МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РОССИЙСКОЙ ФЕДЕРАЦИИ

ФЕДЕРАЛЬНОЕ АГЕНТСТВО ПО ОБРАЗОВАНИЮ

Государственное образовательное учреждение высшего профессионального образования "Оренбургский государственный университет"

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АНГЛИЙСКИЙ ЯЗЫК

ХРЕСТОМАТИЯ ДЛЯ ВНЕАУДИТОРНОГО ЧТЕНИЯ

Рекомендовано Ученым советом государственного образовательного учреждения высшего профессионального образования "Оренбургский государственный университет" в качестве учебного пособия для студентов, обучающихся по программам высшего профессионального образования по экономическим специальностям

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Любовь Мачнева Английский язык

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Хрестоматия состоит из 4 разделов и приложения, в которых представлены отрывки из художественных произведений (классических и современных экономической направленности), упражнения.

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Introduction

Данная хрестоматия предназначена для обучения студентов экономических специальностей самостоятельному чтению художественной литературы с последующей работой в аудитории.

Цель данной хрестоматии – ознакомить с произведениями классической и современной английской и американской литературы, расширить лексический запас, освоить правила словообразования и приемы организации и систематизации словаря.

Хрестоматия состоит из 4 разделов и приложения, включающих тексты различной степени сложности, от простых до более сложных, различных жанров, авторов и эпох.

Три основные раздела предваряют свод правил, способствующих лучшему запоминанию и усвоению лексики, ряд приемов, оптимизирующих и систематизирующих этот процесс.

Тексты в разделах сопровождаются упражнениями на развитие навыков работы со словарем, расширение словарного состава как общеупотребительной, так и профессиональной лексики. Раздел обзорных лексических упражнений и приложение с моделями сочетаемости некоторых слов завершают данное пособие.

Хрестоматия знакомит студентов с некоторыми произведениями художественной литературы английских и американских авторов, связанных со сферой их профессиональных интересов, расширяет их кругозор. Многообразные и многочисленные упражнения, таблицы и схемы, постепенное возрастание лингвистической сложности позволяют студентам более полно освоить методы работы над текстом.

1 Learning vocabulary – general advice

What does knowing a new word mean?

- It's not enough just to know the meaning of a word. You also need to know:

a) what words it is usually associated with;

b) whether it has any particular grammatical characteristics;

c) how it is pronounced.

- Try to learn new words not in isolation but in phrases.

- Write down adjectives together with nouns they are often associated with and vice versa, e. g. *royal family; rich vocabulary*.

- Write down verbs with the structure and nouns associated with them, e.g. to express an opinion.

- Write down nouns in phrases, e.g. in contact with; shades of opinion.

- Write down words with their prepositions, e.g. at a high level; thanks to your help.

- Note any grammatical characteristics of the words you are studying. For example, note when a verb is irregular and when a noun is uncountable or is only used in the plural.

- Make a note of any pronunciation problems with the words you are learning [1].

Expanding your vocabulary

There are many ways that you can use a dictionary to expand your vocabulary [2]:

Some definitions introduce you to related words	address /ə'dres/ noun [C] the name of the place where you live or work, including the house or office number and the name of the street, area and town. It may also include a set of numbers and letters, called a postcode in British English and a zip code in American English <i>I'll need your name and address.</i> <i>He had given a false address to the</i> <i>police.</i>
Sometimes the opposite of a word is shown	obedient / ə'bi:diənt/ adj doing what a person, law, or rule says you must do: <i>The children stood in a little group</i> <i>disciplined, and obedient.</i> opposite DISOBEDIENT

Some definitions give you synonyms	 booking / 'bukin/ noun [count] 1 an arrangement to buy a travel ticket, stay in a hotel room etc at a later date: RESERVATION: Holiday bookings are up 20% on last year. Make a booking: You can make a booking by phone with a credit card.
Sometimes you are told to look at another word in the dictionary to	hardback / 'ha:dbæk/ noun [count] a book that has a hard cover:
compare it with the entry	Her first novel sold over 40,000 copies
	in hardback compare PAPERBACK,
	SOFTBACK

What should you do when you come across new words?

When you are reading something in English, don't look up every new word or expression or you will soon get fed up. Only look up something that is really important for understanding the text. When you have finished reading, look back at what you have read and then perhaps look up some extra words and write down new expressions that interest you.

Similarly when you listen to English don't panic when you hear some words or expressions that you don't know. Keep listening and the overall meaning will often become clear.

When you read or listen to English it is sometimes possible to guess the meaning of a word you don't know before you look up or ask its meaning. Decide first what part of speech the word is and then look for clues in its context or form.

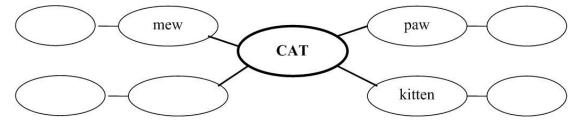
Learning vocabulary - aids to learning

Help yourself to learn by learning associated words together

Learn words with associated meaning together

Learning words together that are associated in meaning is a popular and useful way of organizing your vocabulary study

1 Complete this network for the word CAT. Add as many other bubbles as you like



Learn words with a grammatical association together

2 Here are some groups of words, each of which has a grammatical connection. Can you see what the connection is? What other words could you add to these groups?

a) child tooth ox; b) cut split burst; c) information furniture food.

Learn together words based on the same root

3 Can you add any words or expressions to these two groups?

a) price priceless overpriced

b) handy single-handed give me a hand

Pictures and diagrams can help you learn

Can you draw any picture that would help you remember the following vocabulary?

A circle to look a gift horse in the mouth screwdriver

Word forks are good ways of learning adjectives and verbs

Look at the complete word forks below. Finish the others

shoot		original		magnificent	
edit		brilliant		superb	
direct	a film	unusual	idea		view
star in					
review]

Organizing by word-class

When you meet a synonym or an antonym of a word you already have in your book, enter it next to that word with a few notes [1]:

Urban ≠ rural stop=cease (more formal)

Making tables for word-classes is a good idea, since you can fill in the gaps over time. What do you think you may put in the remaining gaps in the table?

Noun	verb	adjective	person	
production	produce		producer	
industry		industrial	-	
export				

2 Part one

2.1 Text 1

FOR THE BLIND

Mr. Stern had a small shop. Once his friend called at his shop and noticed a shabby blind on the window in his shop. He said: "Excuse me and don't get angry with me, but you will have to buy a new blind if you want to have a lot of customers. I recommend you to change the blind as soon as possible as the old one is too bad."

"Yes, you are right. I know that I have to buy a new blind, but it is very expensive. However, I believe I shall be able to do something."

Some weeks later his friend visited his shop again, and was very glad to see a new blind. "I see you have got a nice new blind. I think you have paid a lot of money for it!" – "Oh, yes, the blind is rather expensive, but I decided to turn to my customers for help. You see, I put a box in my shop with a notice: "For the blind". And in this way I got the money to buy this new blind."

2.1.1 Vocabulary notes
to turn to smb. For help – обратиться к кому-либо за помощью a blind – жалюзи
blind – слепой
2.2.2 Answer the questions
Why did Mr. Stern's friend recommend him to buy a new blind?
Who helped Mr. Stern to buy a new expensive blind? Why?
2.2 Text 2

SINCERE CONFESSION

A ticket-collector who had worked at the railway station for forty-five years was going to retire. One day he was talking to his friends about his work. He had enjoyed everything: his friends, his manager, the work itself. There was only one thing which he didn't like in all of it. "What is it?" the friends asked him. "Oh, the passengers, certainly the passengers."

2.2.1 Vocabulary notes

to retire – уходить в отставку, увольняться

2.3 Text 3

Bill works in a factory, and he usually comes home at half-past six every evening. He came home early last Friday, and he was very angry. He shut the door very hard, went into the livingroom and sat down.

His wife was in the kitchen. She came up to her husband and looked him for a few seconds. Then she said to him, "Why are you angry, Bill?"

"Bus tickets cost three pence last week, but now they cost two pence," he said.

"But that isn't bad, Bill," his wife said. "It's good. Going by bus is cheaper now."

"Yes, it is," Bill said, "but I always walk to work in the mornings, and I walk home in the afternoons. Last week I saved six pence every day, but now I save four pence."

2.3.1 Vocabulary notes

to save – экономить

2.4 Text 4

FRIENDS IN BUSINESS

A rich businessman was dying. Before the death he wanted to tell his partner who was in business with him some important things. So he asked his family to leave him with his partner alone. The rich man thought that his friend George was a reliable partner and a very good friend. When they were alone the man said: "I'm dying, listen please. I've always been bad to you. When you were away on business two years ago I took a big sum of money from the safe and never put it back. I disliked you all my life. I sold the secret of your plan to another company for a hundred and fifty thousand dollars. Oh, George, I'm very sorry." "That's all right," said George. "I was not so reliable as you thought I was. It was I who put poison into your tea at lunch yesterday."

2.4.1 Vocabulary notes
to rely on (upon) – полагаться на к. -л.
Reliable – надежный, заслуживающий доверия
2.5 Text 5

James Rand worked for a company which sold office equipment. He came to Mr. Benson who wanted to open some new offices in New York to offer him the equipment of his company. Benson asked him about the quality of the equipment, the prices and the demand for the goods. After that he told him: "All right. Here is a letter to my New York manager, you can go to him for the order."

* * *

Rand took the letter and went to New York by train. He had talks with the manager and got a very large order on attractive terms. When he came back home he remembered about Mr. Benson's letter.

He opened the letter and read it. Mr. Benson wrote to his manager: "Get all information from this man but don't buy his goods."

2.5.1 Vocabulary notes
equipment – оборудование
demand – спрос
talks – переговоры
on attractive terms – на привлекательных условиях
2.6 Text 6

* * *

Peter Robinson is a young Englishman. He lives in London in a small flat and works for a big company. He has been a clerk for two years. Every August he goes on holiday. Some years ago he liked going to foreign countries but now he prefers to spend two weeks at a seaside hotel in Great Britain. Sometimes he rents a room in a boarding house or goes on a camping holiday. This summer he decided to go to Brighton, a famous resort. The weather is usually warm and dry there in the summer season. Peter rented a room in a hotel. The accommodation was very expensive. He sunbathed every morning. In the evening he went to restaurants, night clubs, casinos. He had a very good time. A week later he had no money to pay for his room or to buy lunch. So he sent a telegram to his father: "No money, no funny. Sonny." Soon he received the answer from his father: "Too bad. Too sad. Dad."

2.6.1 Vocabulary notes boarding house – пансион, меблированные комнаты со столом

accommodation – жилье 2.7 Text 7

A BUSINESS TRANSACTION

One afternoon Mr. Wallis who lived far from the centre of London was returning home. It had already got dark when he came to a quiet narrow street with no people or traffic in it. Suddenly a middle-aged man stopped him and asked if he would buy a cat from him. As Mr. Wallis refused to make the purchase the man aimed a gun at him.

"How much does it cost?" asked Mr. Wallis. "It's not expensive. Five hundred pounds only", was the reply. So Mr. Wallis had to sign a cheque for five hundred pounds and the man gave him the cat.

Several years had passed since that day. Mr. Wallis decided to go shopping and called at a small shop where he had never been before. He recognized in the shopassistant the man who had sold him the white cat several years before.

Mr. Wallis left the shop and returned a little later. "I've brought a white cat. Will you buy it?" smiled he, "It's one of the lovely kittens of the white cat that you sold me several years ago, I recommend you to buy it". The shop-assistant understood everything. He told Mr. Wallis that he would pay him for the cat if Mr. Wallis did not tell the police about it and if he never came to the shop again.

"How much does it cost now?" he asked.

"Seven hundred pounds", was the answer, "because I want to get some interest on my money." 2.7.1 Vocabulary notes

to make a purchase – делать покупку to get some interest on (smth.) – получить проценты от (чего-л.) **2.8 Text 8**

A BUSINESS TRIP TO NEW YORK

Last winter Eileen went to New York on business. Her husband went with her as he had never been to New York before. On the last day of their stay in New York they checked out of the hotel in the morning. Eileen's husband decided to do some sightseeing while she was at her last business meeting.

They agreed to meet at the airport. The plane was leaving at a quarter past nine.

When after the meeting Eileen went out into the street there was much snow everywhere and it was still snowing heavily. She took a taxi but it was just before Christmas and there was a terrible traffic jam. Then the car broke down. Suddenly she remembered there was a subway close to that place – that's what the Americans call their underground trains to the airport.

When she took a bus from the subway to the airport, it was almost 8.30. It wasn't far to the airport but it was snowing still heavier and the bus went slowly. When at last she got to the airport she ran to the check-in-desk. There was a large crowd of people. One of them was her husband.

"There was no need to hurry," he said, "The snow has delayed everything. The plane is late too."

2.8.1 Vocabulary notes

to check out (ant. To check in – регистрироваться) – платить по счету в гостинице to delay – откладывать, задерживать **2.9 Text 9**

A DAY OFF WORK

Bill Walker works for an import-export company. Last Wednesday morning Bill rang his office at 9 o'clock and spoke to his boss Mr. Thompson. Bill told his boss that he couldn't come to the office that day, he had a very sore throat. He was going to stay in bed but the next morning he would be able to come to work.

Mr. Thompson recommended him to stay in bed until he felt well again. Mr. Thompson liked Bill very much. At 12.30 he got into his car, drove to a shop and bought some fruit for him. He went to Bill's flat to visit him. "How is your throat?" he asked Bill.

"I'm sure, I'll be able to come in tomorrow", Bill answered.

At 3 o'clock in the afternoon Mr. Thompson locked his office door and switched on his portable television. He wanted to watch an important international football match. It was England against Brazil. Both teams were playing well, but neither of them could score a goal. The crowd were cheering and booing. It was very exciting.

Then at 3.20, England scored from a penalty. Mr. Thompson jumped out of his chair. He was very excited. He was smiling happily when suddenly the camera-man showed the crowd. Mr. Thompson's smile disappeared and he looked very angry. Bill Walker's face, in close-up, was there on the screen. He didn't look ill, and he didn't sound ill. He was smiling happily and cheering wildly [3].

2.9.1 Vocabulary notes

to score a goal – забивать гол to boo – произносить неодобрительное восклицание, освистывать in close-up – крупным планом

3 Part two

3.1 Text 1. Read the text, answer the following questions

SOME MORE, PLEASE

Once a Frenchman went on business to Germany. He was to visit an exhibition there. His firm was interested in developing trade contacts with German firms. Though the exhibition was not very large he hoped that he would be able to find something interesting for his firm as they always exhibited latest models at such exhibitions. As the Frenchman had never been to Germany before he hoped that he would have time to go sightseeing there and would enjoy his stay in that country.

He went there by an overnight train and hoped that it would not take him much time to get there. He enjoyed his trip by train. As he was travelling first class, there were only two passengers in his compartment and he was satisfied with his fellow travellers.

But there was one thing which he didn't like. The fact was there was no buffetcar on the train and by the end of the journey he was very hungry. So he looked forward to having a good dinner at the station restaurant.

What he wanted to do first when he arrived at Hamburg was to find a restaurant. It took him some 15 minutes to get to the nearest restaurant. "He left his coat in the cloak-room and went upstairs.

The head-waiter showed him to a little table near the window. In a few minutes a waiter came up to his table and put the menu on the table. The Frenchman made his choice very quickly because there was only one word on the menu he could understand, it was "beef-steak." So he had to order beef-steak; but it was so bad the Frenchman couldn't eat it.

At a table not far from him a man was eating chicken. The Frenchman wanted to have chicken too, but he didn't know how to say it in German. Soon the man finished his chicken and said to the waiter: "Some more, please." The waiter went out and a minute later came back with another plate of chicken.

"Well," thought the Frenchman, "now I know how to say «chicken» in German." So he called the waiter and said in German: "Some more, please."

The waiter went out and ten minutes later brought him another beef-steak.

3.1.1 Vocabulary notes

to look forward to – ожидать, очень хотеть

3.1.2 Answer the questions

1 What was the purpose of the Frenchman's visit to Germany?

2 What was he looking forward to while staying in Germany?

3 How did he like his trip by train?

4 Why was he hungry by the end of the journey?

5 What was the first thing he did at Hamburg?

6 Did he enjoy his meal at the restaurant? Why not?

7 Why didn't he get what he required?

8 How do you think he felt when the waiter brought him another beef-steak? Did he eat it?

9 Why do you think it is extremely important to know foreign languages if you deal with foreign firms?

10 Did you go to a restaurant during your last trip to a foreign country? Who ordered meals for you?

3.2 Text 2. Read the text and answer the questions.

THE LOVE OF A BUSY BUSINESSMAN

(after O'Henry)

Pitcher was the chief clerk in the office of Harvey Maxwell. Mr. Maxwell was a businessman. He bought and sold things. He also helped other businessmen buy and sell things. Pitcher was an important man in Maxwell's office.

This morning Pitcher's face had a look of surprise on it. The clerk did not usually show his feelings, but today his boss came into the office late. It was half past nine. And he had his pretty young secretary with him.

With a quick "Good morning," Maxwell hurried to his desk. Hundreds of papers waited for him there. He started working on them at once. The secretary was beautiful. She did not look or dress like a secretary. Her simple clothes and hair were most pleasant to see. And this morning her face shone with a gentle light. Her eyes were bright and full of dreams.

Pitcher noticed this. He also noticed a difference in her ways this morning. She usually went straight into her office. Today she stayed near Mr. Maxwell's desk. But he did not notice her. As soon as he sat down at the desk, Maxwell became a machine. At last he saw her. "Well, what is it?" he asked sharply. His cold grey eyes looked at her. He wanted to get on with his work.

"Nothing," said the secretary. She moved away with a little smile. "Mr. Pitcher," she said to the clerk. "Did Mr. Maxwell say anything about the agency yesterday?"

"About getting another secretary, Miss Leslie? Yes, he did. He told me to telephone the agency. I did. I told them to send me a secretary this morning. But it's a quarter to ten now, and no one has arrived yet."

"I will just continue my work then," said the secretary. "Just until the new secretary arrives." She went into her office. She hung up her hat and started to work.

Perhaps you have never seen a really busy New York businessman at work. "One crowded hour of busy life," the old song says. Mr. Maxwell's hours were crowded. The minutes and seconds were fighting for a place in them.

This day was one of Harvey Maxwell's busiest days. The telephone rang all the time. He was buying, selling, arranging. Visitors came in, visitors went out. The clerks in the office flew about like leaves in a strong wind. Pitcher's usually calm face still looked very surprised.

Business was fast and fierce. Prices flew up and down and Maxwell had to follow them exactly. He moved among his business machines and telephones. He gave orders ... he was in another world.

In the middle of all this, the businessman suddenly noticed a stranger. It was a young woman with a lot of bright yellow hair. She wore a large green hat and a white coat with a black collar. Pitcher came and stood at her side.

"A young lady from the agency, sir," he said. "About the job." Maxwell turned round in his big chair. His hands were full of papers.

"What job?" he asked.

"The job of secretary, sir," said Pitcher. "You asked me to call the agency yesterday. You wanted to hire a new secretary this morning."

"Pitcher, you are going mad," said the businessman. "I do not need a new secretary. Miss Leslie has been with us for a year. I am very pleased with her. She is a very good secretary. Madam," he said to the young woman. "I am sorry. There is no job here." He turned to Pitcher. "Tell the agency that you made a mistake. Don't bring any more secretaries in here."

The young woman left the office. There was an angry look on her face under the large hat.

"Oh dear," thought Pitcher. "The boss has forgotten!" Business continued. Orders to buy and sell flew about like birds. Maxwell still worked like a machine. He worked quickly and exactly. This was the world of business and money. There was no time for feelings.

At one o'clock the clerks went out to get something to eat. The office was a little calmer. Maxwell did not go out. Businessmen do not have time to eat in the middle of a working day. He stood by his desk. His hands were full of letters and telegrams. His pen was behind his ear. His hair hung untidily all over his face.

The window of his office was open. Spring was coming to the city. Through the window came the soft, sweet smell of spring flowers. For a second Maxwell stood still. He knew that scent. His secretary always wore it. The scent brought Miss Leslie into Maxwell's busy thoughts. Suddenly the world of business appeared very unimportant. She was in the next office and he had something to say to her.

"I'll do it now," Maxwell said to himself. "Why didn't I do it long ago?" He hurried into his secretary's office. She looked up at him with a smile. Her face was pink and her eyes were honest and kind. Maxwell sat down on the edge of her desk. His hands were still full of papers. His pen was still behind his ear.

"Miss Leslie," he began. "I can't stay here long. I am very busy but I want to say something to you. Will you be my wife? I haven't had time to talk to you about love in the ordinary way but I really do love you. Answer quickly, please. I must get back to work."

"Oh, what are you talking about?" cried the secretary. She looked at him with round, surprised eyes.

"Don't you understand?" went on Maxwell. "I wanted to tell you. I waited for a long time; I was too busy before... Oh, dear. There's another telephone call for me now. Tell them to wait a minute, Pitcher... Miss Leslie, will you marry me?"

The secretary acted in a very strange way. At first she was too surprised to move or speak. Then she cried. Then she smiled, like the sun after rain. One of her arms slipped round the businessman's neck.

"I know now," she said softly. "You're so busy, dear. It really makes you forget everything, doesn't it? Harvey, have you really forgotten? We got married yesterday!"

3.2.1 Vocabulary notes
to arrange – договариваться, устраивать(ся)
fierce – жесткий
to hire – нанимать на работу
3.2.2 Answer the questions
What were Mr. Pitcher, Mr. Maxwell and Miss Leslie's jobs?
What kind of company did they work at?
Why did Mr. Pitcher's face had a look of surprise that morning?
3.3 Text 3. Read and answer the questions

CAGED

(after L. E. Reeve)

Purcell was a small man. He owned a pet shop. He sold cats and dogs and monkeys, he dealt in fish food, on his shelves there were long rows of cages.

Each morning when he completed the routine of opening his shop he sat down on a high stool behind the counter and read a morning newspaper.

It was a cold rainy day. Mr. Purcell was reading a newspaper as usual, when a customer appeared in the shop.

"Good morning," Purcell said. "What can I do for you?" The customer didn't answer. He looked around the shop. It was a man with short hair, his suit was cheap and very old.

"Good morning," repeated the shopkeeper. "What do you want?"

The man looked at Purcell and answered:

"I want something in a cage."

"Something in a cage?" Mr. Purcell was a bit confused. "You mean some sort of pet?"

"I mean what I said!" answered the man.

"Something in a cage. Something alive that's in a cage."

"I see," said the shopkeeper, not sure that he did.

"Now, let me think. A white rat, perhaps? I have some very nice white rats."

"No!" said the man. "Not rats. Something with wings. Something that flies."

"A bird!" exclaimed Mr. Purcell.

"A bird is all right." Suddenly the customer pointed to the cage with two white doves.

"How much for those?" "Five-fifty," came the quick answer. "It's a very reasonable price. They are a fine pair." "Five-fifty?" The man produced a five-dollar bill. "I'd like to have those birds. But this is all I've got. Just five dollars."

Mr. Purcell thought that even if he reduced the price by 50 cents he would make a good profit.

"My dear man, if you want them so much, you can certainly have them for five dollars," he smiled.

"I'll take them," the customer said and put the money on the counter. Mr. Purcell handed the cage to him.

"Listen," the man said suddenly. "How long do you think it took me to make those five dollars?"

Mr. Purcell was in a state of panic, but he asked, "Why, how long?" The other laughed. "Ten years! I've spent ten years in jail. Ten years! Fifty cents a year!"

The man took his cage and left the shop. Mr. Purcell came up to the shopwindow to look at the customer who was holding the cage and poking at his purchase.

Then the man opened the cage and took the birds out. Soon they disappeared in the grey sky.

3.3.1 Vocabulary notes

to own – владеть ч. -л.

to deal in – заниматься ч. -л., торговать

counter – прилавок в магазине

shopkeeper – владелец магазина

reasonable price – доступная цена

to make a profit – извлекать прибыль, получать прибыль

3.3.2 Answer the questions

1 What did Mr. Purcell deal in?

2 What discount did Mr. Purcell offer to his strange customer?

3 What did the customer do with his purchase?

3.4 Text 4

PEARLS

(by Philip Wylie)

Cedric Bradley, at fifty-three, was short apple-cheeked, with blue eyes and a cockney accent. He controlled Bradley Ltd., the largest jewelry house in London. He was proud of two things: he built his business with his own hand and brain and he had never been swindled or robbed.

One morning in May when Bradley was calculating his profits the card of Lord Throckmorton of Taine was brought to the jeweller. Throckmorton came in. He was a total stranger to the firm.

"My daughter is about to be married," said he," I thought of a necklace, matched and perfect. Nothing unusual – just the best. Now I'm going to Africa for three months. I thought – with three months – you can assemble something good. For, say, eighty thousand pounds?"

"Agreed."

His Lordship took out a check book from his coat. "A deposit, say ten thousand?" Mr. Bradly agreed. The check was written, the two men shook hands.

Three months passed. Lord Throckmorton entered the office of Mr. Bradley. The head of the firm showed him the necklace.

"Good Lord, Bradley. They are the best I've ever seen. I say, my wife is an invalid, I want her to see them before my daughter. Can you send them over?"

"I'd be glad to bring them over myself," answered the jeweller.

The jeweller was received in the drawing room. Her Ladyship was there. When she saw the pearls she cried. Then a nurse took her away to her room. Lord Trockmorton asked to see the pearls again. At that moment his daughter Gwen entered the room. As the pearls were to be a surprise at the time of the wedding the Lord hurriedly put them into his cabinet that had belonged to Louis XV. Both the father and his guest rose to meet the girl. She was a real beauty. She was more than an elegant girl. Bradly was all emotions.

Her father sat near the piano. "Play that old thing I like," he suggested. The servant came up to him and said something. He lifted his hands in apology and left. Gwen sang on. When she finished she asked: "Where is father?"

"He was called out."

"Excuse me, I'll bring him right back." She left the room.

Five then ten minutes passed. By and by he pulled the bell cord. No response. He went to Louis XV cabinet and opened it. The pearls were gone. It was not a cabinet in fact, but a sort of chute lined with silk so that the pearls didn't make a noise on the way to the other room.

Mr. Bradley walked out to the hall and left the house. When at home he went to his bedroom. There he pushed a picture aside, opened the safe behind it, took the string of real matched pearls from his coat pocket and locked them behind the door. Then he mopped his forehead with a silk handkerchief.

3.4.1 Vocabulary notes to swindle – обманывать, надувать to rob – грабить matched – хорошо подобранный deposit – задаток, залог his Lordship – его светлость her Ladyship – ее милость Good Lord! – О, Господи! cabinet – шкаф с выдвижными ящиками in apology – извиняясь no response – никакого ответа chute – лоток, желоб, спускной желоб to mop – вытирать (пот, слезы) 3.4.2 Answer the questions 1 What was Cedric Bradley like and what was his job? 2 Who visited him one morning and what was the purpose of his visit? 3 What kind of necklace did he want to have for his daughter? 4 What were the terms of payment for the necklace? 5 When did Lord Throckmorton come to Mr. Bradley's office again? 6 How did he like the necklace? 7 Why did he want it to be brought to his house? 8 What was the real reason of his request? 9 Mr. Bradley was proud that he had never been swindled or robbed, wasn't he? 10 Was he still proud of it after his visit to Lord Throckmorton? Why? 3.5 Text 5

A FUTURE BUSINESSMAN

(from "The Financier" by Theodor Dreiser)

Buttonwood Street, Philadelphia, where Frank Cowperwood spent the first ten years of his life, was a lovely place for a boy to live in. There were mainly red brick houses there with small marble steps leading up to the front doors. There were trees in the street – a lot of them. Behind each house there was a garden with trees and grass and sometimes flowers.

The Cowperwoods, father and mother, were happy with their children. Henry Cowperwood, the father of the family, started life as a bank clerk, but when Frank, his elder son, was ten, Henry Cowperwood became a teller at the bank.

As his position grew more responsible, his business connections increased, and gradually he was becoming quite a personage. He already knew a number of rich businessmen who dealt with the bank where he worked. The brokers considered him to be a most reliable person.

Young Cowperwood took an interest in his father's progress. From seeing his father count money, he was sure that he would like banking, and Third Street, where his father's office was, seemed to him the cleanest, most fascinating street in the world. He was quite often allowed to come to the bank on Saturdays, when he could watch with great interest the quick exchange of bills. He wanted to know where all the types of money came from, why discounts were demanded and received, and what the men did with all the money they received. His father, pleased at his interest, was glad to explain so that even at this early age – from ten to fifteen – the boy gained a wide knowledge of the condition of the country financially. He was also interested in stocks and bonds, and he learned that some stocks and bonds were not even worth the paper they were written on, and others were worth much more than their face value showed.

At home he also listened to considerable talk of business and financial adventure.

Frank realized that his father was too honest, too careful. He often told himself that when he grew up, he was going to be a broker, or a financier, or a banker, and do some of the risky things he so often used to hear about.

Just at this time there came to the Cowperwoods an uncle, Seneca Davis – Henry Cowperwood was pleased at the arrival of this rather rich relative, for before that Seneca Davis had not taken much notice of Henry Cowperwood and his family.

This time, however, he showed much more interest in the Cowperwoods, particularly in Frank.

"How would you like to come down to Cuba and be a planter, my boy?" he asked him once.

"I'm not so sure that I'd like to," replied the boy. "Well, that's frank enough. What have you against it?" "Nothing, except that I don't know anything about it." "Well, what are you interested in ?" "Money!"

"Aha! get something of that from your father! Well, that's a good trait. And speak like a man, too!"

He looked at Frank carefully now. There was real force, in that young body – no doubt of it. "A clever boy!" he said to Henry, his brother-in-law. "You have a bright family."

Henry Cowperwood smiled. This man, if he liked Frank, might do much for the boy. He might leave him some of his money. He was rich and single.

Uncle Seneca became a frequent visitor to the house and took an increasing interest in Frank.

"When that boy gets old enough to find out what he wants to do, I think I'll help him to do it," he said to his sister one day. She told him she was very grateful. He talked to Frank about his studies, and found that he cared little for books or most of the subjects he had to take at school.

"I like book-keeping and mathematics," he said. "I want to get out and get to work, though. That's what I want to do."

"You are very young, my son," his uncle said. "You're only how old now? Fourteen?" "Thirteen."

"Well, you can't leave school much before sixteen. You'll do better if you stay until seventeen or eighteen. It can't do you any harm. You won't be a boy again."

"I don't want to be a boy. I want to get to work."

"Don't go too fast, son. You'll be a man soon enough. You want to be a banker, don't you?" "Yes, sir."

"Well, when the time comes, if everything is all right and you've behaved well and you still want to, I'll help you get a start in business. If you are going to be a banker, you must work with some good company a year or so. You'll get a good training there. And, meantime, keep your health and learn all you can."

And with these words he gave the boy a ten-dollar gold piece with which to start a bank account.

3.5.1 Vocabulary notes

teller – кассир в банке, банковский служащий

to deal with – заниматься чем-л., иметь дело с кем-л., чем-л.

bill – счет; вексель; амер. банкнота, казначейский билет

discount – скидка

stock – акция, ценные бумаги, облигации

bond – долговое обязательство, облигация

face value – номинальная стоимость

a broker – брокер, маклер; агент; посредник

trait – характерная черта, особенность

book-keeping – бухгалтерский учет

bank account - счет в банке, банковский счет

3.6 Text 6

THE FIRST TRANSACTION

(from "The Financier" by Th. Dreiser)

It was in his thirteenth year that young Cowperwood entered into his first business transaction. Walking along Front Street one day he saw an auctioneer's flag before a grocery and from the interior came the auctioneer's voice: "What price am I offered for this exceptional lot of Java coffee?" The people offered their price. The coffee was quickly sold. At first Cowperwood had no intention to take part in the auction but after he had made a rapid calculation he thought he could make a profit.

"I am going to offer you now a fine lot of seven cases of Castile soap. At this moment this soap costs anywhere 11 dollars and 75 cents a case."

People began to offer their price. The original price was 15 dollars. Then the price reached 30 dollars. Cowperwood's mind was working hard. He took everything into account. Frank was sure he would get a profit, "that's why he decided to participate. When finally Cowperwood offered 32 dollars the auctioneer noticed him standing almost directly under his nose. The solidity of the boy's expression made a great impression on the man. Meanwhile young Cowperwood was thinking that he had no right to buy the soap as he had no money with him. But he was sure that his father who was a teller of the Third National Bank would lend him the money.

"32 -once! 32 -twice! Three times! The soap is sold to Mr...?" The auctioneer looked into the face of the boy.

"Frank Cowperwood, the son of the teller of the Third National Bank,' replied the boy. "Will you wait while I run up to the Bank and get the money?"

"Yes. Don't be long. If you are not here in an hour I'll sell it again."

Young Cowperwood made no reply. He hurried out and ran fast, but first to his mother's grocer.

When he entered the grocer's store he looked about for Castile soap. There it was, the same kind, displayed in a box and looking just as his soap looked.

Mr. Dalrymple, the owner of the store, though very much surprised, agreed to buy the soap offered by Cowperwood on condition that the boy would deliver the goods himself. Frank was sure there would be no difficulty in delivering the soap to the shop. At last they finalized the matter. Cowperwood was to deliver the soap to the shop and the grocer was to give him 62 dollars. So the question was settled to both parties' satisfaction.

Frank hurried out again and ran to his father's bank. The boy knew that his father wouldn't object to his plan.

"What's the trouble, Frank? What's the reason for your coming?" asked his father looking up from his desk when the boy appeared.

Frank explained the situation to him. He assured his father that it was a clear profit of 30 dollars and he would not do anything special. It was a good opportunity and he was not going to miss it.

Cowperwood senior, approved Frank's plan. Moreover it was not even necessary to instruct him how to act. This was the most business – like attitude he saw in his son. And Frank's father appreciated it very much. Frank was so bright and keen for a boy of 13. So the father counted out 32 dollars. Frank ran out of the building and returned to the auction premises as fast as his legs could carry him. He paid for the soap and it was not a problem for him to cover little transportation expenses.

In an hour he was before the door of Mr. Dalrymple's store with the soap. The owner paid for the goods and thought to himself it was most incredible for such a boy to be in business.

Since that transaction Frank Cowperwood decided to devote his life to business. 3.6.1 Vocabulary notes to enter into a transaction – заключать сделку to offer a price – предлагать цену to take part in the auction – участвовать в аукционе original price – первоначальная цена to take into account – принимать во внимание, в расчет to get a profit – получать прибыль solidity – твердость on condition that – при условии to deliver goods – доставлять груз; поставлять товар premises – помещение, здание, дом; недвижимость to cover transportation expenses – покрывать транспортные расходы to be in business – заниматься торговлей **3.7 Text 7**

MY FINANCIAL CAREER

(by Stephen Leacock)

When I go into a bank I get rattled. The clerks rattle me; the wickets rattle me; the sight of the money rattles me; everything rattles me.

The moment I cross the threshold of a bank and attempt to transact business there, I become an irresponsible idiot.

I knew this beforehand, but my salary had been raised to fifty dollars a month and I felt that the bank was the only place for it.

So I shambled in and looked timidly round at the clerks. I had an idea that a person about to open an account must consult the manager.

I went up to a wicket marked "Accountant." The accountant was a tall, cool devil. The very sight of him rattled me. My voice was sepulchral.

"Can I see the manager?" I said, and added solemnly, "alone." I don't know why I said "alone." "Certainly," said the accountant and fetched him.

The manager was a grave, calm man. I held my fifty-six dollars clutched in a crumpled ball in my pocket.

"Are you the manager?" I said. God knows I didn't doubt it. "Yes," he said.

"Can I see you," I asked, "alone?" I didn't want to say "alone" again, but without it the thing seemed self-evident.

The manager looked at me in some alarm. He felt that 1 had an awful secret to reveal.

"Come in here," he said and led the way to a private room. He turned the key in the lock.

"We are safe from interruption here," he said. "Sit down."

We both sat down and looked at each other. I found no voice to speak.

"You are one of Pinkerton's men, I presume," he said. He had gathered from my mysterious manner that I was a detective. I knew what he was thinking, and it made me worse.

"No, not from Pinkerton's," I said, seeming to imply that I came from a rival agency.

"To tell the truth," I went on, as if I had been prompted to lie about it, "I am not a detective at all. I have come to open an account. I intend to keep all my money in this bank."

The manager looked relieved but still serious; he concluded now that I was a son of Baron Rothschild.

"A large account, I suppose," he said.

"Fairly large," I whispered. "I propose to deposit fifty-six dollars now and fifty dollars a month regularly."

The manager got up and opened the door. He called to the accountant.

"Mr. Montgomery," he said loudly, "this gentleman is opening an account, he will deposit fifty-six dollars. Good morning."

I rose.

A big iron door stood open at the side of the room. "Good morning," I said and stepped into the safe.

"Come out," said the manager coldly and showed me the other way.

I went up to the accountant's wicket and poked the ball of money at him with a quick convulsive movement as if I were doing a conjuring trick.

My face was ghastly pale.

"Here," I said, "deposit it." The tone of the words seemed to mean, "Let us do this painful thing while the fit is on us."

He took the money and gave it to another clerk.

He made me write the sum on a slip and sign my name in a book. I no longer knew what I was doing. The bank swam before my eyes.

"Is it deposited?" I asked in a hollow, vibrating voice. "It is," said the accountant.

"Then I want to draw a cheque."

My idea was to draw out six dollars of it for present use. Someone gave into a cheque-book through a wicket and someone else began telling me how to write it out. The people in the bank had the impression that I was invalid millionaire I wrote something on the cheque and thrust it in at the clerk. He looked at it.

"What! Are you drawing it all out again?" he asked in surprise. Then I realized that 1 had written fifty-six instead of six. I was too far gone to reason now. I had a feeling that it was impossible to explain the thing. All the clerks had stopped writing to look at me.

Reckless with misery, I made a plunge. "Yes, the whole thing."

"You withdraw your money from the bank?"

"Every cent of it."

"Are you not going to deposit any more?" said the clerk, astonished. "Never."

An idiot hope struck me that they might think something had insulted me while I was writing the cheque and that I had changed my mind. I made a wretched attempt to look like a man with a fearfully quick temper.

The clerk prepared to pay the money. "How will you have it?" he said. "What?" "How will you have it?"

"Oh," I caught his meaning and answered without even trying to think: " – in fifties."

He gave me a fifty-dollar bill.

"And the six?" he asked dryly. "In sixes," I said.

He gave it to me and I rushed out.

As the big door swung behind me I caught the echo of a roar of laughter that went up to the ceiling of the bank. Since then I bank no more. I keep my money in cash in my trousers pocket and my savings in silver dollars in a sock [4].

3.7.1 Vocabulary notes

get rattled – терять спокойствие, нервничать

wicket – окошко (кассы)

to transact business – вести дела

to shamble – волочить ноги, тащиться to open an account – открывать счет accountant – бухгалтер sepulchral voice – замогильный голос to prompt – побуждать, толкать, подсказывать to draw a cheque – выписывать чек to withdraw money from a bank – изымать деньги из банка cash – наличные деньги, наличность savings – сбережения

4 Part three

4.1 Text 1

IF TOMORROW COMES

After Sidney Sheldon

Tracy Whitney was young, beautiful, intelligent and about to marry into wealth and glamour. She was on top of the world. Until suddenly, betrayed by her own innocence, she was in prison, framed by a ruthless Mafia gang, abandoned by the man she loved.

Beaten and broken, but kept going by her dazzling ingenuity, Tracy emerged from her savage ordeal determined to revenge herself on those who had destroyed her life and to fight back against a society that denied her success and happiness. No one would ever cheat her again.

From New Orleans to London and on to Paris, Madrid and Amsterdam, with intelligence and beauty her only weapons, Tracy played for the highest stakes in a deadly game, matching her wits against the successful and the unscrupulous.

Only one man can challenge her. He's handsome and persuasive and just as daring. And only one man can stop her. An evil genius who shadows her every move -a man whose only hope of salvation is Tracy's destruction...

Tracy met Charles Stanhope at a financial symposium where Charles was the guest speaker. He ran the investment house founded by his great-grand-father, and his company did a good deal of business with the bank Tracy worked for. After his lecture, Tracy went up to disagree with his analysis of the ability of third-world nations to repay the staggering sums of money they borrowed from commercial banks worldwide and western governments. Charles at first was amused then intrigued by the impassioned arguments of the beautiful young woman before him. Their discussion continued through dinner at the old Bookbinder's restaurant.

In the beginning, Tracy was not impressed with Charles Stanhope even though she was aware that he was considered Philadelphia's prize catch. Charles was thirtyfive and a rich and successful member of one of the oldest families in Philadelphia. Five feet ten inches, with thinning sandy hair, brown eyes, and an earnest, pedantic manner, he was, Tracy thought, one of the boring rich.

As though reading her mind, Charles leaned across the table and said, "My father is convinced they gave him the wrong baby at the hospital."

"What?"

"I'm a throwback. I don't happen to think money is the end-all and be-all of life. But please don't ever tell my father I said so."

There was such a charming unpretentiousness about him that Tracy found herself warming to him. I wonder what it would be like to be married to someone like him – one of the establishment. And what am I going on about like an idiot?

Talk about ego. A man asks me out to dinner and I'm deciding whether I want to marry him. We'll probably never even see each other again.' Charles was saying, "I hope you're free for dinner tomorrow...?" Philadelphia was a dazzling cornucopia of things to see and do. On Saturday nights Tracy and Charles went to the ballet or watched Riccardo Muti conduct the Philadelphia Orchestra. During the week they explored New Market and the unique collection of shops in Society Hill. They ate cheese steaks at a pavement table at Geno's and dined at the Cafe Royal, one of the most exclusive restaurants in Philadelphia. They shopped at Head House Square and wandered through the Philadelphia Museum of Art and the Rodin Museum.

4.1.1 Vocabulary notes guest speaker – приглашенный докладчик to run – управлять, руководить investment house – инвестиционная компания to found – основать ability – способность, возможность staggering sums of money – огромные суммы денег to be aware – понимать, осознавать to consider – рассматривать to convince – убеждать to wonder – хотеть знать to wander – бродить

leisure – досуг

cornucopia – рог изобилия

4.1.2 Fill in the gaps with the following prepositions: with, by, of, from, after, in

1 His company did a good deal ... business ... the Philadelphia Trust and Fidelity Bank.

2 The investment house was founded ... his great-grandfather.

3 Third-world nations borrow money ... commercial banks worldwide and western governments.

4 ... the beginning Tracy was not impressed ... Charles Stanhope. 5 ... Charles's lecture Tracy went up to disagree with his analysis.

4.1.3 Fill in the gaps with the following words: beautiful, at first, financial, business, investment, successful

1 Charles was amused, then intrigued.

2 Tracy was a ... woman of her mid-twenties with lovely, intelligent face. 3 Tracy met Charles at a... symposium.

4 Charles was a rich and ... member of one of the oldest families in Philadelphia.

5 Charles ran the ... house.

6 His company did a good deal of... with the bank Tracy worked for.

4.1.4 Answer the questions

1 Where did Tracy meet Charles Stanhope?

2 What company did Charles Stanhope run?

3 What bank did Charles' company do a good deal of business with?

4 Why did Tracy go to Charles Stanhope after his lecture at the financial symposium?

5 What sums of money did third-world nations borrow from commercial banks worldwide and western governments?

6 How did Tracy and Charles spend their leisure?

4.1.5 What do you think about the main characters of the extract?

4.1.6 What is in store for Tracy and Charles?

4.1.7 Make up a dialogue between Tracy and Charles

- After his presentation at the financial symposium in the bank Tracy worked for;

– During dinner at the restaurant.

4.1.8 Describe the appearance of: a) Charles; b) Tracy

4.1.9 Write five sentences using the following expressions: *financial symposium; to run the investment house; to disagree with; to do a good deal of business; to repay the staggering sums of money*

4.2 Text 2

IF TOMORROW COMES

After Sidney Sheldon (to be continued)

As Tracy approached the bank, she glanced at her watch. Eight-twenty.

The doors of the Philadelphia Trust and Fidelity Bank would not be open to employees for another ten minutes but Clarence Desmond, the bank's senior vicepresident in charge of the international department, was already turning off the outside alarm and opening the door. Tracy enjoyed watching the morning ritual. She stood in the rain waiting as Desmond entered the bank and locked the door behind him.

Banks the world over have arcane safety procedures and the Philadelphia Trust and Fidelity Bank was no exception.

Clarence Desmond was checking the lavatories, storeroom, safe-deposit area. Only when he was fully satisfied that he was alone would the Venetian blind be raised as a sign that all was well.

The senior bookkeeper was always the first of the employees to be admitted. He would take his place next to the emergency alarm until the other employees were inside then lock the door behind them.

Tracy smiled and went to work. She was in charge of the cable-transfer department. Until recently the transfer of money from one bank to another and from one country to another had been a slow, laborious process requiring multiple forms to be filled out and dependent on national and international postal services. With the advent of computers the situation had changed dramatically and enormous amounts of money could be transferred instantaneously. It was Tracy's job to extract overnight transfers from the computer and to make computer transfers to other banks. All transactions were in code, changed regularly to prevent unauthorized access. Each day millions of electronic dollars passed through Tracy's hands. It was fascinating work, the life-blood that fed the arteries of business all over the globe, and until Charles Stanhope the Third had come into Tracy's life, banking had been the most exciting thing in the world for her. The Philadelphia Trust and Fidelity Bank had a large international division and at lunch Tracy and her fellow workers would discuss each morning's activities. It was heady conversation.

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