

# ДЕНЬГИ

Практикум  
для изучающих английский язык

Ижевск, 2019

# **ДЕНЬГИ**

**Практикум для изучающих английский язык**

# **MONEY**

## **(Practical Guide for English Learners)**

УДК 81.111(075.8)

ББК 81.432.1я73

Д341

**Рецензенты:**

*Газизова А.И.*, д.п.н., профессор кафедры КНИТУ им. А.Н. Туполева (г. Казань);

*Овсянникова Т.В.*, к.п.н., доцент кафедры лингвистического и лингводидактического сопровождения иноязычной профессиональной коммуникации УдГУ (г. Ижевск).

Трофимова Г.С., Сираева М.Н.

Д341 Деньги: практикум для изучающих английский язык / Г.С. Трофимова, М.Н. Сираева.– Ижевск: Издательский центр «Удмуртский университет», 2019. – 40 с.

Предлагаемый практикум предназначен для изучающих английский язык в различного рода образовательных организациях, а также самостоятельно. Преподаватели могут использовать языковой материал практикума, как в системе дополнительного образования, так и для повышения уровня своей лингвистической компетенции. Разделы III и IV ориентированы содержательно на развитие читательской компетенции учащихся.

УДК 81.111(075.8)

ББК 81.432.1я73

## СОДЕРЖАНИЕ

Введение .....	6
Методические рекомендации для преподавателей .....	7
Рекомендации для учащихся .....	9
I. Specimen of Spoken English .....	10
1.1. British Money and American Money .....	10
1.2. An Extract from “A First English Book” with Some Exercises to Follow .....	11
1.3. English Proverbs and Sayings on the topic “Money” .....	12
1.4. British and American Songs .....	14
II. Light Reading .....	18
2.1. “Tit for Tat” and Other English Anecdotes .....	18
2.2. A Short Story .....	21
III. Specimen of American English Speech Formulas .....	25
3.1. American Idioms .....	25
3.2. Dialogues .....	25
IV. Specific Texts on the Topic “Banks and Money” .....	28
Русско-английский тематический словарь .....	33
References .....	37
Appendix .....	38

## ВВЕДЕНИЕ

Цель данного практикума – способствовать более основательному освоению учащимися английской лексики по теме «Деньги». В аналогичных пособиях обычно представлены такие темы, как «Погода», «Внешность», «Семья», «Квартира», «Кино», «Путешествие» и т.д. Тема «Деньги» редко находит отражение в учебной литературе для изучающих иностранный язык при всей своей актуальности и востребованности туристами, деловыми людьми, работающими в сфере торговли или банковских услуг.

Мы не ставим своей целью формирование технологической готовности кого-бы то ни было к профессиональной деятельности. В задачи практикума входит обеспечить расширение словарного запаса обучающихся. Одновременно ставится задача развития умений чтения аутентичных текстов по предложенной тематике.

Практикум состоит из 4 частей.

Первая часть включает тексты для устной проработки.

Вторая часть предлагает короткие фабульные тексты, которые могут содержать лексические единицы, усвоенные при работе с первой частью.

Третья часть знакомит учащихся с некоторыми американскими идиомами по теме.

Четвертая часть содержит тексты, насыщенные специальной лексикой повышенной трудности, по теме «Банковские операции».

В целом материалы практикума, грамотно используемые преподавателем, могут обеспечить перевод учащихся на более высокий уровень сформированности лексической компетенции и читательской компетенции.

Читательская компетенция – это интегративная характеристика личности, проявляющей способность к чтению и применению на практике извлеченной из текста информации (Т.А. Разуваева).

Иноязычная читательская компетенция понимается как деятельностная характеристика обучающегося, свидетельствующая об актуализации умений чтения и понимания текстов на иностранном языке и использования извлеченной из иноязычного текста информации применительно к решению профессиональных (квазипрофессиональных или учебных) задач (Н.М. Ложкина, 2014).

## МЕТОДИЧЕСКИЕ РЕКОМЕНДАЦИИ ДЛЯ ПРЕПОДАВАТЕЛЕЙ

Данный практикум предназначен для любых групп, изучающих английский язык на начальном этапе.

Понятие «иностраный язык» требует небольшого комментария.

Традиционно выделяют два аспекта данного термина, а именно: язык и речь.

Язык – это система языковых средств и правил их использования. При изучении языка выделяют фонетику, лексику, грамматику и орфографию.

Речь – это процесс использования этих средств в ситуациях общения. К видам речевой деятельности относятся: говорение, чтение, аудирование, письмо. Виды РД делятся на рецептивные (чтение и аудирование) и продуктивные (говорение, письмо).

В данном практикуме представлен языковой материал (слова, словосочетания, готовые фразы, предложения), который является основой для речевого материала и функционирует в нем.

Соответственно, в качестве языкового материала предлагается лексика по теме «Деньги», а в качестве речевого материала рекомендуются тексты для развития умений чтения как рецептивного вида речевой деятельности.

Отметим, что единицей обучения лексике является не отдельное слово, а лексическая единица (слово, словосочетание, идиома).

Тексты для чтения разделены на две группы: “Light Reading” (учебные фабульные тексты) и “Specific Texts” (аутентичные материалы: письма, реклама, буклеты, прайс-листы и т.п.).

Лексика по теме осваивается в контексте, знание которого способно облегчить процесс восприятия языкового материала. Наличие речевой задачи, формулируемой преподавателем при организации читательской деятельности, будет способствовать запоминанию и усвоению лексики учащимися.

Из всех видов чтения мы отдаем предпочтение просмотровому и поисковому.

Тексты, включенные в практикум, – тематические, т.е. объединены вокруг вышеназванной темы. Это до некоторой степени искусственные тексты, поскольку они отличаются узостью тематики и ограниченностью (простотой) грамматического материала.

Традиционно обучение чтению проводится в виде многократного чтения одного и того же трудного текста на базе его перевода и анализа. Иной подход ориентирован на однократное чтение нескольких небольших текстов. В этом случае от чтения тематических текстов учащиеся постепенно переходят к чтению текстов в оригинале. Однако наиболее продуктивным способом обучения чтению считается опора на предварительно освоенные в устной форме лексико-грамматические структуры. Опора на устную речь способствует лучшему пониманию содержания прочитанного. Иными

словами, читают текст и понимают его учащиеся лучше, если языковой материал предварительно усвоен в устной форме.

Первая часть практикума включает доступные языковые средства, пословицы, песни, фрагменты диалогов, которые рекомендуется проработать устно.

Вторая часть включает легкие тексты, содержащие лексику, усвоенную при работе с материалом первой части.

Третья часть содержит некоторые модели разговорного American English.

Четвертая часть – это аутентичные материалы для информативного чтения по темам, связанным с банковскими операциями.

Ниже предлагаются варианты упражнений по работе с материалами практикума.

### **УПРАЖНЕНИЯ ПО ОСВОЕНИЮ ЛЕКСИКИ**

- Сгруппировать лексические единицы по какому-либо признаку;
- Образовать как можно больше однокоренных слов;
- Добавить к существительным – прилагательные, к глаголам – наречия;
- Дать дефиницию слова;
- Прокомментировать пословицу;
- Составить предложение с использованием слов по теме;
- Составить диалог по аналогии;
- Составить ситуацию, иллюстрирующую пословицу;
- Составить ситуацию от имени героя песни;
- Пересказать сюжет песни.

### **УПРАЖНЕНИЯ ПО ОБУЧЕНИЮ ЧТЕНИЮ**

- Догадаться о значении слова по контексту;
- Определить, для кого предназначен текст;
- Кому и зачем можно предложить этот текст?
- В какой жизненной ситуации Вы могли бы использовать этот текст?
- Какая лексика Вам лично не пригодится?
- Какие языковые средства Вам могли бы пригодиться в зарубежной поездке?
- Подготовьте сообщение на тему “Honour and Profit”.
- Напишите эссе по теме “Money and Debts”.



## РЕКОМЕНДАЦИИ ДЛЯ УЧАЩИХСЯ

Для того, чтобы усвоить лексику по предлагаемой теме, расширить запас слов и понимать аутентичные тексты на английском языке, следуйте предлагаемому алгоритму:

1. Прочитайте несколько раз русско-английский словарь в конце Практикума.
2. Сгруппируйте отдельно существительные, прилагательные, глаголы, словосочетания.
3. Выпишите отдельно лексику по темам: «Покупки», «Банковские операции», «Оплата счетов» в три колонки.
4. Изучите названия денежных единиц, монет, купюр и т.п. (См. I часть).
5. Прочитайте текст в I части и выполните упражнения.
6. В качестве фонетического упражнения читайте пословицы, поговорки, песни (I ч.)
7. Изучите американские идиомы, найдите их в текстах диалогов (III часть).
8. Проиграйте диалоги по ролям со своим партнером.
9. Трансформируйте диалоги в косвенную речь.
10. Составьте рассказ от лица героя диалога или песни.
11. Придумайте свое название (заголовок) к каждому тексту.
12. Напишите переводной диктант по усвоенной лексике.

## I. SPECIMEN OF SPOKEN ENGLISH

*“Money spent on brain is never spent in vain”  
(an English proverb)*

*Money – coins or paper notes with the value printed on them, given and taken in buying and selling.*

### 1.1. British Money and American Money

**Task: Study the following information.**

#### BRITISH MONEY

- *Pound sterling* – the British standard of money, divided into 100 pence (pennies).
- *Penny* (after 1971) – a small copper and tin (bronze) coin; 100 pence make a pound;
- *Shilling* (before 1972) – a bronze coin; 12 pence make a shilling;
- *Crown* – a coin worth 5 shillings;
- *Florin* – a coin worth 2 shillings;
- *Farthing* –  $\frac{1}{4}$  pence (“It’s not worth a farthing” means – “not to care a farthing”);
- *Sovereign* – a former British gold coin worth 1 pound (£1);

#### AMERICAN MONEY

- *Dollar* – a standard of money which is worth 100 cents;
- *Cent* – a coin worth 0,01 of dollar; 100 cents make a dollar;
- *Quarter* –  $\frac{1}{4}$  dollar;
- *Dime* – a coin worth 10 cents;
- *Nickel* – a coin worth 5 cents;

## 1.2. An Extract from “A First English Book” with Some Exercises to Follow

### Text 1

(An extract from “A First English Book” by W. Rippmann)

**Task: Study the following information. Translate the text from English into Russian and do the given exercises.**

Mr. Robinson went to the booking – office to buy the tickets. He said to the clerk who sells them: “Shrimpton, third return, three whole and two half tickets, and a dog ticket.” (Mr. Robinson bought half tickets for Henry and Jane, because they were under twelve).

Mr. Robinson paid for the tickets and the clerk gave them to him. This is what they cost:

Four tickets at 3s 6d	14s 0d.
Dog ticket	<u>1s 6d</u>

15s 6d

---

(A first-class ticket cost 6s, and a second-class ticket – 4 s 6d.

As Mr. Robinson had given the clerk a sovereign (£1), he received four shillings and six pence (4s 6d) change; it was a florin (2s) and half a crown (2s 6d).

Mr. Robinson said: “Could you give some smaller change?”

The clerk took back the half-crown, and gave him a shilling, two sixpences and six pennies for it.

\*\*\*

Sovereigns are pounds and half sovereigns are made of gold;

- Pennies, half-pennies and farthings ( $\frac{1}{4}$  d) are made of copper;
- The other coins are made of silver: crowns (5s), four shilling pieces, half-crowns, florins, shillings, sixpences and threepenny bits.

### I. Answer the following questions:

1. What did Mr. Robinson say to the clerk?
2. Where was this clerk?
3. How much did the ticket cost?
4. How much change did Mr. Robinson receive?
5. What did he then ask?
6. What did the clerk give him?
7. What coins are made of gold, of silver, of copper?

## II. What change (in silver) could you give me for a crown?

### III. Do the sums:

a) £3 4 s 3 d + £1 18 s 10 d =

b) £7 11 s 8 d – £13 6 s 9 d =

c) £2 8 s 4½ d \* 6 =

## 1.3. English Proverbs and Sayings on the topic “Money”

### Task 1: Read the following proverbs.

- A bargain is a bargain.
- A beggar can never be bankrupt.
- A heavy purse makes a light heart.
- A light purse is a heavy curse.
- A penny saved is a penny gained.
- Great spenders are bad lenders.
- He that has no money needs no purse.
- He that serves God for money will serve the devil for better wages.
- He who likes borrowing dislikes paying.
- Honour and profit lie not in one sack.
- Money begets money.
- Money spent on brain is never spent in vain.
- To lay for a rainy day.
- To make both ends meet.
- Wealth is nothing without health.
- We never know the value of water till the well is dry.
- Poverty is no sin.
- Poverty is not a shame, but the being ashamed of it is.

### Task 2: Match the English proverbs in Column A with the appropriate Russian ones in Column B.

<i>Column A</i>	<i>Column B</i>
A bargain is a bargain.	Здоровье дороже денег.
A beggar can never be bankrupt.	Деньги на образование даром не пропадают.
A heavy purse makes a light heart.	Деньги – к деньгам.
A light purse is a heavy curse.	Отложить на черный день.
A penny saved is a penny gained.	Кто лихо тратит, тот в долг не дает.
He that has no money needs no purse.	Бедность – не позор, но стыдиться ее позорно.

He that serves God for money will serve the devil for better wages.	Сводить концы с концами.
He who likes borrowing dislikes paying.	Хуже всех бед, когда денег нет.
Honour and profit lie not in one sack.	У кого нет денег, тому и кошелек не нужен.
Money begets money.	Дашь деньги руками, ходи за ними ногами.
To lay for a rainy day.	Что имеем не храним, потерявши – плачем.
To make both ends meet.	От трудов праведных не нажить палат каменных.
We never know the value of water ill the well is dry.	Тот, кто служит Богу за деньги, послужит и дьяволу, если тот заплатит больше.
Great spenders are bad lenders.	Бедность – не порок.
Money spent on brain is never spent in vain.	Головой овцы не стригут.
Wealth is nothing without health.	Неистраченные деньги – приобретение.
Poverty is not a shame, but the being ashamed of it is.	Уговор дороже денег.
Poverty is no sin.	С деньгами жизнь веселей.

## 1.4. British and American Songs

### ABBA “Money Must Be Funny” (written by Benny Andersson and Björn Ulvaeus)

1. I work all night I work all day  
To pay the bills I have to pay.  
Ain't it sad?  
And still there never seems to be  
A single penny left for me.  
That's too bad!  
In my dreams I have a plan.  
If I got me a wealthy man,  
I wouldn't have to work at all,  
I'd fool around and have a ball.

Money, money, money  
Must be funny  
In the rich man's world.  
Money, money, money  
Always sunny  
In the rich man's world.

Aha, aha, all the things I can do,  
If I had a little money,  
It's a rich man's world.

### I Love Sixpence (English Folk Song)

1. I love sixpence, jolly little sixpence,  
I love sixpence better than my life.  
I'll spend a penny of it.  
And I'll lend a penny of it,  
And I'll take fourpence home to my wife.
2. I love fourpence, jolly little fourpence.  
I love fourpence better than my life.  
I'll spend a penny of it.  
And I'll lend a penny of it,  
And I'll take twopence\* home to my wife.
3. I love twopence, jolly little twopence,  
I love twopence better than my life.  
I'll spend a penny of it.  
And I'll lend a penny of it,  
And I'll take nothing home to my wife.

\* twopence [ˈtʌpəns]

**My Mother Gave me a Penny  
(American Folk Song)**

1. My mother gave me a penny  
To buy some candy.  
I didn't buy no candy,  
It cost a nickel.

*Refrain*

A nick – nick – nick – nick –nickel,  
It cost a nickel  
A piece of penny candy,  
It cost a nickel.  
Oh, everything is higher,  
It's sure outrageous.  
Yes, ev'rything is higher  
Except my Daddy's wages.

2. My mother gave me a nickel  
To buy a pickle.  
I didn't buy no pickle;  
It cost a quarter.

*Refrain*

A qua – qua – qua – qua – quarter,  
It cost a quarter.  
A little nickel pickle,  
It cost a quarter.  
Oh, everything is higher,  
It's sure outrageous.  
Yes, ev'rything is higher  
Except my Daddy's wages.

3. My mother gave me a quarter  
For seltzer water.  
I didn't buy no water,  
It cost a dollar.

*Refrain*

A do – do – do – do dollar  
It cost a dollar.  
For bubbles in the water it cost a dollar.  
Oh, everything is higher,  
It's sure outrageous.  
Yes, ev'rything is higher  
Except my Daddy's wages.

**The Wild Rover**  
**(Traditional British Folk Song)**

1. I've been a wild rover for many's the year.  
And I've spent all my money on whiskey and beer;  
But now I'm returning with money in great store  
And I never will pay the wild rover no more.

Chorus: And it's no – nay – never  
No – nay – never, no more  
Will I play the wild rover  
No, never, no more.

2. I went into an ale-house  
I used to frequent  
And I told the landlady  
My money was spent.  
I asked her for credit, she answered me: "Nay,  
Such a custom as yours I can have every day."

Chorus: And it's no – nay – never  
No – nay – never no more  
Will I play the wild rover  
No, never, no more.

3. I then took from my pocket ten sovereigns bright  
And the landlady's eyes opened wide with delight;  
She said: "I have whiskey and wines of the best  
And the words that you told me were only in jest.

Chorus: And it's no – nay – never  
No – nay – never, no more  
Will I play the wild rover  
No, never, no more.

4. I'll go home to my parents confess what I've done  
And I ask them to pardon the prodigal son,  
And when they caress me as oft-times before,  
I never will play the wild rover no more.

Chorus: And it's no – nay – never  
No – nay – never, no more  
Will I play the wild rover  
No, never, no more.



## The Wild Rover

The musical score is written in 3/4 time with a key signature of one flat (Bb). The melody is on a single staff, and the piano accompaniment is indicated by chords above the staff. The lyrics are written below the melody.

**Chords:** F, B<sup>b</sup>, F, C, F, B<sup>b</sup>, F, C, C, F, C, F, B<sup>b</sup>, B<sup>b</sup>, F, B<sup>b</sup>, F, C, F.

**Lyrics:**

I've been a wild rover for many's the year, and I spent all me money on whiskey and  
 beer. And now I'm re-turning with gold in great store, and I never will play the wild  
 ro-ver no more. And it's no, nay, ne-ver! No, nay, ne-ver, no more,  
 will I play the wild ro-ver. No nay ne-ver no more!

## I. LIGHT READING

### 2.1. “Tit for Tat” and Other English Anecdotes

#### Tit for Tat

**Task: Translate the texts from English into Russian. Pay attention to money related phrases.**

A boy bought a two penny loaf at a baker's. It struck him that it was much smaller than usual, so he said to the baker, “I don't believe this loaf is the right weight. “Oh, never mind, answered the baker, “you'll have the less to carry.” “Quite right,” said the boy, and put three halfpence\* on the counter. Just as he was leaving the shop, the baker called out to him, “I say, Tommy! You haven't given me the price of the loaf.” “Oh, never mind,” said the boy, “you'll have the less to count.”

\* *halfpence* [ˈheipəns]

#### Window-shopping

A young housewife is very proud of window-shopping. When her husband leaves for his office she runs to the neighbouring department store and visits every department of it, but takes care not to spend a single penny.

One day the salesman of a department asks her: “Are you shopping here, madam?” “Certainly, I am,” the young woman answers angrily. “What else do you think I am doing here?” “Well, madam, I think you are taking an inventory.”

#### What for

A school-boy is going to the market without leave. On his way there he runs into his schoolmaster.

“Where are you going, boy?” asks the master.

“I am going to buy a halfpenny\* worth of nails,” answers the boy.

“What do you want a halfpenny worth of nails for?”

“For a halfpenny,” is the meek reply.

\* *Halfpenny* [ˈheipni]

#### Swinging a party

“How much are your peaches?”

“A penny each, madam”

“I’ll have one, please”

“Oh, I see you are giving a party.”

### **Confidence**

“Young man, have you got sufficient confidence in me to lend me a dollar?

“Oh, yes, I have got all the confidence, but I haven’t got the dollar.”

### **A Ready Reckoner**

A man enters an eating shop and asks for a twopence\* bun. The shopkeeper places one before his customer. But the man changes his mind and declares that he would prefer to have twopen’orth of whiskey instead. Then he drinks of the glass of whiskey and walks towards the door. The shopkeeper runs after him and begs him to pay for the whiskey he has drunk.

“To pay for the whiskey?” exclaims the man. “Haven’t I given you the bun for the whiskey?” “Well, you have, but you haven’t paid for the bun either.” “That’s true! But why should I pay for it? I haven’t eaten it,” and with these words the man walks out of the room leaving the shopkeeper at sea.

\* *twopence* [ˈtʌpəns]

### **It Doesn’t Pay**

FATHER: What a naughty boy you are today, Tommy! Didn’t I give a shilling yesterday for being good? Why can’t you always be good like your cousin Jack?

TOMMY: Well, daddy, it doesn’t pay. If I were good every day, who would think of giving me a shilling for it?

### **A Bet**

In the market-place two school-boys stop before a small shop. In the shop-window some new agricultural implementations are displayed. One of the boys says to the other pointing to an odd-looking appliance, “If you tell me what this thing is for, I’ll give you a shilling. But, mind if you guess wrong, you’ll give me two.” “Agreed!” exclaims the other. “It’s for sale! Now hand me the shilling!”

### **A Brother Actor**

Two young actors taking a walk in the park are accosted by a pale and shabby man. He asks them for help. One of the young man gives him several shillings. The other, displeased at his friend being too liberal, rebukes him.

“Aren’t you yourself short of money?” he says. “I never doubt this man being an impostor. “Well, and what if I am not afraid of his being an impostor?” says the other laughing good-humorously. “For he is either a man in distress or the best actor in the world. What can you say in either case against his having a right to my assistance?”

### **The Worst Evil**

SPENDTHRIFT: I am afraid ‘I’ll die a beggar unless some of my rich relations dies first and leaves me a large fortune.

HIS FRIEND: I am sure you’ll *live* a beggar unless you stop spending money at the present rate.

### **Presently**

UNCLE: When do you intend to pay me back the money you have borrowed, sir?

NEPHEW: Oh, presently, dear uncle! I will do it directly I get the money from the publishing-house.

UNCLE: When will you get it, I would like to know?

NEPHEW: I will certainly get it as soon as the publisher accepts my novel.

UNCLE: Do you think he will accept your novel, young man?

NEPHEW: No doubt, he will, when I finish it.

UNCLE: Are you going to finish it soon, my boy?

NEPHEW: Of course, I am. I will begin to write it the moment I have found a suitable subject and the necessary inspiration.

### **Fellow Actors**

One day Ellen Terry, the famous English actress, stopped in the street to enjoy the performance of Punch. The showman recognized the actress among the crowd of onlookers. He came up to her, cap in hand. Ellen Terry, who happened to be short of change, dropped a few pennies in the cap and said, “When I see you next time, I’ll be more generous.” “I hope so, madam,” said the man, “for if we don’t encourage one another, it will be all over with the drama.”

### **Getting off with a Shilling**

Sheridan, the famous English playwright, wanted his son Tom to marry a young woman of a large fortune. The youth was in love with a penniless girl and refused point blank to obey his father.

Out of patience with his son, Sheridan threatened him: “If you don’t immediately obey me, I shall cut you off with a shilling.” “When you really make

up your mind to cut me off with a shilling,” said the youth, “you will have to borrow it first, sir.”

Sheridan burst out laughing and dropped the subject altogether.

### **Witnesses**

A rich man had managed to get possession of a house that belonged to a poor man. The rightful owner could not afford to lose it and therefore went to law. He had the title-deeds of the house; but the rich man had engaged a number of false witnesses. For fear they shouldn't be sufficient, he sent the judge a bag of five hundred sovereigns as a bribe.

At the trial the rich man's witnesses swore in his favour. The poor man showed his title-deeds but there was not a single witness to support him. “In this case,” said the judge I shall bring one hundred witnesses in your favour,” and he took out of the bag five hundred sovereigns and handed it to the rich man.

“Here is your money,” he said, “to prove two things: firstly, that I am not in the habit of taking bribes and, secondly, that you have no claim to the house; for had there been any truth in your story, you wouldn't have tried to bribe me.

## **2.2. A Short Story**

**Task: Read the story and do the test.**

### **The Luncheon**

*by W. Somerset Maugham (adapted)*

#### **Foreword**

The story *The Luncheon* is written by a well-known English writer W. Somerset Maugham whose short stories are included into the best collections of English short stories.

The story describes a funny episode of the author's youth which did not at all seem to him funny at the time when it occurred. With brilliant humour the author describes the awkward position in which he found himself. The reader feels for him and is very much amused at the same time.

It was 20 years ago and I was living in Paris. I was earning barely enough money to keep body and soul together. One of my readers, a lady, had read a book of mine and written to me about it. I answered, thanking her, and presently I received from her another letter saying that she was passing through Paris and would like to have a chat with me; but her time was limited and the only free moment she had was on the following Thursday. She asked me if I would give her a little luncheon at Foyot's.

I was flattered and was too young to say “no” to a woman. I had 80 francs to live on till the end of the month. I answered that I would meet her at Foyot’s on Thursday at half past twelve.

She was not so young as I expected, and not so attractive in appearance. She was in fact a woman of forty. She was talkative, but as she seemed inclined to talk about me, I was prepared to be an attentive listener. I was startled when the menu was brought, for the prices were a great deal higher than I expected. But she reassured me.

“I never eat anything for luncheon,” she said. “I never eat more than one thing. I think people eat too much nowadays. A little fish, perhaps. I wonder if they have any salmon.”

They had, and I ordered it for my guest. The waiter asked her if she would have something while it was being cooked.

“No,” she answered. “I never eat more than one thing. Unless you had a little caviare. I never mind caviare.

My heart sank a little. I knew I couldn’t afford caviare, but I couldn’t tell her that. For myself I chose the cheapest dish on the menu and that was a mutton chop.

“I think you are unwise to eat meat,” she said. “I don’t know how you can work after eating heavy things like chops. I never overload my stomach.”

Then came the question of drink.

“I never drink anything for luncheon,” she said.

“Neither do I,” I answered promptly.

“Except white wine,” she went on. “These French wine are so light. My doctor won’t let me drink anything but champagne.”

I think I turned a little pale. I ordered half a bottle, saying that my doctor had absolutely forbidden me to drink anything but water.

She ate the caviare and she ate the salmon. She talked gaily of art and literature and music. But I wondered what the bill would come to.

“No, no,” she said as the waiter came again with the menu, “I never eat anything for luncheon. Just a bit. I never want any more than that. I can’t eat anything more unless they had some of those giant asparagus.”

My heart sank again. I knew they were horribly expensive.

“Madame wants to know if you have any of these giant asparagus,” I asked the waiter.

I hoped he would say “no”, but he assured me that they had some.

I ordered them. Panic seized me. Now the question was whether I had enough money to pay the bill. I knew exactly how much money I had, and if the bill came to more, I made up my mind that I would leave my watch and say I would come back and pay later.

At last she finished the asparagus.

“Coffee?” I said.

“Yes, just an ice-cream and coffee,” she answered.

It was all the same to me now, so I ordered an ice-cream and coffee for her.

Then a terrible thing happened. While we were waiting for the coffee, the waiter, with a smile on his false face, came up to us bearing a large basket full of huge peaches.

My guest absent-mindedly took one.

"You see, you've filled your stomach with a lot of meat and you can't eat any more. But I've just had a snack and I shall enjoy a peach."

The bill came and when I paid it I had the whole month before me and not a penny in my pocket.

"Follow my example," she said as we shook hands, "and never eat more than one thing for luncheon."

"I'll do better than that," I answered, "I'll eat nothing for dinner tonight."

### **Test.**

#### **I. Определите правильный ответ на вопрос к тексту:**

*"When and where did they meet for the first time?"*

- 1) They met some years ago in London.
- 2) It was twenty years ago in Paris.
- 3) It was long since they had met in Bristol.

#### **II. Укажите утверждение, которое соответствует содержанию текста:**

- 1) It was long since we had met and naturally she did not recognize me.
- 2) I was living in Paris in a large apartment.
- 3) I was earning more than enough to eat in expensive restaurants.
- 4) I was living in a small apartment in the Latin Quarter.

#### **III. Укажите утверждение, которое не соответствует содержанию текста:**

- 1) She had read a book of the author and had written to him about it.
- 2) The author answered, thanking her and then he received from her another letter.
- 3) She wrote that she was passing through Paris and she would like the author to give her a little luncheon in at Foyet's restaurant.
- 4) I agreed with pleasure, as I had for my life thought that of going to a restaurant at which French senators eat.

#### **IV. Определите правильный вариант описания одного из героев:**

- 1) The author was too young, not a bad man, tactful and attentive listener.
- 2) The lady was young, rather than attentive and not talkative.
- 3) The author was a very talkative middle-aged man.
- 4) The lady was so young and attractive as the author expected.

#### **V. Прочитав текст, мы узнаем, что:**

- 1) The author talked gaily of art, literature and music. He scolded the lady for eating a heavy luncheon.
- 2) The lady talked gaily of art, literature and she could not afford caviar.
- 3) The author was frightened when the menu was brought, for the prices were very high.

- 4) The author was glad when he saw the menu, the prices were just for his pocket.

**VI. Определите правильную хронологическую последовательность развития событий:**

- 1) At the play.
- 2) Correspondence.
- 3) The author has had his revenge at last.
- 4) At the restaurant.

**VII. Определите последовательность заказа блюд:**

- 1) Salmon, caviar, champagne, asparagus.
- 2) Salmon, champagne, caviar, asparagus.
- 3) Salmon, asparagus, caviar, champagne.
- 4) Champagne, salmon, caviar, asparagus.

**VIII. Укажите утверждение, отражающую основную идею рассказа:**

- 1) One should never eat more than one thing for luncheon.
- 2) Being in a restaurant never follow any waiter's advice.
- 3) Never get acquainted by correspondence and never go to a restaurant with a small sum of money in your pocket.
- 4) Englishmen don't have mutton chops for luncheon.

**IX. Определите логическое продолжение следующего утверждения:**

*"When the mutton chop arrived ..."*

- 1) the author refused to eat it.
- 2) the lady began to scold the author.
- 3) the author's heart sank.
- 4) panic seized the author.

**X. Какой заголовок отражает суть текста:**

- 1) Humorist.
- 2) The Luncheon.
- 3) The Friend by Correspondence.
- 4) After Twenty Years.



### III. SPECIMEN OF AMERICAN ENGLISH SPEECH FORMULAS

#### 3.1. American Idioms

**Task: Read the following money-related idioms.**

- Crunch numbers – to perform calculations / производить расчеты
- Drive a hard bargain – be tough in negotiating / играть в свою пользу; «тянуть одеяло на себя»
- Make a living – to earn enough money / зарабатывать на жизнь
- Sweeten the deal – to make the deal more attractive / обеспечить себе выгоду
- Sell like hot cakes – to sell fast / «как семечки»; «как горячие пирожки»
- Sold out – completely / полностью распродано
- Make a fortune – make a lot of money / разбогатеть
- Foot the bill – to pay the bill / оплатить счет
- Spending money – money for minor expenses / карманные деньги
- Worth one's while – стоящий
- Full of oneself – «важный как павлин»
- Ballpark figure – an approximation / приблизительно
- Dime a dozen – plentiful / «хоть пруд пруди»
- Tall order – «трудная задача»
- Made of money – very rich / толстосум
- Pay back – to repay a debt / погасить долг
- Count on someone – полагаться на кого-либо
- Get down to business – to get serious about a task / «приступить к делу»
- Deliver the goods – выполнить обязательства
- Give someone a run for his money – be strong competition / «заставить попотеть»
- It's a deal! – “I agree” / «По рукам»
- Wise guy – «Умник» / «наглец»

#### 3.2. Dialogues

**Task: Read, translate and act out.**

##### *Asking for Money*

1. **Ted:** Mum, I need to borrow 1000 dollars for a new guitar.  
**Mum:** Ted, your father and I aren't made of money.  
**Ted:** You're not? I thought you were millionaires like Donald and Ivana Trump!  
**Mum:** Ha, ha! This is not time to be a wise guy!  
**Ted:** I promise, I will pay you back.

**Mum:** How?

**Ted:** We're going to take the music world by storm and make lots of money.

**Mum:** Aren't high school rock bands a dime a dozen?

*Running for Student President*

2. **Nicole:** I've decided to run for student body president.

**Ted:** Andrea Jenkins is also running.

**Nicole:** Andrea Jenkins is an idiot. I'm by far the better candidate.

**Ted:** Don't be so full of yourself. I might vote for Andrea.

**Nicole:** Stop kidding around. Let's get down to business. I need your help.

*Trying to get more money*

3. **Carol:** Hi, Bob! How is it going?

**Bob:** Fine! Thanks, Carol. How are you?

**Carol:** Can't complain, Bob. I've had a chance to crunch some numbers. I can pay you 50 c per cookie.

**Bob:** That's out of the question at that price, it's worth our while. The ingredients alone cost us 30 c per cookie.

**Carol:** O'kay, let me sweeten the deal – 60 c per cookie?

**Bob:** Carol, my wife and I need to make a living from this business.

**Carol:** O'kay, o'kay! You've twisted my arm. I'll pay you 75 c per cookie. Take it or leave it.

**Bob:** Now you're talking. We'll take it.

**Carol:** You drive hard bargain, Bob.

*A Difficult Task*

4. **Carol:** Bob, your wife's cookies are selling like hot cakes!

**Bob:** How many did you sell, Carol?

**Carol:** We've sold out.

**Bob:** That's a tall order, Carol.

**Carol:** Don't blow it, Bob.

**Bob:** I'll do my best to deliver the goods.

*No need in Spending Money*

5. **Ted:** We're going to break into music business, Mum.

**Susan:** Congratulations! We'll give you some spending money for you trip.

**Ted:** No need. The agent is footing the bill for everything. He's going to wine and dine us.

**Susan:** He must think you're the cream of the crop.

*At the Bank*

6. **Bank officer:** Good morning! Can I help you?

**Kirill:** I wish to open a bank account.

**Bank officer:** What kind of account would you like? We have a number of different packages.

**Kirill:** I don't know. I'm a foreign research student at Bunhill University.

**Bank officer:** Then, may I recommend a current account with a cash card, so that you can use the Bank's cash dispensers.

**Kirill:** When could I have my cheque book and cash card ready?

**Bank officer:** Now, could you fill in this form and give it with your deposits to the teller that will open your account.

*Outside the Bank*

7. **Kirill:** I don't have any hard currency.

**Barbara:** Don't worry! We'll lend you some. Joe, will British money machine take US plastic?

**Joe:** Let's try – there's an ATM over there with a Visa sign on it. Hey, Kirill, don't peek while I enter my PIN.

**Barbara:** Well, it worked. OK, Kirill. Here you are. Use it for spending money until your scholarship is paid.

#### IV. SPECIFIC TEXTS ON THE TOPIC “BANKS AND MONEY”

##### “Would I Rather Be Henry VIII?”

**Task: Read and translate the texts from English into Russian.**

*It's a stupid question – almost as silly as the way we measure inflation and economic growth.*

If you are reading this, Linda, I hope you still remember the evening we spent together in Oxford in the summer of 1972. We dined at the Elizabeth restaurant. We enjoyed the piperade, the supreme de volaille, and the crème brulee, and much else.

Health budgets around the world are under pressure from the escalating cost of medical services. But are their costs really rising? Evelyn de Rithschild, probably that the richest man in the world, died prematurely in 1836 despite the best medical attention money can buy. He died from an infection which could today be cured for a few pence at any pharmacy. The cost of medicaments may have gone up, but the cost – literally – of living has come down.

And if we are so uncertain about what has really happened to prices, we are therefore uncertain about what has really happened to output and economic growth. How do we compare a bundle of output that consists of sea crossings, slide rules and Ealing Comedies with one made up of package holidays, computers and televisions? Only by making a decision as to how many Ealing Comedies equal one television.

I don't know how to do that and nor does the Office for National Statistics.

But is the issue go deeper? *Am I better or worse off than Henry VIII?* True, I have fewer wives, servants and palaces, but Henry suffered agonies from piles and could not get to Bristol in less than a week.

*(“Financial Times”, September, 2004)*

##### An Extract From a Business Talk

**Task: Translate the extract from the talk about money and act it out.**

**Dan:** Thanks again for agreeing to meet today. I really appreciate you taking the time during your lunch

**Alex:** Okay, let's get started. I'd like to resolve this as soon as possible so we can get back to work.

**Dan:** Great. Okay, well, if there's anything you'd like to say first, please be my guest.

**Alex:** Oh, no, I insist you go first. After all, you're the one who asked to meet with me.

**Dan:** Very well, then. First of all, I want you to know that I am fully aware of the challenges you have faced in running this company in the last few years. I understand that the poor weather last year ended up costing you and all of the local landscape companies a lot of money. However, I think you realize that I am unsatisfied with my current salary. I've been with Landscape Labourers for 5 years now and there have been many other years that were profitable. Despite how much your business has grown, I'm making less than a dollar more than I was the day I started.

**Alex:** You're lucky to have a job in these times.

**Dan:** Yes, and I'm very thankful that you've employed me all this time, especially during the slow seasons when the company is struggling to make a profit. It means a lot to me to have that stability, which is why I have remained loyal to your company.

**Alex:** You haven't had much choice but to remain loyal, Dan. There are no jobs out there.

**Dan:** Well, if you don't mind, I'd like to finish what I have to say and then you can let me know what your position is. As a matter of fact, there are a few companies hiring right now in our area. These are not necessarily companies that I would be interested in working with. For example, you and I both know that I would never want to work for a company such as Powell Designs. I'd much prefer to be associated with a company like Landscape Labourers because we do a good job. Having said that, I took the liberty of calling a few other local companies to find out what type of salary packages they offer to their foremen.

**Alex:** Foremen? I don't have a foreman. I never have. It's not my style. Don't forget, you're a contract labourer just like the rest of the crew.

**Dan:** Yes, I thank you for bringing that up. Besides deserving a higher salary, one that is competitive with local companies, I also think that I deserve a new title. You and I both know that the crew looks to me as though I am a foreman, even though I don't have the title.

**Alex:** You don't have the title, but you also don't have the responsibility. It's a lot of work being a foreman.

**Dan:** Exactly. And you can't say you haven't noticed me coming in earlier than the others and leaving later. I also designate jobs to all of the crew members each morning and call suppliers when needs arise. These are duties of a foreman, am I right?

**Alex:** I suppose. But a foreman also helps solve conflicts that arise within a team, and deals with customer complaints. You always pass those things on to me.

**Dan:** I agree with you on that. However, I would be willing to take on these extra responsibilities, should you offer me a foreman position at a rate of \$25 per hour.

*(<http://www.englishclub.com>)*

## Business letters

**Task: Learn to write business letters.**

### Photographic Dealer

Peter Evans

DURBAN  
White&Co, Ltd.  
254 Smuths Avenue  
Cape Town  
5 May 1978

Dear Sirs,

I see from the Camera Review that you are the South African agents from Messrs. Derby and Sons of London.

Would you please send me price lists and catalogues for all DERVIEW products you stock, as well as details of discounts and terms of payment. Are you prepared to grant special terms for annual orders totaling R35,000 in value?

I would appreciate a visit from your representative when he is next in the Durban area: perhaps he could bring some samples of DERVIEW colour transparencies, which are attracting a good deal of interest here.

I look forward to your reply.

Yours faithfully,  
Peter Evans.

\*\*\*

Dear reader of the Times,

*How can I offer you £69 (or £79) shirts for only £24.95?*

A discerning gent like you deserves to look and feel great – Charles Tyrwhitt shirts fit to perfection and look tremendous for year to come. Once you've tried one, chances are you'll come back for more and that's why we are making you this special Introductory Offer.

*EXTRA £5 OFF exclusively for readers of The Times*

We will give you an EXTRA £5 OFF when you place your order in the next 10 days. So now you can enjoy a great paper, superb shirts and savings of £44 or more

per shirt. Call this a bribe if you like but, with our three-month guarantee, you have nothing to lose. Buy online at [www.ctshirts.co.uk/TIMC26](http://www.ctshirts.co.uk/TIMC26) or call 0844 482 4000 and quote offer code “TIMC26”.

Happy shopping!

Nicholas Wheeler  
Founder, Charles Tyrwhitt

PS: Order within the next 10 days to enjoy savings of £44 or more.

### **Relax with Barclays Travel Insurance**

#### **Task: Read and translate.**

Falling ill, losing your money, mislaying your luggage, or vehicle breakdown – these are just a few of the problems that can easily arise when you travel abroad. Problems that can rapidly turn into nightmares without travel insurance.

Wherever you intend to travel Barclays Insurance offers a wide range of cover at a very competitive price.

#### *Single Trip Travel Insurance*

If you wish to take our travel insurance each time you go abroad we have single trip travel insurance to meet your needs.

#### *Annual Multi Trip Travel Insurance*

Frequent travellers and families making more than one trip abroad each year will benefit from Barclays annual multi trip insurance. It's valid for one year from the date of issue up for 31 days duration each trip, so you avoid the inconvenience of taking out a policy each time you travel. Purchasing cover once only is also an excellent way of saving money – just think how much you pay in a year for travel insurance bought separately for holidays and weekend breaks abroad.

### **What is an ISA and who can have one?**

ISA stands for Individual Savings Account. An ISA lets you pay little or no tax on the interests your savings make. You must be a resident or ordinarily resident in the UK and of the age of 16 years or over to hold a cash ISA, but you must be 18 or over to hold a stocks and shares ISA.

With certain types of cash ISA you have instant access to your money, making it a flexible way to plan your finances. Having an ISA is also a great way to save tax efficiently as an additional part of your long term financial planning. This guide tells you how ISAs work and how they can help you make the most of your savings.



## РУССКО-АНГЛИЙСКИЙ ТЕМАТИЧЕСКИЙ СЛОВАРЬ

### Аа

**акция** – share (n)

**акционер** – share-holder / stock-holder

**акционерный капитал** – joint stock

**автоматические перечисления со счета на счет** – automatic credit transfer

### Бб

**банк** – bank / bank office

**банкнота** – banknote (Bill – Am.)

**банкрот** – bankrupt / go bankrupt

**банкомат** – money machine

**банковский компьютер** – ATM – Automatic Teller Machine

**банковская карта** – bank card / cash card

**бедный** – poor, penniless

**бедность** – poverty

**бесполезный** – valueless

**бесплатный** – free of charge

**бесплатный вход** – free admission

**бизнес** – business

**бланк** – form / to fill in the form

**богатый** – rich, wealthy, well-to-do

**богатство** – wealth, well-being

**бумажник** – wallet, pocket-book

**бюджет** – budget

### Вв

**валюта** – currency, hard cash

**взносы, оплата услуг** – fee

**вклад** – deposit (n)

**внести плату** – pay cash for, make payments on

**выгода** – benefit (n)

**выплачиваемые проценты** – paid out interest

**выплата зарплат** – payment of salaries

### Дд

**деньги на счете в банке** – credit

**давать займы** – lend (v)

**день зарплаты** – Pay Day

**дешевый** – cheap

**дорогой** – expensive  
**долг** – debt  
**доставка** – delivery  
**должен** – owe / IOU – “I owe you”  
**доход** – income, profit  
**доходный бизнес** – profitable business  
**дорожные чеки** – traveller checks  
**доступ** – access

## **Кк**

**клиент банка** – bank customer  
**кассовый аппарат** – “money machine”, cash dispenser  
**карта** – card  
**кошелек** – purse  
**курс** – rate  
**копить** – save  
**контролер, кассир** – teller (bankclerk)

## **Лл**

**личная собственность** – personal property  
**ломбард** – pawn shop

## **Мм**

**мелочь** – small change / odd money  
**менять** – change (v)  
**место приобретения** – place of purchasing  
**монета** – coin

## **Нн**

**наличные деньги** – cash; personal money  
**налог** – tax  
**низкие цены** – low prices

## **Оо**

**одалживать** – lend (v)  
**облигации** – bonds  
**обменять валюту** – exchange currency  
**открыть счет** – open an account  
**откладывать** – put by (for the future use); put back against a rainy day  
**оплачиваемый отпуск** – paid vacation

**отмена** – cancellation  
**отменять** – cancel (v)

## **Пп**

**пенсия** – pension; retirement money (Am.)  
**пенсионер** – pensioner; a retired person; be retired  
**перевод** – transfer (n)  
**плата** – payment  
**платить** – pay  
**платить налоги** – pay taxes  
**платить по счету** – pay the bill  
**покупать** – buy  
**приобретать** – purchase (v)  
**покупатель** – customer  
**продавать ценные бумаги** – sell out stock  
**принимать** – accept (v)  
**полцены** – half-price  
**проценты по вкладу** – interest (n) (“What’s the interest?”)  
**продажа** – sell (act of selling) (n)  
**продавец** – salesman, saleswoman/ shop-assistant  
**продажа услуг** – service marketing  
**продавать** – sell goods  
**персональный код** – PIN  
**перерасход** – overdraft

## **Рр**

**распродажа** – sale; sell off  
**расходы** – expenses  
**расходы на медицину** – medical expenses  
**растянуть бюджет** – stretch a budget

## **Сс**

**сдача** – change (n)  
**сделка** – bargain (n)  
**скидки** – a discount at shops  
**скидки для детей** – child discount  
**снизить цену** – reduce / decline  
**снять со счета** – withdraw money  
**собственность** – property  
**срочный вклад** – deposit account  
**стоимость** – cost (n)

**стоить** – cost (v)  
**страховка** – insurance  
**счет** – savings, account

## **Тт**

**товары** – goods  
**товары и услуги** – goods and services  
**товары по сниженным ценам** – discount goods  
**терять деньги** – lose money  
**транжира** – born spender  
**тратить** – spend  
**тратить впустую** – waste

## **Уу**

**удваивать цену** – double prices  
**уменьшать** – reduce  
**уменьшение** – curtailment  
**уценка** – discount (n)

## **Фф**

**финансы** – finance  
**финансировать** – finance, provide money for...  
**финансовые ресурсы** – financial resources

## **Цц**

**цена** – price  
**ценить** – value, treasure (Am.)  
**ценный** – valuable  
**ценности** – valuables

## **Шш**

**штраф** – fine / sum of money paid as punishment; penalty  
**штрафовать** – make pay a fine

## **Чч**

**членские взносы** – membership fee  
**чеки** – checks (cheques)  
**частная собственность** – private property; privately owned corporation

## REFERENCES

1. Беккер М. Будьте уверены: русско-английский разговорный справочник. – Одесса: Изд-во «Корд», 1991. 175 с.
2. Малюга Е.Н. Функциональная прагматика межкультурной деловой коммуникации. Изд. 2-е доп. – М.: Книжный дом «Либроком», 2008. 320 с.
3. Митина Е.И. Английские пословицы и поговорки и их русские аналоги. – СПб.: КАРО, 2006. 336 с.
4. Словарь активного усвоения лексики английского языка. – М.: Русский язык, 1998. 710 с.
5. Byrne J., Waugh A. Jingle Bells and Other Songs. – London: Oxford University Press, 2007. 23 p.
6. English for Academic Visitors: Тексты. Тесты. Диалоги. Словари. – СПб., 1992. 156 с.
7. Gillet A. Speak English Like an American. – Michigan: Language Success Press, 2003. 171 p.
8. Rippman W. First English Book. – London: J.M. Dent and CD, 1909. 200 p.
9. The Progressive English Dictionary // Hornby A., Parnwell E.C. – London: Oxford University Press, 1967. 331 p.

## APPENDIX

### *Appendix 1*

#### **Johnson County Community College Children's Center Outline of Fees**

**Effective August 22, 2001**

*(rates subjects to change after Summer Semester, 2002)*

#### **RESERVED CARE**

Hourly Child Care Fee For **Students**\*:

	<u>2 – 15.5 hours / week</u>	<u>16 – 29.5 hours/ week</u>	<u>30 – 50 hours / week</u>
Toddler	\$4.25	\$3.65	\$3.05
2½ - 10 years	3.35	2.80	2.25

Hourly Child Care Fee For **Employees**\*:

	<u>2 – 15.5 hours / week</u>	<u>16 – 29.5 hours/ week</u>	<u>30 – 50 hours / week</u>
Toddler	\$4.60	\$4.00	\$3.35
2½ - 10 years	3.90	3.30	2.70

\* A fee reduction will apply to families when more than one child is scheduled for reserved care.  
A 10% reduction will be applied to the older sibling(s) hourly rate.

**Early Arrival / Late Pick up Fee:** \$6.00 per child per 15 minutes  
\$12.00 per child per 15 minutes after closing time

**Late Payment Fee:** \$5.00

**Enrollment Fee:** \$10.00 per child each session

#### **OCCASIONAL CARE**

<b>Hourly Fee:</b>	Toddler	\$5.20
(no fee reduction apply)	2½ - 10 years	\$4.20
(no fee reductions apply)		

**Late Pick up Fee:** \$6.00 per child per 15 minutes  
\$12.00 per child per 15 minutes after closing time

#### **ADDITIONAL FEES:**

Diapers and Supplies \$ .50 per change

## **How do I manage my ISA?**

### *Can I make withdrawals?*

Many instant access cash ISAs allow you to withdraw your money at any time without penalties. However, if you withdraw money from your ISA, you can't reinvest it in the same tax year if your total deposits will exceed your yearly allowance. With most Fixed Rate ISAs you can't make withdrawals/

For example:

Your Cash ISA yearly limit	£5,100
You pay into your Cash ISA	£2,100
Your remaining tax-free allowance is	£3,000
You then make a withdrawal of	£500
Your remaining tax-free allowance is	£3,000

### *What happens to my ISA in the future?*

You can keep a variable-rate cash ISA and a stocks and shares ISA open year after year, paying each year's allowance into them in subsequent tax-years. However, if an entire tax year goes by without a deposit being made, you can't make any further payments into your cash ISA until you have reactivated our account.

With most fixed rate ISAs, you can't pay any more in once the fixed term has begun.

### *Can I transfer an ISA?*

You can only have one new cash one new stocks and shares ISA per tax year. If you want to move your current or previous cash ISA balances between providers, you need to let your new provider do it for you. This safeguards, your tax-free entitlement.

Don't forget to make sure that your new cash ISA provider allows transfers in, and that you open your new account in advance.

It is possible to transfer your cash ISA balances into a stocks and shares ISA, but it is not possible to transfer stocks and shares ISA balances into a cash ISA.

*Учебное издание*

*Галина Сергеевна Трофимова  
Марина Наилевна Сираева*

**Деньги:  
практикум для изучающих английский язык**

*Авторская редакция*

Подписано в печать 14.10.2019. Формат 60х84 <sup>1</sup>/<sub>16</sub>.  
Усл. печ. л. 2,33. Уч. изд. л. 1,3.  
Тираж 500 экз. Заказ № 2052.

Типография  
Издательского центра «Удмуртский университет»  
426034, Ижевск, ул. Университетская, 1, корп. 2.  
Тел. 68-57-18





MARTIN CURRIE UNIT	1.90
0131 478 4848	+ 0.40
Intl Income	+ 0.50
European	+ 0.20
Income	+ 0.60
Intl American	+ 0.10
Intl East	+ 0.41
Japan	1.90
Emerging Mkts	1.10
Intl Growth	0.60
UK Growth	1.40
UK Smll Co	3.30
Asian Opqs Fd	1.78
Glbb Gwth PEP	0.40
	3.48
	5.01
	5.01

1.90	1.90
320.00	320.00
411.30	411.30
110.00	110.00
135.501	135.501
189.20	189.20
250.60	250.60
153.701	153.701
445.70	445.70
450.80	450.80
545.60	545.60
139.40	139.40
48.53	48.53
31.60	31.60
114.30	114.30
106.30	106.30
114.90	114.90

MATHESSON UNIT TRUSTS LTD  
0181 831 7433  
Select Portfolio  
100.30

MAYFLOWER MANAGEMENT CO  
0171 405 5866  
Income  
447.08  
Global Inc  
14.35  
Brit Leaders  
385.54  
Intl Leaders  
554.46  
PAM Mgt Bsl Gwth  
69.71

LAURENTIAN UNIT TRST MGMT LTD	1.90
End: 01452 371 500 Dtd: 01452 371 523	+ 5.40
320.50	+ 0.10
581.60	4.45
116.901	+ 0.51
80.81	0.84
82.55	+ 0.70
117.50	

LAURENTIAN UNIT TRST MGMT LTD  
End: 01452 371 500 Dtd: 01452 371 523  
Growth Trust  
High Income  
European Trust

LAURENTIAN UNIT TRST MGMT LTD  
End: 01452 371 500 Dtd: 01452 371 523  
Growth Trust  
High Income  
European Trust

LAURENTIAN UNIT TRST MGMT LTD  
End: 01452 371 500 Dtd: 01452 371 523  
Growth Trust  
High Income  
European Trust