique product and barriers to entry. An oligopoly has few sellers, a homogeneous or a differentiated product, and barriers to entry such as high startup costs. Where products are differentiated, non price competition occurs; that is, consumers are persuaded to buy products without consideration of price. The fourth market structure is monopolistic competition. It includes many sellers, differentiated products, easy entry and exit, and non price competition.

Write the sentences true or false according to the text.

Macroeconomics, being the study of the behaviors and activities of the economy as a whole, looks at such areas as the Federal Reserve System, **unemployment**, gross domestic product, and business cycles. _____

Three ways in which the Federal Reserve Board regulates the economy are by changing reserve requirements, changing the **discount** rate, and buying and selling government securities. _____

Microeconomics looks at the economy as a whole . _____

Pure competition includes many sellers, a homogeneous product, easy entry and exit, and no **artificial** restrictions such as price controls. _____



Joke

Why did God create economists?

In order to make weather forecasters look good.

	adjective	comparative	superlative
<i>regular adjectives with one syllable</i>	<i>black</i>	+ -er <i>blacker</i>	+ -est <i>blackest</i>
<i>regular adjectives with one syllable (ending in vowel + consonant)</i>	<i>thin</i>	<i>double final letter + -er thinner</i>	<i>double final letter + -est thinnest</i>
<i>regular adjectives with two syllables (ending in -y)</i>	<i>funny</i>	<i>replace y with -ier funnier</i>	<i>replace y with -iest funniest</i>
<i>regular adjectives with two or more syllables</i>	<i>intelligent</i>	<i>more/less + adj more intelligent</i>	<i>most / least + adj most intelligent</i>
<i>irregular adjectives / quantifiers</i>	<i>good bad far little much many</i>	<i>Better worse farther/further less more more</i>	<i>Best Worst farthest/furthest least most most</i>
Use		Example	
<i>Comparative To compare things or people that are different</i>		<i>The crime rate in this area is higher than in other parts of the country.</i>	
<i>Superlative To compare one member of a group of people or things with the whole group</i>		<i>The robbery was the biggest in the bank's history.</i>	

Complete using the comparative forms of the words in capitals.

1. *Your brother is much.....(TALL) than mine.*
2. *This island used to be much.....(GREEN) before the forest fires.*
3. *Slow down! You're(FIT) than me and I can't keep up!*
4. *Veronica seems.....(HAPPY) since she moved schools.*
5. *It's actually.....(TRENDY) to wear your hair up this year.*
6. *As the time for the performance got nearer, I got.....(NERVOUS).*
7. *Old people are often..... (WISE) than young people.*
8. *Why don't you try and find a..... (CHEAP) computer game and save some money?*
9. *Matt seems to have got even.....(LAZY) than he used to be and almost never studies.*
10. *If the problem gets any.....(SERIOUS), we may need to inform the manager about it.*
11. *If you work.....(QUICKLY),you'll finish sooner and then you can go home earlier.*
12. *Ben says he's feeling much..... (WELL) after his illness.*
13. *I have even.....(LITTLE) free time this year than I did last year.*
14. *The news was much.....(BAD) than anyone had feared.*
15. *You'll need to be able to run.....(FAR) than this if you're going to do the marathon.*



Writing Reports2

Example: Meeting Minutes Report

Community Swimming Pool Board Meeting Minutes
August 9, 2001
President Donald Quincy called the monthly meeting to order at 7:10 p.m. on August 9 in the board room. Ray, Cathy, Mary, and Julie were absent.

TREASURER'S REPORT: Account balances as of July 31, 2001 are as follows:

- Operating Account: \$30,456
- Capital Account: \$23,567
- Reserve Account: \$34,000

PRESIDENT'S REPORT: NONE
VICE-PRESIDENT'S REPORT: NONE
BUDGET AND FINANCE: NONE

HOUSE: Maggie met with the blind company and is getting estimates for new carpet for the banquet room. The new ice machine is working well.

GROUNDS: A new box for reservation sheets was installed for the tennis courts. New garbage cans with wheels are being priced.

POOL: A new diving board was installed.

MEMBERSHIP: Three new families were presented and accepted for membership.

ACTIVITIES: The outdoor pool will close on September 3, with an end summer party.

YOUTH: Bingo is set for this Saturday for children ages 7-10. The cost is \$2.

SPORTS: Nadine requested a sign-up sheet for tennis teams for the fall.

COMMUNITY LIAISON: Linda reported that the garbage is not being picked up promptly in the alley behind the facility. Twice, garbage bags stay for an extra week before being picked up. She will call the city to address this problem.

OLD BUSINESS: A motion was made and passed to approve the rental of the facility to the Community Dad's Club on the third Tuesday of each month.

NEW BUSINESS: Don reported an incident with the lifeguards on July 4. Apparently, a group of teens insisted on putting up a volleyball net in the open pool rather than in the volleyball pool.

NEWSLETTER: The deadline is the 15th of each month. If you have any photos of the Fourth Parade that you would like to share in the newsletter, please give them to Carol as soon as possible.

Introduction

Body

Recommendations

Write your own business report

Business English for Successful Career

Part 2



Business English Abbreviations and Acronyms

Mister = Mr.
Boulevard = Blvd.
Corporation = Corp.
miles per hour = mph
New York = NY

Vocabulary

BUSINESS ENGLISH ABBREVIATIONS AND ACRONYMS

Here is a list of some common business English abbreviations and acronyms.

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
401k	a common type of US retirement savings plan	
acct.	account	

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
ad	advertisement	
approx.	approximately	
APR	annual percentage rate	the interest rate for a whole year on a credit card, loan, mortgage, etc
ASAP	as soon as possible	
ATTN	attention	used to indicate who a letter is for, example ATTN Rick Cutts
BS	Bachelor of Science degree	
B2B	business to business	
BA	Bachelor of Arts degree	
BBA	Bachelor of Business Administration degree	
cc	carbon copy	means that a duplicate copy has been sent to another person
CEO	Chief Executive Officer	
CFO	Chief Financial Officer	
Co.	Company	as in John Smith & Co.
COD	cash on delivery	payment method in which a purchaser pays for a good when it is delivered
corp.	corporation	
CPA	Certified Public Account	

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
CSR	customer sales representative	
dept.	department	
div.	division	
e.g.	example given (from Latin)	
ea.	each	
EST	Eastern Standard Time	the time on the East Coast of the United States and some Canadian provinces
ETA	estimated time of arrival	
FAQ	frequently asked question	
fwd.	forward	
GDP	Gross Domestic Product	the value of all goods and services produced within a country within a period of time (excluding goods and services traded that are part of the informal economy)
GNP	Gross National Product	the value of all goods and services produced supplied by the residents of a country. With GNP, production is based on who owns the goods and services and not which country they live in.
govt.	government	
HQ	headquarters	
i.e.	in other words (from	

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
	Latin)	
Inc.	Incorporated	an organization that is its own legal entity
ISO	International Organization for Standardization	International organization that develops standards for things such as quality management, food safety management, and environmental management
Jr.	Junior	a son who has the same first name as his father
lb.	pound (weight)	
LLC	limited liability company	a type of business in which the owners are normally not responsible for the debts and liabilities of the business
max.	maximum	
MBA	Master of Business Administration degree	
memo.	memorandum	a short note written as a reminder
mfg.	manufacturing	
min.	minimum	
mo.	month	
N/A	not applicable	means that information is not given because it is unnecessary or irrelevant
no.	number	
pkg.	package	

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
PO	purchase order	
PR	public relations	
PS	post script	a short message at the end of a letter
Q1, Q2, Q3, Q4	first quarter, second quarter, third quarter, fourth quarter	
qty.	quantity	
R&D	research and development	
re	in regard to, regarding	
recd.	received	
ROI	return on investment	
RSVP	Répondez s'il vous plaît, French for "please reply"	
SWOT	strengths, weaknesses, opportunities, threats	an analysis to evaluate the strengths, weaknesses, opportunities, and threats of a company, business venture, or project
TBD	to be determined (referring to dates of events). Example: the date of the seminar is TBD	
temp	temporary secretary	
VP	vice president	
w/	with	

ABBREVIATION OR ACRONYM	MEANING	EXPLANATION IF NECESSARY
temp	temporary secretary	
VP	vice president	
w/	with	
w/o	without	
yr.	year	
yrly.	yearly	

Write the meaning of these words.

1. PO - purchase order
2. SWOT –
3. Q1, Q2, Q3, Q4 –
4. CFO –
5. Ad –
6. B2B –
7. R&D –
8. VP –
9. PR –
10. PS –

Reading

Read the text and answer the questions.

What is acronym?

How many forms of abbreviations do you know?

When did acronyms become popular?

What is the main reason of using acronyms?

Can you give your own examples of abbreviations?

What are acronyms and abbreviations?

Just stated, an abbreviation is any cut form of a word or phrase and an acronym is a form of an abbreviation. In fact, there are three forms of abbreviation. First, there is the *acronym*. It is a word designed from the initial parts of a name and can be letters or syllables. For example, the *North Atlantic Treaty Organization* is commonly known as NATO which is pronounced “nay toe” We are more familiar with sonar than we are with *sound navigation and ranging*. The word “acronym” was created by Bell Laboratories in 1943.

Then there is the *initialism*. It is formed by joining the first letters in a name or expression and each letter is pronounced separately. For example, the *National Broadcasting Company* is known as NBC. AZ would be the initialism for Arizona.

Finally, there are *truncations*. In this form of abbreviation, a word is shortened to its first syllable or few letters, for example Tues. is Tuesday and info is information.

Acronyms and abbreviations have been around almost as long as there have been written language. Almost every written language uses abbreviations, including Chinese, Hebrew and Swahili. For example, the official name of the Roman Empire was *Senatus Populusque Romanus*. The ancient Romans used the abbreviation *SPQR*. The Latin phrase *ante meridiem* (before noon) became AM.

In the late 1800’s, businesses began abbreviating their company names in writing to fit into places where space was limited, for example, on a barrel or crate, small print newspapers and railroad cars. For example the *National Biscuit Company* became *NABISCO*.

It wasn’t until the mid 20th century that abbreviations (in all forms) became popular and now, in the 21st century, abbreviation use has reached epidemic proportions. In early 2010, *Acronym Finder* had more than 4,500,000 “approved” acronyms and other abbreviations in its database and had several hundred more waiting for review and approval.

The main reason we use abbreviations, including acronyms, is for convenience. The use of multiple word names favored by government agencies, science and high

technology has led to the demand for shorter simpler title; for example *Comlog Westpac* is short for *Commander, Logistic Group, Western Pacific* a department of the U.S. Navy and *WSIPC* is the short name for the *Washington School Information Processing Cooperative*.

Some businesses may use abbreviations in an attempt to retain their corporate identity while moving away from less desirable or old images. *Kentucky Fried Chicken* now promotes itself as *KFC* in an attempt to downplay the “deep fried” food image and its negative connotations. Abbreviations also help in international business. *IBM (International Business Machines)* names its foreign operations using *IBM* and the country or region where it is located, such as *IBM France*.



The passive

<i>Form</i>	<i>noun + be in the correct form + past participle (+ by/with + noun)</i>	
	<i>Active</i>	<i>Passive</i>
<i>present simple</i>	They grow bananas in tropical areas.	Am /is/are + <i>past participle</i> Bananas are grown in tropical areas
<i>present continuous</i>	They are redecorating the cafe.	Am /is/are + -ing + <i>past participle</i> The cafe is being redecorated.
<i>present perfect simple</i>	Has anyone peeled the carrots?	has/have + been + <i>past participle</i> Have the carrots been peeled?
<i>past simple</i>	They served the meal in an elegant dining room.	was/were + <i>past participle</i> The meal was served in an elegant dining room.
<i>past continuous</i>	We asked for coffee while they were	was/were + -ing + <i>past participle</i>

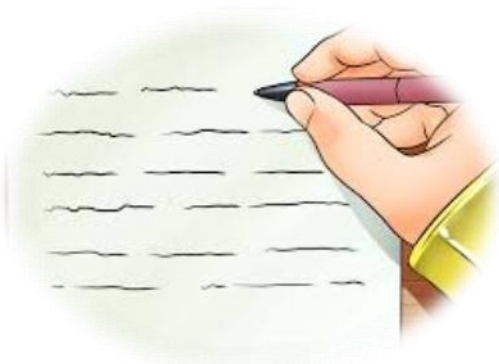
	preparing the bill.	We asked for coffee while the bill was being prepared .
<i>past perfect simple</i>	Someone had eaten all the food by the time I got there.	has + been + past participle All the food had been eaten by the time I got there.
<i>will future</i>	We will deliver your pizza in forty minutes.	will + be + past participle Your pizza will be delivered in forty minutes.
<i>be going to future</i>	Overweight customers are going to sue Burgerland.	is/are going to + be + past participle Burgerland is going to be sued by overweight customers.
<i>future perfect simple</i>	They will have harvested all the grapes by the end of September.	will + have + been + past participle All the grapes will have been harvested by the end of September.
<i>modal</i>	You should brush the chicken breast with oil and then fry it.	modal + be + past participle The chicken breast should be brushed with oil and then fried.
<i>modal + perfect infinitive</i>	They should have delivered the groceries by now.	modal + have + been + past participle The groceries should have been delivered by now.
<i>- ing (gerund)</i>	I don't like people telling me what to do in the kitchen.	being + past participle I don't like being told what to do in the kitchen.
<i>Use</i>		<i>Example</i>
■ <i>When we don't know who does/did something</i>		My groceries have been stolen!
<i>When it's obvious who does/did something</i>		A boy was arrested in town yesterday for stealing an apple.
<i>When it's not important who does/did something</i>		The French bistro is being knocked down.

When we want to emphasise new information or use a formal style

The potato was brought to Europe by Sir Walter Raleigh.

Choose the correct word or phrase.

1. The prime minister **was** / **has** criticised for his recent actions.
2. When **I** walked past the Wilsons' house, their new sofa **was** / **has** being delivered.
3. Our teacher **was** / **has** told us to take our favourite book to school tomorrow.
4. **I** think my mobile **was** / **has** been stolen!
5. Jonathan **was** / **has** chosen to play the lead role in the school play.
6. I'm sleeping downstairs because my bedroom **is being painted** / **has been painting**.
7. This picture **was** / **has** probably taken during the winter.
8. Your essays must **be** / **have** handed in on Friday morning.
9. Someone **was** / **has** left their wallet on the floor.
10. Did you hear about the bank **being** / **having** robbed?
11. Treasure Island **was** / **has** written by Robert Louis Stevenson.
12. It was a real shock when my dad **was** / **has** fired from his job.
13. The Vikings had visited America before it **was** / **has** discovered by Columbus.
14. When we got to the airport, we learned that our flight **was** / **had** been delayed.
15. **Was** / **Has** your ticket for the concert tomorrow paid for by you or your parents?



WRITING

JOB DESCRIPTION

When you want to hire an employee, start by writing a memo containing a job description for the position. You will use this to communicate with internal staff, your human resources department, headhunters, even job candidates. Such memos are often posted in company cafeterias and lounges to inform employees of the opening.

Format: Memo format. Typed/word-processed or desktop- published.

Style/Tone/Voice: *Formal. Active voice.*

Structure: (1) Identify the document as a job description, (2) State the position, (3) Describe the job, (4) Outline the qualifications and experience required.

Handy Phrases: Not applicable.

TO: Terry Dawson

FROM: Pat Riley

SUBJECT: Job Description

POSITION: Securities Trader

DUTIES: To buy and sell various investments securities including stocks, bonds, options, and commercial paper. Other responsibilities include:

- Maintaining a trade log
- Maintaining a brokerage commission budget
- Recording pertinent market data on a daily basis
- Preparing a weekly written report on market activity.

NATURE OF THE JOB: Extremely fast-paced and intense during market trading hours. The trader is usually working on several trades at any given time. Almost all work is done on the telephone. The trader is constantly in contact with

Lesson2

DEBATE VS DISCUSSION



Vocabulary

Useful Expressions for Discussion and Debate

Giving an Opinion In my opinion... I think... The way I see it... According to... As far as I'm concerned...	Asking for an Opinion What do you think? Do you agree? What are your thoughts on this?
--	--

Agreeing I completely agree. (<i>strong</i>) You're absolutely right. (<i>strong</i>) I couldn't agree more. (<i>strong</i>) Exactly. You're right. I agree. I guess so. (<i>weak</i>) You could be right. (<i>weak</i>) You may have a point there. (<i>weak</i>)	Disagreeing I completely disagree. (<i>strong</i>) I totally disagree. (<i>strong</i>) I disagree. That's not always true. That's not always the case. I'm not so sure about that. (<i>weak</i>) I don't know if I agree with you. (<i>weak</i>)
--	--

Acknowledging someone's argument and presenting yours

I agree with you, but...
That may be true, but...
I see your point, but...

I guess so, but...
That's not necessarily true because...
Not necessarily because...

Countering Directly

But...
But why...?
But if...
But what about...

Interrupting

Sorry to interrupt, but...
Can I add something?
Sorry, you were saying... (*after interrupting someone*)
Please let me finish (*after being interrupted*)

Redirecting

Let's get back to...
Getting back to...
You were saying that...

Read the text and answer the questions.

1. What is the difference between debate and discussion?
2. Where does discussion take place?
3. What is used in the sense of 'contest'?
4. What is used in the sense of 'chat'?

Debate vs Discussion

Debate and Discussion are two words that are often confused when it comes to understanding their meanings and usage. Firmly speaking, there is some difference between the two words.

The word 'debate' is generally used in the sense of 'deliberation'. On the other hand, the word 'discussion' is used in the sense of 'detailed conversation'. This is the

main difference between the two words. It is important to know that there is an element of argument in a debate. On the other hand, a discussion can be free of arguments.

A discussion normally is focused on a particular topic with assertions made by two or more people that do their best to create the validity of the topic. Hence discussion normally take place during meetings such as company meetings, official meetings, meetings between the heads of institutions, meetings between the heads of organizations and so on.

On the other hand, a debate does not take place during meetings like official meetings, company meetings, meetings between the heads of organizations, and the like. In fact, debate takes place to oppose certain points regarding a topic. It takes place between two or more people that are intent upon proving their own statements, and thereby, engaging in arguments to oppose the assertions or statements made by other people.

This is primarily the reason why debate is considered a skill in developing one's communication. It is a test of one's communicative abilities. A debate is held as a kind of competition to prove one's speaking and communicative ability. On the other hand, a discussion is not held as a competition to judge a person's speaking or communicative ability. This is another important difference between the two words.

The word 'debate' is thus used sometimes in the sense of 'contest' as in the sentences,

1. *A debate was held for college students yesterday.*
2. *Angela won the first prize in the debate competition held for girls.*

In both the sentences, you can find that the word 'debate' is used in the sense of 'speaking contest', and hence the meaning of the sentences would be 'a speaking contest was held for college students yesterday', and 'Angela won the first prize in the speaking contest held for girls'.

The word 'discussion' is sometimes used in the sense of 'chat' as in the sentences

1. *There was a discussion among the members of the club.*

2. *Francis took part in the discussion about civic sense.*

In both the sentences, the word ‘discussion’ is used in the sense of ‘chat’, and hence, the meaning of the first sentence would be ‘there was a chat among the members of the club’ and the meaning of the second sentence would be ‘Francis took part in the chat about civic sense’.

The word ‘discussion’ takes its origin from the verb ‘to discuss’. It is interesting to note that the word ‘debate’ is used both as a verb and as a noun. These are the differences between the two words, namely, debate and discussion.

Business English Topics for Debate/Discussion

1. Multinationals do more harm than good.
2. Multi-level marketing is a legitimate business model.
3. We need a minimum wage so that companies don’t take advantage of their employees.
4. Human Resources shouldn’t be allowed to ask questions about an applicant’s marital status, religion, age, medical history, or immigration status.
5. Companies shouldn’t look at prospective employees’ social media profiles.
6. Casual dress codes are beneficial for the company.
7. Companies should have strict policies against dating at work.
8. Open floor plans are better than cubicle farms.
9. GMO’s have made the world a better place.
10. Happy employees do a better job.
11. It’s okay for bars, restaurants, casinos, and other businesses in the service sector to only hire attractive employees.
12. Social media sites should be blocked at work.
13. The *lingua franca* for doing business should be English and more companies should demand English proficiency from their employees.
14. Employees that work from home are more productive.
15. Companies should be allowed to drug test their employees.
16. An MBA is worth the cost.

17. Non-financial incentives are better motivators than financial incentives.
18. Pay-day loans need to be regulated by the government.
19. Corporations should not be allowed to make large campaign contributions to political candidates.
20. Pro sports leagues should have a non-profit status.
21. Men should be given more time off for paternity leave.
22. We need laws to regulate the unpredictability of part-time schedules.
23. Companies should be forced to provide health care to full-time employees.
24. Companies should be forced to provide health care to part-time employees.
25. Prescription drug companies should be allowed to advertise directly to consumers.
26. We need laws to ensure that women receive salaries comparable to their male counterparts.
27. There should be gender quotas for women on boards of directors.
28. Public funds should not be used for professional sports stadiums.



Some verb, noun and adjective phrases are usually followed by the <i>-ing</i> form <i>I've finished writing my essay.</i> These include:						
admit	delay	dislike	fancy	involve	miss	resist
appreciate	deny	enjoy	feel like	keep (on)	postpone	risk
avoid	detest	escape	finish	mention	practise	suggest
can't help	discuss	face	give up	mind	put off	understand

Verb/noun/adjective phrase+ full infinitive

Some verb, noun and adjective phrases are usually followed by the full infinitive. <i>Your answer appears to be wrong.</i> These include:						
able	arrange	choose	fail	manage	prepare	seem
afford	ask	decide	happen	offer	pretend	tend
agree	attempt	encourage	help	plan	promise	want
appear	beg	expect	hope	pleased	refuse	wish

Circle the correct word or phrase

- I really don't feel like **going** / **to go** out tonight. Do you?
- Everyone expected his business **failing** / **to fail** within the first few months.
- What would you like **doing** / **to do** this evening?
- We discussed **turning** / **to turn** the attic into a spare bedroom with the architect.
- She wasn't able **speaking** / **to speak** very clearly after her accident.
- Do you mind **moving** / **to move** your car, please? You're blocking the road.
- They're going to postpone **making** / **to make** a decision until next month.

8. Are you planning **of getting / to get** a new DVD player?
9. Are you thinking **of getting / to get** a PlayStation?
10. I'm very pleased **telling / to tell** you that you've passed!
11. Sarah's offered **putting / to put** us up for the weekend.
12. I'm really looking forward **to going / to go** on the cruise.



Query Letters

A query letter is a proposal to a publisher that you write an article or book for them. There are two categories of people who need to write query letters. The first consists of professional writers, who write books and articles for a living.

The larger category is businesspeople, who write articles and books to promote themselves and their organizations. They write not for pay, but for the credibility being a published author generates as well as the inquiries resulting from this free publicity.

ARTICLE QUERY LETTERS

A smart way to promote yourself or your company is by writing articles. One method of getting published is to write short articles and send them to editors with a cover letter. Sending the manuscript with the letter works best when the article is a short item — say, 500 words or less. The cover letter says why you are writing, what the article is about, and why you are qualified to write it.

Format: Simple format for letters. Typed /word - processed. Personal or business letterhead.

Style/Tone/Voice: Informal or formal. Active voice.

Structure: (1) Refer to the enclosed manuscript, (2) State the word length, (3) Say in a sentence or two what the article is about, including why it is relevant to the editor's publication, (4) Present a brief bio of the author.

Handy Phrases: Enclosed for your consideration; Might be right for you; A good fit; A timely topic; Your readers.

September 1, 2000

Joe Smith, Editor

Communication Briefings

Dear Mr. Smith,

I love your "Communication Briefings" and thought the following short item below, 180 words, might fit in the newsletter.

I've adapted it from a piece I wrote, "Five Tips to Improve Your Technical Writing," which appeared in *How to Write Online* in February 2000.

I am a freelance writer and computer professional with over twenty articles published in the computer and technical press. I've also published one computer book.

Regards,

Doug Nickerson

For articles of 500 words and above, you should not send the manuscript. Instead, before you write the article, write and send a query letter.

You may also want to discuss how you will research the article. For instance, if you are writing about kidney stones because you had them, your personal experience is not enough. You also have to interview doctors.

Give an approximate length for the article and note how quickly you can write it. Then ask the editor for the go-ahead.

Tips for Writing Article Query Letters

- Read the magazine before proposing an article for it. Editors are good at sensing when a writer proposing an article is unfamiliar with their publication.
- Keep your query letter to one page if possible, no more than two. If you

have a detailed outline for the article, consider sending it as an attachment.

- Do not try to exert any leverage or pressure to get the editor to take the article. For instance, don't say your company is an advertiser. Editors resent such pressure and it makes them more inclined to say no.

- Make the query letter sparkling, sharp, and crisp. The editor judges whether you can write the article or not by how well your query letter is written.

Write your own query letter

Lesson 3

SIGNPOSTS FOR PRESENTATION



Below is a guide for using signposts during a presentation. It is divided into three sections: signposts for the introduction of a presentation, signposts for the middle of a presentation, and signposts for the conclusion of a presentation. The first column contains signposts for a formal presentation, and the second column contains signposts for an informal presentation.

Vocabulary

Signposts for the Introduction of a Presentation

	FORMAL	INFORMAL
Introducing yourself:	<ul style="list-style-type: none">•Good morning/afternoon/evening. On behalf of (company, department, etc.), I'd like to welcome you. My name is (name) and I am (position).	<ul style="list-style-type: none">•Hi everyone, I'm (name and title). Thanks for coming.
Introducing the topic:	<ul style="list-style-type: none">•I'm going to give you an overview of...•The focus of today's presentation is....	<ul style="list-style-type: none">•I'm going to talk to you about...•I'm going to be talking a little bit about...•I'm here today to talk to you about...
Outlining your presentation:	<ul style="list-style-type: none">•The presentation today is divided into three parts. First, I'll... Following that I'll... Finally, I'll...	<ul style="list-style-type: none">•I'm going to talk about three things today. I'll start with ... Then I'll talk a little bit about I'll finish with....

	FORMAL	INFORMAL
Inviting questions:	<ul style="list-style-type: none"> •Please don't hesitate to interrupt me if you have any questions. 	<ul style="list-style-type: none"> •If you have any questions during the presentation, please ask.

Signposts for the Middle of a Presentation

	FORMAL	INFORMAL
Introducing the first section of your presentation:	<ul style="list-style-type: none"> •I'd like to start/begin by.... 	<ul style="list-style-type: none"> •Let's start/begin by looking at...
Finishing a section and starting a new one:	<ul style="list-style-type: none"> •Well, we've looked at... Now, I'd like to discuss... •Having discussed... I'd like to move on to.... 	<ul style="list-style-type: none"> •Well, I've told you about.... Now I'll move on to... •Well, we've looked at.... Now, let's talk about.... •So, that was....Now, let's...
Expanding or elaborating:	<ul style="list-style-type: none"> •I'd like to expand more on... •I'd like to elaborate a little... •Let's consider this is more detail. 	<ul style="list-style-type: none"> •Let me tell you a little more about... •Let me give you some more details/information....
Talking about earlier or later points in your presentation:	<p>later:</p> <ul style="list-style-type: none"> •I will elaborate on this later in the presentation. •I'll provide you with a more detailed explanation later in the presentation. <p>earlier:</p> <ul style="list-style-type: none"> •To repeat what I said earlier... •As I mentioned earlier.... 	<p>later:</p> <ul style="list-style-type: none"> •More on this later. •I'm going to talk more about this later. <p>earlier:</p> <ul style="list-style-type: none"> •Do you remember I said.....? •As I said earlier....
Recognizing your listeners' prior knowledge:	<ul style="list-style-type: none"> •As you may be aware of... •As you may know... •I know many of you are familiar with.... 	<ul style="list-style-type: none"> •You might already know that... •I'm sure a lot of you know that... •I'm sure a lot of you know about... •I'm sure a lot of you have

FORMAL**INFORMAL**

heard....

Focusing audience's attention on visuals:

- May I focus your attention on the.... You will notice that.....
- Please direct your attention to the slide/chart/etc.

- Take a look at this slide/chart/graphic etc. You can see that....
- Okay, here we can see that...

Signposts for the Conclusion of a Presentation

FORMAL**INFORMAL**

Summarizing and concluding the presentation:

- Finally, let's summarize some of the main points.....
- To conclude, I'd like to summarize....

- Let's summarize/recap what we looked at today.
- Finally, let's look back at what we covered today.
- So, to remind you of what we looked at...

Inviting final questions:

- Does anyone have any questions or comments before we conclude today?
- If you'd like me to elaborate or clarify anything we covered today, please ask.

- Does anyone have any final questions?
- Okay, does anyone have any questions or comments?

Responding to tough questions:

- a question you don't have the answer to:
- I want to answer your question completely, but I don't have all the information with me right now. Could you give me your email after the presentation so I can send you a complete response?
- a question you didn't understand:
- Could you repeat that, please?
 - Could you rephrase that, please?
 - Let me make sure I understand you completely. Do you mean that...?

- a question you don't have the answer to:
- I don't have that information with me. Can you give me your email and I'll send you an answer later today?
- a question you didn't understand:
- Could/Can you repeat that, please?
 - I didn't catch that. Can you repeat it?
 - Are you saying that...?

FORMAL**INFORMAL****Finishing and saying goodbye:**

•If there are no further questions, I'd like to thank you very much for your attention. If you think of any additional questions, please feel free to contact me.

•Well, I think that's about it. Thanks for listening. Please contact me later if you have any additional questions or want more information.

Fill the table with formal and informal signposts.

Formal	Informal
Good morning/afternoon/evening.	Hi everyone, I'm (name and title).

1. Let's summarize/recap what we looked at today. 2. Finally, let's summarize some of the main points. 3. The focus of today's presentation is.... 4. I'm going to be talking a little bit about...5. Does anyone have any final questions? 6. Does anyone have any questions or comments before we conclude today? 7. If there are no further questions, I'd like to thank you very much for your attention. 8. Well, I think that's about it. Thanks for listening.

Read the text and answer the questions.

1. What are usually judging by the panel?
2. What are the main tips for interview presentations?
3. What is the structure of your presentation?
4. Can you add your own tips?

10. Top Tips for Interview Presentations

If you have succeeded in getting to final interview for a professional job in Higher Education, the probabilities are that you will be asked to deliver a short presentation to the panel. You will usually be given a specific topic to prepare: typically this might be to address a current issue and make recommendations on how

you would tackle this issue in post. For teaching positions, you may be asked to deliver a class to an invited audience or to the panel.

The panel are usually judging:

- The quality of your ideas
- The clarity of your thinking – for example if you are able to take a strategic perspective
- Your verbal communications skills, especially your ability to influence and engage your audience.
- Your organisation skills: how well you prepare beforehand and manage your time within the presentation
- Your formal presentation skills where this is a key part of the job.

Quite a tall order in 5 or 10 minutes!

Here are our top tips for how to prepare effectively and deliver a presentation with impact.

1. Have a Clear Message

Work out what you want to say in two or three sentences before explaining your ideas. In order to make an influence you need to have clear recommendations, backed up by convincing arguments.

2. Structure your Presentation

Make sure the structure of your presentation is clear. You need:

- A short introduction explaining what the presentation is about and what you are going to cover.
- Clear sections or themes within the presentation (there might be one slide per theme), ensuring your argument has a logical structure
- A summary of your arguments
- A clear conclusion with specific recommendations, finding the resources required to deliver them.

3. Less Is More

It is better to keep your presentation succinct and allow the audience to ask follow-up questions at the end rather than rushing through a mound of information. It

is especially important that any slides you use are visually clear and not text-heavy. Restrict slides to 3 or 4 for a 5 minute presentation, and 6 or 7 for a 10 minute presentation.

4. Manage your Time

It is important that your presentation lasts the amount of time you have been given. It is always a good idea to have a timed run through of your finished presentation but this is not always fool proof (nerves often lead people to speed up). Give yourself some flexibility by having an extra slide or two up your sleeve to add in if you are running ahead of time and/ or decide in advance on a slide which you will be able to skip if you are running over.

5. Do Your Research

Make sure you have researched your topic thoroughly . Find out how the institution or department have handled this issue in the past. Research what their competitor institutions are doing in this field. And have some relevant facts and figures to illustrate key trends at your fingertips – this can improve your credibility and show impressive levels of preparation.

6. Know your Audience

Before writing your presentation, consider your panel members. What are their job responsibilities, priorities, professional backgrounds and interests?

7. Predict Follow Up Questions

Go through your presentation and work out what questions the panel might ask, especially given their job roles and personal perspectives. Make sure you have an answer ready for these questions. Typical follow up questions might include: Why are you recommending x option and not y? What resources would be required to implement this? How would you go about getting sign on to your recommendations with key stakeholders? What are the risks of this plan of action and how would you minimise them? How do your recommendations fit with the institution's wider activities and strategies?

8. Test It Out

It is a good idea to run through your ideas for the presentation with colleagues who are well informed about the topic before you finalise the content. Gathering views can help you discover if there is something obvious you have neglected to mention and to ensure your ideas are well understood by others.

9. Take Back Up

Always make sure you have a Plan B if the technology is not working or a vital piece of equipment is not available. If you are delivering a powerpoint presentation, email it to yourself as well as taking it on a stick just in case. It can also be helpful to print off some hard copies in case there are problems with the projector. You may wish to take a small clock in case the room doesn't have one, and you don't wish to keep checking your watch.

10. Build Rapport

The more familiar you are with your material and the more thorough your research, the more confident you will feel. The best way to engage your audience is to maintain strong eye contact ; avoid looking at the screen or reading notes.

Modals: *ability*

Use	Modal	Example
Expressing ability now or generally	can	I can run a kilometre in four minutes.
Expressing decisions made now about future ability	can	We can meet at the gym tomorrow.
Expressing ability in the past	could	1 could do fifty press-ups with one hand when 1 was younger.
Expressing ability in present, future or general hypothetical situations	could	If only 1 could quit smoking!
Expressing ability in past hypothetical situations	could + perfect infinitive	1 could have roasted the potatoes, but 1 decided that boiling them was healthier.

Modals: permission

Use	Modal	Example
Asking for and giving permission now, for the future or generally	may could can	May/Could/Can 1 see the doctor, please?

Modals: advice

Use	Modal	Example
Asking for and giving advice now, for the future or generally	should ought to	You ought to /should cut down on the amount of red meat you

Modals: criticism

Use	Modal	Example
Criticising past behaviour	should ought to +perfect infinitive	He ought to/should have made more of an effort with his diet

Modals: obligation and necessity

Use	Modal	Example
Expressing obligation or necessity	must/ have to / need to	I must/have to/need to pick up that prescription from the chemist on the way home.
Expressing lack of obligation or necessity	needn't / don't have to / don't need to	You needn't/don't have to/don't need to pick up that prescription from the chemist as I'll get it while I'm in town.
Expressing past obligation	had to	I had to take the pills three times a day for two weeks.
Expressing lack of past obligation	needn't (+ perfect infinitive) / didn't have to / didn't need to	I needn't have gone/didn't have to go/didn't need to go to the doctor.

If a word or phrase in bold is correct, put a tick (/). If it is incorrect, rewrite it correctly on the line.

1. Can you to speak French?
2. I can give you a hand tomorrow morning, if you like.....
3. I'll can take my driving test after a few more lessons.....
4. Jack can play the guitar before he learnt to talk!
5. If only I can afford to buy that top!.....
6. We can have gone up the Eiffel Tower while we were in Paris, but we decided to go to the Louvre instead
7. I could get a more expensive computer, but it didn't seem worth it
8. I wish I could get out of the maths test tomorrow!.....
9. I bet you'd love to be can to get satellite TV.....
10. You'd better tell the coach if you can't playing on Saturday.



CLOSING, LIQUIDATION, AND/OR BANKRUPTCY ANNOUNCEMENT¹²

THERE IS NO WAY TO PUT A POSITIVE SPIN ON THESE SITUATIONS. THE BEST WAY TO WRITE THIS LETTER IS TO BE SUCCINCT, ADDRESSING THE KEY ISSUES THAT DIRECTLY IMPACT THE READER. THERE WILL BE SEVERAL SUBTYPES OF LETTERS FOR THIS SITUATION, EACH ONE ADDRESSING A PARTICULAR AUDIENCE (E.G., EMPLOYEES, CREDITORS, INVESTORS, VENDORS, CUSTOMERS, AND THE GENERAL PUBLIC).

FORMAT: SIMPLE FORMAT FOR LETTERS AND MEMOS. TYPED/ WORD-PROCESSED. BUSINESS OR PERSONAL LETTERHEAD.

STYLE/TONE/VOICE: FORMAL. ACTIVE TONE OR VOICE.

STRUCTURE: (1) EXPLAIN SITUATION — IF THERE'S ANY GOOD NEWS, STATE IT UP FRONT, (2)

EXPRESS REGRET, CONCERN, AND APPRECIATION, (3) DETAIL ANY FINANCIAL IMPACT, (4) CLOSE ON A POSITIVE NOTE OF APPRECIATION.

HANDY PHRASES: I AM WRITING TO INFORM YOU; WE WILL CONTINUE; WE APPRECIATE YOUR SUPPORT; THIS MOVE IS IN THE BEST INTEREST; THIS ACTION IS DESIGNED TO ENABLE US TO CONTINUE OUR NORMAL BUSINESS OPERATIONS; CONTINUE OPERATING IN A "BUSINESS AS USUAL" MANNER; WE VALUE YOU AS A SUPPLIER AND APPRECIATE YOUR CONTINUED SUPPORT.

DEAR VALUED SUPPLIER, I AM WRITING TO INFORM YOU ABOUT AN IMPORTANT STEP BEING TAKEN BY CBAC, INC. IN ORDER TO CONTINUE WITH NORMAL OPERATIONS WHILE THE COMPANY TAKES STEPS TO IMPROVE ITS BUSINESS AND CAPITAL STRUCTURE. ON OCTOBER 1, 2003, CBAC, INC. AND CERTAIN OF ITS SUBSIDIARIES FILED VOLUNTARY PETITIONS FOR REORGANIZATION UNDER CHAPTER 11 OF THE U.S. BANKRUPTCY CODE IN THE U.S. BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF ANYTOWN, USA. THIS ACTION IS DESIGNED TO ALLOW US TO CONTINUE OUR NORMAL BUSINESS OPERATIONS AS CBAC, INC. TAKES THE TIME TO RESTRUCTURE ITS FINANCIAL OBLIGATIONS AND TAKES STEPS TOWARD A STRONGER FUTURE. LET ME EXPLAIN WHAT TODAY'S ACTION MEANS FOR YOUR COMPANY: CBAC, INC. IS

¹² Webster's New World Letter Writing Handbook Copyright © 2004 by Wiley Publishing, Inc.

CONTINUING TO CONDUCT BUSINESS AS USUAL. ALL OUR FACILITIES ARE OPEN FOR BUSINESS AND SERVING OUR CUSTOMERS.

CBAC, INC. IS PROVIDING ITS CUSTOMERS WITH OUR FULL RANGE OF GOODS AND SERVICES, JUST AS WE ALWAYS DO, SO WE DON'T EXPECT ANY REDUCTION IN OUR ORDERS WITH YOU OR ANY OF OUR OTHER SUPPLIERS. THE BANKRUPTCY CODE PROHIBITS THE COMPANY FROM PAYING ANY OBLIGATIONS TO ITS CREDITORS THAT AROSE PRIOR TO OCTOBER 1, 2003, UNLESS SPECIFICALLY APPROVED BY THE COURT. THESE OBLIGATIONS, REFERRED TO AS PREPETITION CLAIMS, ARE SUBJECT TO THE COMPLETION OF THE BANKRUPTCY PROCEEDING, AND WILL BE SETTLED IN ACCORDANCE WITH THE TERMS OF A CHAPTER 11 PLAN OF REORGANIZATION.

HOWEVER, UNDER THE GUIDELINES OF CHAPTER 11, THE COMPANY'S VENDORS ARE AFFORDED "ADMINISTRATIVE" STATUS FOR ALL SHIPMENTS RECEIVED BY CBAC, INC. SUBSEQUENT TO THE CHAPTER 11 FILING.

AS A RESULT, THESE SHIPMENTS WILL BE PAID FOR IN THE ORDINARY COURSE OF BUSINESS. WE BELIEVE IT IS IN THE BEST INTERESTS OF BOTH OUR COMPANIES TO CONTINUE TO DO BUSINESS ON THE SAME TERMS AND CONDITIONS WE'VE HAD IN THE PAST.

TO ENSURE THAT CBAC, INC. HAS ADEQUATE FUNDS TO CONTINUE OPERATING IN A BUSINESS-AS-USUAL

MANNER THROUGHOUT THE REORGANIZATION PROCESS, CBAC, INC. HAS OBTAINED \$8 MILLION INTERIM

CASH FUNDING AND COMMITMENTS FOR \$25 MILLION IN SECURED DEBTOR-IN-POSSESSION FINANCING FROM

A GROUP OF INSTITUTIONS LED BY DOE FINANCE.

WE HAVE BEEN WORKING VERY HARD TO ADDRESS THE SIGNIFICANT FINANCIAL CHALLENGES FACED BY CBAC, INC. WHILE THE RESTRUCTURING PLAN WE PUT IN PLACE LAST MARCH HAS MET WITH SOME SUCCESS, CBAC, INC. CONTINUES TO BE SUBJECT TO MANY OF THE SAME FINANCIAL PRESSURES THAT ORIGINALLY LED US TO DEVELOP THAT PLAN. THIS ACTION IS THE BEST OPTION TO ALLOW US TO CONTINUE

Lesson 4

MAKING PHONE CALLS IN BUSINESS ENGLISH



Speaking on the phone is difficult for many students. Even some native speakers feel uncomfortable during phone conversations. Below are some English phrases we use for making and receiving phone calls at work. These phrases will help you prepare for future telephone conversations in English.

Vocabulary

Making Phone Calls

Introducing yourself

• **Good morning/afternoon/evening. This is Mike at (company name)/Mike from (department name). Could I speak to (person you're calling for)?** [If you are calling to speak to a specific person]

• **Good morning/afternoon/evening. This is Mike at (company name)/Mike from (department name). I'm calling about/because....** [If you are calling for a specific reason but not to talk to a specific person]

When the person you want to speak to is unavailable

- **Can I leave a message for him/her?**
- **Could you tell him/her that I called, please?**
- **Could you ask him/her to call me back, please?**
- **Okay, thanks. I'll call back later.**

Dealing with bad connections

- **I think we have a bad connection. Can I call you back?**

- **I'm sorry, we have a bad connection. Could you speak a little louder, please?**

- **I'm sorry, could you repeat that please?**

Ending the call

- **Thank you very much. Have a good day.**

- **Thanks for your help. Have a good day.**

Receiving Phone Calls

Answering the phone

- **Company ABC, this is Mike. How may I help you?**

- **Good morning/afternoon, Company ABC. How may I help you?**

- **Purchasing department, Frank speaking.**

Note: If we are taking an external call and talking to a customer, "How may I help you?" is common. If we are taking an internal call, we normally do not say "How may I help you?" For internal calls, saying your name and your department is usually sufficient.

Getting the name of the caller if he/she doesn't give it to you

- **May I have your name please?**

- **Who am I speaking with?**

- **May I ask who's calling?**

Responding to a caller's request

- **Sure, let me check on that.**

- **Let me see if she's available.**

- **Sure, one moment please.**

Asking someone to wait on the line

- **Can I put you on hold for a minute?**

- **Do you mind holding while I check on that** (or "handle that for you," "check to see if he's available," etc)

Taking a message

- **He's/she's not available at the moment. Would you like to leave a message?**

- **He's/she's out of the office right now. Can I take a message?**

Dealing with bad connections/wrong numbers

- **I'm sorry, we have a bad connection. Could you give me your number and I'll call you right back?**

- **I think we have a bad connection. Could you speak a little louder, please?**

- **I'm sorry, could you repeat that?**

- **I'm sorry, you have the wrong number.**

Ending the call

- **Is there anything else I can help you with?.....Okay, thanks for calling. Have a great day.** [used during external calls with customers]

- **Is there anything else I can do for you?Okay, have a good day.** [more casual, used more for internal phone calls or phone calls that are not customer service calls]

Read the text and answer the questions.

Did the white - haired man like Andrea's telephone conversation?

What did he advise Andrea?

What present did he give to Andrea?

Make up your own dialogue?

Active dialogue: **Telephone techniques**

The telephone rings.

Andrea: Yes ... Blunt. ... err ... no she's not in.

Thanks bye!

The white-haired man is standing at the window.

Developing a warm telephone style

Man: Would you say that was a typical call?

Andrea: I suppose so. These calls always disturb my work.

Man: These calls are your work. Without calls from customers you could all pack your bags and go home.

Man: Let's make some appointments then. I'll show you how he does it but only if you promise to make at least three appointments with potential customers by tomorrow at 3.00 p.m.

Andrea: Three appointments ... that sounds a hard bargain. But I have no choice, do I?

Man: Not really, no promise, no system!

Andrea: OK, then I'll do it.

Man: All you need to remember is to use the telephone sandwich called telephone techniques. Let me now show you the system.

The man picks up the phone and dials.

Man: Hello, this is Mr ... from Teleworld. May I speak to the person responsible for telecommunication in your company, please?

Switchboard: Yes, I'll put you through.

Man: Thanks a lot.

Lady: Hello, Kuster here.

Man: Hello Frau Kuster. Mr .. from Teleworld here.

Frau Kuster: What do you want?

Man: Briefly how interesting would it be if you could save costs on all calls both inland and abroad?

Frau Kuster: Well, yes that would be good, of course.

Man: That's just why I am calling ... when may I introduce our product to you?

Frau Kuster: I am very short of time.

Man: It would take just twelve minutes of your time ... Would you prefer me to visit you on Thursday at 10.00 or Friday at 11.00?

Frau Kuster: OK then ... let's say Friday at 11.00 but only for twelve minutes!

Man: Yes, I promise only twelve minutes. I really look forward to meeting you, Frau Kuster.

Andreas: Blimey, that sounded easy.

Man: It is not so hard if you keep to the script. We'll also have to prepare the company presentation and think about how best you can organize the meeting with Frau Kuster.

Andreas: How I can do the meeting? You made the appointment.

Man: You want the new customers, don't you?

Andreas: Well, yes!

Man: And remember ... by 3.00 p.m. tomorrow we want three appointments, ...OK. And here is a little present to help you get them. The man gave Andreas a little booklet: „Phoning for business“.



Reported speech

Direct speech	Reported speech	Example
<i>present simple</i>	<i>past simple</i>	"I need a credit card," said Tim Tim said he needed a credit card.
<i>present continuous</i>	<i>past continuous</i>	"I'm taking Lizzie shopping," said Tim. Tim said he was taking Lizzie shopping.
<i>present perfect simple</i>	<i>past perfect simple</i>	"I've bought Tom a present," said Tim. Tim said he'd bought Tom a present
<i>present perfect continuous</i>	<i>past perfect continuous</i>	"I've been thinking about buying a car," said Tim. Tim said he'd been thinking about buying a car.
<i>past simple</i>	<i>past perfect simple</i>	"I spent six euros," said Tim. Tim said he'd spent six euros.
<i>past continuous</i>	<i>past perfect continuous</i>	"I was hoping to find a new top," said Tim. Tim said he'd been hoping to find a new top.
<i>past perfect simple</i>	<i>past perfect simple (no tense change)</i>	"I'd looked everywhere for my credit card before I found it," said Tim. Tim said he'd looked

		<i>everywhere for his credit card before he found it.</i>
<i>past perfect continuous</i>	<i>past perfect continuous (no tense change)</i>	<i>“I’d been looking for that book for weeks before I found it,” said Tim. Tim said he’d been looking for that book for weeks before he found it.</i>
<i>am/is/are going to</i>	<i>was/were going to</i>	<i>“I’m going to go shopping,” said Tim. Tim said he was going to go shopping.</i>
<i>will</i>	<i>would</i>	<i>“I’ll need a credit card,” said Tim. Tim said he would need a credit card.</i>
<i>can</i>	<i>could</i>	<i>“I can take Lizzie shopping,” said Tim. Tim said he could take Lizzie shopping.</i>
<i>must /have to</i>	<i>had to</i>	<i>“I must go to the supermarket,” said Tim. Tim said he had to go to the supermarket.</i>
<i>may</i>	<i>might</i>	<i>“I may go shopping later,” said Tim. Tim said he might go shopping later.</i>

1. Stewart said he (not / want) any dessert as he was full.
2. Derek said that he and Belinda (see) Adam recently.
3. When I called, Susie said she (give) the dog a bath so she asked me to phone back in half an hour.
4. Marcus said he(try) to find a flat for ages before he finally found one he liked.
5. Debbie says she (decide) to quit her job but I don't believe her.
6. Our English teacher said that Shakespear..... (be) probably the greatest writer in the English language ever.
7. Richard said he and Patricia (be going to) invite her parents for the weekend, but I don't know if they went or not.
8. Charlotte said last night that she real.....(love) me, even if she doesn't always show it.

9. Ollie said to Linda that he.....(ask) me to be his best man on Monday but in fact he asked Grant.

10. Pete told Francis he.....(bring up) by his grandparents but in fact he hadn't at all.



INSTRUCTION LETTERS

Letters may be used to give instructions or confirm them.

Because of the need for brevity and the limitations of the letter format, they are usually restricted to giving simple instructions. A more complex task might have to be explained on the phone or in a personal meeting. Procedures, such as how to operate or repair equipment, are usually communicated in manuals or on CD-ROM.

Format: Typed/ word-processed. Business or personal letterhead.

Style/Tone/Voice: Informal or formal (or can be both). Active tone or voice.

Structure: (1) Open with brief synopsis of situation, (2) State instructions in bullet form, (3) If you are correcting problems, outline as Problem A, Solution A, Problem B, Solution B; if you are not correcting problems, proceed to step 4, (4) Ask for cooperation, (5) Let them know what steps to take if they have questions or problems.

Handy Phrases: As discussed last week, we will discontinue xxx; When we place orders, please follow the process outlined below; Attached is a proposal to simplify our xxxx process; In reviewing our project list we've agreed on the following course of action.

June 4, 2002 Ms. Kathryn Wilson

Director-Consumer Information Center American Retail Corporation 1330
North R Street Anytown, USA

Dear Ms. Wilson:

This will confirm my telephone instructions to Mr. George Hopkins concerning the diversion of ASDS 87778.

This order, shipped from North Washington, Delaware, by Star Chemical Company via AmRail direct, was originally consigned to ABC Chemicals Corporation at Nutley, New Jersey. Please arrange to divert ASDS 87778 to Monmouth Chemical Company at Kearney, New Jersey, via AmRail direct. Any charges connected with this diversion should be sent to me.

Sincerely,

Frederick Loosey

Senior Transportation Analyst

Tips for Writing Instruction Letters

- Write instructions in the imperative, active voice (e.g., “Turn the valve to the right,” not “The valve should be turned to the right” or “You must turn the valve to your right”).

- Any warnings (e.g., “Wear safety goggles when handling cylinders”) should be highlighted in boldface or placed in a box so the warning stands out on the page.

- You may want to explain why it is important to follow the instructions you have provided — either the benefits of doing so or the problems that can arise when they are not followed. People dislike reading instructions and must often be motivated to do so.

- Provide a resource the reader can contact if she has questions and encourage her to do so.

Write your own letter

Lesson 5

NEGOTIATION VOCABULARY



Vocabulary

Word <i>part of speech</i>	Meaning	Example sentence
alternatives <i>noun</i>	other options	We can't offer you the raise you requested, but let's discuss some other alternatives .
amplify <i>verb</i>	expand; give more information	Could you amplify on your proposal please.
arbitration <i>noun</i>	conflict that is addressed by using a neutral third party	We're better to settle this between us, because a formal arbitration will cost both of us money.
bargain <i>verb</i>	try to change a person's mind by using various tactics	We bargained on the last issue for over an hour before we agreed to take a break.
bottom-line <i>noun</i>	the lowest one is willing to go	I'll accept a raise of one dollar per hour, but that's my bottom-line .
collective <i>adj</i>	together	This is a collective concern, and it isn't fair to discuss it

Word part of speech	Meaning	Example sentence
		without Marie present.
compensate <i>verb</i>	make up for a loss	If you are willing to work ten extra hours a week we will compensate you by paying you overtime.
comply <i>verb</i>	agree	I'd be willing to comply if you can offer me my own private office.
compromise <i>verb</i>	changing one's mind/terms slightly in order to find a resolution	We are willing to compromise on this issue because it means so much to you.
concession <i>noun</i>	a thing that is granted or accepted	I think we can offer all of these concessions , but not all at once.
conflict resolution <i>noun</i>	general term for negotiations	It is impossible to engage in conflict resolution when one of the parties refuses to listen.
confront <i>verb</i>	present an issue to someone directly	I confronted my boss about being undervalued, and we're going to talk about things on Monday.
consensus <i>noun</i>	agreement by all	It would be great if we could come to a consensus by 5:00 P.M.
cooperation <i>noun</i>	the working together	I have appreciated your cooperation throughout these negotiations.
counter proposal <i>noun</i>	the offer/request which is presented second in response to the first proposal	In their counter proposal they suggested that we keep their company

Word <i>part of speech</i>	Meaning	Example sentence
		name rather than creating a new one.
counterattack <i>verb/noun</i>	present other side of an issue	Before we could start our counterattack they suggested we sign a contract.
counterpart <i>noun</i>	person on the other side of the negotiations	I tried to close the discussions at noon, but my counterpart would not stop talking.
cordially <i>verb/noun</i>	politely	In the past I have had little respect for that client, but today she spoke cordially and listened to my point of view.
demands <i>adv</i>	needs/expectations that one side believes it deserves	They had some last minute demands that were entirely unrealistic.
deadlock <i>noun</i>	point where neither party will give in	When the discussions came to a deadlock we wrote up a letter of intent to continue the negotiations next week.
dispute <i>noun</i>	argument/conflict	I was hoping to avoid discussing last year's dispute , but Monica is still holding a grudge.
dominate <i>verb</i>	have the most control/stronger presence	Max has such a loud voice, he tends to dominate the conversations.
entitled <i>adj</i>	be deserving of	My contract says that I am entitled to full benefits after six months of employment.

Word <i>part of speech</i>	Meaning	Example sentence
flexible <i>adj</i>	open/willing to change	We have always been flexible in terms of your working hours.
haggling <i>verb</i>	arguing back and forth (often about prices)	We've been haggling over this issue for too long now.
hostility <i>noun</i>	long-term anger towards another	I want you to know that we don't have any hostility towards your company despite last year's mix up.
high-ball <i>verb</i>	make a request that is much higher than you expect to receive	I'm planning to high-ball my expectations when I open the discussion.
impulse <i>noun</i>	quick decision without thought or time	I acted on impulse when I signed that six-month contract.
indecisive <i>adj</i>	has difficulty choosing/making a decision	They were so indecisive we finally asked them to take a break and come back next week.
leverage <i>noun</i>	(bargaining power) something that gives one party a greater chance at succeeding over another	We have a little bit of leverage because we are the only stationary company in town.
log-rolling <i>noun</i>	trading one favour for another	After a bit of log-rolling we came to an agreement that pleased both of us.
low-ball <i>verb</i>	offer something much lower than you think the opponent will ask for	I was expecting my boss to low-ball in the initial offer, but he proposed a fair salary increase.
mislead <i>verb</i>	convince by altering or not telling the whole truth about	They misled us into thinking that everything

Word <i>part of speech</i>	Meaning	Example sentence
	something	could be resolved today.
mutual <i>adj</i>	agreed by both or all	The decision to call off the merger was mutual .
objective <i>noun</i>	goal for the outcome	My prime objective is to have my family members added to my benefits plan.
point of view <i>noun</i>	person's ideas/ thoughts	From my point of view it makes more sense to wait another six months.
pressure <i>verb</i>	work hard to convince another of an idea	He pressured me to accept the terms by using intimidation tactics.
proposal <i>noun</i>	argument to present	While I listened to their proposal I noted each of their objectives.
receptive <i>adj</i>	open to/interested in an idea	His positive body language demonstrated that he was receptive to our suggestions.
resentment <i>noun</i>	anger held onto from a previous conflict	Mary's resentment stems from our not choosing her to head the project.
resistance <i>noun</i>	a display of opposition	We didn't expect so much resistance on the final issue.
resolve <i>verb</i>	end conflict, come to an agreement	Before you can resolve your differences you'll both need to calm down.
tactics <i>noun</i>	strategies used to get one's goals met	There are certain tactics that all skillful negotiators employ.

Word <i>part of speech</i>	Meaning	Example sentence
tension <i>noun</i>	feeling of stress/anxiety caused by heavy conflict	There was a lot of tension in the room when George threatened to quit.
trade-off <i>noun</i>	terms that are offered in return for something else	Lower payments over a longer period of time sounded like a fair trade-off until we asked about interest charges.
ultimatum <i>noun</i>	a final term that has serious consequences if not met	His ultimatum was that if I didn't agree to give him the raise he asked for, he'd quit today without two week's notice.
unrealistic <i>adj</i>	very unlikely to happen	It's unrealistic to think that we will have all of our demands met.
victory <i>noun</i>	a win	We considered it a victory because they agreed to four of our five terms.
yield <i>verb</i>	to give in to another's requests	The client will only yield to our conditions, if we agree to work over the holiday weekend.

1. Match the appropriate words and meanings.

11. alternatives	h) a display of opposition
12. proposal	i) other options
13. resistance	j) argument to present
14. impulse	k) open/willing to change

15. tension	l) work hard to convince another of an idea
16. flexible	m) feeling of stress/anxiety
17. pressure	n) quick decision without thought or time

Read the text and answer the questions.

1. What does a successful negotiation requires?
2. What are the main tips for effective negotiation?
3. What is active listening?
4. What is interpersonal skills?

Top Ten Effective Negotiation Skills

Effective negotiators can bargain without an adversarial environment.

A successful negotiation requires the two parties to come together and hammer out an agreement that is acceptable to both.

Problem Analysis

Effective negotiators must have the skills to analyze a problem to determine the interests of each party in the negotiation. A full problem analysis identifies the problem, the interested parties and the outcome goals. For example, in an employer and employee contract negotiation, the problem or area where the parties disagree may be in salary or benefits. Identifying the issues for both sides can help to find a compromise for all parties.

Preparation

Before entering a bargaining meeting, the skilled negotiator prepares for the meeting. Preparation includes determining goals, areas for trade and alternatives to the stated goals

Active Listening

Negotiators have the skills to listen actively to the other party during the debate. Active listening involves the ability to read body language as well as verbal communication. It is important to listen to the other party to find areas for compromise during the meeting. Instead of spending the bulk of the time in negotiation expounding the virtues of his viewpoint, the skilled negotiator will spend more time listening to the other party.

Emotional Control

It is vital that a negotiator have the ability to keep his emotions in check during the negotiation. While a negotiation on contentious issues can be frustrating, allowing emotions to take control during the meeting can lead to unfavorable results. For example, a manager frustrated with the lack of progress during a salary negotiation may concede more than is acceptable to the organization in an attempt to end the frustration. On the other hand, employees negotiating a pay raise may become too emotionally involved to accept a compromise with management and take an all or nothing approach, which breaks down the communication between the two parties.

Verbal Communication

Negotiators must have the ability to communicate clearly and effectively to the other side during the negotiation. Misunderstandings can occur if the negotiator does not state his case clearly. During a bargaining meeting, an effective negotiator must have the skills to state his desired outcome as well as his reasoning.

Collaboration and Teamwork

Negotiation is not necessarily a one side against another arrangement. Effective negotiators must have the skills to work together as a team and foster a collaborative atmosphere during negotiations. Those involved in a negotiation on both sides of the issue must work together to reach an agreeable solution.

Problem Solving

Individuals with negotiation skills have the ability to seek a variety of solutions to problems. Instead of focusing on his ultimate goal for the negotiation, the individual with skills can focus on solving the problem, which may be a breakdown in communication, to benefit both sides of the issue.

Decision Making Ability

Leaders with negotiation skills have the ability to act decisively during a negotiation. It may be necessary during a bargaining arrangement to agree to a compromise quickly to end a stalemate.

Interpersonal Skills

Effective negotiators have the interpersonal skills to maintain a good working relationship with those involved in the negotiation. Negotiators with patience and the ability to persuade others without using manipulation can maintain a positive atmosphere during a difficult negotiation.

Ethics and Reliability

Ethical standards and reliability in an effective negotiator promote a trusting environment for negotiations. Both sides in a negotiation must trust that the other party will follow through on promises and agreements. A negotiator must have the skills to execute on his promises after bargaining ends.



Relative clauses

Relative clauses give us extra information about something/someone or identify which particular thing/person we are talking about.

They are often introduced by the following words.

Use	Use	Example
<i>which (for things and animals)</i>		<i>Did you see the film which was on TV last night?</i>
<i>who (for people, and animals when we want to give them a personality)</i>		<i>Tom Davies, who is appearing in concert in Reading this week, is with me in the studio.</i>
<i>when (for times)</i>		<i>Do you remember the day when we met?</i>
<i>where (for places)</i>		<i>This is the place where they filmed Citizen Kane.</i>
<i>why (for reasons)</i>		<i>That's the reason why he's so popular.</i>
<i>whom (for people as the object of the relative clause)</i>		<i>Is that the man whom we saw at the cinema yesterday?</i>
<i>whose (for possession)</i>		<i>My next guest on the show is John Travolta, whose career goes back to the early seventies.</i>

Circle the correct word.

1. *The minister, **which** / **who** was appointed just last week, made no comment on the situation.*
2. *Isn't that the spot **which** / **where** the accident happened last night?*
3. *The human brain, **which** / **who** weighs about 1400 grammes, is ten times the size of a baboon's.*
4. *There are several reasons **which** / **why** I don't want to see Michael tonight.*
5. *This is the office **which** / **where** I work.*

6. *The new girl in our class, who's/ whose name is Alexandra, seems really nice.*

7. *The Titanic, which / that people said was unsinkable, sank on her maiden voyage.*

8. *All the people to who / whom the e-mail was sent replied.*

9. *April 1st, which / when we play tricks on people, is known as April Fools' Day.*

10. *Harry Hill, who / whose new series starts next week, is one of my favourite comedians.*

11. *A very popular breed of dog is the German Shepherd, which / who is often used as a guard dog.*

12. *Blackpool Tower, which / that was modelled on the Eiffel Tower, is a very well-known landmark.*



LETTER OF TRANSMITTAL¹³

One of the most common uses of letters today is as cover notes to accompany more detailed material – reports, proposals, manuals, product samples, and so on.

Format: Typed/ word-processed. Business or personal letterhead.

Style/Tone/Voice: Informal or formal (or can be both). Active tone or voice.

Structure: (1) The lead of the letter should list what documents are attached/enclosed (give titles and brief descriptions), (2) The body should summarize the contents of the enclosure, why they are of interest, and what, if anything, the reader should do with the materials, or how he should use them, (3) The close should

¹³ Webster's New World Letter Writing Handbook Copyright © 2004 by Wiley Publishing, Inc

state any desired response and, as a courtesy to the reader, give a contact the reader can call for more help, to ask questions, or request additional materials.

Handy Phrases: Enclosed is our department's 2004 budget and marketing plan; The following material contains details about the recall of part no. xxx; The attached report describes; Please read and follow the instructions on page xx of the enclosed policy; Please call me if you have any questions.

January 1, 2003

Mr. Bernie Segal Laboratory Technician Laten Chemical Corporation 1234 Trenton Street Anytown, VA 88898

Dear Mr. Segal:

Enclosed is a technical service report and a laboratory procedure for emulsification of FO-BRAN 55 on a small scale.

The report describes some of FO-BRAN's physical properties, gives examples of sizing results in the field, and explains field emulsification procedure. The laboratory procedure tells you how FO-BRAN emulsion is prepared in smaller amounts.

I hope the information enclosed is sufficient to introduce you to FO-BRAN and allow you to run your evaluations successfully.

If you have any questions, please call me at (555) 555-5555.

Sincerely,

Robin Deere

Paper Development Specialist

Enclosures

Write you own letter

Lesson 6

CUSTOMER SERVICE



Customer service is the assistance a customer gets from a business or the people who work for a business. The chart below contains some business vocabulary related to customer service.

Vocabulary

VOCABULARY	DEFINITION	SENTENCES
customer service representative/customer service rep	A customer service representative is someone whose job is to provide customer service.	Our customer service representatives are trained to handle questions about our entire product line.
over-the-phone customer service	Over-the-phone customer service is when customers are helped over the phone. People with over-the-phone customer service positions don't usually meet with customers in person.	Since she has an over-the-phone customer service position, she doesn't have to wear formal clothes. She never has to meet the company's customers in person.
face-to-face customer service	Face-to-face customer service is when customers are helped in person.	I've had different types of customer service positions, but I prefer face-to-face customer service. I like being able to help customers when

VOCABULARY	DEFINITION	SENTENCES
		they are physically present. I feel like it's easier to build relationships in person.
technical support/tech support	Technical support is when companies provide customer service to users of technology.	We are having problems with the internet at our house. I'm going to call technical support to see if they can help me fix it.
product sales support	Product sales support is a type of customer service that involves answering customers' questions about the products and services that a company offers. Product sales support involves helping customers choose the correct product or service for what they need.	If you aren't sure which software program is correct, why don't you call product sales support and ask them your questions?
outsourcing	Outsourcing means purchasing goods or services from an outside supplier.	Outsourcing helps a lot of companies lower their costs.
to outsource	To outsource means to hire an outside supplier to provide goods or services for a company.	Since they outsourced their customer service operations, they have received many complaints from customers.
call center	A call center is a place where organizations handle a large amount of phone calls. Call centers can be part of the company or outsourced to another company.	The new call center will be able to handle thousands of calls per day from around the world.
customer service	Customer service training	Companies teach certain

VOCABULARY	DEFINITION	SENTENCES
training	is what a company gives their customer service representatives so that they have the skills and knowledge to do their job.	skills during customer service training. Some skills usually covered during training include listening skills, empathy, problem solving, and friendliness.
customer base	A company's customer base is all the customers the company sells products and/or services to.	Our goal is to provide excellent service to our entire customer base. Some companies only assist their most important customers. We provide the same excellent service to all of our customers.
customer loyalty	Customer loyalty is when a customer continues to buy from a supplier instead of the supplier's competitors.	We offer a great product and back it up with the best service in the industry. Because of this, we have been able to achieve customer loyalty.
automated customer service	Automated customer service is when customer service is handled by an automatic process, for example a recorded phone message.	Even though it's cheaper, we decided not to offer automated customer service. When our customers call our call center, a real person picks up the phone. There is no recorded message that asks them to press a number to be transferred to a certain department.

1. Match the appropriate words and meanings.

1. customer base	o) a place where organizations handle a large amount of phone calls.
2. call center	p) all the customers of the company sell products and/or services to.
3. to outsource	q) customers are helped in person.
4. technical support	r) to hire an outside supplier to provide goods or services for a company.
5. face-to-face customer service	s) companies provide customer service to users of technology.

Read the text and write true or false. (T or F)

1. step - Just Listen -T
2. step – Action plan
3. step – Show you understand
4. step – Find out what happened
5. step - Carry out plan and check

Dealing with complaints

One of the most difficult kinds of call is when your partner is angry. You need a system to help you. What to say:

1. Listen actively:

I understand.

I'm listening.

2. Step into his shoes:

I see just what you mean.

Well, I can see why you are angry.

This must make things very difficult for you.

3. Find out what happened:

So, what you are saying is ...?

You received only 15 units, you say?

4. Action plan: Here you make suggestions for a practical solution.

Would you accept ...?

What if we ..., does that sound OK to you?

I suggest ..., how do you feel about that?

5. **Carry out plan and check:** Here you say what you have done and what you will do soon.

I've checked with the dispatch department.

You will be notified when the goods are sent out.

Your consignment will be delivered on Wednesday 10th.

Here is an example of how Laura deals with a complaint:

Step 1: Just Listen

Hamill: Hello. Is that Teleworld? Hamill here.

Laura: Yes, Laura speaking. How can I help, Mr Hamill?

Hamill: Help! You must be joking. We've been waiting for your specialists to come and install our new system.

Laura: I'm really sorry to hear that, Mr Hamill.

What's happened?

Hamill: We placed our order in June 30th and now it's the end of July. That's what's happened. We've had hundreds of complaints from our customers that they can't reach us.

Laura: Oh, no.

Hamill: Oh, yes. Now what are you going to do about it?

Step 2: Show you understand

Hamill: Can you imagine how much this will cost us?

Laura: I can imagine, a lot ... I can certainly see why you are angry. It really is an important order.

Hamill: You just tell me one reason I should trust your cowboys again?

Laura: Well, you were quite right to let us know really quickly, Mr Hamill.

Step 3: Find out what happened

Laura: Well, you were quite right to let us know really quickly, Mr Hamill.

Hamill: You'd better solve this fast, or else ...

Laura: You said the order was placed in June and is now three weeks late, is that correct?

Hamill: Yes.

Laura: Could you give me the order number?

Hamill: Yes, it's NN 342.

Laura: I have it here. You ordered 35 new lines to be set up by July 3rd.

Hamill: And we have received only 25 lines.

Laura: You have 25 lines.

Hamill: So, what's the next step?

Step 4: Action plan

Laura: Your extension number is 0621 – 445

334, is that right, Mr Hamill?

Hamill: Correct.

Laura: Can I get hold of you on that number in the next hour?

Hamill: Yes, but I have an important meeting at 12.30.

Laura: I see ... You will receive a call within half an hour. I am going to contact our installation unit and arrange a team to come and install the lines in the morning. Would that be OK?

Hamill: I'd prefer the afternoon. I want to be there personally.

Laura: Fine, so I'll call you again shortly and thanks for letting us know about the delay early.

Step 5: Carry out plan and check

Laura: Good afternoon, Mr Hamill. I'm calling back about your order as we arranged.

Hamill: Good afternoon. What's the situation?

Laura: I've checked with the department and you will get the new lines installed by 14.00 tomorrow afternoon. Is that alright?

Hamill: That sounds reasonable. They'll be here by 14.00, you said?

Laura: That's right. And of course, we will take over any of the additional costs.

Hamill: I should certainly hope so! I appreciate you helping to solve this problem.

Laura: That's my pleasure. It's important you are satisfied with our service. If I can help in future do feel free to call me.

Hamill: Thanks a lot, bye.



Question tags

Form	
<i>With be as a main verb</i>	<i>You are Canadian, aren't you? She is beautiful, isn't she?</i>
<i>With auxiliary verbs and modals</i>	<i>You haven't lost my CD, have you? We are having the lesson early tomorrow, aren't we? People should</i>
<i>With have as a main verb</i>	<i>Tom has a lovely voice, hasn't/doesn't</i>
<i>With other verbs</i>	<i>You play the guitar, don't you?</i>
<i>With Let's</i>	<i>Let's get a DVD tonight, shall we?</i>
<i>With imperatives</i>	<i>Pass me that book, will/would/could</i>

Match to make sentences.

- | | |
|---|-----------------------|
| 1. <i>You've sent that letter I gave you,.....</i> | <i>A don't you?</i> |
| 2. <i>You catch the bus to school,.....</i> | <i>B didn't you?</i> |
| 3. <i>You won't tell anyone about this,.....</i> | <i>C will you?</i> |
| 4. <i>You're a friend of Charlie's,</i> | <i>D haven't you?</i> |
| 5. <i>You were living in Hong Kong then,</i> | <i>E do you?</i> |
| 6. <i>You never work more than you have to,</i> | <i>F did you?</i> |
| 7. <i>You made no effort to make friends with Darren,</i> | <i>G weren't you?</i> |
| 8. <i>You got Jimmy a cap for his birthday,.....</i> | <i>H aren't you?</i> |



PROBLEMS WITH BUSINESS PARTNERS

“Business partners” are a step up from vendors, in that your relationship is closer and must be managed at a higher level. You may be able to afford to alienate the vendor who paints the stripes in your parking lot, but not the business partner supplying the key technology that drives your best-selling product.

Tips for Writing Acknowledgment Letters

- Regardless of whether your feelings are positive or negative, or whether you are accepting of or unreceptive to the situation or proposal before you, always start on a positive note and maintain a polite tone throughout your letter.

- In your acknowledgment, briefly recap the idea or proposal you are acknowledging. Do not repeat its history at length; the reader already knows it.

Format: Typed/ word-processed. Business or personal letterhead.

Style/Tone/Voice: Can be either informal or formal. Active tone or voice

Structure:(1) Open by explaining that there is a problem, (2) Outline problem – give specifics or backup documents when necessary, (3) State what you would like

to see happen or (3a) call for a meeting to negotiate or resolve problem, (4) Close with request that they contact you after reading your letter.

Handy Phrases:I wanted to make you aware; Before this escalates; We've been having some issues; We hope that we can easily resolve; We are very committed; This partnership is important; I think we can come to; Let me know your thoughts; Let's set up a teleconference; Please send your comments to me so I can put together an agenda for our next call; What do you suggest; I look forward to hearing from you.

Dear Lisa,

After discussion with Suzanne, we thought I should make you aware of a potential problem concerning the Web users seminars.

At a joint meeting in February, Jim, Diane, Michael, and Suzanne agreed on a seminars action plan. Our association took responsibility for editorial coordination and design of the seminars brochure. The partners were given 3/31 as the due date for seminar copy to be sent to me. By mid-April, we had not received copy from Jim's group, but had copy from Diane and Michael's speakers. Already behind schedule (first copy approval was set for 4/12), I started to put together the seminar brochure and the seminar schedule.

On April 18, I expressed concern to Suzanne that we were behind schedule and still had not received copy from Jim. I gave Suzanne the number of remaining rooms available at each time slot. Suzanne called Jim to explain that we needed his speaker's session copy and that all other copy was in. She also gave him the information about room/time slot availability.

I received Jim's copy on April 22. On April 24, Jim's assistant, Margaret, called me and strongly expressed her concern about the time slots left open for their association's speakers. I told her that there were no set procedures for allotting time slots to each association and that it typically was allotted on a first come/first served basis. I reminded her that her association's copy came in one month later than everyone else's; additionally, I accommodated everyone's scheduling requests — and

Lesson 7

AIR TRAVEL VOCABULARY IN BUSINESS ENGLISH



VOCABULARY	DEFINITION	SENTENCE
airline (n)	A company that provides travel by air.	The airport is small and only offers flights from three different airlines.
boarding pass (n)	A boarding pass is another word for an airline ticket. It is what you need to present in order to get on the plane.	We should print our boarding passes before we get to the airport. This will save us some time.
to book a flight (v)	To book a flight means to reserve your seat on a flight.	It's always cheaper if you book a flight in advance. Booking a flight at the last minute can be expensive.
non-stop flight (n)	A non-stop flight flies to its final destination without stopping.	Our company rarely books us non-stop flights. They are more expensive, and we are trying to cut costs.
direct flight (n)	A direct flight stops before arriving at its final destination, but passengers do not have to change planes.	We had a direct flight. We stopped briefly in Denver, but we didn't have to get off the plane.

VOCABULARY	DEFINITION	SENTENCE
connecting flight (n)	A connecting flight is when the plane stops and passengers change planes.	I decided to take a connecting flight. It was a lot cheaper.
layover (n)	When a passenger has to stop at an airport and change planes, the stop is called a layover.	We had a six-hour layover in Tokyo. It was terrible.
first class ticket (n)	First class tickets are the most expensive tickets that airlines offer. First class seats are in the front of the plane and are much bigger than the other seats on the plane. Airlines usually offer premium meals to passengers with first class tickets.	I bought a first class ticket once. It was great. The flight attendants served me wine during the entire flight, and the food was fantastic.
business class ticket (n)	Business class tickets are cheaper than first class tickets but more expensive than economy class tickets. Business class tickets have certain benefits that economy class tickets do not, such as larger seats.	What meal options are there for passengers with business class tickets?
economy class ticket/ coach ticket (n)	Economy class tickets are the cheapest tickets that airlines offer. Economy class seats are the smallest seats on the plane.	I always buy economy class tickets on short flights and business class tickets on long flights. I don't like sitting in a small seat for long hours.
suitcase (n)	A suitcase is a bag with a handle used for holding clothes or other possessions.	My suitcase was too heavy, so I had to pay an extra fee.

VOCABULARY	DEFINITION	SENTENCE
luggage (n)	All the suitcases and bags that a traveler has with him or her on a trip is called luggage.	Has an airline ever lost your luggage? It's happened to me and it was very frustrating.
checked luggage/checked bags (n)	Checked luggage is the luggage a passenger gives to the airline before getting on the plane. These bags are placed in the cargo section of the plane and do not travel in the same section of the plane as the passengers.	This airline allows each passenger two free checked bags. If a passenger has three checked bags, there is an additional charge.
carry on bags/carry on luggage (n)	Carry on luggage is the luggage passengers take on the plane with them.	My carry on bag is pretty small. I think I'll be able to fit it under the seat.
airport tax (n)	A tax paid by passengers for using an airport.	We need to pay the airport tax before we go to the check-in counter.
check-in counter (n)	The check-in counter is where passengers go to get their boarding passes and check their bags.	Why is there such a long line? They should have more people working at the check-in counter.
security (n)	Security is where passengers have their possessions checked before they get on their flight.	We have to take our shoes off when we go through security.
arrival (n)	An arrival is a flight arriving at the airport.	There were a lot of arrivals at the same time. As a result, we had to wait a long time to get our luggage.
departure (n)	A departure is a flight leaving	It took a long time to go through security because

VOCABULARY	DEFINITION	SENTENCE
	the airport.	there were a lot of departures scheduled at the same time.
arrival and departure screen (n)	The arrival and departure screen is a screen which shows the status of flights. It lists flights as on-time, delayed, or cancelled. (The arrival and departure screen is commonly called "the screen.")	I think our flight might be delayed. Let's take a look at the screen and see what our flight's status is.
on-time (adj)	If your flight leaves at its scheduled time, the flight is on time.	I really hope our flight is on time. The conference is tomorrow, and I want to get to the hotel early so I can get a good night's sleep.
delayed (adj)	If a flight leaves late, the flight is delayed.	How long is our flight delayed? Does the screen say when the new departure time is?
cancelled (adj)	If a flight doesn't leave the airport at all, the flight is cancelled.	They cancelled our flight because of mechanical problems. We have to talk to the airline and find another flight to Paris.
gate (n)	Gates are where passengers show their boarding passes and get on a plane.	Our flight leaves from gate H6. I'll meet you there.
to board (v)	To board means to get on a plane.	We board at 9:25, so I don't think we have time to get something to eat at the restaurant.

VOCABULARY	DEFINITION	SENTENCE
aisle seat (n)	Aisle seats are the seats next to the aisle on the plane. The aisle of the plane is the place between the rows of seats where people walk.	I prefer aisle seats because it is easier to get up and use the restroom when you have an aisle seat.
window seat (n)	A window seat is the seat next to the window.	I prefer a window seat because I like to look out the window at the scenery.
middle seat (n)	A middle seat is the seat between the aisle seat and the window seat.	I booked my flight late and I had to take a middle seat.
flight attendant (n)	Flight attendants are airline employees who help the passengers on a flight.	The flight attendant is going to tell us about the safety features on this plane.
pilot (n)	The person who flies the plane.	The pilot announced that we need to keep our seat belts fastened.
to take off (v)	When the plane leaves the ground, it takes off.	We're going to take off in a few minutes. You need to turn off your electronic devices.
take off (n)	Take off is the time when a plane begins to fly.	I don't mind flying, but I always get a little nervous during take off.
turbulence (n)	Turbulence is strong wind that causes an airplane to move and shake.	We had to keep our seat belts fastened during most of the flight because there was a lot of turbulence.
to land (v)	When your plane arrives at a	Our plane landed about 45

VOCABULARY	DEFINITION	SENTENCE
	destination, it lands. To land means to touch the ground.	minutes late.
immigration (n)	The place at an airport where people who are not citizens or residents must pass through.	I almost missed my connecting flight because there was a long line at immigration.
immigration officer (n)	An immigration officer is a government official who is responsible for enforcing a country's immigration law. Immigration officers make sure that the people entering a country are entering legally.	Many immigration officers speak two or three languages. It is important for them to be able to communicate well with travelers.
baggage claim (n)	The baggage claim is where passengers go to collect their checked luggage.	After we go through customs, we will go to the baggage claim to get our luggage.
customs (n)	The place at an airport where government officials check the products that are entering the country.	I have never had my bags checked at customs.
customs officer (n)	A customs officer is a government official who is responsible for checking the products entering the country.	Could you please open your suitcase for the customs officer?
to declare an item (v)	To declare an item means to report the item to customs.	We bought a lot of things when we were on vacation. We declared everything so we wouldn't get in trouble.
duty-free store (n)	Many airports have duty-free stores. Passengers can purchase products at duty-free	Many travelers take advantage of the duty-free store at the airport and

VOCABULARY	DEFINITION	SENTENCE
	stores without paying certain national and local taxes.	purchase items that normally have high taxes.
jet lag (n)	Jet lag is tiredness travelers experience when they travel from one time zone to another.	I always get jet lag when I fly to Hong Kong. The time difference is 12 hours.

Read the dialogues and answer the questions.

1. Where was Dan flying?
2. What was his seat number?
3. What has a conveyor belt?
4. Where can you put small items?
5. What does “gate change” mean?
6. Who is called flight attendant?
7. Make up your own dialogue?

CONVERSATION 1 – AT THE CHECK-IN DESK

Dan is flying from New York to Los Angeles. When he arrives at the airport, he goes to the check-in desk. Listen to the conversation he has with the agent:

Agent: Good afternoon! Where are you flying to today?

Dan: Los Angeles.

Agent: May I have your passport, please?

Dan: Here you go.

Agent: Are you checking any bags?

Dan: Just this one.

Agent: OK, please place your bag on the scale.

Dan: I have a stopover in Chicago – do I need to pick up my luggage there?

Agent: No, it'll go straight through to Los Angeles. Here are your boarding passes – your flight leaves from gate 15A and it'll begin boarding at 3:20. Your seat number is 26E.

Dan: Thanks.

CONVERSATION 2 – GOING THROUGH SECURITY

There are two pieces of equipment in security: you put your bags through the **X-ray machine**, and you walk through the **metal detector**. The **X-ray machine** has a **conveyor belt** that moves your bags automatically through the machine. You can put small items like keys or money into plastic **bins**.

Agent: Please lay your bags flat on the conveyor belt, and use the bins for small objects.

Dan: Do I need to take my laptop out of the bag?

Agent: Yes, you do. Take off your hat and your shoes, too.

(he walks through the metal detector)

[BEEP BEEP BEEP BEEP]

Agent: Please step back. Do you have anything in your pockets – keys, cell phone, loose change?

Dan: I don't think so. Let me try taking off my belt.

Agent: Okay, come on through.

(he goes through the metal detector again)

Agent: You're all set! Have a nice flight.

The phrase "you're all set" is a common expression that means "you're finished and everything is OK."

Phrasal Verbs: SET OFF and GO OFF

When the alarm sounds, we say "the alarm went off." To describe what *caused* the alarm to sound, we say "set off" – for example, "My keys set off the alarm" or "My keys set off the metal detector."

ANNOUNCEMENTS AT THE GATE

Airports are divided into **terminals** (the major sections of the airport) and each terminal has many **gates**. The **gate** is the door you go through to enter the airplane. Here are a few announcements you might hear while you are at the gate, waiting for the plane to board.

- **“There has been a gate change.”**

(this means the flight will leave from a different gate)

- **“United Airlines flight 880 to Miami is now boarding.”**

(this means it’s time for passengers to enter the plane)

- **“Please have your boarding pass and identification ready for boarding.”**

- **“We would like to invite our first- and business-class passengers to board.”**

- **“We are now inviting passengers with small children and any passengers requiring special assistance to begin boarding.”**

- **“We would now like to invite all passengers to board.”**

(this means everyone can enter the plane)

- **“This is the final boarding call for United Airlines flight 880 to Miami.”**

(this means it is the FINAL OPPORTUNITY to enter the plane before they close the doors)

- **“Passenger John Smith, please proceed to the United Airlines desk at gate 12.”**

CONVERSATION 3: ON THE PLANE

The people who work inside the airplane serving food and drinks are called **flight attendants**. Both men and women who have this job are called flight attendants. Listen to this conversation that Dan has with the flight attendant when dinner is served on the flight.

Flight attendant: Chicken or pasta?

Dan: Sorry?

Flight attendant: Would you like chicken or pasta?

Dan: I’ll have the chicken.

Flight attendant: Anything to drink?

Dan: What kind of soda do you have?

Flight attendant: Coke, Diet Coke, Sprite, Orange, and Dr. Pepper.

Dan: A Diet Coke, no ice, please.

Flight attendant: Here you go.

Dan: Thanks.

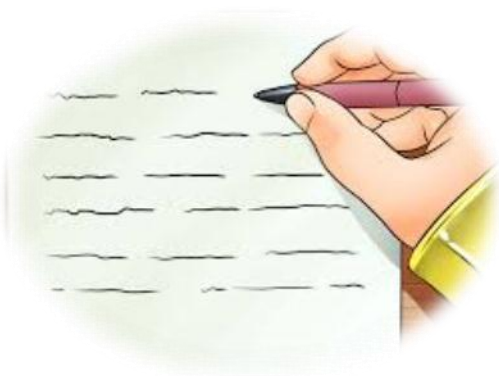


Unreal past

Past tenses do not always refer to past time. In some sentences and with some verbs or phrases we use a past tense to refer to the present or the future or to a general situation. These include sentences that contain

Structure	Example
<i>a second conditional</i>	<i>I'd buy that top if I had more cash on me.</i>
<i>suppose / what if/ imagine</i>	<i>I know it's probably not going to happen but suppose/imagine I became a famous super model! <i>I know it's probably not going to happen but what if I became a famous super model?</i></i>
<i>would rather + you/he/she/we/ they</i>	<i>I'd rather you didn't come with me to the fashion show tomorrow.</i>
<i>it's (high/about) time</i>	<i>It's (high/about) time that hats came back in fashion.</i>
<i>polite questions</i>	<i>Did you want me to send you our new catalogue when it comes out?</i>
<i>wish / if only</i>	<i>If only/I wish I had something to wear tonight.</i>

1. Don't you think it's time you.....(tell) Andrea the truth?
2. What if we.....(rent) a villa by the sea for the summer?
3. I'd rather people.....(send) me e-mails than..... **(phone) me.**
4. Suppose you.....(be going to) open a clothes shop. What kind of clothes would you stock?
5. It's time to..... (go) now.
6. If you..... (have) a time machine, which era would you want to go back to?
7. Shelia would come with us if she..... (not have to) work tomorrow.
8. We'd rather you..... (not lend) Brenda any more money - she's got to learn not to spend what she doesn't have.
9. It's high time I.....(leave).
10. What if we (get) married? Would that make you happy?



REQUESTS FOR COOPERATION OR ASSISTANCE

In today's corporate world, few projects of any significant scope are accomplished without the help of others. The challenge is how to get that help, especially from people who may not have the time, inclination, or desire to give it. You'd need, for example, cooperation to set up a meeting, resolve a credit issue, or extend a deadline.

Format: Typed/ word-processed. Business or personal letterhead.

Style/Tone/Voice: Depending on the seriousness of subject matter, can be informal or formal. Active tone or voice.

Structure: (1) Explain who you are (if they don't know you), (2) State your request, (3) Give details, (4) State why you're writing them (i.e., why they were chosen), (5) Ask for their cooperation, (6) State follow-up steps.

Handy Phrases: Your firm has the reputation; Would you be willing?; I'm looking for information; Are you available?; We eagerly await your reply; Would this be of interest?

Dear Jack:

I have a favor to ask. I'm putting together a schedule for the factory so that we can stay on track with production of our new design.

Since you are the most knowledgeable about the new application for the widgets, I'd love to have our engineers meet with you for about an hour early next week so that we can review your changes and make a final CAD design.

I know that you've got a busy schedule, so if there are any projects we can handle for you in return, we'd be happy to do so.

I hope you'll be able to work with us. I'll call you later this week to see if you're available. Thanks so much, Jack. You've already given so much to this project and it's much appreciated.

Regards, Dave Smeltzer

Tips for Writing Request-for-Cooperation Letters

- Avoid a dictatorial tone, even if the reader is required to help you and comply with your request.
- Show respect for the reader's position, time, and other responsibilities.
- Be clear about what you need and why you feel the reader is the one best qualified to help you.
- Say how you, your organization, the reader, and the reader's organization all benefit from her cooperation.
- Be specific about what happens next. What are you going to do? What do you want them to do? By when?

GLOSSARY

Part 3



ГЛОССАРИЙ

№	Ўзбек тилидаги иқтисодий атама	Сўзнинг инглиз тилидаги таржимаси	Сўзни рус тилидаги таржимаси	Сўзнинг маъноси	
				Ўзбек тилида	Рус тилида
1.	Акция	Stock	Акция	Акция – бу унинг эгаси акциядорлик жамияти капиталига ўзининг маълум ҳиссасини қўшганлиги ва унинг фойдасидан дивиденд шаклида даромад олиш ҳукуқи борлигига гувоҳлик берувчи қимматли қоғоз	Акция – ценная бумага, удостоверяющая участие ее владельца в формировании средств акционерного общества и дающая право на получение соответствующей доли его прибыли – дивиденда
2.	Аукцион	Auction	Аукцион	Аукцион – алоҳида хусусиятларга эга бўлган товарларни сотиш учун муайян жойларда ташкил қилинган махсус ким ошди савдо муассасаси	Аукцион – способ продажи с публичных торгов, при котором продаваемые ценности приобретаются покупателем, предложившим за них наивысшую цену
3.	Банк	Bank	Банк	– иқтисодиётнинг меъёрида амал қилиши учун зарур бўлган пул массаси харакатини тартибга солувчи молия-кредит муассаса	Банк – финансовый посредник, основными функциями которого является прием вкладов и выдача ссуд

4.	Биржа	Exchange	Биржа	Биржа – намуна (ёки стандарт)лар асосида оммавий товарларнинг мунтазам савдотик ишларини ўтказувчи тижорат муассасаси	Биржа– государственная или акционерная организация, предоставляющая помещение, определенные гарантии, расчетные и информационные услуги для сделок с ценными бумагами, товарами, получающая за это комиссионные от сделок и накладывающая определенные ограничения на торговлю
5.	Мехнат биржаси	Labor exchange	Биржа труда	Мехнат биржаси – ишчилар ва тадбиркорлар ўртасидаги ишчи кучини олди-сотди битимини тузишда воситачиликни амалга оширувчи ва ишсизларни рўйхатга олувчи муассаса	Биржа труда– государственное учреждение, выполняющее функции посредника между работодателями и наемными работниками.
6.	Мулкка эгалик қилиш	ownership of property	Владение собственностью	Мулкка эгалик қилиш – мулкдорлик ҳуқуқининг унинг эгаси қўлида сақланиб туриши ва яратилган моддий бойликларни ўзлаштиришнинг иқтисодий шакли	Владение собственностью– принадлежность материальных и духовных ценностей определенным лицам, юридическое право на такую принадлежность и экономические отношения между

					людьми по поводу принадлежности, раздела и передела объектов собственности; включает права владения, распоряжения, использования
7.	Давлат сектори	Government sector	Государственный сектор	Давлат сектори – ўз олдига фойда олишни мақсад қилиб қўймаган, асосан иктисодиётни тартибга солиш вазифасини амалга оширадиган турли бюджет ташкилотлари ва муассасаларининг мажмуи	Государственный сектор – часть экономики страны, полностью контролируемая государством
8.	Пул	Money	Деньги	Пул – умумий эквивалент ролини бажарувчи махсус товар	Деньги – средства, которые могут приниматься в оплату за любые товары и услуги
9.	Дивиденд	Dividend	Дивиденд	Дивиденд – акция эгаси ўзлаштирадиган даромад тури	Дивиденд – часть прибыли акционерного общества, ежегодно распределяемая между акционерами в виде дохода на принадлежащие им акции в соответствии с количеством и видом акции, находящихся в их владении

10.	Табиий монополия	natural monopoly	Естественная монополия	Табиий монополия – корхонанинг технологик хусусиятлари сабабли махсулотга бўлган талабни қондириш рақобат мавжуд бўлмаган шароитда самаралироқ амалга оширилувчи товар бозорининг ҳолати	Естественная монополия – отрасль, в которой экономия, обусловленная ростом масштабов производства, столь велика, что продукт может быть произведен одной фирмой при более низких средних издержках, чем если бы его производством занимались не одна фирма, а несколько
11.	Таклиф қонуни	The law proposal	Закон предложения	Таклиф қонуни – нархнинг ўзгариши билан таклиф этилаётган товар миқдорининг тўғри боғлиқлиқдаги ўзгариши	Закон предложения – на любом рынке, в любой момент времени при прочих равных условиях существует положительная зависимость между ценой товара и величиной его предложения.
12.	Талаб қонуни	The law of supply	Закон спроса	Талаб қонуни – товар нархи ва сотиб олинadиган товар миқдори ўзгариши ўртасида бўладиган тесқари ёки қарама-қарши боғлиқлик	Закон спроса – на любом рынке, в любой момент времени при прочих равных условиях существует отрицательная зависимость между ценой товара и величиной спроса на него
13.	Иш ҳақи	Wage	Заработная плата	Иш ҳақи – ишчи ва хизматчиларнинг меҳнатининг миқдори, сифати	Заработная плата – денежное вознаграждение за труд; часть

				ва унумдорлигига караб миллий маҳсулотдан оладиган улушининг пулдаги ифодаси	стоимости созданного трудом блага, дохода от его продажи, выдаваемая работнику предприятием, учреждением, в котором он работает, или другим нанимателем
14.	Якка талаб	Indivi dual demand	Инди виду альный спрос	Якка талаб – ҳар бир алоҳида истеъмолчи (масалан, шахс, оила, корхона, фирма)нинг товарнинг шу турига бўлган талаби.	Индивидуальный спрос – количество товара, которое покупатели хотят и могут купить по определенной цене на определенном рынке в определенный момент времени
15.	Меҳнат интенсив лиги	The intensity of labor	Интен сив ность труда	Меҳнат интенсивлиги – меҳнатнинг сарфланиш тезлиги ёки жадаллиги	Интенсивность труда – все умственные и физические способности, которые могут использоваться людьми для производства товаров и услуг
16.	Картель	Cartel	Кар тель	Картель – иштирокчи лари ишлаб чиқариш воситалари ва маҳсулотлари га ўз мулккий эгаллигини сақлаб қолиб, яратилган маҳсулотларни сотиш эса квота асосида амалга	Картель – форма монополии, при которой ее участники, сохраняя производствен ную и коммерческую самостоятель ность, договариваются между собой о ценах, разделе рынка, обмене

				ошириладиган битта саноат тармоғидаги бир неча корхоналар уюшмаси	патентами
17.	Рақобат	Competition	Конкуренция	Рақобат – бозор субъектлари иқтисодий манфаатларининг тўқнашувидан иборат бўлиб, улар ўртасидаги юқори фойда ва кўпроқ нафлиликка эга бўлиш учун кураш	Конкуренция – соперничество между производителями (продавцами) благ за рынки сбыта с целью получения более высоких доходов, а в общем случае между любыми экономическими субъектами за лучшие результаты
18.	Ишлаб чиқаришнинг тўпланиши	concentration of production	Концентрация производства	Ишлаб чиқаришнинг тўпланиши – ишлаб чиқариш воситалари, ишчи кучи ҳамда маҳсулот ишлаб чиқариш ҳажмининг йирик корхоналарда тўпланиши	Концентрация производства - сосредоточение большей части отраслевого выпуска на нескольких крупных предприятиях отрасли
19.	Концерн	Concern	Концерн	Концерн – расмий жихатдан мустақил бўлган, кўп тармоқли корхоналар (саноат, савдо, транспорт ва банк каби турли соҳа корхоналари) нинг мажмуини ўз ичига олувчи бирлашма	Концерн – объединение промышленных, торговых и прочих предприятий различных отраслей, банков, страховых компаний и других финансово-кредитных учреждений, находящихся под

					единым финансовым контролем
20.	Йирик машиналашган ишлаб чиқариш	Large-scale machine production	Крупное машинное производство	Йирик машиналашган ишлаб чиқариш – меҳнат тақсимоти ҳамда машинали меҳнатга асосланган кооперация.	Крупное машинное производство – процесс создания экономических благ с помощью технологии
21.	Мануфактура	Manufactory	Мануфактура	Мануфактура – меҳнат тақсимотига асосланган, лекин машина ҳали мавжуд бўлмаган шароитдаги кооперация	Мануфактура - процесс создания экономических благ с помощью распределения труда
22.	Жаҳон бозори нархлари	world prices	Мировые цены	Жаҳон бозори нархи – муайян товарни ишлаб чиқаришга сарфланган байналминал харажатларни, товарнинг жаҳон стандарти талабига мос келиш даражасини ва халқаро бозордаги талаб ва таклиф нисбатини ҳисобга оладиган нарх	Мировые цены – денежное выражение интернациональной стоимости реализуемых на мировом рынке товаров
23.	Монополия	Monopoly	Монополии	Монополия – монопол юқори нархларни ўрнатиш ҳамда монопол юқори фойда олиш	Монополия - 1. Исключительное право производства, торговли, промысла и т.п., принадлежащее

				<p>максадида тармоқлар, бозорлар ва яхлит макроиқтисодиёт устидан ҳукмронликни амалга оширувчи йирик корхоналар (фирма, корпорациялар)нинг бирлашмалари</p>	<p>одному лицу, определенной группе лиц или государству. 2. Рынок, на котором выступает лишь один продавец товара, услуги или ресурса</p>
24.	Монополисттик рақобат	Monopolistic competition	Монополистическая конкуренция	<p>Монополистик рақобат – тармоқдаги ишлаб чиқарувчи ёки сотувчилар сони кўп ҳамда улар ўртасида маълум даражада рақобат мавжуд бўлган, бироқ ҳар бир ишлаб чиқарувчи ёки сотувчи ўз товар ёки хизматининг алоҳида, махсус хусусиятлари мавжудлиги сабабли уларнинг нархи ва ишлаб чиқариш ҳажмини белгилашдаги маълум даражада ҳукмронлик ҳолати</p>	<p>Монополистическая конкуренция – тип рынка несовершенной конкуренции, на котором много продавцов, но каждый из них предлагает дифференцированный товар, а значит, может менять его цену, используя отличие своего товара от прочих товаров, удовлетворяющих однотипную потребность</p>
25.	Монопсония	Monopsony	Монопсония	<p>Монопсония – тармоқдаги ишлаб чиқарувчи ёки сотувчилар сони жуда кўп бўлиб, улар товар</p>	<p>Монопсония – тип рынка несовершенной конкуренции, на котором существует только один</p>

				ёки хизматлари нинг ягона истеъмолчиси ёки харидори мавжуд бўлган шароитдаги яккахукмронлик ҳолати–	покупатель
26.	Натурал ишлаб чиқариш	natural produc tion	Натураль ное произ водство	маҳсулотлар ишлаб чиқарувчининг ўз эҳтиёжларини қондириш, ички хўжалик эҳтиёжлари учун мўлжаллаган ишлаб чиқариш–	процесс создания экономических благ для собственного использования
27.	Облигация	Bond	Облигация	унинг эгаси жамиятга қайд қилинган фоиз олиш шарти билан пул қўйганлигини тасдиқловчи қимматли қоғоз–	Облигация – ценная бумага, отражающая отношения по займу и дающая ее держателю (владельцу) доход в виде фиксированного процента от ее нарицательной стоимости
28.	Айирбошлаш	Ex change	Обмен	жамият аъзоларининг иктисодий фаолият турлари ёки ишлаб чиқариш натижалари бўйича ўзаро алмашув жараёни	Обмен – экономическая операция по передаче товара одним экономическим субъектом другому с получением взамен денег или другого товара
29.	Айланма капитал	Wor king capital	Оборот- ный капитал	– унумли капиталнинг бир доиравий айланиш	Оборотный капитал - капитал, участвующий и полностью

				<p>давомидаги ишлаб чиқариш жараёнида тўлик истеъмол қилинадиган, ўз қийматини яратилган маҳсулотга тўлик ўтказадиган ва ашёвий-буюм шаклини ҳам йўқотадиган қисми</p>	расходуемый в течение одного производственного цикла
30.	Ижтимоий-иқтисодий формация	Socio – economic formation	Общественно-экономическая формация	– ишлаб чиқариш усули билан жамият усткурмаси мажмуи	Комплекс методов производства
31.	Мулк объектлари	Properties	Объекты собственности	– мулкка айланган барча бойлик турлари	Виды благ которые превратились в собственность
32.	Олигополия	Oligopoly	Олигополия	– тармоқдаги бир неча йирик ишлаб чиқарувчи ёки сотувчининг нарх ва ишлаб чиқариш ҳажмини белгилашдаги ҳукмронлик ҳолати	Олигополия – тип рынка несовершенной конкуренции, на котором доминируют несколько крупных производителей (продавцов) товара, которые своими действиями могут оказать влияние на рыночную цену товара
33.	Асосий капитал	Main capital	Основной капитал	– унумли капиталнинг ишлаб чиқариш (хизмат кўрсатиш) жараёнида бир қатор доиравий	Основной капитал - совокупность средств труда, функционирующих в сфере производства в неизменной

				<p>айланишлар давомида қатнашиб, ўзининг қийматини тайёрланаётган махсулотга (хизматга) бўлиб-бўлиб ўтказиб борадиган ва хизмат муддати давомида ўзининг ашёвий-буюм шаклини ўзгартирмайдиган қисми</p>	<p>натуральной форме в течение многих циклов производства и переносящих свою стоимость на вновь созданный продукт по частям, по мере изнашивания</p>
34.	Мулкчилик муносабатлари	property relations	Отношения собственности	<p>– мулкка эгалик қилиш, ундан фойдаланиш, уни ўзлаштириш ва тасарруф этиш жараёнида вужудга келадиган муносабатлар</p>	<p>Отношения между экономическими субъектами, вытекающие из прав на объекты</p>
35.	Нафлилик	Utility	Полезность	<p>– товарнинг кишиларнинг бирон-бир нарсага бўлган эҳтиёжини кондириш лаёқати</p>	<p>Полезность– степень удовлетворения от потребления товара или услуги, различают общую (совокупную) и предельную полезность</p>
36.	Мулкдан фойдаланиш	The use of property	Пользование собственностью	<p>– мол-мулкнинг иқтисодий фаолиятда ишлатилиши ёки ижтимоий ҳаётда қўлланилиши, яъни унинг нафли жиҳатларининг бевосита</p>	<p>Использования собственности в экономике</p>

				истеъмол қилиниши	
37.	Истеъмол	Consumption	Потребление	– эҳтиёжларни қондириш мақсадида маҳсулот ва хизматларнинг ишлатилиши жараёни	Потребление – использование, употребление, применение благ в целях удовлетворения потребностей различают производствен ное потребление расходование, использование ресурсов в процессе производства, и непроизводственное , конечное потребление благ людьми, населением для удовлетворения общественных и личных потребностей
38.	Эҳтиёж	Need	Потребность	– инсоннинг яшаши ва камол топиши, умуман инсониятнинг ривожланиши учун керак бўлган хаётий воситаларга бўлган зарурат	Потребности - все физические, социальные и духовные человеческие чувства нужды (нехватки). В экономической теории рассматриваются потребности, являющиеся побудительным мотивом экономической деятельности, то есть конкретизированны

					е желаниа, удовлетворяемые с помощью товаров или услуг
39.	Кўшилган харажатлар	marginal costs	Предель- ные издержки	– маҳсулотнинг навбатдаги кўшимча бирлигини ишлаб чиқаришга қилинадиган харажатлар	Предельные издержки - прирост издержек производства дополнительной единицы продукта
40.	Таклиф	Sentence	Предло- жение	– маълум вақт оралиғидаги нархларнинг муайян даражасида ишлаб чиқарувчи ёки сотувчилар томонидан маълум турдаги товар ва хизматларнинг бозорга чиқарилган миқдори	Предложение - количество товара, которое продавцы хотят и могут продать на определенном рынке по определенной цене в определенный момент времени
41.	Хусусий лаштириш	Privatiza- tion	Прива- тизация	– мулкка эғалик қилиш ҳуқуқининг давлатдан хусусий ва бошқа шахсларга ўтиши	Приватизация – переход права владения на государственную собственность от государства к частным лицам
42.	Меҳнат унумдорлиги	Produc tivity	Произ водитель- ность труда	– ишчи кучининг вақт бирлиги мобайнида маҳсулот яратиш қобилияти	Производитель ность труда – показатель эффективности использования ресурсов труда. Измеряется количеством продукции в натуральном или денежном

					выражении, произведенным одним работником за определенное время
43.	Мехнат унумдор лиги	Productivity	Производительность труда	– маълум вақт давомида ишлаб чиқарилган маҳсулот миқдори ёки маҳсулот бирлигини ишлаб чиқариш учун кетган вақт	Производительность труда - показатель эффективности использования ресурсов труда. Измеряется количеством продукции в натуральном или денежном выражении, произведенным одним работником за определенное время
44.	Ишлаб чиқариш	Production	Производство	– кишилиқ жамиятининг мавжуд бўлиши ва ривожланиши учун зарур бўлган хаётий неъматларни яратиш жараёни	Производство – процесс создания экономических благ
45.	Оддий кооперация	Simple cooperation	Простая кооперация	– бир хил ишни ёки хизмат вазифасини бажарувчи ходимларнинг энг оддий шаклидаги уюшмаси	Обычная форма сотрудников с одной целью
46.	Касаба уюшмаси	Trade union	Профсоюз	– иш берувчи ва ишга ёлланувчи ўртасидаги мехнат муносабатларининг шаклланиши,	Профсоюз– группа наемного персонала, объединившаяся в организацию для защиты своих интересов и

				амалга оширилиши ва тартибга солинишида ишга ёлланувчилар нинг манфаатларини ҳимоя қилувчи жамоат ташкilotи	улучшения своего положения
47.	Давлат тасарруфи- дан чиқариш	Privati- zation	Разгосу- дарствле- ние	– мулкни давлат ҳисобидан чиқарилиб, бошқа нодавлат мулк шаклларининг вужудга келтирилиши	Процесс изменения государственной формы собственности на другие формы
48.	Мулкни тасарруф этиш	Disposal of property	Распо- ряжение собствен- ностью	– мол-мулк тақдирини мустақил ҳал қилиш	Самостоятельно решать судьбу собственности
49.	Тақсимот	Distribu- tion	Распре- деление	– ишлаб чиқариш омиллари ва унинг натижаларини иктисодиёт нинг турли қисм ва субъектлари ўртасида тақсимлаш жараёни	Распределение – разделение произведенного экономического продукта, дохода, прибыли на отдельные части, имеющие адресное назначение, предназначенное для передачи в отдельные фонды, отдельным лицам
50.	Реал иш ҳақи	Real wages	Реальная заработ- ная плата	– номинал иш ҳақи суммасига сотиб олиш мумкин бўлган товарлар ва хизматлар миқдори ёки номинал иш ҳақининг сотиб	Реальная заработная плата– количество товаров и услуг, который рабочий может купить на свою денежную заработную плату; покупательная

				олиш лаёқати	способность заработной платы
51.	Бозор	Market	Рынок	– ишлаб чиқарувчилар ва истеъмолчилар (сотувчилар ва харидорлар) ўртасида пул орқали айирбошлаш жараёнида бўладиган муносабатлар йиғиндиси	Рынок – общественное устройство, обеспечивающее взаимодействие потенциальных продавцов и покупателей
52.	Бозор иқтисо диёти	Market econo my	Рыночная экономика	– товар ишлаб чиқариш, айирбошлаш ва пул муомаласи қонун-қоидалари асосида ташкил этиладиган ва бошқарилади ган иқтисодий тизим	Рыночная экономика – экономическая система, в основе которой лежат частная собственность на средства производства и децентрализованн ый способ координации экономической деятельности
53.	Бозор талаби	market demand	Рыночный спрос	– бир қанча (кўпчилик) истеъмолчиларни нг шу турдаги товар ёки хизматга бўлган талаблари йиғиндиси	количество товара, который покупатели хотят и могут купить по определенной цене на определенном рынке в определенный момент времени
54.	Синдикат	Syndi cate	Синдикат	– ишлаб чиқариш воситаларига мулкчилик бирлашма иштирокчила рининг ўзида сақланиб қолгани	Синдикат – вид монополии, представляющий собой объединение предпринимате лей, которое берет на себя осуществление

				<p>холда, ишлаб чиқарилган маҳсулотни сотиш махсус ташкил этилган ягона савдо ташкилоти орқали амалга оширилувчи, бир турдаги маҳсулот ишлаб чиқарувчи бир неча корхоналарнинг бирлашмаси</p>	<p>всей коммерческой деятельности при сохранении производственной и юридической самостоятельности входящих в него предприятий</p>
55.	Ижтимоий-иқтисодий муносабатлар	Socio-economic relations	Социально-экономические отношения	<p>– ҳаётий неъматларни ишлаб чиқариш, тақсимлаш, айирбошлаш ва истеъмол қилиш жараёнида кишилар ўртасида вужудга келадиган муносабатлар</p>	<p>Отношения возникающие при процессе производство, распределении и потреблении жизненных благ</p>
56	Ишлаб чиқариш усули	Mode of production	Способ производства	<p>– ишлаб чиқарувчи кучлар ва ишлаб чиқариш муносабатлари бирлиги ҳамда ўзаро таъсири.</p>	<p>Процесс создания экономических благ</p>
57.	Талаб	Demand	Спрос	<p>– пул билан таъминланган, тўловга қодир эҳтиёж; маълум вақт оралиғида, нархларнинг мавжуд даражасида истеъмолчиларнинг товар ва хизматлар маълум турларини сотиб</p>	<p>Спрос – количество товара, которое покупатели хотят и могут купить по определенной цене на определенном рынке в определенный момент времени</p>

				олишга қодир бўлган эҳтиёжи	
58.	Мулк субъектлари	Property Subjects	Субъекты собственности	– мулк объектини ўзлаштиришда қатнашувчилар, мулкый муносабатлар иштирокчилари	Участники при изменении объекта собственности
59.	Тариф тизими	tariff system	Тарифная система	– ишчи ва хизматчиларнинг иш ҳақи даражасини тармоқлар ва мамлакат минтақаси бўйича, улар ичида эса ишлаб чиқариш турлари, турли тоифадаги ходимлар малакаси ва меҳнат шароитларига қараб тартибга солиб турувчи меъёрлар мажмуи	Тариф – система ставок, определяющая размер платы за розничные услуги; система ставок оплаты труда
60.	Ишлаб чиқаришнинг технологик усули	Technological mode of production	Технологический способ производства	– меҳнат воситалари, материаллар, технология, энергия, ахборотлар ва ишлаб чиқаришни ташкил этиш мажмуи	Комплекс организации производства трудовых ресурсов, технологии, энергии и информации
61.	Товар	Product	Товар	– бирор-бир нафлилик ва қийматга эга, айирбошлаш учун яратилган маҳсулот	Товар – любой продукт производственной экономической деятельности в материально-вещественной и

					идеальной форме, являющийся объектом купли-продажи
62.	Товар ишлаб чиқариш	Commodity production	Товарное производство	– маҳсулотларни ўз истеъмоли учун эмас, балки бозорда сотиш, айирбошлаш учун ва бошқаларнинг эҳтиёжини қондириш мақсадида ишлаб чиқариш	процесс создания экономических благ
63.	Савдо ярмаркаси	trade fair	Торговая ярмарка	– муайян белгиланган вақтда ва жойда ўтказилувчи ҳамда ўтказилиш жараёнида улгуржи савдо битимлари тузилувчи товар намуналари кўргазмаси	Товарный знак, торговая марка – зарегистрированная в соответствующем государственном учреждении обозначение, проставляемое на товаре или его упаковке и служащее для индивидуализации однородных товаров и их производителей
64.	Трест	Trust	Трест	– ишлаб чиқариш воситалари ва тайёр маҳсулотга биргаликдаги мулкый эгаликни таъминловчи ишлаб чиқарувчиларнинг юридик шахс кўринишидаги бирлашмаси	Трест – вид монополии, представляющий собой объединение предпринимателей, которое характеризуется тем, что входящие в него предприятия теряют свою производственную, коммерческую и юридическую самостоятельность

					ность и подчиняются единому управлению
65.	Нарх	Price	Цена	– реал бозор иқтисодиёти шароитида товар ва хизматларнинг ижтимоий қиймати ва ижтимоий нафлилингнинг пулдаги ифодаси	Цена – денежное выражение стоимости товара, показатель ее величины
66.	Иқтисодиёт	Economy	Экономи- ка	Иқтисодиёт – мулкчиликнинг турли шаклларига асосланган хўжаликлар дан, хўжаликлар аро, давлатлараро бирлашмалар, корпорациялар, концернлар, қўшма корхоналар, молия ва банк тизимларидан, давлатлар ўртасидаги турли иқтисодий муносабатлардан иборат ўта мураккаб ижтимоий тизим	Экономика – общественное хозяйство, представляющее собой единство производства, распределения, обмена и потребления
67.	Иқтисодий tizim	Econo mic system	Экономи- ческая система	мавжуд иқтисодий муносабатлар мажмуасининг иқтисодиётни ташқил қилиш шакллари, хўжалик механизми ва иқтисодий муассасалар	Экономическая система – совокупность законов, институтов, видов человеческой деятельности и ценностей, ее определяющих, и мотивирующих

				билан биргаликдаги тизими	факторов, лежащая в основе для принятия экономических решений. Различают следующие типы экономических систем: традиционная, командная, рыночная и смешанная экономики
68.	Мутлак устунлик	Absolute advantage	Абсолютное преимущество	А товар бўйича маълум мамлакатнинг ушбу товарни ишлаб чиқаришда энг паст харажатлар билан ишлаб чиқариш имконияти	в производстве товара А - наличие у определенной страны возможностей производить данный товар с наименьшими затратами ресурсов
69.	Аванс	Prepaid expense	Аванс	Тўланиши лозим бўлган сумманинг олдиндан тўланувчи қисми	сумма средств, выдаваемая вперед в счет предстоящих платежей
70.	Аккредитив		Аккредитив	Бир ёки бир неча банкларга бир банк томонидан юридик ёки жисмоний шахсларга тўлаб бериш учун топшириқнома	поручение банка одному или нескольким банкам производить по распоряжению или за счет клиента платежи физическому или юридическому лицу в пределах обозначенной суммы, на условиях, указанных в поручении
71.	Актив	Assets	Актив	Юридик ёки жисмоний	Совокупность имущественных

				шахсларга тегишли мулкый хукуклар йиғиндиси	прав, принадлежащих физическому или юридическому лицу
72.	Банкларнинг актив операциялари	Active operations of banks	Активные операции банков	Банкда мавжуд пул маблағларини жойлаштириш (қимматли қоғозлар сотиб олиш ва ссудалар бериш)	операции банков по размещению имеющихся у них денежных средств (покупка ценных бумаг, выдача ссуд)
73.	Актив тўлов баланси	Active of payments balance	Активный платежный баланс	Мамлакатга тушадиган ташқи маблағларнинг мамлакатдан чиқиб кетадиган маблағлардан ошиши тушунилади	платежный баланс, в котором сумма заграничных поступлений страны превосходит сумму ее заграничных расходов и платежей Величина этого превышения называется активное сальдо платежного баланса
74.	Актив савдо баланси	Favorable trade balance	Активный торговый баланс	Мамлакатдан чиқувчи товарларнинг кириб келувчи товарлардан ошишини характерловчи савдо баланс	торговый баланс, характеризующийся превышением вывоза товаров из страны над ввозом в нее
75.	Акциз	Excise	Акциз	Маълум бир товарни сотиб олинган товарнинг миқдори билан боғлиқ солиқ харажатлари	налог на расходы, связанные с приобретением конкретного товара или с количеством купленного товара
76.	Акционерлик жамияти	Joint-stock company	Акционерное общество	Капитали улушларга бўлинган корхона	предприятие, капитал которого разделен на доли, называемые акциями

77.	Акционер	Shareholder	Акционер	Акциядорлик жамяти улушчисини акциялар эгаси	совладелец акционерного предприятия; владелец акций
78.	Имтиёзли акциялар	Preference shares	Акции привиле гирован ные	Аввалдан ўрнатилган фоиз бўйича биринчи бўлиб даромад қисмини олиш хуқуқини берувчи акция	акции, дающие их владельцу первоочередное право на получение дохода в виде твердого, заранее установленного процента
79.	Муқобил нарх	Opportunit y cost	Альтер нативная стоимость	Чегараланган ресурснинг бошқа турдаги фойдаланиш дан бўлган фойда	выгоды от возможного иного использования ограниченного ресурса
80.	Амортиза ция	Deprecia tion	Аморти зация	Асосий фондларнинг эскириши ва уларнинг нархини тайёр маҳсулотга ўтказиб бориш	Постепенное изнашивание основных фондов и перенесение их стоимости по мере износа на готовый продукт
81.	Ижара	rent	Аренда	Ижарачи томонидан мулкни шартнома асосида ижара олувчига фойдаланиш учун бериши	договор, по которому арендодатель представляет арендатору имущество во временное пользование за определенную (арендную) плату
82.	Ассортимент	range	Ассор тимент	Маҳсулотларни шакллар, турлар, маркалар бўйича гуруҳланиши	состав продукции по типам, видам, сортам, размерам, маркам
83.	Ассоциация	Association	Ассоциа ция	Хўжалик ёки бошқа мақсадда бирлашган ташкilotлар ёки шахслар бирлашмаси	объединение организаций или лиц для достижения хозяйственной или другой цели

84.	Аудитор	Auditor	Аудитор	Корхонанинг молия хўжалик фаолиятини шартнома асосида текширувчи шахс	лицо (специализирован- ная организация), проверяющее финансово- хозяйственную деятельность предприятия, на основе контракта, заключенного с руководством проверяемого предприятия
85.	Базис йили	Base year	Базовый год	Нарх индексларини гурухлашда асос қилиб олинган йил	год, принимаемый при построении индекса цен за основу для сравнения с ценами, действующими в другие годы
86.	Бухгалтерия баланси	Balance sheet	Баланс бухгал- тер ский	Маълум бир санада корхонанинг молиявий ҳолатини кўрсатиб берувчи бухгалтерия ҳисоби хужжати	документ бухгалтерского учета, который в обобщенном денежном выражении дает представление о состоянии дел фирм на определенную дату путем сопоставления средств, используемых в процессе предпринимательск ой деятельности с одной стороны и их источников с другой
87.	Банкнотлар	Bills	Банкноты	Мамлакатда босиб чиқарилган турли қийматга эга бўлган банк	банковские билеты, бумажные знаки разного достоинства,

				билетлари	выпускаемые в стране
88.	Банкротлик	bankruptcy	Банкротство	Қарздор корхона, банк, бошқа ташкилот номи қарз мажбуриятларини тўлай олмаслик ҳолати	Несостоятельность должника– предприятия, у фирмы, банка, иной организации платить по своим долговым обязательствам
89.	Бартер келишуви	Barter deal	Бартерная сделка	Товар алмашинуви операцияси бўлиб, мулк ҳуқуқини пул тўловисиз ўтиши	товарообменная операция с передачей права собственности на товары без платежа деньгами
90.	Ишсизлик	unemployment	Безработица	Меҳнатга лаёқатли аҳолининг турли сабабларга кўра иш топа олмаслик бўйича ижтимоий-иқтисодий ҳолат	социально-экономическая ситуация, при которой часть активного, трудоспособного населения не может найти работу, которую эти люди способны выполнить
91.	Бизнес	Buisness	Бизнес	Фойда олиш мақсадидаги иқтисодий фаолияти	экономическая деятельность с целью извлечения прибыли
92.	Неъмат	good	Блага	Фойда келтирувчи, яъни эҳтиёжларни қондиришга қаратилган барча воситалар	любые средства, приносящее пользу, то есть удовлетворяющие какие-либо потребности. Блага бывают свободные и экономические
93.	Бюджет	Budget	Бюджет	Маълум давр ичида даромад ва харажатлари нинг сметасини	денежное выражение сбалансированной сметы доходов и расходов на

				пулдаги кўриниши	определенный период
94.	Бюджет сиёсати	Budget policy	Бюджетная политика	Давлат бюджетининг даромадлари ва харажатлари дан иқтисодиётга таъсир кўрсатиш мақсадида фойдаланиш	использование доходов и расходов государственного бюджета для регулирующего воздействия на экономику
95.	Ялпи ички маҳсулот (ЯИМ)	Gross domestic product (GDP)	Валовой внутренний продукт (ВВП)	Мамлакат худудида унинг фуқаролари ва чет элликлар томонидан маълум давр ичида (одатда бир йил) ишлаб чиқарилган товар ва хизматларнинг сўнгги нархлар йиғиндиси	общая рыночная стоимость конечных товаров и услуг, произведенная на территории страны ее гражданами и иностранцами за определенный промежуток времени (обычно за год)
96.	Ялпи миллий маҳсулот (ЯММ)	Gross national product (GNP)	Валовой национальный продукт (ВНП)	Мамлакат резидентлари томонидан маълум давр ичида (одатда бир йил) ишлаб чиқарилган товар ва хизматларнинг сўнгги нархлар йиғиндиси	общая рыночная стоимость конечных товаров и услуг, произведенных резидентами (гражданами) страны в самой стране и за ее пределами в течение определенного промежутка времени (обычно в течение года)
97.	Валюта демпинги	Currency dumping	Валютный демпинг	Мамлакатдан маҳсулотларни пастроқ нархларда валютанинг арзонлашгани ҳисобига олиб	вывоз товаров по ценам ниже мировых из страны с обесцененной валютой в страны с более твердой или менее обесцененной

				чиқиш	валютой
98.	Валюта бозори	Currency market	Валютный рынок	Халқаро валюталарни сотиш ва сотиб олиш бўйича ташкил этилган ижтимоий-иқтисодий тизим	система социально-экономических и организационных отношений по купле-продаже иностранных валют и платежных документов в иностранных валютах
99.	Талабнинг нарх бўйича эгилувчанлик кўрсаткичи	The indicator for the price elasticity of demand	Показатель эластичности спроса по цене	– талаб ҳажмига таъсир қилувчи бошқа омиллар ўзгармай қолган шароитда нархнинг бир фоизга ўзгариши талабнинг неча фоизга ўзгаришини ифодаловчи кўрсаткич	показатель, выражающий процентное изменение объема спроса под влиянием изменения цены на 1% при неизменности других факторов
100.	Ўзбек тилидаги иқтисодий атама	Сўзни инглиз тилидаги таржимаси	Сўзнинг рус тилидаги таржимаси	Ўзбек тилида	Рус тилида
101.	Ишлаб чиқариш жараёни	Manufacturing process	Производственный процесс	хомашёнинг тайёр маҳсулотга айлангунча бўлган барча жараёнлар туплами	Набор процессов, в течении которых сырьё превращается в готовую продукцию
102.	Ўртача маҳсулот	Average product	Средний продукт	жалб қилинган барча ишлаб чиқариш омилларининг бир-бирлигига тўғри келувчи маҳсулот ҳажми	всех вовлеченных в размер продукта соответствует одной единице факторов производства
103.	Банк	Bank	Банк	Иқтисодиётнинг меъёра амал	финансовая организация,

				қилиши учун зарур бўлган пул массаси харакатини тартибга солувчи молия-кредит муассасаси	основные виды деятельности которой - привлечение и размещение денежных средств, а также проведение расчетов
104.	Стандарт-лаштириш	Standardization	Стандартизация	Турли идоравий тасарруфдаги корхоналар чиқарадиган маҳсулот сифати даражасини белгиловчи меъёрий техникавий асослаш	Определения уровня качества продукции, производимой в распоряжении различных ведомственных предприятий на основе технических регламентов
105.	Қўшилган қиймат	Added value	Добавленная стоимость	Ишлаб чиқарилган маҳсулот қийматидан сотиб олинган ва унумли истеъмол қилинган хом-ашё ва материаллар қиймати чиқариб ташлангандан кейин қолган қисмининг бозор қиймати	Стоимость готовой продукции фирмы (компании) минус стоимость сырья, материалов, полуфабрикатов и других ресурсов, приобретенных у других компаний и использованных для ее изготовления
106.	Ялпи талаб	Aggregate demand	Совокупный спрос	барча истеъмолчилар, яъни аҳоли, корхоналар ва давлат томонидан нархларнинг муайян даражасида турли товарлар ва хизматларни сотиб олиш мумкин бўлган	это реальный объем валового внутреннего продукта, который домашние хозяйства, фирмы и государство готовы приобретать при каждом данном уровне цен, т.е. экономический агрегат, суммирующий величины локальных

				миллий иқтисодиётдаги реал пул даромадлари ҳажми	спросов на все товары и услуги, предлагаемые на рынке
107.	Аграр инқирозлар	Agrarian crises	Аграрные кризисы	қишлоқ хўжалигида рўй берадиган иқтисодий инқирозлар бўлиб, циклли тавсифга эга бўлмайди ва саноат циклларига қараганда анча узок давр давом этади	экономические кризисы, которые происходят в сельском хозяйстве, персонаж не сможет цикла и промышленности цикла, который длится в течение длительного периода
108.	Аграр муносабатлар	Agrarian relations	Аграрные отношения	ерга эгалик қилиш, тасарруф этиш, ундан фойдаланиш ва ишлаб чиқариш натижаларини ўзлаштириш жараёнида вужудга келадиган муносабатлар	экономические отношения, складывающиеся в сельском хозяйстве в связи с владением и использованием земли и других средств сельскохозяйственного производства
109.	Қишлоқ хўжалиги ишлаб чиқариш инфратузилмаси	Agricultural production infrastructure	Сельскохозяйственная производственная инфраструктура	қишлоқ хўжалиги ишлаб чиқаришига бевосита хизмат кўрсатувчи соҳалар	Сферы, непосредственно оказывающие услуги сельскохозяйственному производству
110.	Агросаноат мажмуаси	Agro-industrial complex	Агропромышленный комплекс	қишлоқ хўжалиги маҳсулотлари ни етиштириш, уни саклаш, қайта	Сельскохозяйственное производство, хранение, переработка и

				ишлаш ва истеъмолчиларга етказиб бериш билан боғлиқ хўжалик тармоқларининг бирлиги	поставка сельскохозяйственной промышленности в блоке
111.	Фан-техника тараққиёти	Scientific and technical progress	Научно-технический прогресс	илмий тадқиқотлар натижасида янги техника ва технология, ишлаб чиқришни ва меҳнатни ташкил этишини такомиллаш тиришнинг узлуксиз жараёни	непрерывный процесс внедрения новой техники и технологии, организации производства и труда на основе достижений и реализации научных знаний
112.	Банк кредити	Bank loan	Банковский кредит	пул эгалари (банклар ва махсус кредит муассасалари) томонидан қарз олувчиларга (тадбиркорлар, давлат, уй хўжалиги сектори) берилувчи пул ссудалари	представляет собой, с одной стороны, денежную сумму, предоставляемую банком на определённый срок и на определённых условиях, а с другой стороны – определённую технологию удовлетворения заявленной заёмщиком финансовой потребности
113.	Инвестиция	Investment	Инвестиции	корхоналар ва халқ хўжалиги миқёсида янги ишлаб чиқариш корхоналари яратиш ёки мавжуд корхоналарни замонавийлаш тириш, илғор	долгосрочные вложения как на уровне предприятия, так и народного хозяйства на создание новых и модернизацию действующего производства,

				техника ва технологияларни ўзлаштириш, маҳсулот ишлаб чиқариш ва фойда (даромад) олишни кўпайтириш мақсадида узок муддатли маблағлар киритилиши дир	освоение современных видов техники и технологий, увеличение выпуска продукции и получение прибыли (дохода)
114.	Инвестиция фаолияти	Investment activity	Инвестиционная активность	бу инвестиция фаолияти субъектлари нинг инвестицияларни амалга ошириш билан боғлиқ бўлган ҳаракатлари мажмуаси тушунилади	совокупность действий субъектов инвестиционной деятельности, связанная с внедрением инвестиций
115.	Инвестиция объекти	Investment target	Объект инвестиций	маблағларни сафарбар этаётган объектлар	объекты, в которые вкладываются средства
116.	Инвестиция субъекти	Investment subject	Субъект инвестиций	инвестицияни амалга оширувчи юридик ва жисмоний шахслар тушунилади	юридические и физические лица, занимающиеся инвестициями
117.	Инвесторлар	Investors	Инвесторы	ўз капиталини инвестиция фаолияти объектларига инвестициялашни амалга оширувчи инвестиция фаолияти субъектидир	субъекты, осуществляющие инвестиционную деятельность путём инвестирования собственного капитала в объекты инвестиционной деятельности

118.	Эмитент	Emitent	Эмитент	қимматли қоғозларни муамолага босиб чиқарувчи юридик ва тўловга қобиятли жисмоний шахслар	квалифицированные юридические и физические лица которые выпускают ценные бумаги
119.	Реинвестициялар	Reinvestments	Реинвестиции	инвесторлар томонидан корхоналар фаолиятидан олинган фойдани ишлаб чиқаришни ривожлантириш мақсадида уни шу корхонага қайта киритишдир	внедрение прибыли инвесторов в производство в виде инвестиций в целях развития производства
120.	Инвестиция ресурслари	Investment resources	Инвестиционные средства	бу инвестицион фаолияти амалга оширишда иштирок этадиган ҳар хил кўринишдаги маблағлардир	это экономические, финансовые и интеллектуальные средства, которые внедряются в производство или в деятельность организаций
121.	Реал инвестиция	Real investments	Реальные инвестиции	асосий фондлар ва айланма маблағларга инвесторлар томонидан қуйиладиган барча турдаги бойликлар тушунилади	это ценности, которые направляются инвесторами в основные средства и оборотный капитал
122.	Молиявий инвестициялар	Financial investments	Финансовые инвестиции	қимматли қоғозлар (акция, облигация) сотиб олишга ва банк депозитларига узоқ муддатга жалб қилинган қўйилмалардир	долгосрочные вложения в купленные ценные бумаги (акции, облигации) банковские депозиты

123.	Интеллектуал инвестициялар	Intellectual investments	Интеллектуальные инвестиции	мутахассисларни тайёрлаш, тажриба, илмий текшириш, лицензия ва ноу-хоу бериш, авторлик ҳуқуқи ва бошқалар	обучение специалистов, повышение опыта, научные исследования, получение лицензии и ноу-хау, авторского права и т.д.
124.	Ички инвестициялар	Internal investments	Внутренние инвестиции	мамлакат ҳудудида ички инвесторлар томонидан амалга ошириладиган инвестициялар	внутренние инвестиции, сделанные инвесторами на территории страны
125.	Ташқи инвестициялар	External investments	Внешние инвестиции	фойда олиш мақсадида чет эл инвесторлари томонидан бошқа давлат иқтисодиётига қўйиладиган инвестициялардир	инвестиции, внедряемые зарубежными инвесторами в экономику другого государства с целью получения прибыли
126.	Капитал қўйилма	Capital investment	Капитальные инвестиции	бу янги корхоналарни барпо этиш, мавжуд ишлаб чиқариш ва ноишлаб чиқариш объектларини техник жиҳатдан қайта қуроқлаштириш билан боғлиқ бўлган молиявий, иқтисодий, моддий ва меҳнат харажатлари йиғиндисидир	Это совокупность финансовых, экономических, материальных и трудовых затрат, которые связаны с созданием новых предприятий, технического перевооружения производственных и непроизводственных объектов
127.	Буюртмачилар	Orderes	Заказчики	инвесторлар томонидан инвестицион лойиҳаларни амалга ошириш	юридические и физические лица, представляющие инвесторов для реализации

				учун вакил этиб тайинланган юридик ва жисмоний шахслар	инвестиционных проектов
128.	Пудратчилар	Contractors	Подрядчики	юридик ва жисмоний шахслар бўлиб, улар буюртмачилар тузган шартномалар асосида ишларни бажарадилар	физические и юридические лица, действующие на основании договоров заказчиков
129.	Концессия шартномалари	Agreement of concess	Концессионные договора	бу табиий бойликларни, айрим фойдали қазилмаларни қазиб олиш ва ўзлаштириш учун тузилган шартномалар дир	контракты на добычу и освоение природных ресурсов, некоторых полезных ископаемых
130.	Лизинг шартномаси	leasing contracts	Лизинговые договора	асбоб – ускуналарни ва техника-технологияларни узоқ муддатга ижарага олиш	долгосрочная аренда оборудования и техники-технологии
131.	Инновация	Innovation	Инновации	бу тадқиқотлар ва ишланмалар натижаси бўлиб, янгилик ёки ижтимоий-иқтисодий ечимларни такомиллаш тиришдир	Это результат исследований и разработок, улучшения новинок и социально-экономических решений
132.	Капитал инвестициялар	Capital investments	Капитальные инвестиции	асосий фондларни вужудга келтириш ва такрор ишлаб чиқаришга,	инвестиции на создание и воспроизводство основных средств, а также развитие

				шунингдек моддий ишлаб чиқаришнинг бошқа шакллари ривожлантиришга қўшиладиган инвестициялар	других форм материального производства
133.	Инновация инвестициялари	Innovation investments	Инновационные инвестиции	техника ва технологияларнинг янги авлодини ишлаб чиқиш ва ўзлаштиришга қўшиладиган инвестициялар	инвестиции на разработку и освоение нового поколения техники и технологии
134.	Ижтимоий инвестициялар	social investments	Социальные инвестиции	инсон салоҳияти, малакаси ва ишлаб чиқариш тажрибасини оширишга, шунингдек номоддий неъматларнинг бошқа шакллари ривожлантиришга қўшиладиган инвестициялар	инвестиции на наращивание человеческого потенциала, повышение квалификации и производственного опыта, а также на развитие других форм нематериальных благ
135.	Инвестиция сиёсати	investment policy	Инвестиционная политика	Иқтисодийнинг устувор тармоқларини ривожлантириш, қўллаб – қувватлаш, марказлашган инвестициялар жараёнидан номарказлашган инвестиция жараёнига ўтиш, устувор инвестицион лойиҳаларни	совокупность методов для поддержки и развития приоритетных отраслей экономики, переход с централизации на децентрализацию инвестиционного процесса, механизм, направленный на поддержку приоритетных

				кўллаб-қувватлашга қаратилган механизм, услублар йиғиндиси	инвестиционных проектов
136.	Инвестицион лойиҳа	Investment project	Инвестиционный проект	маълум ижтимоий – иқтисодий мақсадларга йўналтирилган, техник-иқтисодий, бизнес-бошқарув, маркетинг ва ишлаб чиқариш режалари каби аспектлар асосланган, турли молиявий манбалар маблағлари иштироки назарда тутилган комплекс ҳужжатлар йиғиндиси	сборник документов с определенными социально-экономическими целями, основанные на таких аспектах, как технико-экономические, управленческие, маркетинговые и производственные планы, предусматривающие привлечение различных финансовых источников
137.	Инвестиция дастури	Investment program	Инвестиционная программа	Республика иқтисодиётини барқарор ва тадрижий ривожлантиришга эришишга, табиий, минерал хом-ашё, молиявий, моддий ва меҳнат ресурсларидан оқилона фойдаланиш йўли билан Республиканинг айрим тармоқлари ва минтақалари	комплекс мероприятий, направленных на улучшение реализации основных приоритетов и стратегических задач, достижение устойчивого и стабильного развития экономики, оптимального использования минерального сырья, финансовых,

				ни таркибий ўзгартиришнинг асосий устуворликларини ва стратегик вазифаларини амалга оширишга йўналтирилган бир-бири билан ўзаро боғланган чора-табдирлар комплекси	материальных и трудовых ресурсов в некоторых секторах и регионах республики путем структурных изменений
138.	Қатъий ва якуний шартномавий нарх	Strong and final fixed (agreed) price	Строгая и конечная договорная цена	бунда курилишнинг бутун муддатига қабул қилинган шартномавий баҳо ўзгармайди. Бундай баҳолар асосан муддати бир йилдан ошмайдиган курилиш объектлари учун тавсия этилади. Ушбу нархлар таркибида прогноз ўзгартиришлар киритишни инобатга олувчи пудратчи ташкилотларнинг risks ҳам ҳисобга олинади	Это тот случай, когда договорная цена не меняется в течении всего срока договора о поставке услуг. На основе оценки, такой срок на не более одного года рекомендуется для строительства объектов. Этот прогноз отражает ожидаемые изменения в структуре цен, где риск подрядных компаний учитывается
139.	Ишлаб чиқариш цикли	Production cycle	Производственный цикл	маълум саноат корхонасида муайян маҳсулотни тайёрлаш учун зарур бўлган вақт	Время, необходимое для получения конкретной продукции в определенной отрасли
140.	Машинасоз-	Engineering	Машино-	оғир саноатнинг	отрасль тяжелой

	лик		строение	<p>халқ хўжалиги учун машиналар, жиҳозлар, аппаратлар ва асбоблар, маданий-маиший моллар ҳамда мудофаа куроллари ишлаб чиқарадиган тармоқлари мажмуи</p>	<p>промышленности, производящие машины, оборудование, аппараты и инструменты, культурные ценности национальной экономики, а также средства для оборонного комплекса</p>
141.	Эркин иқтисодий ҳудуд	Free economic zone	Свободная экономическая зона	<p>бу инвестицияларни алоҳида минтақалар ва мамлакат иқтисодиётини ривожлантириш, ресурсларни камчиқиндилли ва камчиқиндисиз қайта ишловчи янада прогрессив технологияларни жорий қилиш, халқаро алоқа ва ҳамкорликка таъсир ўтказиш учун қулай шароитлар яратиш мақсадида солиққа тортиш, валюта, божхона ва шу каби бошқармаларни тартибга солишдаги алоҳида тартиб ва шарт-шароитлар ўрнатадиган ҳуқуқий нормалар</p>	<p>это внедрение инвестиций для развития или отдельных регионов или всего государства, для внедрения малоотходных и безотходных технологий, а также это комплекс правовых норм, которые создают специальные условия в процессе управления налоговыми, таможенными, валютными организациями, которые в свою очередь влияют на международные отношения и партнерства</p>

				Йиғиндисидир	
142.	Инвестицион муҳит	Investment environment	Инвестиционная среда	муайян мамлакатга (ёки худудга) инвестициялар киритишнинг мақсадга мувофиқлиги ва жозибадорлигини белгилайдиган, иқтисодий, ижтимоий, ташкилий, сиёсий ва бошқа шарт-шароитлар мавжудлигининг ижобий ёки салбий томонларини англатади	это понятие которое определяет привлекательность инвестиций и целесообразности включения, экономических, социальных, организационных, политических и других условий, положительных или отрицательных аспектов существования
143.	Бизнес	Business	Бизнес	бозор иқтисодиёти шароитларида субъектнинг маълум бир маҳсулот ёки хизмат турини яратиш ва сотиш йўли билан фойда олишга мўлжалланган иқтисодий фаолияти	рисковая экономическая деятельность, направленная на систематическое получение прибыли от производства и продажи товаров, оказания услуг, выполнения работ
144.	Бизнес-режа	Business plan	Бизнес-план	корхона фаолияти дастури, кутилаётган харажат ва даромадлар ҳисобини ўз ичига олувчи компания фаолиятининг муайян мақсадларига эришиш учун	Это план хозяйственной деятельности, в том числе ожидаемых затрат и доходов учета некоторых конкретных мер по достижению целей плана компании. Разработанной на основе маркетинговых

				муайян чора-тадбирлар режаси. Маркетинг тадқиқотлари асосида ишлаб чиқилади	исследований
145.	Маркетинг	Marketing	Маркетинг	Корхоналарнинг маҳсулот ишлаб чиқиш, ишлаб чиқариш ва сотиш ёки хизмат кўрсатишга оид фаолияти, бозорни ва истеъмолчилар талабига фаол таъсир кўрсатишни ўрганиш асосида бошқариш тизими	это система управления производства товаров и оказания услуг компаниями, а также система изучения влияния рынка на спрос потребителей
146.	Ялпи фойда	Gross profit	Валовая прибыль	корхона ялпи даромадининг барча мажбурий тўловларни чиқариб ташлагандан сўнг корхона ихтиёрида қолувчи қисми	это нетто прибыли компании после исключения всех обязательных платежей
147.	Банк операциялари	Bank operations	Банковские операции	маблағларни жалб этиш ва уларни жойлаштириш бўйича амалга ошириладиган операциялар	виды хозяйственной деятельности, к осуществлению которых допускаются исключительно организации, имеющие лицензию, выдаваемую центральными банками. Лицензирование

					банковской деятельности связано с необходимостью защиты денежных средств частных лиц и компаний
148.	Банк фойдаси (маржа)	Banking profit (margin)	Банковская прибыль (маржа)	олинган ва тўланган фоиз суммалари ўртасидаги фарк	Разница между суммой процентов, уплаченных и полученных
149.	Ноу-хау	Know-how	Ноу-хау	бу ишлаб чиқариш сири ҳисобланган, эгаси бу маълумотларни учинчи шахслар томонидан ноқонуний ишлатилиши дан ҳимоя қилиш ҳуқуқига эга бўлган, ҳимояловчи ҳужжатлар (масалан, патентлар) билан муҳофазаланмаган ва тўлиқ ёки қисман наشر қилинмаган техник, ташкилий ёки тижорат маълумотлари дир	это тип информации который строго защищается от использования третьим лицом, также включает в себя секреты фирмы
150.	Товар белгиси	Trademark	Товарный знак	бу бирор ишлаб чиқарувчининг товар ва хизматларини бошқа ишлаб чиқарувчининг ўхшаш товар ва хизматларидан фарқлаш учун	является производителем товаров и услуг предназначены для различения товаров и услуг, аналогичные оригинальным производителем

				мўлжалланган оригинал график тасвир, рақам, ҳарф ёки сўзларнинг бирикмасидир	графикских изображений, цифр, букв или сочетания слов
151.	Ихтиро	Invention	Изобретение	бу турли соҳалардаги маҳсулотга (хусусан, қурилма, модда, микроорганизм штамплари, ўсимлик ва ҳайвонлар хужайрала рига) ёки услуга (моддий воситалар ёрдамида моддий объектлар устидан ҳаракатни амалга ошириш жараёнига) тегишли техник ечим	это создание в различных областях продукта (в частности, устройство, микро-марок, и клеток растений и животных) или контроля (процесс осуществления действий на материальных объектах) соответствующего технического решения
152.	Бюджет тақчиллиги	Budget deficit	Бюджетный дефицит	давлат бюджети харажатларининг даромадлардан ортиқчалиги	превышение расходов бюджета над его доходами
153.	Тадбиркорлик фаолияти	Business activities	Предпринимательская деятельность	шакли ва соҳасидан қатъий назар фойда олишга ва ундан самарали фойдаланиш мақсадига қаратилган иқтисодий фаолият	рисковая экономическая деятельность, направленная на систематическое получение прибыли от производства и продажи товаров, оказания услуг, выполнения работ
154.	Фойда	Profit	При	корхона	конечные результаты

			быль	фаолиятининг якуний молияий натижалари; пул тушуми ва харажатлар ўртасидаги фарқ сифатида аниқланади	финансовой деятельности предприятия; определяется как разница между поступлениями и расходами
155.	Иқтисодий давр	Business cycle	Экономический цикл	ишлаб чиқаришнинг бир иқтисодий инқироздан иккинчиси бошлангунга қадар такрорланиб турадиган тўлқинсимон харакати	колебания экономической активности (экономической конъюнктуры), состоящие в повторяющемся экономическом спаде (рецессии, депрессии) и экономическом подъёме (оживлении экономики)
156.	Амортизация	Depreciation	Амортизация	босқичма-босқич асосий капитал қийматининг маълум бир қисмини ишлаб чиқариладиган маҳсулот қийматиға ўтказиш йўли билан уни қоплаш	способ возмещения основного капитала путем постепенного перенесения его стоимости на производимую продукцию
157.	Даромад	revenue	Доход	сотилган товар миқдорини нархга кўпайтирилганига тенг, маҳсулотларни сотишдан тушган тушум	денежные или иные средства, получаемые домашним хозяйством от продажи ресурсов
158.	Талаб қонуни	law of demand	Закон спроса	нархдан бошқа омиллар ўзгармаганда талаб миқдори	Широко принятое утверждение о том, что при прочих равных условиях

				билан нарх ўртасидаги боғлиқлик	при более низкой цене будет куплено больше товара, а при более высокой - меньше
159.	Таклиф қонуни	law of supply	Закон предложения	тўғридан-тўғри нарх ўзгариши билан боғлиқ ҳолда таклифнинг ўзгариши	прямая связь между ценой и количеством продаваемого товара
160.	Банк фойдаси (маржа)	Banking profit (margin)	Банковская прибыль (маржа)	олинган ва тўланган фоиз суммалари ўртасидаги фарқ	Разница между суммой процентов, уплаченных и полученных
161.	Таваккалчилик	risk	Риск	қўйилган мақсадга эришидаги йўқотишлар	Контекст, в котором либо событие произойдет с некоторой вероятностью (probability), либо некоторая величина имеет распределение вероятностей (probability distribution)
162.	Тижорат кредити	Commercial credit	Коммерческий кредит	корхоналар, бирлашмалар ва бошқа хўжалик юритувчи субъектларнинг асосан тўловни кечиктириш йўли билан товар шаклида бибирига берадиган кредитлари	это разновидность небанковского кредита. Объектом выступают не денежные средства, а товарный капитал. Такой кредит может предоставлять как продавец, так и покупатель услуг или товаров
163.	Товар биржаси	Commodity exchange	Товарная биржа	олдиндан белгиланган қоидалар асосида улгуржи савдони ташкил этиш	постоянно действующий оптовый рынок чистой конкуренции, на

				шакли	котором по определенным правилам совершаются сделки купли-продажи на качественно однородные и легко взаимозаменяемые товары
164.	Энгел чизиклари	Engels curves	Кривая Энгеля	истеъмол қилинган товарлар миқдорини истеъмолчи даромадининг ўзгаришидан боғлиқлигини кўрсатувчи чизик	кривая, показывающая зависимость изменения величины потребления товара от изменения дохода потребителя
165.	Чекли даромад	Marginal revenue	Пределный доход	бир-бирлик қўшимча товар сотишдан тушган қўшимча даромад	дополнительный доход, полученный в результате роста объема продаж товара на единицу
166.	Монополия	Monopoly	Монополия	бу шундай бозорки, унда фақат битта маҳсулот ишлаб чиқарувчи фирма фаолият олиб боради ва маҳсулот ишлаб чиқаришни, сотишни тўлиқ назорат қилади	рыночная структура, при которой на рынке действует одна фирма–производитель, полностью контролирующая производство и продажу товара
167.	Нарх	price	Цена	бир- бирлик товарни сотиб олиш учун тўланадиган пул миқдори	количество денег, уплачиваемое и получаемое за единицу товара или услуги
168.	Мувозанатли қиймат	equilibrium price	Равновесная цена	талаб билан таъотиғни тенглаштирувчи нарх. мувозанатли	цена, уравнивающая величины спроса и предложения на рынке в результате

				қийматга тўғри келадиган товар микдорига мувозанатли маҳсулот микдори дейилади	действия конкурентных сил
169.	Нафлик	utility of good	Полезность	иқтисодий неъматларни, шахс эҳтиёжини қондириш даражаси. Неъмат инсон эҳтиёжини қанча тўлароқ қондирса унинг нафлиги шунча юқори бўлади	способность экономического блага удовлетворять одну или несколько человеческих потребностей
170.	Ишлаб чиқариш омиллари	Production	Факторы производства	чекланган бўлиб, уларга меҳнат (labour), капитал (sapital), материаллар (хом ашё, бутловчи қисмлар, электр энергияси, газ, сув ва ҳоказо), ер (land)	любое благо (ресурс), используемое для производства других благ
171.	Ссуда фоизи	interest	Ссудный процент	капитал эгасига уни капиталидан фойдалангани учун иқтисодий субъект томонидан тўланадиган нарх	цена, уплачиваемая собственникам капитала за использование заемных средств в течение определенного периода
172.	Рақобат	Competition	Конкуренция	бозор субъектлари иқтисодий манфаатларининг тўқнашувидан иборат бўлиб, улар ўртасидаги юқори фойда ва	субъекты рынка состоят из конфликта экономических интересов между высокими и борьбы, чтобы иметь возможность

				кўпроқ нафлиликка эга бўлиш учун кураш	предложить больше преимуществ
173.	Бозор	Market	Рынок	Товарларнинг реал ва потенциал сотувчи ва харидорлари мажмуи ҳаракат қиладиган алмашинув соҳаси; товарларни сотиш билан борлиқ алмашинув соҳасидаги иқтисодий муносабатлар мажмуи	это сфера, где продвигаются реальные и потенциальные покупатели и продавцы. Экономическое отношение при обмене и покупке товаров
174.	Бозорни сегмент лаш	Market segmentati on	Сегмента ция рынка	истеъмолчиларни, уларнинг эҳтиёжларини, имкониятлари ёки хулқ атворларига асосан гуруҳларга ажратиш жараёни.	распределение на группы потребителей, их потребность, возможности или их поведения
175.	Истеъмол кредити	Consu mer credit	Потре бительс кий кредит	хусусий шахсларга, аввало, узоқ муддат фойдаланади ган истеъмол товарлари сотиб олиш учун маълум муддатга берилувчи қарз маблағлари	частные лица, прежде всего, долгосрочное использование для покупки потребительских товаров, срока кредита
176.	Ишлаб чиқаришни такомиллаш тириш концепцияси	The concept of impro ving produc tion	Концеп ция совершен ствования произ-	истеъмолчилар кенг тарқалган ва нархи қулай товарларга яхши муносабатда	концепция управления маркетингом, в ситуации, когда потребители отдают

			водства	бўлишини, шунинг учун рахбарият ўз харакатларини ишлаб чиқаришни такомиллаштири шга ва тақсимот тизими самарадорлигини кўтаришга йўналтириши кераклиги ҳақида тасдиқ	предпочтение товарам, которые имеются в продаже, пользуются спросом и доступны по цене. В этом случае целью компании является совершенствова ние производства этих товаров, снижение издержек
177.	Валюта биржаси	Currency exchange	Валютная биржа	миллий валюталар курслари бўйича уларнинг эркин олди-сотдиси амалга ошириладиган, расмий жихатдан ташқил этилган бозори шакли	то элемент инфраструктуры валютного рынка, деятельность которой состоит в предоставлении услуг по организации и проведению торгов, в ходе которых участники заключают сделки с иностранной валютой
178.	Жорий нарх	Current prices	Текущие цены	йил давомидаги ишлаб чиқариш натижалари ҳисоблашда қўлланилувчи амалдаги нарх	лет производства используется при расчете результатов текущей цены
179.	Чекли даромад	Marginal revenue	Преде льный доход	бир- бирлик қўшимча товар сотишдан тушган қўшимча даромад	дополнительный доход, полученный в результате роста объема продаж товара на единицу
180.	Бюджет чизиғи	budget line	Линия бюджет- ного ограни- чения	«умумий вақт – даромад» координаталарига эга бўлган тўғри чизиқ бўлиб,	геометрическое место точек, показывающих все комбинации двух товаров, которые

				унинг ётиклик бурчаги иш ҳақини ифодалайди. (даромад 0 бўлганда вақт 24 соатга тенг, яъни (24,0))	потребитель имеет возможность купить на располагаемую сумму (бюджет) при данных ценах этих товаров. Условие – полное расходование имеющегося дохода
181.	Чекли нафлик	marginal utility	Полезность	иктисодий неъматларни, шахс эҳтиёжини кондириш даражаси. Неъмат инсон эҳтиёжини қанча тўлароқ кондирса, унинг нафлиги шунча юқори бўлади	способность экономического блага удовлетворять одну или несколько человеческих потребностей
182.	Товар эластиклиги	elasticity of product	Эластичность	талаб ва таклифга таъсир қилувчи омилларнинг ўзгариши натижасида уларни қанчага ўзгариши тушунилади (нархни, даромади, истеъмолчилар сони ва ҳоказо).	Выраженное в процентах изменение одной переменной (variable) в ответ на выраженное в процентах изменение другой переменной. Измерение эластичности осуществляется при очень малых изменениях переменной, вызывающей реакцию, например, процентное изменение количества вследствие очень малого изменения цены
183.	Харажатлар	costs	Издержки	бозорда	Издержки помимо

				товарларни сотишда эгалик ҳуқуқини аниқлаш ва уни бериш билан боғлиқ харажатлар	цены, возникающие при торговле товарами и услугами. Эти издержки могут быть значительными на тех рынках, где продается разнородная и сложная продукция
184.	Стандарт лаштириш	Standardization	Стандартизация	турли идоравий тасарруфдаги корхоналар чиқарадиган маҳсулот сифати даражасини белгиловчи меъёрий техникавий асослаш	определения уровня качества продукции, производимой в распоряжении различных ведомственных предприятий на основе технических регламентов
185.	Ишлаб чиқариш	Manufacturing	Производственный	хомашёнинг тайёр маҳсулотга айлангунча бўлган барча жараёнлар туплами	Набор процессов, в течении которых сырьё превращается в готовую продукцию
186	Инвестициялар	Investments	Инвестиции	инвесторлар томонидан корхоналар фаолиятдан олинган фойдани ишлаб чиқаришни ривожлантириш мақсадида униту корхонага қайта киритишдир	В целях развития производства прибыли предприятий инвесторами повторного входа в предприятие
187.	Чекли маҳсулот	Marginal product	Предельный	бир- бирлик қўшимча товар сотишдан тушган қўшимча маҳсулот	дополнительный доход, полученный в результате роста объема продаж товара на единицу

188.	Ташқи инвестициялар	foreign investments	Внутренние инвестиции	мамлакат ҳудудида ички инвесторлар томонидан амалга ошириладиган инвестициялар	внутренние инвестиции, сделанные инвесторами на территории страны
189.	Бюджет чегараси	budget constraint	линия бюджетного ограничения	«умумий вақт - даромад» координатала рига эга бўлган тўғри чизик бўлиб, унинг ётиқлик бурчаги иш ҳақини ифодалайди. (даромад 0 бўлганда вақт 24 соатга тенг	геометрическое место точек, показывающих все комбинации двух товаров, которые потребитель имеет возможность купить на располагаемую сумму (бюджет) при данных ценах этих товаров. Условие – полное расходование имеющегося дохода
190.	Ишчи кучи талаби	Demand for labor	Спрос на рабочую силу	муайян вақтда иш ҳақининг таркиб топган даражасида турли иш берувчилар томонидан ишчи кучи миқдори ва сифатига билдирилган талаб	состоит из определенного уровня заработной платы, многие работодатели выражается количеством и качеством рабочей силы
191.	Амортизация нормаси	Depreciation rate	Норма амортизации	амортизация ажратмалари йиллик суммасининг асосий капитал қийматиға нисбатининг фоиздаги ифодаси	Амортизационные отчисления годовой процент от стоимости капитала выражения суммы
192.	Инвесторлар	Investors	Инвесторы	Ўз капитални инвестиция фаолияти объектларига инвестициялашни амалга оширувчи	их капитал путем инвестирования в объекты инвестиционной деятельности доморощенных

				инвестиция фаолияти субъектидир	инвестиционные объекты
193.	Эмитент	Emitent	Эми тент	қимматли қоғозларни муаммалага босиб чиқарувчи юридик ва тўловга қобиятли жисмоний шахслар	<u>организация или физическое лицо, которые выпускают (эмитируют) ценные бумаги для развития и финансирования своей деятельности.</u>
194.	Айирбошлаш	Excha nge	Обмен	Жамият аъзоларининг иктисодий фаолият турлари ёки ишлаб чиқариш натижалари бўйича ўзаро алмашув жараёни	Процесс движения товаров как форма распределения производимых обществом ценностей
195.	Алмаштирув самараси	effect of changing	эффект замещения	Иш ҳақининг ортиши натижасида бўш вақтнинг қисқариши	сокращение свободного времени за счет увеличения заработной платы
196.	Иқтисодий неъмат	Econo mic good	Эконо мическая ценность	эҳтиёжни қондириш воситаси	способ удовлетворения потребностей
197	Иш ҳақи	Salary	Заработ- ная плата	Фойдаланилган меҳнат учун берилган пул миқдори	денежные средства выданные в обмен использования труда
198.	Изокванта	Isoqu ants	Изокванта	бир хил ҳажмдаги маҳсулот ишлаб чиқаришни таъминловчи омиллар сарфлари комбинация ларини ифодаловчи эгри чизиқ	кривая, показывающая комбинации использования факторов, которые создают одинаковое производство товаров
199.	Диверсифика ция	Diversificat ion	Диверси- фикация	ишлаб чиқаришнинг	расширение ассортимента

				самарадорлигини ошириш, маҳсулот ва хизматларни сотиш бозорларини кенгайтириш мақсадида тармок ва корхоналар фаолият соҳаларини кенгайтириш, маҳсулот ва хизматлар ассортимент ларини кўпайтириш, уларнинг сифатини такомиллаш тириш	выпускаемой продукции и переориентация рынков сбыта, освоение новых видов производств с целью повышения эффективности производства, получения экономической выгоды, предотвращения банкротства
200.	Даромад самараси	Effect of income	Эффект дохода	ишчи иш ҳақининг ўсиши натijasида иш вақтининг қисариши ҳисобидан дам олиш вақтининг ортиши	увеличение заработной платы способствует увеличению часов отдыха

English Idioms

as poor as a church mouse

very poor

My teacher is as poor as a church mouse.



to bet on the wrong horse



make a mistake in predicting the future

He bet on the wrong horse by supporting John Kerry.

to make a quick buck

to earn money quickly
sometimes dishonestly

We made a quick buck on the stock market.



look like a million dollars



to look and feel fantastic

She looked like a million dollars at the reunion.

IDIOMS ABOUT MONEY

Idioms for talking about tough financial situations/ poverty

go broke – lose all of one’s money

tighten our belts – spend less and have a lower standard of living

down and out – extremely impoverished

from hand to mouth – salary immediately gets spent on basic necessities with little left over

strapped for cash – doesn’t have money to spend at the moment

don’t/doesn’t have two nickels to rub together – poor; broke

lose one’s shirt – lose a lot of money on a deal, transaction, investment, etc.

pinch pennies – to be extremely thrifty (*noun form: penny pincher*)

get back on one’s feet – recover, usually from a tough financial situation

in the hole – in debt

Idioms for talking about good financial situations/ wealth

well off – wealthy

strike it rich – to suddenly become wealthy

make a killing – make a lot of money on a deal, transaction, business, etc.

deep pockets – rich, wealthy

born with a silver spoon in one’s mouth – be born wealthy and privileged

Idioms for talking about payments

pick up the tab – pay for something

foot the bill – pay for something

set you back – cost someone (*as in “What did it set you back?”*)

cough up the money (cough it up) – reluctantly pay for something

pay through the nose – pay an excessive amount for something

cost an arm and a leg – cost a lot; be very expensive

pay top dollar – pay a lot of money

break the bank – spend a lot of money on something

Idioms for talking about profit and loss

in the black – making a profit

in the red – not making a profit

break even – income equals expenses

Idioms for talking about something expensive/valuable

cost an arm and a leg – cost a lot; be very expensive

pay top dollar – pay a lot of money

worth its weight in gold – very valuable

jack up the price – increase the price of something

pay through the nose – pay an excessive amount for something

Idioms for talking about corruption and dishonesty

rip someone off – take advantage of someone in a financial transaction (*noun form: a rip off*)

slush fund – money allotted for unofficial, corrupt, or illegal transactions

buyer beware – said to communicate that the buyer is responsible for verifying the quality of goods

grease someone's palm – offer a bribe

Idioms for talking about financially providing for oneself or one's family

bring home the meat – to be the primary provider in the family

make an honest living – to make money by having a job and working hard at it

make a living – make enough money to support oneself

make ends meet – make enough to pay for one's expenses and not go into debt

Other idioms for talking about money

going rate – what people normally pay for something

out of pocket expenses – an expense that will not be reimbursed by one's employer or organization

more bang for your buck – value for what you spend

get your money's worth – get good value for what you pay

more money than sense – said when someone wastes money on something expensive

ballpark figure – very inexact estimate (also ballpark number)

nest egg – money saved up for the future

throw money at something – spend a lot of money trying to fix something without having a real plan

cold, hard cash – cash; actual money instead of being paid with a credit card or check

nickel and dime someone (to death) – charge small amounts for various things which add up to a real expense

the almighty dollar – used to express that making money is more important than anything else

for peanuts – sold at a price much lower than what it is worth

Idioms Related to Negotiations and Disagreements

bend over backwards – do everything possible to achieve something

call the shots – be in charge; make the decisions

change one's mind – change one's decision

common ground – mutual understanding

fly off the handle – lose one's temper very suddenly

get down to business – stop making small talk and talk about the topic at hand

have a bone to pick with someone – need to talk to someone about something they have done wrong

hit below the belt – say something to unfairly hurt someone

hold one's tongue – remain silent

lay one's cards on the table – be honest about one's motivations, intentions, etc.

meet someone halfway – make a compromise

not have a leg to stand on – not have an argument

on the fence – unable to decide

out of the question – not worthy of consideration because of difficulty or an unwillingness to do it

play hardball – be ruthless and aggressive

play one's cards right – make the right moves to get what is desired

put one's foot down – take a firm stand

put words in someone's mouth – incorrectly say what someone means

second guess – to question or criticize something that has already been done

see eye to eye – be in agreement with someone

short end of the stick – get treated unfairly; get the worse part of an agreement, deal, assignment, etc.

sleep on it – wait until the next day to make a decision

stand one's ground – maintain one's position; not give in

stick to one's guns – not change one's mind or decision; remain firm

talk someone into something – convince someone to do something

talk someone out of something – convince someone not to do something

the ball is in one's court – someone's turn to decide or act

until someone is blue in the face – expression used to communicate that someone can say something over and over again but won't change the other person's mind

upper hand – position of control; have an advantage

water under the bridge – problems or disagreements in the past that are no longer relevant/important now

Idioms about Success

ahead of the curve – better than the average competitor

ahead of the pack – better than the competition

batting a thousand – do something flawlessly

come a long way – make a lot of progress

every dog has its day – everyone, even underdogs, experience success at some point

front runner – the clear favorite to win or be chosen for something

going places – going to become successful

have it made – to have great success and no longer have to worry about money

hit pay dirt – do something which results in acquiring considerable wealth or something of great value

hit the jackpot – suddenly achieve great wealth or success

in the bag – victory or success is almost certain

kill two birds with one stone – do one thing to accomplish two objectives

knock it out of the park – execute something extremely well

live up to – do as well as what was expected

make a comeback – regain success

make a killing – make a lot of money

make the cut – meet a certain standard

move/come up in the world – becoming more successful

on a roll – experiencing a lucky or successful streak

on top of the world – extremely happy, often as a result of a great accomplishment

pass with flying colors – easily pass an evaluation, test, quiz, etc.

practice makes perfect – practice leads to perfection or ideal results

pull something off – successfully achieve something difficult

rags to riches – situation in which someone goes from poverty to wealth

riding high – confident, usually due to recent success

rise to the occasion – perform well during a difficult event or challenging situation

run circles around someone – much better than the competition

save the day – prevent something bad from happening

sky's the limit – almost limitless potential

take the world by storm – become popular or successful very quickly

third time's the charm – the third attempt yields success

when there's a will, there's a way – success if possible if someone really

wants to achieve something

win-win situation – a contract, agreement, etc. that benefits both sides

Idioms for Feelings and Moods

Idioms about sickness

under the weather – a little bit sick

as sick as a dog – very sick

Idioms about anger

fly off the handle – lose one's temper very suddenly

give someone a piece of one's mind – to angrily speak/yell at someone who has done something wrong

bite one's head off – yell at someone for no reason

try one's patience – make someone be annoyed or lose their patience

make one's blood boil – anger someone

jump down one's throat – yell at or strongly criticize someone

up in arms – upset, outraged

get all bent out of shape – get angry

have a bone to pick – need to talk to someone about something they have done wrong

Idioms about being uncomfortable or nervous

shaken up – troubled, distressed

fish out of water – in an unfamiliar or uncomfortable situation

on edge – tense, nervous

sinking feeling – feeling that something bad is about to happen

butterflies in one's stomach – nervousness felt in the stomach

on pins and needles – nervous or anxious, usually due to a suspenseful situation

Idioms about sadness

bumped out – sad about a specific issue

hang one's head – feel ashamed

Idioms about happiness, enjoyment, and other positive feelings

get a kick out of something – really enjoy something

make someone's day – to make someone happy by saying or doing something that is the best moment of that person's day

in high spirits – very happy

on top of the world – extremely happy, often as a result of a great accomplishment

walking on air – extreme pride, happiness, and optimism

on cloud nine – extremely happy

Other Idioms about feelings and moods

let/blow off a little steam – do something to release pent up energy/emotions

spaced out – in a disoriented stupor

keep one's chin up – stay positive in the face of adversity

turn over a new leaf – to make an important change for the better

have one's heart set on something – to greatly desire something

sitting pretty – in a very good, secure position

get up on the wrong side of the bed – irritated and in a bad mood, often for no reason

off one's game – performing below one's normal level

in the zone – in a focused state that results in good performance

bored to tears – very bored

in the mood for – want something at the moment; to feel like something (ex. a certain food, an activity, etc.)

give someone the cold shoulder – ignore someone

on the fence – unable to make up one's mind

happy camper – content and satisfied (often used in the negative — *He's not a happy camper*)

Idioms for Describing People

The following idioms for describing people are used in the practice activity:

Negative

wet behind the ears – young and inexperienced
dime a dozen – very common and almost worthless
wrong side of the tracks – from a bad part of town
not cut out for something – not the right person for a certain job, task, or activity
hot head – someone who gets angry easily
dead wood – people no longer useful to the organization
two-faced – deceitful, likely to betray people
past one's prime – not as good as someone once was due to advanced age
out of one's mind – crazy
yes man – someone who always agrees with his/her superiors
rub someone the wrong way – to bother/offend someone accidentally
laughing stock of – source of laughter; someone many people make fun of
set in one's ways – not easily persuaded to change or consider other ideas

Positive

man of his word – someone who keeps promises
down to earth – humble; not pretentious
tough as nails (also **hard as nails**) – strong, determined
big shot – very important
happy-go-lucky – carefree; without worry
give someone the shirt off one's back – extremely generous
diamond in the rough – someone with potential but lacking refinement
heart of gold – very kind
first rate – excellent (*We can also say **second rate** and **third rate** to describe someone of inferior quality*)
class act – of superior quality
going places – going to become successful
up-and-coming – steadily becoming more successful (*adjective — noun form is **up-and-comer***)
wasn't/weren't born yesterday – not naive; not easily tricked

top dog – someone occupying the top position in an organization; someone who has the highest authority

Neutral

night owl – someone who likes to stay up late

black sheep – doesn't fit in with the rest of the family or group

blue collar – working class person, does manual labor; opposite of white collar

white collar – works in an office; opposite of blue collar

born with a silver spoon in one's mouth – born rich with privileges other people don't have

keep to oneself – not be social, quiet

follow in someone's footsteps – follow someone's example; do the same as someone else

chip off the old block – just like someone's father or mother

spitting image – someone who resembles a close family member

dark horse – someone unlikely to win an election

Johnny-come-lately – newcomer

average Joe – common man

eat, sleep, and breathe something – obsessed with something

Idioms about Time

Idioms to communicate urgency or a lack of time

race against the clock – situation in which something must be done very quickly

now or never – there will not be another opportunity to do something

no time to lose – it's important to start right away

make up for lost time – work hard/quickly to compensate for the fact that little progress has been made

wait until the last minute – (*self-explanatory*)

pressed for time – don't have much time due to responsibilities, tasks, etc.

the eleventh hour – at the last minute

Idioms to communicate a lack of urgency

put something on the back burner – suspend or hold something temporarily;
similar to **put something on hold**

put something on hold – suspend or hold something temporarily; similar
to **put something on the back burner**

for the time being – for now

all the time in the world – an excessive amount of free time

time to kill – nothing urgent to do for a certain period of time

Idioms to talk about a long stretch of time

Rome wasn't built in a day – great accomplishments take time

in the long run – over an extended period of time

until the cows come home – for a very long time

only time will tell – we can't know now but we will find out in the future

from day one – from the beginning

Other Idioms about Time

long time, no see – said when two people see each other for the first time in a
while

a mile a minute – very fast

lose track of time – not realize how much time is passing

crack of dawn – very early in the morning

sooner or later – will happen at an unspecific time in the future

find the time – make time for a task or activity

once in a blue moon – very infrequently

get with the times – to do/think what other people are doing/thinking in the
modern world

spur of the moment – spontaneous; not planned

better late than never – (*self explanatory*)

miss the boat – too late to take advantage of an opportunity

in the nick of time – just in time; happened with little time to spare

right place at the right time – (*self explanatory*)

days are numbered – will not exist for much longer

like clockwork – happens at regular, predictable times

the time of one's life – a really great time

moment of truth – a critical moment when something is put to the test

Let's call it a day – let's stop working for today (*Also Why don't we call it a day?*)

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МАЪЛУМОТНОМА

Рахимова Ширин Уткуровна

Рахимова Ширин 1974 йилда Тошкент шаҳрида туғилган. 1996 йилда Ўзбекистон давлат жаҳон тиллари университетининг Инглиз тили филологияси факультетини инглиз ва рус тиллари ўқитувчиси мутахассислиги бўйича тугатди.

1996-1998 йиллар давомида Тошкент давлат шарқшунослик институтининг Инглиз тили кафедрасида инглиз тили ўқитувчиси лавозимида фаолият юритди.

1998-2003 йиллар давомида Тошкент давлат иқтисодиёт университети қошида академик лицейнинг Инглиз тили кафедрасида инглиз тили ўқитувчиси лавозимида ишлади.

2004 йилда Тошкент давлат иқтисодиёт университети Чет тиллари кафедрасининг инглиз тили ўқитувчиси лавозимида иш бошлаб, 2013 йилдан буён Инглиз тили кафедрасида катта ўқитувчи лавозимида фаолият юритиб келмоқда, ўз фаолияти мобайнида ижобий ютуқларга эришмоқда.

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“АМАЛИЙ ХОРИЖИЙ ТИЛ” (ИНГЛИЗ ТИЛИ) ФАНИДАН
БАРЧА ЙЎНАЛИШЛАРДАГИ
3-БОСҚИЧ ТАЛАБАЛАРИНИНГ
АМАЛИЙ МАШҒУЛОТЛАРИ УЧУН

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