

МИНИСТЕРСТВО ОБРАЗОВАНИЯ РЕСПУБЛИКИ БЕЛАРУСЬ  
Учреждение образования  
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# **АНГЛИЙСКИЙ ЯЗЫК**

## **ПРАКТИКУМ**

для студентов специальностей

1-25 01 09 «Товароведение и экспертиза товаров»,  
1-54 01 01-04 «Метрология, стандартизация и сертификация  
(легкая промышленность)»

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Целью данного практикума является формирование коммуникативных умений студентов в таких видах речевой деятельности, как говорение и чтение в ситуациях профессионального общения. Работа с практикумом позволяет развивать у студентов переводческие умения, познавательную активность и готовность к коммуникативному взаимодействию. Текстовый материал и система упражнений представляют собой хорошую базу для взаимосвязанного развития навыков и умений основных видов речевой деятельности, расширения словарного запаса обучаемых и, следовательно, для основательной подготовки студентов к сдаче экзамена по английскому языку.

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# PART I. MERCHANDISE STUDIES

## UNIT 1. PRODUCTION

Production is a very complicated process which aims to give birth to goods and services in order to reach the general public or final consumers. It includes three branches or lines. Millions of people are engaged in industry, commerce and direct services providing either visible or invisible products. You are going to be involved in this process as an expert on merchandise. Bear in mind your remaining a consumer as well. In this unit you will study the meaning of production, its branches and chains. The understanding of these points will help you to realize the place and significance of your own future activity to this extensive process.

### Vocabulary

activity *n* – деятельность, активность;  
advertise *v* – рекламировать;  
advertisement *n* – реклама, рекламное объявление;  
aids *n* – вспомогательные средства;  
application *n* – заявка, заявление; применение;  
apply *v* – подавать заявление; применять;  
be involved in – быть вовлеченным во что-либо;  
buy / purchase *v* – покупать;  
chain *n* – система, сеть, цепочка;  
commerce *n* – торговля, коммерческая деятельность;  
construct *v* – строить, воздвигать, конструировать, создавать;  
consume *v* – потреблять, расходовать;  
consumer goods – потребительские товары;  
consumer *n adj* – потребитель, потребительский;  
consumption *n* – потребление, расход;  
curriculum vitae [ˈvi:taɪ] – автобиография;  
deliver *v* – доставлять, поставлять;  
demand *n* – спрос, требование;  
employ *v* – нанимать, занимать;  
expert on merchandise – товаровед;  
extract *v* – извлекать, выжимать, добывать;  
extractive *adj* – добывающий;  
final consumer – конечный потребитель;  
goods, commodity, merchandise *n* – товары, товар, изделия;  
increase *v* – увеличиваться, возрасть;  
industry *n* – промышленность;  
insurance *n* – страхование;

interview *v* – проводить собеседование, интервьюировать;  
interviewee *n* – интервьюируемый;  
interviewer *n* – интервьюер;  
luxuries *n* – предметы роскоши;  
manufacture *v* – производить, обрабатывать;  
merchandise studies – товароведение;  
necessities *n* – вещи (предметы) первой необходимости;  
personal services – частные услуги;  
produce *n* – продукция, результат;  
produce *v* – производить, вырабатывать;  
product *n* – продукт, продукция, изделие, фабрикат;  
producer – производитель;  
production *n* – производство;  
raw materials – сырье;  
recruit *v* – нанимать на работу;  
recruitment *n* – наем на работу, подбор кадров, комплектование;  
retailing *n*, retail trade – розничная торговля;  
salary *n* – жалование, оклад;  
sell *v* – продавать;  
service *n* – услуга, обслуживание, сфера услуг;  
staff *n* – штат служащих, служебный персонал, кадры;  
store house *n* – склад;  
store *v* – хранить;  
trade *n* – торговля;  
home trade – внутренняя торговля;  
foreign trade – внешняя торговля;  
value *n* – ценность, стоимость;  
warehouse *n* – склад;  
warehousing *n* – складирование;  
wholesale trade *n* – оптовая торговля.

## Developing vocabulary

### 1. Consult the dictionary and practice the pronunciation of the following words.

Public, production, to touch, stage, to provide, provision, to use, to spend, to rise, unlimited, to create, need, distinction, to realize, branch, to obtain, coal-miner, to assemble, means, to distribute, in turn, export, import, to allow, to enable, communications, to classify, to illustrate, to rely on, interdependence.

**2. Match the English word combinations in the left-hand column to the Russian equivalents in the right-hand column.**

- |  |   |
|--|---|
| 1) members of the public;                                    | 1) быть доставленным по морю;                                       |
| 2) consumer spending;  | 2) возрастающая стоимость;  |
| 3) to invent new consumer goods;                             | 3) быть на испытательном сроке;                                     |
| 4) direct services;  | 4) полагаться друг на друга;  |
| 5) oil rigs;   | 5) упрощенная система производства;                                 |
| 6) to convert the raw materials into semi-finished products; | 6) заявление о приеме на работу;                                    |
| 7) to make up commerce;                                      | 7) объявить о наличии вакансии на должность или рабочее место;      |
| 8) to provide compensation;                                  | 8) образованная и здоровая рабочая сила;                            |
| 9) to be delivered by sea;                                   | 9) потребительские траты;   |
| 10) to be concerned with the provision of goods;             | 10) относиться к процессу обеспечения товарами;                     |
| 11) commercial workers;                                      | 11) члены общества;   |
| 12) an educated and healthy work force;                      | 12) получить приглашение на собеседование;                          |
| 13) a simplified chain of production;                        | 13) непроеизводственные (прямые) услуги;                            |
| 14) increasing value;  | 14) нефтяные вышки;   |
| 15) to rely on each other;                                   | 15) изобретать новые потребительские товары;                        |
| 16) to advertise the job or a position;                      | 16) подавать заявление на рабочее место;                            |
| 17) in the appointing page of a newspaper;                   | 17) коммерческие работники;   |
| 18) a letter of application;                                 | 18) превращать сырье в полуфабрикат;                                |
| 19) to be invited to an interview;                           | 19) составлять коммерческую деятельность;                           |
| 20) to apply for the position;                               | 20) обеспечивать компенсацию;                                       |
| 21) to be a back-room girl;                                  | 21) в разделе рекламы рабочих мест газеты;                          |
| 22) to be on probation;                                      | 22) работать в «подсобке», то есть оформлять операции, вести счета. |

### Reading

Production involves all those activities which are needed so that goods and services can be used by members of the public. Production therefore includes the provision of goods which can be seen and touched; and the provision of services which cannot be seen and touched.

Anyone involved, at any stage, in the provision of goods or services is a producer. Thus a typist providing a service in steelworks is just as much a part of production as those directly involved in making steel.

In contrast consumers are members of the public who use goods and services. A

part of consumer spending is on necessities (food and drink, clothing and shelter which are essential for survival). The rest is spent on luxuries (televisions, cameras etc.).

As incomes rise and as new consumer goods are invented, consumers are able and willing to buy more and more goods and services because human wants are unlimited. This, in turn, creates the need for work and production because producers are needed to provide the goods and services to satisfy human wants.

Although a distinction has been made between consumers and producers, it should be realized that those who are producers are also consumers. Thus those providing goods and services receive a wage or salary, which is then used to buy goods and services.

Production can be divided into: industry, commerce and direct services. Industrial workers, in their turn, can be divided into (a) extractive, (b) manufacturing, and (c) constructive workers.

**Extractive workers** obtain raw materials and food from the land and the sea. Examples of such workers are farmers, fishermen, coal-miners and workers on oil rigs.

**Manufacturing workers** take the raw materials from extractive industry and convert (or change) the raw materials into semi finished or finished products. Thus sand and other raw materials will be used to make glass windscreens for cars.

**Constructive workers** take the products from manufacturing industry and build other products, for example, roads and houses. Those who, for example, assemble cars are also part of the constructive industry. Commerce is concerned with the means by which raw materials and finished products are distributed to those who wish to buy them.

The basic commercial activity is trade, which is the buying and selling of goods. Thus in home trade, wholesalers buy goods from manufacturers and sell them to retailers who, in turn, sell goods to the general public. In foreign trade, goods are sold to and bought from other countries (exports and imports).

So that trade can easily take place, the aids (or ancillaries) to trade are necessary. Thus, for example, warehousing is needed to store goods. Insurance provides compensation if goods are stolen and banking allows payments to be made or received by cheque as well as borrowing, using loans and overdrafts. Advertising makes goods known to the public. Transport enables goods to be delivered by sea, for example, to other countries and communications allow firms to make contact by telephone. The activities just described are only a few examples of trade and aids to trade.

Those involved in direct services are not connected with the production of goods but, provide personal services to the public. To be more exact, services are activities which a person or a group performs for another person or organization. For instance, an auto mechanic performs a service when he repairs a car. A doctor also performs a service by taking care of people when they are sick. Some more examples of service

workers are dentists, the police, teachers and entertainers.

It is true that those working in banks and shops also provide services to public. However they have already been classified as commercial workers and do not therefore, belong to direct services. Direct service workers are an important part of production because: (a) an educated and healthy work force allows the output of goods and services to be increased, and (b) the demand by individuals for direct services rises with the improvement in a country's standard of living.

A chain of production shows different stages of production necessary for a good to eventually reach the final consumer. It can be used to illustrate: increasing value at each stage of production; interdependence; the distinction between consumer goods and producer goods.

Interdependence means that individuals, firms and countries rely on each other. Thus, firms in manufacturing industry need extractive industry to provide them with raw materials. At the same time, firms in extractive industry need manufacturing industry to provide them with machinery to extract the raw materials. Similarly, manufacturing industry relies on direct services, such as doctors to help provide a healthy work force, and doctors need manufacturing industry to provide drugs and medical equipment. Consumption takes place at each stage of the process. For example, manufacturing industry buys or consumes raw materials from extractive industry. When the general public buys the chocolate, however, it is not for resale and the chain of production stops at that point. The general public is, therefore, final consumers. Goods bought by final consumers are consumer goods. Goods bought by firms to make consumer goods are called producer goods. Therefore if a person buys a car for his own personal use it is a consumer good. If, instead, the car is bought by a firm for one of its salesmen, it is a producer good.

#### *Notes on the Text:*

human wants – человеческие потребности;

to satisfy human wants – удовлетворять потребности людей;

to make a payment by cheque – производить оплату по чеку;

borrowing – заем;

loan – ссуда;

(over) draft – вексель, соглашение с банком по которому вы можете использовать деньги сверх суммы, находящейся на вашем банковском счете;

standard of living – уровень жизни;

added value – добавленная стоимость;

value-added tax – налог на добавленную стоимость.



## Exercises

**1. Give extensive answers to the questions. Use the following expressions to start your answers.**

*In my opinion ... .*

*Personally, I think that ... .*

*As I see it ... .*

*As far as I am able to judge ... .*

*According to the text ... .*

*It would seem to me that ... .*

1. What does production involve?
2. How can producers be divided? What is the difference between them?
3. What are the activities which make up commerce?
4. What is meant by trade? What are aids to trade?
5. How do aids to trade work?
6. What categories of the public are involved in direct services?
7. What line of production does merchandise consulting belong to?
8. What does a chain of production show?
9. How important is interdependence?
10. What is meant by the stop-point of any chain of production?

**2. Look through the text to determine whether these statements are true (T) or false (F), and if they are false say why.**

*e.g. In my opinion it is true that ... .*

*I'm afraid it is false that ... because ... .*

1. As incomes rise consumers are able and willing to buy less and less goods and services.
2. Raw materials are obtained from land and sea.
3. A typist providing a service in steel-works is just as much a producer as those directly involved in making steel.
4. Advertising makes goods known to the public.
5. Industrial workers can be divided into wholesalers, retailers and clerks.
6. Chains of production illustrate increasing value at each stage of production, interdependence, the distinction between consumer goods and producer goods.
7. Extractive industry consumes raw materials from manufacturing industry.
8. Examples of direct service workers are doctors, dentists, the police, teachers.
9. In foreign trade, goods are just bought from other countries.
10. The basic commercial activity is trade.

**3. Give definitions to the following words.**

Producer, consumer, necessities, trade, wholesaler, consumer goods, producer goods, services.

## Dialogue Work

### *Dialogue 1: Recruitment*

Read dialogue 1 and put the points Personnel Manager (P.M) talks about in the right order.

- the mistakes a candidate can make in an interview;
- the qualities and abilities a candidate must have;
- his advice to interviewees;
- what a candidate is expected to know and understand.

When a company needs to recruit or employ new people, it may decide to advertise the job or position in the appointing page of a newspaper. People who are interested can then apply for the job by sending in a letter of application and curriculum vitae containing details of their education and experience. The company will then draw up list of candidates, who are invited to attend an interview. See how the Personnel Manager (P.M.) of a company answers questions about the way he interviews and selects candidates.

**Reporter:** What do you think is the most important thing to pay attention to when interviewing a candidate?

**Personnel Manager:** There are some of them, to my mind. The most important things, in my view, are the character, the ability to react, intelligence and suitability for the position for which the candidate is being interviewed.

**Reporter:** And to what extent does the person's appearance influence your decision?

**Personnel Manager:** It is important that the person is well presented, is neat and tidy, and that he or she has good manners, because that shows a lot about personality.

**Reporter:** Do you expect the candidate to be prepared in any way for the interview, or how should he prepare himself for the interview?

**Personnel Manager:** Normally the candidate has had one or two interviews with junior members of the staff before he gets to my level, and I expect the person concerned to have a good knowledge of what the company does, what he's expected to do, and who he is going to report to. If the candidate doesn't give an impression of understanding one of those three items, then he gets marked down accordingly.

**Reporter:** How does a candidate go wrong?

**Personnel Manager:** The major way a candidate goes wrong is by basically becoming yes-man or a yes-woman and agreeing with everything you say. Also you have to feel that the candidate is going to be good and he has to show himself to be not just «Yes, sir, thank you very much. Yes, I agree with that». Sometimes I lay dummy questions, in which I want a «no» answer, and if he continues to say «yes», then he goes down.

**Reporter:** What would you advise to a candidate, going to an interview?

**Personnel Manager:** I would say to him first of all to listen; secondly, to ask

the right questions; and, thirdly, perhaps, the most important, to create the right kind of relationship, I would call it an adult-to-adult relationship with the interviewee or the interviewer. When you get a yes-man in front of you, he is creating an adult-to-a-child conversation and in most cases managers are not interested in employing a child.

### ***Dialogue 2: An Interview for a Job***

Read dialogue 2; study the notes and do the exercises on the dialogues.

**Secretary:** Come in! (A young woman enters, rather formally dressed, smiling to cover her nervousness.) Janet Nicholson, isn't it?

**Janet:** Yes, that's right.

**Secretary:** Do sit down, Janet. Now – you're 21, and you've just finished at the University of Kent. Your professor thinks you ought to get a good degree in French, statistics and finance. What made you choose finance? It's not a subject studied in school – perhaps that was why?

**Janet:** Well, partly.

**Secretary:** And partly what else?

**Janet:** I thought I'd like to learn something about financial matters.

**Secretary:** Now you have applied to work with us as a junior assistant: suppose you tell me a bit more about yourself?

**Janet:** (rather taken aback): What sort of thing?

**Secretary:** Do you think you'd like working in an office?

**Janet:** I did so for three weeks as a temp in my Easter vac – just filing, and that sort of things. But I want to use my university subjects really.

**Secretary:** Of course. Do you think you would mind routine work, like reading foreign papers for us every day?

**Janet:** I'd love it.

**Secretary:** And wouldn't you mind being just a back-room girl?

**Janet:** I don't think so. I like making digests. I did a little for my Prof. last vac.

**Secretary:** Good, good. Now isn't there anything you want to ask me?

**Janet:** (Nervously): You said «good salary» in the advertisement, but you actually didn't say how much.

**Secretary:** We were thinking of \$ 900 as the rate for the first three months: You'd have to be on probation for three months, and then if everything was satisfactory we'd raise it to \$ 1,000 after that.

**Janet:** (rather surprised at her own boldness) I suppose you couldn't make it \$1,000 for a start and \$ 1,100 afterwards?

**Secretary:** Well, I'll tell you what we'll do. My partner wants to give you a written test now, if you'll go to the room at the end of the corridor. Assuming you pass that, write to us when you've got your degree results, and if you get an upper second we'll start you at \$1,000.

**Janet:** Thank you. (Rising) I'll let you know. Goodbye. (She goes out.)

### *Notes on the Dialogues:*

Personnel Manager – менеджер по работе с кадрами (по персоналу);  
intelligence – ум, интеллект, смекалка;  
to what extent – до какой степени, насколько;  
to get marked down – получать низкую оценку;  
to lay dummy questions – задавать подставные вопросы;  
temp *n* – (сокр. от temporary) разг. временный работник (особенно секретарь);  
Easter vac – (сокр. от vacations) пасхальные каникулы;  
filing – подшивка бумаг, документов, ведение картотеки;  
to make a digest – составлять протокол, отчет.

### **Exercises**

#### **1. Give English equivalents to the following Russian words and expressions.**

Кандидатура, нанимать на работу, приглашать на собеседование, влиять на решение, подготовиться к собеседованию, по трем пунктам, занижать оценку, создать правильные взрослые взаимоотношения, быть незаинтересованным, закончить университет, младший ассистент, оклад, ставка, для начала, письменный тест, предположим, заявление о приеме на работу, автобиография, отчитываться.

#### **2. Complete the following sentences using the appropriate words from the box below.**

application, apply, curriculum vitae, candidates, fill in, probation, salary, report, file
---

1. When you see an advertisement for a job, and you want to \_\_\_\_\_ for this job, you send in an \_\_\_\_\_.
2. You usually enclose a \_\_\_\_\_ with your letter.
3. Sometimes there are a great many \_\_\_\_\_ for a single job.
4. Please, \_\_\_\_\_ the application form.
5. After having been on \_\_\_\_\_ for 2 months his \_\_\_\_\_ was raised to \$1,500.
6. It will be quite enough if you \_\_\_\_\_ to a senior assistant once a week.
7. What will happen if I \_\_\_\_\_ the documents in the wrong place?

## UNIT 2. UTILITY AND PRICES

According to our basic needs and additional individual wants we require different kinds of commodities. The concept of satisfying a want is known as «utility». It is related to a number of factors and a utility change is connected with the consumer's relation to a commodity.

### Vocabulary

- accept *v* – принимать, допускать; соглашаться;  
appropriate *adj* – соответствующий, подходящий, уместный;  
available *adj* – доступный, имеющийся в распоряжении, наличный;  
bargain *n* – сделка, соглашение, выгодная покупка, дешевая покупка;  
bargain over smth. *v* – договориться о чем-либо, торговаться;  
commodity *n* – товар, продукт;  
concern *v* – касаться, затрагивать, иметь отношение;  
confuse *v* – смешивать, спутывать;  
customer *n* – покупатель, заказчик, клиент;  
diminish *v* – уменьшать(ся);  
do smth in advance – делать что-либо заранее, заблаговременно;  
emphasis *n* – акцент, особое внимание;  
emphasize *v* – подчеркивать, придавать особое значение;  
price emphasis – политика акцентирования цен для стимулирования сбыта;  
price de-emphasis – ценообразование на основе ощущаемой ценности товара;  
excess *n* – избыток, излишек, превышение;  
expenditure *n* – расход(ы), затрата, трата;  
interfere (in) *v* – вмешиваться;  
margin *n* – разница (между себестоимостью и продажной ценой);  
marginal *adj* – предельный;  
pressure *n* – давление;  
price *n* – цена;  
price control – ценовой контроль / контроль цен;  
pricing – ценообразование, система ценообразования;  
off-even pricing – установление цены, чуть меньше круглой (то есть \$49.95 вместо \$50.00);  
loss-leader pricing – установление очень низкой цены на товар («убыточного лидера») для того, чтобы привлечь покупателя;  
purchase *n* – покупка;  
purchase *v* – покупать;  
quality *n* – качество;  
quality level – уровень качества;

quantity *n* – количество;  
 rate *n* – ставка; валютный курс; уровень; темп роста;  
 rate *v* – оценивать;  
 relate (to) *v* – устанавливать связь, определять отношение между чем-либо;  
 относиться, иметь отношение;  
 relation *n* – отношение, связь, зависимость;  
 relationship *n* – взаимоотношение, отношение, связь;  
 relative *adj* – относительный, сравнительный;  
 sacrifice *n* – жертва, убыток;  
 sacrifice *v* – приносить в жертву, жертвовать;  
 sale *n* – продажа, сбыт;  
 sales – распродажа по сниженной цене в конце сезона;  
 satisfaction *n* – удовлетворение;  
 satisfy *v* – удовлетворять, соответствовать, отвечать (требованиям);  
 shortage *n* – дефицит, нехватка, недостаток;  
 stock *n* – запас, фонд;  
 supply *n* – снабжение, поставка, запас; предложение;  
 supply *v* – снабжать, поставлять, доставлять;  
 surplus *n* – излишек, избыток, прибыль;  
 tend *v* – иметь тенденцию;  
 unit *n* – единица (товара);  
 usefulness *n* – польза;  
 utility *n* – полезность, польза, потребительная стоимость;  
 marginal utility – предельная полезность.

### Developing vocabulary

**1. Consult the dictionary and practice the pronunciation of the following words.**

Commodity, medicine, characteristic, economy, economics, economists, economical, economic, to confuse, to determine, vegetarian, submarine, Switzerland, priority, quantity, excess, to relate, relative, relatively, to decrease, increase, stock, majority, minority, to bargain, expenditure, successive, purchase, sacrifice, marginal, argument, desire, to diminish.

**2. Match the English word combinations in the left-hand column to the Russian equivalents in the right-hand column.**

- |  |   |
|--|---|
| 1) to fix smth in advance;<br>2) to be freely available;<br>3) an excess of a commodity;<br>4) to rate smth highly;<br>5) to buy at the current price;<br>6) to bargain over prices; | 1) привести к наилучшему результату;<br>2) договориться о чем-либо заранее;<br>3) получить информацию о товаре;<br>4) рассматривать все имеющиеся предложения;<br>5) иметься в свободном доступе; |
|--|---|

7) The law of Diminishing Marginal Utility;	6) оценивать что-либо высоко;
8) to plan expenditures;	7) цена на единицу продукции;
9) to interfere in smth through smth;	8) расширять ассортимент товаров;
10) a successive purchase;	9) планировать расходы;
11) to vary in relation to smth;	10) оценивать уровень качества продукта;
12) fixed prices;	11) избыток какого-либо товара;
13) to charge an appropriate price;	12) назначать подходящую цену;
14) to introduce new items of goods;	13) закон об убывающей предельной полезности;
15) to consider the options available;	14) покупать по действующей цене;
16) to result in the best deal;	15) торговаться по поводу цен;
17) to evaluate the quality level of a product;	16) вмешиваться во что-либо посредством чего-либо;
18) to obtain product information;	17) последующая покупка;
19) per unit cost;	18) изменяться по отношению к чему-либо;
	19) твердые цены.

### Reading

Our basic needs are simple, but our additional individual wants are often very complex. Commodities of different kinds satisfy our wants in different ways. A banana, a bottle of medicine and a textbook satisfy very different wants. This characteristic of satisfying a want is known in economics as «utility». Utility, however, should not be confused with usefulness. For example, a submarine may or may not be useful in time of peace, but it satisfies a want. Many nations want submarines. Economists say that utility determines «the relationship between a consumer and a commodity».

Utility varies between different people and between different nations. A vegetarian does not want meat, but may rate the utility of bananas very highly, while a meat-eater may prefer steak. A mountain-republic like Switzerland has little interest in submarines, while maritime nations rate them highly.

Utility varies not only in relation to individual tastes and to geography, but also in relation to time. In wartime the utility of bombs is high, and the utility of pianos is low. Utility is therefore related to our decisions about priorities in production. The production of pianos falls sharply in wartime.

The utility of a commodity is also related to the quantity, which is available to the consumer. If paper is freely available, people will not be so much interested in buying too much of it. If there is an excess of paper, the relative demand for paper will go down. We can say that the utility of a commodity therefore decreases as the consumer's stock of that commodity increases.

In most economic systems, the prices of the majority of goods and services do not change over short periods of time. In some systems it is of course possible for an individual to bargain over prices, because they are not fixed in advance. In general terms, however, the individual cannot change the prices of the commodities he wants. When planning his expenditure, he must therefore accept these fixed prices. He must also pay the same fixed price no matter how many units he buys. A consumer will go on buying bananas for as long as he continues to be satisfied. If he buys more, he shows that his satisfaction is still greater than his dislike of losing money. With each successive purchase, however, his satisfaction compensates less for the loss of money.

A point in time comes when the financial sacrifice is greater than the satisfaction of eating bananas. The consumer will therefore stop buying bananas at the current price. The bananas are unchanged: they are no better or worse than before. Their marginal utility to the consumer has, however, changed. If the price had been higher, he might have bought fewer bananas; if the price had been lower, he might have bought more.

It is clear from this argument that the nature of a commodity remains the same, but its utility changes. This change indicates that a special relationship exists between goods and services on the one hand, and a consumer and his money on the other hand. The consumer's desire for a commodity tends to diminish as he buys more units of it. Economists call this tendency the Law of Diminishing Marginal Utility.

The interaction of buyers and sellers determines the price for goods and services. If the price is too low, a shortage will develop, thereby driving up the price. If the price is too high, a surplus will develop and move the item's price down. A society may interfere in market prices by means of price controls, and ration stamps. Price controls are often used in times of severe shortages to make sure that the prices for important items, such as food and gasoline, do not go too high. In the early 1990-s people in the Russian Soviet Republic were issued ration stamps for butter, sugar, sausage, tins, matches and some other necessities. Thus a person was able to get the minimum amount of these goods needed to survive.

Speaking about a market economy, prices are the result of the needs of both buyers and sellers. The sellers will supply more goods at higher prices than at lower ones. The buyers will buy more goods at lower prices than at higher ones. Some price is satisfactory to both buyers and sellers. At that price the supply-quantity offered for sale-equals the demand-quantity people are willing to buy. Since no surplus or shortage exists, there is no pressure on price to change. This point is called an equilibrium price. At the equilibrium price, the amount producers will supply and the amount consumers will buy are the same.

*Notes on the Text:*

mountain-republic – горная республика (страна);

maritime – морской;

means of price controls – механизмы регулирования цен;



ration stamps – талоны, продуктовые карточки;  
to issue – зд.: выдавать, отпускать;  
equilibrium price – равновесная цена.

## Exercises

**1. Give extensive answers to the questions. Use the following expressions to start your answers.**

*The way I see it ... .*

*From what I know ... .*

*It's absolutely true that ... .*

*If I remember correctly ... .*

*I'm sorry I don't know much about it, but ... .*

1. What are the two ways of describing utility?
2. What example is used to show that utility varies from person to person, from nation to nation and from time to time?
3. In what way is utility related to quantity?
4. What is it that an individual is generally unable to change? Why?
5. Why does a customer go on buying a commodity? What happens with each successive purchase?
6. At what point will the consumer stop buying the commodity at the current price?
7. What does a utility change indicate?
8. What happens when the financial sacrifice is greater than the satisfaction of consuming the goods?
9. What tendency is called the Law of Diminishing Marginal Utility?
10. What is the reason for the introduction of price controls and ration stamps?

**2. Say whether these statements are true (T) or false (F), in case they are false correct them.**

*e.g. I reckon it is true that ... .*

*I am inclined to think it is false that ... because ... .*

1. The utility of a commodity is also related to the quantity which is available to the consumer.
2. The sellers will supply more goods at lower prices than at higher ones.
3. At the equilibrium price, the amount producers will supply and the amount consumers will buy are different.
4. Price controls are often used in times of severe shortages to make sure that the prices for important items, such as food and gasoline, do not go too high.
5. If the price is too high, a surplus will develop and move the item's price up.
6. The utility of a commodity is also related to the quantity which is available to the consumer.

7. If there is a shortage of paper, the relative demand for paper will go down.
8. If the price is too low, a shortage will develop, thereby driving up the price.
9. A society may interfere in market prices by means of equilibrium prices.
10. Utility varies not only in relation to individual tastes and to geography, but also in relation to time.

**3. Choose the correct terms according to the definitions.**

<p>1. The concept of satisfying a want that determines «the relationship between a consumer and a commodity».</p>	<p>usefulness expenditure surplus shortage utility</p>
<p>2. The tendency that indicates the consumer's desire for a commodity to diminish as he buys more units of it.</p>	<p>utility change financial sacrifice market economy the Law of Diminishing Marginal Utility equilibrium price</p>
<p>3. It is a point when the financial sacrifice is greater than the satisfaction of buying goods.</p>	<p>severe shortage equilibrium price marginal utility individual want relative demand</p>
<p>4. They are used in times of severe shortages to make sure that the prices for important items do not go too high.</p>	<p>basic needs commodities of different kinds market prices price controls successive purchases</p>
<p>5. They are the result of the needs of both buyers and sellers in a market economy.</p>	<p>prices sales goods services ration stamps</p>
<p>6. This is a point when the supply equals the demand and there is no pressure on price to change.</p>	<p>fixed price current price marginal utility equilibrium price market price</p>

## Dialogue Work

### *Dialogue: A New Line of Products*

Complete the dialogue with words and word combinations from the box below in the correct form:

to determine the number of sales;	stock;
to concern;	to advertise;
price emphasis;	price de-emphasis;
to emphasize low prices;	to introduce new items of goods;
off-even pricing;	to charge the appropriate price;
to encourage sales;	«loss leader» pricing;
to increase the demand for;	to produce a favourable psychological effect.

Brendon made a tradeoff between college education and immediate economic well-being in favour of the latter and started the business of his own, but he still needs advice from his friend Mary who decided that further education is worth money and effort. They are discussing a new line of products in Brendon's shop.

**Brendon:** You know, the shop has been selling well since I started, but I reckon that consumers may stop buying things if I don't \_\_\_\_\_.

**Mary:** Cor! Hasn't your new line of merchandise \_\_\_ goods in your shop?

**Brendon:** That's what I wanted to talk to you about. I wonder if this time we \_\_\_\_\_. Previous time the demand for the new \_\_\_\_\_ of merchandise dropped very quickly. Can you give some ideas how to charge prices?

**Mary:** If I remember correctly, there are two types of pricing policy: \_\_\_\_\_ and \_\_\_\_\_.

**Brendon:** Can you explain the difference?

**Mary:** From what I know the price emphasis policy \_\_\_\_\_. This \_\_\_\_\_. But it has a weak point, I mean that low prices don't give extra services.

**Brendon:** True enough. With a really low price the customer will have no credit, home delivery, repair, installation and other services.

**Mary:** That's what I mean. But many people are interested only in the low price and not in the extra services.

**Brendon:** That's one way of looking at it, but I have to think thoroughly about it, because the price \_\_\_\_\_.

**Mary:** You have my full support! A good example of price emphasis is \_\_\_\_\_. It means that you choose one item and sell it at a very low price. The customers who buy this «loss leader» can decide to buy a few other things they need.

**Brendon:** It sounds interesting. What other things can you tell me about pricing policy?

**Mary:** There is also \_\_\_\_\_. For example, you sell tape recorders for \$79.95 instead of \$80.00. Though it is in fact about the same, the low price can \_\_\_\_\_.

**Brendon:** What are the other ways to attract the customers?

**Mary:** You must start with especially low prices to compete with well-known

goods. Mind that it's important \_\_\_\_\_ this. Please, do consider my words very carefully. You should use newspaper ads, maybe do a big window and floor display.

**Brendon:** It makes sense. But I wonder if I can raise the price when my customers get accustomed to a new brand.

**Mary:** Yes. They will continue to buy it.

**Brendon:** I see. And what about the price deemphasis?

**Mary:** It \_\_\_\_\_ high quality expensive items. You don't call attention to the price at all.

**Brendon:** I take your point. I'm so grateful to you for your professional hints. Don't forget you have a discount on any shopping you do in my shop.

### *Notes on the Dialogue:*

tradeoff – разг. компромисс, взаимные уступки;

the latter – последний (из двух названных);

reckon – думать, предполагать, придерживаться мнения;

I wonder – интересно;

extra services – дополнительные услуги;

thoroughly – тщательно;

\$79.95 – seventy nine dollars ninety five;

to attract the customers – привлечь покупателей;

it makes sense – в этом есть смысл;

to get accustomed – привыкать, привыкнуть;

brand – торговая марка.

### **Exercises**

#### **1. Give English equivalents to the following Russian words and expressions.**

Благосостояние, открыть свое дело, нуждаться в совете друга, пополнить ассортимент товаров, стимулировать продажу, спрос на товары снизился, назначать (устанавливать) цены, дополнительные услуги, придавать особое значение низким ценам (акцентировать низкие цены), ремонт, установка, быть заинтересованным, поддержка, единица товара, практически одинаково, привлечь покупателя, иметь ввиду, рекламные объявления в газете, демонстрация (выставка, показ), привыкать, торговая марка, быть благодарным, скидка, делать покупки, производить благоприятный психологический эффект, конкурировать.

#### **2. Explain the meaning of these words and expressions in English. Make use of the dialogue.**

To start the business of one's own; to introduce a new line of products in a shop; extra services; «loss leader»; to attract the customers; to advertise; high quality expensive items; to have a discount.

## UNIT 3. MARKETING

In recent years marketing has become a driving force in most companies.

Buying, selling, market research, transportation, storage, advertising – all these are parts of a complex area of business known as marketing. In other words marketing includes activities connected with the movement of goods and services from producers to consumers. Sometimes it is called distribution. Marketing can be divided into four Ps: product, price, placement, and promotion.

### Vocabulary

- achieve *v* – достигать;
- approach *n* – подход;
- assortment *n* – ассортимент;
- average *adj* – средний, обычный, нормальный;
- avoid *v* – избегать;
- brisk market – бойкая торговля;
- carry out *v* – выполнять, проводить;
- communication *n* – общение; передача сведений; информация;
- communications *n* – связи, контакты (с потребителями);
- competition *n* – соревнование, конкуренция;
- competitive *adj* – конкурирующий, конкурентный, конкурентоспособный, соперничающий;
- competitor *n* – соперник, конкурент;
- consider *v* – считать, полагать;
- contemporary *adj* – современный;
- deal *n* – разг. сделка, соглашение;
- deal *v* – общаться, иметь дело с кем-либо; вести дело, ведать; вести торговые дела (with – с кем-либо); торговать (in – чем-либо);
- delay *n* – задержка, промедление;
- department *n* – ведомство; отдел; отделение;
- department store – универсальный магазин;
- depend on – зависеть от;
- develop *v* – развиваться; совершенствовать; разрабатывать;
- development *n* – усовершенствование, развитие;
- distribution *n* – распределение; раздача; распространение;
- essential *adj* – основной;
- establish *v* – устанавливать, основывать;
- explain *v* – объяснять;
- explanation *n* – объяснение, разъяснение;
- explanatory *adj* – объяснительный;
- failure *n* – неудача, провал;

imply *v* – подразумевать; значить, означать;  
 in respect of – что касается;  
 inconvenience *n* – неудобство, беспокойство;  
 market *n* – рынок; спрос; торговля; сбыт;  
 market potential – емкость рынка;  
 market research – изучение конъюнктуры рынка, маркетинговое исследование;  
 move *v* – двигаться, передвигаться;  
 movement *n* – движение, перемещение, передвижение;  
 objective *n* – цель, стремление;  
 placement *n* – размещение, помещение;  
 promotion *n* – продвижение; поощрение, содействие, стимулирование;  
 publicity *n* – реклама;  
 respect *n* – отношение;  
 seek *v* – искать; добиваться, стремиться;  
 success *n* – успех, удача;  
 test *n* – испытание;  
 test *v* – подвергать испытанию, проверке; испытывать;  
 trade *n* – торговля; занятие, ремесло;  
 trade *v* – торговаться, обмениваться; (in) – чем-либо, (with) – с кем-либо.

### Developing vocabulary

#### 1. Consult the dictionary and practice the pronunciation of the following words.

Marketing, originally, overproduction, to achieve, objective, distribution, foreign, manufactures, competitive, to refer (to), to consider, average, to establish, to involve, wholesaler, retailer, value, communication, promotion, major, assortment, placement, to satisfy, to provide.

#### 2. Match the English word combinations in the left-hand column to the Russian equivalents in the right-hand column.

- |                                      |   |
|--------------------------------------|---|
| 1) local trading customs;            | 1) развивать отношения с покупателями;                                |
| 2) to avoid overproduction;          | 2) вестись рекламой;  |
| 3) the process of moving goods;      | 3) нуждаться в разъяснении;   |
| 4) foreign trade representatives;    | 4) задержка в выполнении вашего заказа;                               |
| 5) professional market research job; | 5) зависеть от тщательного анализа ситуации;                          |
| 6) competitive price;                | 6) местные торговые традиции;   |
| 7) marketing strategy;               | 7) профессиональная работа по проведению маркетингового исследования; |
| 8) to price with the market;         |   |
| 9) to develop a relationship with    |   |

the customer;	8) быть неизбежным;
10) to deal with advertising;	9) отличный (иной) подход к проблеме сбыта;
11) a different approach to the sales problem;	10) конкурентная цена;
12) to imply up-to-date technology;	11) назначать цену на уровне рынка;
13) to depend on a thorough situation analysis;	12) иностранные торговые представители;
14) to carry out the analysis;	13) процесс продвижения товаров;
15) computer-assisted;	14) завязать отношения с кем-либо;
16) a delay in the execution of your order;	15) проводить анализ;
17) to be unavoidable;	16) подразумевать современную технологию;
18) to give inconvenience to smb;	17) стратегия маркетинга;
19) to need explanation;	18) избегать перепроизводства;
20) to enter into relations with smb;	19) выполненный при помощи компьютера;
	20) причинять неудобство кому-либо.

### **Reading**

Originally marketing was meant to help to avoid overproduction. Now marketing is considered to be a system of all business activities of a company in respect of coordinating supply and demand for the goods produced. In simple terms, marketing means the movement of goods and services from manufacturers to customers in order to satisfy the customer and to achieve the company's objectives.

On the one hand, marketing is made up of such activities as transporting, storing and selling goods and, on the other hand, a series of decisions you make during the process of moving goods from producer to user (sometimes it is called distribution).

Before producing and selling the goods, one must do a lot of market research. Useful information for this purpose can be obtained from embassies, consulates and foreign trade representatives, from trade magazines or from special consultant agencies, which will do a professional market research job for a certain fee.

The information needed is whether there is any demand for your goods, what is the market potential, what sort of competition is to be met (that is what price of the goods, including those produced locally, is considered to be competitive), what domestic preferences, local trading customs and seasonal factors should be taken into account.

Marketing also covers planning the assortment of goods, pricing, advertising and promotion of sales, controlling the sales and post-sales servicing. So nowadays general marketing strategy includes such essential elements that are popularly known as the four Ps: product, price, placement and promotion. Each one plays a vital role in the success or failure of the marketing operations.

The product element of marketing refers to the good or service that a company wants to sell. This often involves research and development (R&D) of a new product to insure quality, and then introduction to the market.

A company next considers the price to charge for its product. There are three pricing options the company may take: above, with, or below the prices that its competitors are charging. For example, if the average price of a pair of women's leather shoes is \$27, a company that charges \$23 has priced below the market; a company that charges \$27 has priced with the market; and a company that charges \$33 has priced above the market. Most companies price with the market and sell their goods or services for average prices established. Companies which establish these prices are known as price leaders.

The third element of the marketing process – placement – involves getting the product to the customer. This takes place through the channels of distribution. A common channel of distribution is: manufacturer – wholesaler – retailer – customer. Wholesalers generally sell large quantities of a product to retailers, and retailers usually sell smaller quantities to customers. Each stage must add «value» to the product by providing stocking a wide range of similar products and a good service to the customers.

Finally, communication about the product takes place between a buyer and a seller. This communication between a buyer and a seller is known as promotion. There are two major ways promotion occurs: through personal selling, as in a department store; and through advertising, as in a newspaper or a magazine.

Promotion involves considering the packaging and presentation of the product, its image, the product name, after – sales service and training, publicity, trade exhibition and fairs, personal selling where the seller develops a relationship with the customer.

Nowadays there are special departments and agencies dealing with advertising. Different kinds of mass media – TV radio, newspapers, cinema, magazines, posters – are used for advertising aims. Special leaflets, booklets and other printed matter with information about goods may be published for the same purpose. Every product must possess «a unique selling proposition» – features and benefits that make it unlike any other product in its market.

The four elements of marketing – product, price, placement, and promotion – work together to develop a successful marketing operation that satisfies customers and achieves the company's objectives.

*Notes on the Text:*

representative – торговый агент;

consultant agency – консультационное агентство;

to take into account – принимать во внимание, в расчет;

promotion of sales – мероприятия по содействию сбыта;



post-sales servicing – гарантийное обслуживание;  
trade exhibitions and fairs – торговые выставки и ярмарки;  
printed matter – печатные материалы;  
«a unique selling proposition» – «уникальное торговое предложение»;  
feature – особенность, характерная черта;  
benefits – зд.: преимущества.

## Exercises

**1. Give extensive answers to the questions. Use the following expressions to start your answers.**

*To my mind ... .*

*As I see it ... .*

*There is no doubt that ... .*

*It goes without saying that ... .*

*It is difficult to say, but I think ... .*

1. What was the original aim of marketing?
2. What is the main purpose of marketing nowadays?
3. What business activities does marketing include?
4. Where can information for market research be obtained?
5. What kind of information may be interesting to a company?
6. What essential elements does marketing strategy consist of?
7. What is meant by the product element of marketing?
8. Why do you think most companies price with the market?
9. Why does each stage in a channel of distribution add value to the product?
10. What do you know about communication between a buyer and a seller?

What are the two major ways it occurs?

11. What purpose are different kinds of mass media and printed matter used for?
12. How do you understand the expression «a unique selling proposition»?

**2. Scan the text and complete the sentences below.**

1. The four main elements of marketing are popularly known as ... .
  - a) ... the movement of goods and services;
  - b) ... the four Ps;
  - c) ... the four Ms;
  - d) ... buying, selling, market research, and storage.
2. The product element refers to ... .
  - a) ... the four Ps;
  - b) ... the channels of distribution;
  - c) ... the good or service that a company wants to sell;
  - d) ... getting the product to the customer.

3. Most companies price ... .
  - a) ... with the market;
  - b) ... below the market;
  - c) ... beyond the market;
  - d) ... above the market.
4. A common channel of distribution is ... .
  - a) wholesaler – retailer – manufacturer – customer;
  - b) manufacturer – retailer – wholesaler – customer;
  - c) retailer – manufacturer – wholesaler – customer;
  - d) manufacturer – wholesaler – retailer – customer.
5. The two major forms of promotion are ... .
  - a) ... radio and television;
  - b) ... personal selling and advertising;
  - c) ... personal selling and newspapers;
  - d) ... television and newspapers.
6. Embassies, consulates and foreign trade representatives can have information useful for ... .
  - a) ... promotion of sales.
  - b) ... post-sales servicing.
  - c) ... market research.
  - d) ... testing of the product.
7. Placement involves ... .
  - a) ... research and development (R&D) of a new product;
  - b) ... getting the product to the customer;
  - c) ... considering the packaging and presentation of the product;
  - d) ... considering the price to charge.
8. Trade exhibitions and fairs, different kinds of mass media and printed matter are used for ... .
  - a) ... transporting and storing goods;
  - b) ... local trading customs;
  - c) ... controlling the sales;
  - d) ... advertising aims.
9. Every product must possess ... .
  - a) ... after-sales service;
  - b) ... advertising in a magazine;
  - c) ... «a unique selling proposition»;
  - d) ... pricing options.
10. Marketing is considered to be a ... .
  - a) ... system;
  - b) ... movement;
  - c) ... series of decisions;
  - d) ... process.

3. Look at the terms in the left-hand column and find the words with similar meanings or their definitions in the right-hand column. Write the corresponding letters in the blanks.

- |                                    |   |
|------------------------------------|---|
| 1. _____ to insure;                | a) choice;  |
| 2. _____ retailer;                 | b) to set the price;  |
| 3. _____ to price with the market; | c) one who sells in small amounts to customers;                   |
| 4. _____ option;                   | d) to please;   |
| 5. _____ competitor;               | e) to guarantee;  |
| 6. _____ personal;                 | f) the path goods take when moving from manufacturer to customer; |
| 7. _____ objective;                | g) private, relating to an individual;                            |
| 8. _____ to satisfy;               | h) to succeed in doing what you planned;                          |
| 9. _____ to take place;            | i) to charge an average price;                                    |
| 10. _____ channel of distribution; | j) to occur;  |
| 11. _____ to charge;               | k) rival, opponent;   |
| 12. _____ to achieve;              | l) aim, purpose.  |

### Dialogue Work

#### *Dialogue: At the Marketing Consultant Agency*

**Slavin (a Sales Manager):** As far as I understand, the definition of «marketing» is not so simple at the present moment.

**Consultant:** You are quite right. Today we can speak of two meanings of the word marketing: a traditional one as a sales function, and a more contemporary one as the philosophy of business.

**Slavin:** What is implied by the philosophy of business concept?

**Consultant:** I guess you know that formally marketing was used to mean mainly production increase and sales.

**Slavin:** And nowadays? Don't sales remain the main problem?

**Consultant:** Of course they do. But now you have a different approach to the sales problem. You need to have an integrated approach which includes market and demand study, consumer study and a lot of other things. You've got to be able to make a forecast, to identify the unsatisfied demand and to seek to develop new products and markets. All that implies up-to-date technology, advertising and post-sale service. An important integral part of the marketing today is planning.

**Slavin:** What does effective marketing planning depend on?

**Consultant:** First of all it depends on a thorough situation analysis.

**Slavin:** What points are considered as important in analyzing the situation?

**Consultant:** When analyzing the situation it is necessary to consider

controllable as well as uncontrollable factors.

**Slavin:** What are the controllable factors in marketing planning?

**Consultant:** There are actually four of them, the four Ps. They are product, price, place and promotion.

**Slavin:** What kind of analysis should be carried out by the marketing department of a firm?

**Consultant:** All kinds of analysis, and today this process is usually computer-assisted.

**Slavin:** Are there any specific advertising objectives?

**Consultant:** Of course there are. They are image advertising and product advertising, which are meant to inform the buyer of the company's activities and create the company's image.

**Slavin:** Do you think that nowadays in the competition it is not enough to display the product at an exhibition or even present it at a special conference?

**Consultant:** No, you've got to have active sales promotion efforts, and thoroughly advertise everything you do. Of course, the advertising budget now comes to a very high figure, but it pays.

#### *Notes on the Dialogue:*

an integrated approach – комплексный подход;

to make a forecast – прогнозировать;

to identify the unsatisfied demand – выявить неудовлетворенный спрос;

specific objectives – конкретные задачи;

image advertising – создание имиджа компании через рекламу;

to come to a very high figure – сильно увеличиться.

### **Exercises**

#### **1. Give English equivalents of the following Russian words and phrases.**

Современная технология; выявлять спрос; функция сбыта; товарная реклама; тщательный анализ ситуации; комплексный подход; увеличение производства товаров; информировать покупателя о товарах и услугах; проводить анализ.

#### **2. Explain the meaning of the following words and phrases in English.**

a) an integrated approach; image advertising; product advertising; an advertising budget; demand study; unsatisfied demand; data analysis; a computer-assisted process;

b) to make a forecast; to create a company's image; to develop new products and markets; to advertise a post-sale service.

**3. Complete the following sentences using the appropriate words from the box below.**

controllable, analyzing, an integrated approach, planning, uncontrollable, factors, sales, promotion
---

\_\_\_\_\_ remain the main problem of the marketing today. But it needs \_\_\_\_\_ \_\_\_\_\_. An integral part of it is \_\_\_\_\_. While speaking of marketing planning, one should think first of all of the so-called \_\_\_\_\_ and \_\_\_\_\_ factors.

The controllable factors are the following: product, price, placement and \_\_\_\_\_; the uncontrollable ones are environmental \_\_\_\_\_. Both these types are very important when one start \_\_\_\_\_ the market situation.

## UNIT 4. INSURANCE

Insurance is becoming more and more significant for our life. We insure goods produced and goods bought, for instance automobiles. Our lives and health can also be insured. In this unit you will discover why insuring goods is an advantage for both sellers and buyers. You will read about some types of insurance coverage, as well as about insurance documents.

### Vocabulary

- accident *n* – несчастный случай;
- arise *v* – возникать, появляться;
- call in *ph.v.* – приглашать;
- cargo *n* – груз (корабля или самолета);
- cause *v* – быть причиной, вызывать;
- chipped – битый, отколотый;
- circumstance *n* – обстоятельство;
- claim *n* – требование, претензия, притязание, иск;
- clause *n* – пункт договора;
- consignee *n* – грузополучатель;
- consignment *n* – груз, партия товаров;
- content *n* – содержание;
- contract *n* – договор;
- cover *v* – покрывать;
- crate *n* – деревянный ящик, упаковочная клеть;
- damage *n* – вред, повреждение, убыток ущерб;
- damage *v* – повреждать, портить; наносить ущерб, убыток;
- delay *n* – задержка, промедление;
- denote *v* – показывать; означать, значить;
- evident *adj* – очевидный, явный;
- fault *n* – вина;
- for the sake of doing smth. – ради чего-либо;
- freight *n* – фрахт (стоимость перевозки);
- handling *n* – обращение, уход;
- hazard *n* – риск, опасность;
- indemnity *n* – возмещение, компенсация, страховая выплата (страховка);  
гарантия от убытков;
- inspect *v* – инспектировать, производить осмотр;
- insurance adjuster – страховой агент;
- insurance *n* – страхование;
- insure *v* – страховать, застраховывать;
- loss *n* – пропажа, потеря, урон;

neglect *v* – пренебрегать, не заботиться о чем-либо;  
 otherwise *conj* – иначе; или же, в противном случае;  
 owner *n* – владелец, собственник;  
 partial *adj* – частичный;  
 particular *adj* – особый, специфический;  
 party *n* – сторона, участник договора;  
 pilferage *n* – мелкая кража;  
 policy *n* – полис (страховой);  
 precisely *adv* – именно;  
 preserve *v* – сохранить;  
 procedure *n* – процедура, образ действий;  
 proof *n* – доказательство;  
 proper *adj* – правильный, надлежащий;  
 property *n* – имущество, собственность;  
 reason *n* – причина, повод, основание;  
 replacement *n* – замена;  
 report *v* – сообщать;  
 represent *v* – представлять, отражать;  
 responsibility *n* – ответственность;  
 scratched – поцарапанный;  
 separately *adv* – отдельно;  
 set *v* – устанавливать;  
 shipment *n* – партия товара; погрузка, отправка;  
 spoiled *adj* – испорченный.

### Developing vocabulary

#### 1. Consult the dictionary and practice the pronunciation of the following words.

Insurance, business, in return, idea, to happen, to neglect, in transit, risk, burglary, hazard, vibration, trailer, container, to disappear, consequently, to protect, to calculate, percentage, total, sum, procedure, particular, extraordinary, expenditure, to throw, to lighten, quantity, adjuster, protection.

#### 2. Match the English word combinations in the left-hand column to the Russian equivalents in the right-hand column.

- |   |                                       |
|---|---------------------------------------|
| 1) to cause loss of money;                  | 1) все заинтересованные стороны;      |
| 2) to be damaged through different reasons; | 2) предоставлять доказательство;      |
| 3) a small part of consignment;             | 3) оспорить в суде предъявленный иск; |
| 4) the total contents;                      | 4) поцарапанные товарные единицы;     |
| 5) to protect against financial loss;       | 5) требование о компенсации;          |
|   | 6) вызвать потерю денег;              |

- |  |   |
|--|---|
| 6) through no fault of smb;                                      | 7) не по чьей-либо вине;  |
| 7) for the full amount of their value;                           | 8) быть поврежденным по различным причинам;                                   |
| 8) the cost of freight;  | 9) на каждую партию товара;   |
| 9) a reasonable profit;  | 10) стоимость перевозки;  |
| 10) a particular lot of goods;                                   | 11) плохое обращение (с товаром);   |
| 11) all the parties interested;                                  | 12) при этих обстоятельствах;   |
| 12) to cover a large quantity of goods for a fairly long period; | 13) покрывать большое количество товара на достаточно продолжительный период; |
| 13) for each shipment of goods;                                  | 14) быть в хорошем состоянии;   |
| 14) to give proof;   | 15) разумная прибыль;   |
| 15) poor handling;   | 16) на полную величину их стоимости;  |
| 16) to be in good condition;                                     | 17) незаинтересованное лицо;  |
| 17) under these circumstances;                                   | 18) проверить (осмотреть) упаковку;   |
| 18) a disinterested person;                                      | 19) отчет о нанесенном ущербе;  |
| 19) to inspect the packing;                                      | 20) определенная партия товара;   |
| 20) a report on the damage;                                      | 21) защитить от финансовых потерь;  |
| 21) a claim for compensation;                                    | 22) все содержимое;   |
| 22) scratched articles;  | 23) небольшая часть груза.  |
| 23) to jeopardize a claim.                                       |   |

### Reading

Speaking about insurance, we mean a kind of business of insuring either lives or property against harm, damage or loss in return for the payment of a sum of money. The general idea of insurance is to provide indemnity in the case of any happening that may cause loss of money.

Insurance is becoming more and more significant as commerce is developing. Neglecting to insure goods either warehoused or in transit is all very well until something goes wrong. While goods are being stored, there are risks of fire and burglary. With the goods in transit a great number of hazards also arise. While transporting, the goods may be damaged through a lot of reasons; for example, vibration, an accident, poor handling, change of temperature, etc. And, of course, there is always the threat of pilferage when either a small part of consignment or the total contents of trailers or containers disappear without trace. Consequently, the reason for insuring goods is evident – both the buyer and the seller are protected against financial loss which may arise through no fault of them. Goods are normally insured for the full amount of their value, which is calculated as following: price of goods + cost of freight + insurance premium + percentage of the total sum to represent a reasonable profit for the seller.

There may be different types of insurance coverage: insurance against fire, theft/burglary insurance, accident insurance and a lot of others. But the usual



procedure is to insure goods against all risks. This type of insurance involves a W.A. clause (= «with average», where the word «average» derived from French *avarie* means damage), which denotes that insurers pay claim for partial losses. The F.P.A. («free of particular average») type of insurance means that partial losses are not covered. Particular average denotes partial loss or damage accidentally caused to a particular lot of goods. The responsibility for particular average is set either upon the owner of the lost property or those who caused damage. In the case of general average, which means any extraordinary loss, damage or expenditure for the sake of preserving the ship (or any other kind of transport) and the cargo, all the parties interested are responsible. The following events may serve as examples of general average: when goods are thrown into the sea to lighten the ship, when cargo is damaged by water used to put out a fire, the cost of towing a ship into the port for repair, etc.

The principal document used in insurance is insurance policy which acts as a contract. The policy may be known as a floating policy, when it covers a large quantity of goods for a fairly long period, usually a year, or it covers goods up to a large sum of money. For each shipment of goods another document is issued, which is called the insurance certificate. There is also a cover note that is a short printed document issued by the insurance adjusters to their customers, to tell them that their goods are insured, and to give the proof of this as well as all the insurance protection until a proper insurance contract (policy) is ready.

#### *Notes on the Text:*

insurance premium – страховая премия (деньги, выплачиваемые застрахованным лицом страховой компании согласно условиям договора);

insurance coverage – страховое покрытие;

insurance against fire – страхование от пожара;

theft/burglary insurance – страхование на случай кражи;

accident insurance – страхование от несчастных случаев;

against all risks – страхование от всех рисков;

«with average» – включая частичные повреждения;

«free of particular average» – не включая частичные повреждения;

floating policy – генеральный страховой полис;

insurance certificate – страховой сертификат;

cover note – «ковернот», свидетельство о страховании.

### **Exercises**

**1. Give extensive answers to the questions. Use the following expressions to start your answers.**

*From my point of view ... .*

*I reckon ... .*

*As far as the ... is/are/ concerned, I should say... .*

*According to the text ... .*

*It should be mentioned that ... .*

*The explanation for this is quite simple, it is ... .*

1. What do you understand by insurance as a kind of business?
2. What is the general idea of insurance?
3. What kind of hazards can arise while goods are being stored or are in transit?
4. Can you name the reason for insuring goods?
5. How are goods normally insured?
6. How is insurance value calculated?
7. What types of insurance coverage are known to you?
8. What do W.A. and F.P.A. clauses mean?
9. What's the difference between a particular average and a general average?
10. What kinds of documents are issued by insurers?

**2. Scan the text and complete the sentences below.**

1. Neglecting to insure goods ... .
  - a) is very well in any case;
  - b) is very well except when goods are in transit;
  - c) is not very well only when there is a risk of fire;
  - d) is very well until any happening may cause loss of money.
2. Insurance provides both the buyer and the seller with ... .
  - a) satisfaction from a deal;
  - b) indemnity in case the goods are damaged through no fault of them;
  - c) insurance premium in case they lose their money;
  - d) protection against financial loss which may arise through the party's fault.
3. Goods are normally insured ... .
  - a) for half of the amount of their value;
  - b) for the full price of them;
  - c) for their reasonable profit;
  - d) for their full value.
4. People usually insure goods against ... .
  - a) fire;
  - b) burglary;
  - c) all risks;
  - d) accident.
5. In case of particular average ... .
  - a) all the parties interested are responsible;
  - b) the insurance company is always responsible;
  - c) the owner of the lost property or those who caused damage are responsible;
  - d) there is not any possibility to get indemnity.

6. The example of general average is . . . .
  - a) when goods are damaged with fire;
  - b) when goods are thrown into the sea to lighten the ship;
  - c) when goods are damaged through poor handling;
  - d) when goods are stolen.
7. A floating policy covers . . . .
  - a) a small quantity of goods for a long period;
  - b) a large quantity of goods for one delivery;
  - c) a large quantity of goods for a long period;
  - d) a small quantity of goods for a short period.

## **Dialogue Work**

### ***Dialogue: Making an Insurance Claim***

- Look, it's all very well if the goods collected from the port, airport or whatever station is agreed upon are in good condition. But what if as a consignee I got my goods damaged? What am I supposed to do under these circumstances?
- The most reasonable action of yours in this situation is to make an insurance claim.
- What do you mean by making an insurance claim?
- This procedure includes two essential steps. The first one is to call in a properly qualified and disinterested person who will inspect your cargo.
- What kind of person is he?
- We call him an insurance surveyor. He must be employed by a company which has insured your goods.
- Why is it necessary to call in a surveyor to inspect the goods?
- No insurance company will ever pay compensation unless they receive a report on the damage from a surveyor. If they didn't require such a report they would soon be out of business, because it would be very easy for buyers to say that the goods had arrived damaged and then put in a claim for compensation.
- Oh, I see. And what precisely should the surveyor inspect?
- He should inspect the packing – cases, boxes, crates, bottles, etc. and the contents and report on the nature and extent of the damage.
- That's clear. Well, what is my second step?
- You must also report the damage to the sellers. If you are not able to sell the damaged goods you may ask for replacement for which you will pay separately, setting the amount of the indemnity against this additional payment to be made.
- What about the spoilt goods? Am I to send them back?
- Not necessarily. If the articles have been scratched or chipped, that is partly damaged, you can try to sell them at a considerably reduced price. And there is one more very important thing to be done. If you consider to make a claim, do it without delay, other-wise your claim on the insurers may be jeopardised.

### *Notes on the Dialogue:*

- to make a claim – предъявить претензии, возбудить иск;
- an insurance surveyor – страховой инспектор;
- a report on the damage – отчет о понесенном ущербе;
- to put in a claim for compensation – выдвинуть требование о компенсации;
- the nature and extent of the damage – характер и размеры понесенного ущерба;
- to jeopardise a claim – оспорить в суде предъявленный иск.

### **Exercises**

#### **1. Give English equivalents to the following Russian words and expressions.**

Послушайте, быть в хорошем состоянии, испорченный, следует делать, при данных обстоятельствах, наиболее разумное, предъявить претензии, два обязательных шага, незаинтересованное лицо, производить осмотр товара, страховой инспектор, нанятым компанией, почему необходимо, выплачивать компенсацию, получить отчет о понесенном ущербе, именно, упаковка, содержимое, ясно, быть неспособным продать, платить отдельно (дополнительно), установить размер компенсации, как насчет, ото-слать обратно, частично испорченный, сниженная цена, без промедления, приглашать.

#### **2. Choose words from the list to fill in the gaps, then use the phrases to make sentences.**

damaged, reasonable, insurance, person, cargo, surveyor, compensation, second, additional, claim
---

- 1) the ... payment; 2) a ... action; 3) to put in a claim for ...; 4) your ... step; 5) ... goods; 6) an ... claim; 7) to jeopardise a ...; 8) a qualified ...; 9) to inspect the ...; 10) a report from a ... .

#### **3. Complete the sentences according to the dialogue.**

1. It is all right if the goods taken from the airport are in ... .
2. First of all, you should call in a ... .
3. An insurance company will pay compensation only when ... .
4. If an insurance company didn't require a report they would soon ... .
5. An insurance surveyor is supposed to inspect the packing and ... .
6. If you are not able to sell the damaged goods you may ask for ... .
7. You can try to sell the scratched or chipped articles at a ... .
8. You should make a claim on the insurers without delay, otherwise ... .

## PART II. METROLOGY, STANDARDIZATION AND CERTIFICATION

### UNIT 1. MEASUREMENT SYSTEMS

#### Metric Units of Length

**A.** The *meter* (m) is the basic unit of length or distance in the metric system.  
*The door of your classroom is about 1 meter wide.*

**B.** Three metric units used to measure smaller lengths or distances are the *millimeter* (mm), the *centimeter* (cm), the *decimeter* (dm).

$$1,000 \text{ mm} = 100 \text{ cm} = 10 \text{ dm} = 1 \text{ m}$$

*A paper clip is about 3 cm long and 1 cm wide.  
It is made of wire about 1 mm thick.  
A paperback book is about 1 dm wide.*

**C.** The *kilometer* (km) is the metric unit that is usually used to measure larger lengths or distances. Sometimes, the *dekameter* (dam) and *hecto-* (hm) are used.

$$1 \text{ km} = 10 \text{ hm} = 100 \text{ dam} = 1,000 \text{ m}$$

*Mt. McKinley is about 6 km high.  
A three-story building is about 1 dam high.  
The distance around a baseball diamond is about 1 hm.*

**D.** Each of the prefixes for metric units has a meaning.

<b>kilo</b>	<b>hecto</b>	<b>deka</b>	<b>deci</b>	<b>centi</b>	<b>milli</b>
thousand	hundred	ten	tenth	hundredth	thousandth
1,000 m	100 m	10 m	0.1 m	0.01 m	0.001 m

#### TRY THESE

**Name some lengths or distances you would measure using:**

1) meters; 2) millimeters; 3) centimeters; 4) kilometers.

## SKILLS PRACTICE

**Use m, mm, cm, dm, or km to complete.**

1. The height of a room is about 3 \_\_\_\_\_.
2. The length of a sofa is about 20 \_\_\_\_\_.
3. The width of this book is about 20 \_\_\_\_\_.
4. The width of a sharp pencil point is about 2 \_\_\_\_\_.
5. The distance from Chicago to Dallas is about 1,500 \_\_\_\_\_.

**Match. Select the answer that seems reasonable.**

- |   |           |
|---|-----------|
| 1) length of a football field;          | a) 2 m;   |
| 2) thickness of a quarter;              | b) 1 km;  |
| 3) length of a pencil;                  | c) 100 m; |
| 4) width of a chair;                    | d) 2 mm;  |
| 5) height of a basketball player;       | e) 4 dm;  |
| 6) distance you can walk in 10 minutes; | f) 15 cm. |

### Measurements

**1. Check the meaning of the unknown words in the dictionary.**

Dimension, capacity, liquid, ground-up solids, flour, gravel, ounce, calipers, expansion, contraction, scale, balances.

**2. Read the text to find out what measuring devices exist.**

#### A Measuring Device

A measuring device is a mechanism designed to find the dimensions, capacity or amount of something. Measuring devices can be divided into groups in several ways. For example, they can be divided according to the nature of things they are designed to measure; or they can be divided according to the type of measuring unit each device uses, or in any number of other ways.

If they are grouped according to the nature of the things they are designed to measure, we might have some devices for measuring liquids, some for measuring ground-up solids (such as flour, gravel, chemicals in powdered form etc.) and some for measuring requiring linear measurement (such as measurement for dimensions). Many other possible types of things and their devices could be included: the three are mentioned only as a sampler.

If we group measuring devices according to the type of measuring unit each uses, we might have the following types: linear units (feet, centimeters, inches, miles, metres, etc), weight units (grams, ounces, pounds etc.) and the units used for more specialized things, such as electric current and temperature (amps, degrees centigrade etc.).

Some examples of devices that use different types of measuring units are rulers, calipers and measuring tapes – all of which measure linear dimensions: balances –the

most common being spring and beam balances – for measuring weight; and containers such as graduated glass cylinders found in chemistry laboratories, and the measuring cups and measuring spoons found in kitchens – all used for measuring volume.

A common example of a measuring instrument (device) used to measure more specialized things is a thermometer, which measures temperature. Typical household thermometers are those containing alcohol or mercury. These instruments measure temperature quite differently from the way a ruler measures linear dimensions, for example. The ruler measures directly, the thermometer actually measures the expansion or contraction of the liquid inside it, and this is shown on a scale that is marked in units representing temperature.

**3. Say if the following statements are true or false according to the information in the text.**

1. Measuring devices can be divided into several groups according to the nature of things they are designed to measure or to the type of measuring unit each device uses.

2. If we group measuring devices according to the nature of the things they are designed to measure we might have devices for measuring liquids and ground-up solids only.

3. Having grouped measuring devices according to the type of measuring units each uses we may have linear units, volumetric units, weight units and others.

4. Measuring cups and measuring spoons found in kitchens are used for measuring weight, while balances are used for measuring volume.

5. Typical household thermometers are those containing either alcohol or mercury.

6. Thermometers measure temperature the same way a ruler measures linear dimensions.

**4. Choose the right continuation to the sentences.**

- |   |  |
|---|--|
| 1. Measuring devices ...  | ... measures directly.   |
| 2. Some examples of devices that use different types of measuring units ... | ... can be divided according to the nature of things they are designed to measure. |
| 3. A measuring device ...   | ... are rulers, callipers and measuring tapes.                                     |
| 4. A common example of a measuring device used to measure temperature ...   | ... those containing either alcohol or mercury.                                    |
| 5. Typical household thermometers are ...                                   | ... actually measures the expansion or contraction of the liquid inside it.        |
| 6. A thermometer ...  | ... is a thermometer.  |
| 7. The ruler ...  | ... is a mechanism designed to find the dimensions, capacity, amount of something. |

**5. Look through the text again. Choose one of the options to the meaning of the underlined words.**

1. A measuring device is a mechanism designed **to find out** the dimensions, capacity or amount of something.

a) to set up; b) to establish; c) to install; d) to determine.

2. Measuring devices can be divided according to the **nature** of the things they are designed to measure.

a) origin; b) character; c) birth; d) type.

3. A common example of a measuring **instrument** used to measure more specified things is a thermometer.

a) arrangement; b) mechanism; c) construction; d) device.

4. A **common** example of a measuring instrument is a ruler.

a) typical; b) general; c) original; d) actual.

5. **Household** thermometers are those containing either alcohol or mercury.

a) economical; b) family; c) standard; d) ordinary.

**6. There is a mistake in each of the sentences. Find and correct it.**

1. A measuring device are a mechanism designed to find the dimensions, capacity or amount of something.

2. Measuring devices are divided on groups in several ways.

3. A common example of a measuring instruments used to measure length is a ruler.

4. This instruments measure weight.

5. Typical household thermometers are that containing alcohol or mercury.

6. We may have some devices for measure volume.

**Read the passage below carefully.**

### **The micrometer**

A micrometer is an instrument which is used for measuring small distances precisely. It can measure with a precision of 0.01mm. A micrometer consists of a steel frame in the shape of a semi-circle. Attached to one end of this semi-circular frame is a small anvil. The other end of the frame extends outwards. A piece of metal in the shape of a cylinder fits on this extension. The cylindrical part is called the barrel or sleeve. Inside the barrel is a screw-thread.

Connected to the spindle is another cylindrical piece of metal called the thimble which fits over the barrel. Attached to the end of the thimble is a ratchet, which turns the spindle. Most micrometers have a lock knot, or locking ring, so that the spindle can be locked in any position. Measurements are taken between the anvil and the end of the spindle. They are read off from numbers which are marked on the barrel and on the spindle.



## UNIT 2. THE ROLE OF STANDARDS

### Vocabulary

benefit (v) – приносить пользу, помогать;  
conform (v) – согласовать, соответствовать, приспособливаться;  
conformity assessment – подтверждение соответствия;  
consumer (n) – потребитель, широкого потребления (о товарах);  
contribution (n) – пожертвование, взнос, вклад;  
enormous (adj) – громадный, огромный, грандиозный; чудовищный;  
interchangeability (n) – возможность или невозможность взаимной замены;  
legislation (n) – законодательство, законодательная деятельность, законы;  
purchaser (n) – покупатель;  
quality (n) – квалификация, сортность, компетентность, качество;  
repercussion (n) – отдача (после удара), отзвук, отражение, влияние;  
standard (n) – стандарт, норма, образец, уровень, денежный стандарт;  
to be unaware of smth. – не замечать кого-либо;  
to meet smb's expectations – добиваться, достигать, получать (о результате).

### Reading

#### What if standards did not exist?

If there were no standards, we would soon notice. Standards make an enormous contribution to most aspects of our lives – although very often, that contribution is invisible. It is when there is an absence of standards that their importance is brought home. For example, as purchasers or users of products, we soon notice when they turn out to be of poor quality, do not fit, are incompatible with equipment we already have, are unreliable or dangerous. When products meet our expectations, we tend to take this for granted. We are usually unaware of the role played by standards in raising levels of quality, safety, reliability, efficiency and interchangeability – as well as in providing such benefits at an economical cost.

ISO (International Organization for Standardization) is the world's largest developer of standards. Although ISO's principal activity is the development of technical standards, ISO standards also have important economic and social repercussions. ISO standards make a positive difference, not just to engineers and manufacturers for whom they solve basic problems in production and distribution, but to society as a whole.

The International Standards which ISO develops are very useful. They are useful to industrial and business organizations of all types, to governments and other regulatory bodies, to trade officials, to conformity assessment professionals, to

suppliers and customers of products and services in both public and private sectors, and, ultimately, to people in general in their roles as consumers and end users.

ISO standards contribute to making the development, manufacturing and supply of products and services more efficient, safer and cleaner. They make trade between countries easier and fairer. They provide governments with a technical base for health, safety and environmental legislation. They aid in transferring technology to developing countries. ISO standards also serve to safeguard consumers, and users in general, of products and services – as well as to make their lives simpler.

When things go well – for example, when systems, machinery and devices work well and safely – then often it is because they conform to standards. And the organization responsible for many thousands of the standards which benefit society worldwide is ISO.

## Exercises

### 1. Match the words with their definition.

- |                          |  |
|--------------------------|--|
| 1. Standard              | a) the quality of being capable of exchange or interchange;  |
| 2. Conformity assessment | b) the law enacted by a legislative body or the act of making or enacting laws;                    |
| 3. Interchangeability    | c) a degree or grade of excellence or worth;   |
| 4. Quality               | d) any definite rule, principle or measure established by authority;                               |
| 5. Legislation           | e) any activity concerned with determining directly or indirectly that requirements are fulfilled. |

### 2. Match the synonyms.

- |                   |                       |
|-------------------|-----------------------|
| 1) repercussions; | a) to be of profit;   |
| 2) enormous;      | b) effective;         |
| 3) to turn out;   | c) to fit in;         |
| 4) to safeguard;  | d) hope;              |
| 5) principal;     | e) not known;         |
| 6) expectation;   | f) to protect;        |
| 7) unaware;       | g) main;              |
| 8) to conform;    | h) to happen;         |
| 9) to benefit;    | i) results (effects); |
| 10) efficient;    | j) large.             |

### 3. Match the antonyms.

- |                           |                           |
|---------------------------|---------------------------|
| 1) purchaser;             | a) small;                 |
| 2) public;                | b) producer;              |
| 3) to be of poor quality; | c) to know;               |
| 4) unreliable;            | d) negative;              |
| 5) to be unaware;         | e) to be of high quality; |
| 6) positive;              | f) reliable;              |
| 7) enormous;              | g) seller;                |
| 8) consumer;              | h) private.               |

### 4. Form nouns from the following verbs.

To contribute, to purchase, to use, to develop, to produce, to conform, to distribute, to supply, to consume.

### 5. Complete the sentences using the words given before the text.

1. The company should strive \_\_\_\_\_ of its customers and continually improve the effectiveness of its \_\_\_\_\_ management system. (or to improve the \_\_\_\_\_ of its products).

2. If the management frequently accepts compromises it may have serious long-term \_\_\_\_\_.

3. \_\_\_\_\_ give specifications or requirements for products, services, systems, processes and are the key \_\_\_\_\_ to the development of the global market. Requirements for sale of pre-packed goods are the part of national \_\_\_\_\_ in many countries.

4. ISO standards make an \_\_\_\_\_ to society as a whole.

### 6. Answer the following questions.

1. Do standards make an enormous contribution to most aspects of our lives?
2. When do we notice the importance of standards?
3. What is ISO's principal activity?
4. Standards make trade between countries easier and fairer, don't they?
5. Why are standards useful to governments?

### 7. Say whether the statements are true or false.

1. The contribution of standards to society is invisible.
2. Standards raise levels of quality, safety, reliability, efficiency.
3. ISO is one of the world's largest developer of standards.
4. ISO standards solve basic problems in production and distribution for engineers and manufactures.
5. ISO standards facilitate trade between countries.

**8. Choose the best continuation to the following sentences from the text.**

1. If there were no standards \_\_\_\_\_.
  - a) we would take this for granted;
  - b) we would soon notice;
  - c) we wouldn't notice.
2. When products meet our expectations \_\_\_\_\_.
  - a) we tend to take this for granted;
  - b) we are usually unaware of it;
  - c) we consider them to be of high quality.
3. ISO is \_\_\_\_\_.
  - a) the world's largest developer of standards;
  - b) the institute of International standards;
  - c) the International organization of technical standards.
4. The International standards which ISO develops \_\_\_\_\_.
  - a) are necessary only for industrial and business organizations of all types;
  - b) are very useful to suppliers of products and services;
  - c) are very useful.
5. When system and devices work well and safety, then it is because \_\_\_\_\_.
  - a) they are incompatible with standards;
  - b) they conform to standards;
  - c) they turn out to be of poor quality.

**9. Which of the following expresses the main idea of article best of all?**

1. ISO is the world's largest developer of technical standards.
2. ISO standards make our lives simpler.
3. We are usually unaware of the role played by standards in our lives.
4. Standards make an enormous contribution to most aspects of our lives.
5. ISO standards benefit society worldwide.

## UNIT 3. MEASUREMENT STANDARDS

- **Can measurement standards make our life easier?**

• **Read the text below to find out how different kinds of standards can contribute to the measurement procedure.**

The word «standard» is used with two different meanings: as a widely adopted specification, technical recommendation or similar document (in French, «norme»); and also as a measurement standard (in French, «etalon»). The qualifier «measurement» should therefore be used to avoid misunderstandings.

A measurement standard can be a physical measure, measuring instrument, reference material or measuring system intended to define, realize, conserve or reproduce a unit or one or more values of a quantity to serve as a reference.

There is a hierarchy of measurement standards.

### **International measurement standards**

Standard recognized by an international agreement to serve internationally as the basis for assigning values to other standards of the quantity concerned.

The custodian of international measurement standards is the BIPM (International Bureau of Weights and Measures) in Sèvres near Paris. The oldest standard in use is the kilogram prototype.

### **National measurement standards**

Standard recognized by national law to serve, in a country, as the basis for assigning values to other standards of the quantity concerned.

The custodian of national measurement standards is usually a national laboratory called the National Metrology Institute, National Bureau of Standards or National Bureau of Weights and Measures. Some countries do not have national measurement standards.

### **Primary standards**

Standard that is designated or widely acknowledged as having the highest metrological qualities and whose value is accepted without reference to other standards of the same quantity.

Primary standards are, for example, Josephson devices for the realization of the quantity «volt», or stabilized lasers with interferometers for the realization of the quantity «length». These devices are used as national standards by many National Metrology Institutes and some of the best-equipped calibration laboratories.

### **Secondary standards**

Standard whose value is assigned by comparison to a primary standard of the same quantity. Primary standards are usually used to calibrate secondary standards.

### **Working standards**

Standard that is used routinely to calibrate or check material measures, measuring instruments, or reference materials.

A working standard is usually calibrated against a secondary standard. A working standard used routinely to ensure that measurements are being carried out correctly is called a «check standard». There is no general requirement as far as the accuracy of standards is concerned. A working standard in one location may be good enough to serve as the reference standard or even as a national standard in another. The accuracy of some measuring instruments used in industry is so high that primary standards are necessary for calibration.

### **Reference standards**

Standard generally having the highest metrological quality available at a given location or in a given organization, from which the measurements made at that location are derived.

Calibration laboratories maintain reference standards for calibrating their working standards.

### **Transfer standards**

Standard used as an intermediary to compare standards.

Resistors are used as transfer standards for comparisons of voltage standards, weights are used to compare balances.

### **Travelling standard**

Standard, sometimes of special construction, intended for transport between different locations, and used for inter-comparison of standards.

A portable battery-operated cesium frequency standard may be used as a travelling standard. Calibrated load cells are used as travelling force standards.

## **EXERCISES**

### **1. Give detailed answers to the following questions.**

1. What does the word «standard» mean?
2. What is a measurement standard?
3. What types of measurement standards do you know?
4. What is the custodian of international measurement standards?
5. How does an international measurement standard work?
6. Why don't any countries have national measurement standards?
7. What is the difference between primary and secondary standards?
8. What is a working standard used for?
9. Why is it called a «check standard»?
10. What do calibration laboratories maintain for calibrating their working standards?
11. What is used to compare standards?
12. What is the example of travelling force standards?
13. What are seven basic measurement units in the SI system?

## 2. Match the pairs of synonyms.

- |                          |                 |
|--------------------------|-----------------|
| 1) recommendation;       | a) acknowledge; |
| 2) document;             | b) dimension;   |
| 3) recognize;            | c) ascribe;     |
| 4) agreement;            | d) precision;   |
| 5) derive;               | e) gauge;       |
| 6) assign;               | f) advice;      |
| 7) custodian;            | g) the same;    |
| 8) measuring instrument; | h) covenant;    |
| 9) calibrate;            | i) graduate;    |
| 10) measurement;         | j) paper;       |
| 11) carry out;           | k) guard;       |
| 12) accuracy;            | l) perform;     |
| 13) similar;             | m) obtain.      |

## 3. Make up word combinations from two columns and give their Russian equivalents.

- |                   |                   |
|-------------------|-------------------|
| 1) measurement;   | a) of a quantity; |
| 2) reference;     | b) laboratory;    |
| 3) measuring;     | c) material;      |
| 4) value;         | d) agreement;     |
| 5) international; | e) quality;       |
| 6) national;      | f) standard;      |
| 7) metrological;  | g) measure;       |
| 8) calibration;   | h) law;           |
| 9) material;      | i) instrument.    |

## 4. Read the sentences, translate them into Russian and define the Infinitive functions.

1. Many early standards were based on the human body: the length of man's hand, the width of his thumb, the distance between outstretched fingertips, the length of one's foot, a certain number of paces, etc. In the beginning, while groups were small, such standards were convenient and uniform enough to serve as the basis for measurements.

2. The logical person to impose a single standard was the ruler of the country – hence, our own 12-inch or other short measuring stick is still called a *ruler*.

3. We must make measurements, and we must know how accurately (or, to be more correct, with what uncertainty) we made those measurements. In order to know that, there must be standards.

4. The earliest standards were based on the human body, and then attempts were made to base them on «natural» phenomena.

5. Since the second is maintained by atomic clocks it is necessary to add «leap seconds» periodically so that the solar day does not gradually change with respect to the time used every day.

6. Protocol standards can be defined as documents describing the operations and processes that must be performed in order for a particular end to be achieved.

7. Standards of practice are called a «protocol» by Europeans to avoid confusion with a physical standard.

8. For example, buyers of fuel oil are charged by a unit of liquid volume. In the U.S., this would be the gallon; but in most other parts of the world, it would be the liter. It is important for the buyer that the quantity ordered is actually received and the refiner expects to be paid for the quantity shipped. Both parties are interested in accurate measurements of the volume and, therefore, need to agree on the units, conditions, and method(s) of measurement to be used.

9. Persons needing to measure a mass cannot borrow the primary standard maintained in France or even the national standard from the National Institute of Standards and Technology (NIST) in the U.S. They must use lower-level standards that can be checked against those national or international standards.

10. Everyday measuring devices, such as scales and balances, can be checked (calibrated) against working level mass standards from time to time to verify their accuracy.

### **5. Expand the following ideas using information from the text.**

1. There are two different meanings of the word «standard».
2. A measurement standard is reference material.
3. There are eight main measurement standards.
4. Some countries don't have national measurement standards.
5. Primary standards have the highest metrological qualities.
6. A working standard is usually calibrated against a secondary one.
7. A working standard in one location may be good enough to serve as the reference standard or even as a national standard in another.



## UNIT 4. ECO-LABELLING

- **Have you ever heard of eco-labelling? Is it used in your country?**
- **Read the text below to find out what eco-labelling schemes exist.**

Eco-labelling is sometimes also called environmental labelling. By choosing a product with an eco-label, the consumer makes a deliberate and informed choice to purchase a product or a service that causes less damage to the environment than another similar product or service. It does not mean that the product has no negative influence on the environment, but it does mean that it is appreciably better than «just another» product or service. Eco-labelling is therefore different from the setting of minimum product standards or requirements.

Eco-labelling can be broadly classified as either first-party, or third-party certified. First party, or «self declaration of conformity» is performed by the suppliers themselves to promote the positive social or environmental aspects of their products. Third-party certification is carried out by independent or governmental organizations, having no financial interest in the product. These organizations evaluate the products or services according to a set of publicly defined criteria.

You will find eco-labelling schemes all round the world. It has a long history especially in Europe with Germany's «Blue Angel» environmental label that has been available since 1978. This is not its official name, which is «Environmental Label», but the specific product mark resembles a blue angel, hence it became known under that name. More than 30 countries at the last count run such schemes. These schemes deal with a vast number of products ranging from air conditioning, automotive industry, housing, dairy products, paints, paper products to windows and doors, and many more.

The Global Eco-labelling Network (GEN) was founded in 1994 to improve, promote and develop the eco-labelling of products and services. Currently, the members of GEN include 14 eco-labelling organizations from Europe, Asia, and North and South America, including major organizations such as Green Seal of the USA and Blue Angel of Germany. Some of their activities include the collection and provision of information on eco-labelling programmes, participation in eco-labelling activities of UNEP (the United Nations Environment Programme), ISO (International Organization for Standardization), and WTO (the World Trade Organization). They also explore mutual recognition programmes and provide a mechanism for information exchange.

ISO (the International Organization for Standardization) has also published a number of international standards dealing with eco-labelling in the well-known ISO 14000 series. These standards are fairly new, but will be used more and more in the near future by certification organizations and industry.

## Exercises

### 1. Answer the following questions.

1. What is eco-labelling?
2. What is first-party certification? How is it different from third-party certification?
3. What is «Blue Angel»?
4. There are different labeling schemes, aren't there? What products do they deal with?
5. Why was The Global Eco-labelling Network founded?
6. What is the role of ISO in promoting eco-labelling schemes?

### 2. Agree or disagree with the following ideas from the text.

1. A product or a service with an eco-label causes no damage to the environment.
2. Eco-labelling is different from the setting of minimum product standards or requirements.
3. Eco-labelling can be broadly classified as either first-party or second-party certified.
4. «Blue Angel» is an eco-label that has a long history in the USA.
5. The Global Eco-labelling Network was founded to promote and develop the eco-labelling of products and services.
6. The International Organization for Standardization is the largest certification organization in the world.
7. The well-known ISO 14000 series standards deal with eco-labelling.
8. Eco-labelling schemes are used only with regard to products.

### 3. Match the synonyms.

- |                 |                         |
|-----------------|-------------------------|
| 1) consumer;    | a) harm;                |
| 2) buy;         | b) to assess;           |
| 3) damage;      | c) to help to organize; |
| 4) declare;     | d) to perform;          |
| 5) influence;   | e) supply;              |
| 6) currently;   | f) agreement;           |
| 7) evaluate;    | g) to purchase;         |
| 8) provision;   | h) now;                 |
| 9) resemble;    | j) to be similar to;    |
| 10) promote;    | k) effect;              |
| 11) conformity; | l) to claim;            |
| 12) carry out;  | m) customer.            |

**4. Make up word combinations from two columns and give their Russian equivalents.**

- |                   |                   |
|-------------------|-------------------|
| 1) eco-labelling; | a) labeling;      |
| 2) third-party;   | b) criteria;      |
| 3) environmental; | c) network;       |
| 4) deliberate;    | d) recognition;   |
| 5) defined;       | e) exchange;      |
| 6) global;        | f) certification; |
| 7) mutual;        | g) choice;        |
| 8) information;   | h) organizations; |
| 9) certification; | i) activity.      |

## SUPPLEMENTARY READING

### *Text 1*

#### **ECO-LABELLING**

Eco-labels and Green Stickers are labeling systems for food and consumer products. Ecolabels are voluntary, but green stickers are mandated by law; for example, in North America major appliances and automobiles use Energy Star. They are a form of sustainability measurement directed at consumers, intended to make it easy to take environmental concerns into account when shopping. Some labels quantify pollution or energy consumption by way of index scores or units of measurement, while others assert compliance with a set of practices or minimum requirements for sustainability or reduction of harm to the environment. Many ecolabels are focused on minimising the negative ecological impacts of primary production or resource extraction in a given sector or commodity through a set of good practices that are captured in a sustainability standard. Through a verification process, usually referred to as «certification», a farm, forest, fishery.

The last few years have seen two key trends in the ecolabels space. There is an explosion in the numbers of different eco-labelling programs across the world and across business sectors and secondly the proliferation of umbrella labeling programs.

Eco-labelling systems exist for both food and consumer products. Both systems were started by NGOs, since then the European Union have developed legislation for conduct of ecolabelling and also have created their own ecolabels, one for food and one for consumer products. At least for food, the ecolabel is nearly identical with the common NGO definition of the rules for ecolabelling. Label trust is an issue for consumers because as manufacturers and manufacturing associations have set up «rubber stamp» labels to greenwash their products with fake ecolabels.

### *Text 2*

#### **WHAT IS METROLOGY?**

Metrology is the science of measurement. It should not be confused with «Meteorology», the science of weather and weather forecasting. Metrology includes units of measurement and their standards, measuring instruments and their field of application, and all theoretical and practical problems relating to measurement.

Measurements are essential to nearly all aspects of human activity ranging from production control, measurement of environmental quality, health and safety assessment, conformity assessment of products to consumer protection and fair trade assurance.

Metrology is classified in three main fields: Scientific Metrology, Industrial Metrology and Legal Metrology.

Scientific Metrology is that part of metrology which deals with problems

common to all metrological questions irrespective of the quantity measured. It covers general theoretical and practical problems concerning units of measurement, including their realization and dissemination through scientific methods, the problems of errors and uncertainties in measurement and the problems of metrological properties of measuring instruments.

There are different specialist areas of metrology, for example:

- *Mass metrology* dealing with mass measurements;
- *Dimensional metrology* dealing with length and angle measurements;
- *Temperature metrology* dealing with temperature measurements;
- *Electrical metrology* dealing with electrical measurements;
- *Chemical metrology* dealing with measurements in chemistry.

Industrial metrology deals with measurements in production and quality control. It covers calibration procedures, calibration intervals, control of measurement processes and management of measuring instruments in industry to ensure that they are in a state of compliance with requirements for their intended use.

Legal metrology is that part of metrology which is subject to legal/regulatory control. It is defined in the *International Vocabulary of Legal Metrology* as that part of metrology relating to activities which result from statutory requirements and concern measurement, units of measurement, measuring instruments and methods of measurement and which are performed by competent bodies.

*Text 3*

## **RETAIL OUTLET**

A retail outlet may refer to one of two things. The first is a store that simply sells merchandise directly to the consumer; the merchandise is generally purchased by the store from a wholesaler, or it may be manufactured by the company that owns the store. The second type of retail outlet is a store that is opened by the manufacturer, often near the factory, for the purposes of selling over-produced or irregular merchandise at discount prices.

Within the first category of retail establishments, some retail outlets are large stores with a wide variety of merchandise, while others are small specialty boutiques. They are generally in a fixed location, such as inside a shopping mall or in an independent storefront on the street. A kiosk is also a type of small retail outlet. Retail outlets also often have online stores as well.

Retail outlets generally sell goods in unlimited quantities to consumers, unless a store is offering a particularly deep discount. Then the owner may limit quantities to avoid someone purchasing all of the items to sell at their own retail outlet, or eliminating all the inventory for the other customers who may visit. Almost anyone can open a retail outlet with an investment; though it may not be necessary to have a business education, it might be a good idea.

Anyone who owns or manages a retail outlet will need to be able to maintain stock levels, take inventory, advertise and market their business, and provide

customer service, among other duties; some might also need to hire additional employees to help run the store. Stores typically set their own prices by marking up slightly the price at which items were sold to them from the manufacturer. Some stores choose to offer discounts to particular groups of shoppers, such as students or the elderly, or some might produce their own coupons or sale fliers to encourage shoppers to visit the location.

Retail outlets that offer discounted or irregular merchandise from the factory are generally much simpler, and often do not require much advertising or even merchandise presentation. These types of discount outlets are especially popular for designer stores, as people may be able to find slightly irregular or outdated designer items for a fraction of the initial price; often, it is difficult or impossible to tell that there was a mistake made in the manufacturing at all, though the customer should always examine the merchandise carefully before purchasing. This type of retail outlet is virtually never opened independently, but usually at the discretion of the manufacturer.

#### *Text 4*

### **OUTLET STORE**

An outlet store is a store where a cost savings is conferred to the customer because the product isn't sold through a third party. The store is owned by the manufacturer of these retail products, and are familiar to many, often located slightly out of town where rents are cheaper, and grouped together with a variety of other outlet stores into what is called an outlet mall. For bargain hunters, the outlet store may be a great way to get savings on well-known brands, though shoppers should know that the highest brand quality isn't always represented at the outlet.

For a manufacturer, having an outlet store can be a great way to accomplish several things. The store can sell any irregular stock that has minor flaws, which wouldn't normally be acceptable to buyers shopping at other high quality department stores. Sometimes there are large outlet department stores that buy irregular items or off-season items from manufacturers. These are also worthy places to visit for the bargain hunter, though stock and quality of stock isn't always dependable.

In addition to making a profit on irregular stock, an outlet store could also sell off-season stock or older stock that would no longer be acceptable in other department stores because it might be outmoded. The manufacturer can still make a profit on products that would normally either be discarded or written off as a loss, because people are enticed by getting the manufacturer's brand name at a reduced cost.

Due to the popularity of the outlet store, many companies now add a third practice to increase profitability. They produce less expensive items that are lower in quality than would ordinarily be offered under their brand names and they sell these at outlet stores. This is where the bargain hunter really should be careful.

A label doesn't necessarily imply the quality ordinarily associated with the

brand. Some manufacturers principally only stock their stores with less expensive merchandise that isn't representative of their usual quality, but they charge more for it because it still has the brand label. Shoppers have to observe this practice and determine if a price asked at an outlet store is really in line with the quality of the item being purchased. There are many websites devoted to shopping that discuss this practice.

The original outlet stores were often located near the factories where clothing or other items were made, but since many manufacturers have merchandise assembled in other countries, this strategy isn't realistic for most bricks and mortar stores. One savings though, is to create an outlet store on the Internet that doesn't have a physical shopping location. Many known manufacturers have online outlets where people may find additional savings, and because there's no need to staff these «online» stores in the same way an offline establishment is staffed, discounts may be steeper.

*Text 5*

## **OUTLET SHOPPING**

Outlet shopping refers to the process of shopping at retail outlets, which are stores that sell brand name merchandise at discounted prices. An outlet store may be situated by itself, but is most often located amongst other outlets as part of an outlet mall, to facilitate shopping. Outlets are often located at a distance from the retailer's main wholesale accounts and just outside of major cities, in order to keep overhead prices and retailer competition at a minimum. Items most commonly found on an outlet shopping excursion include clothing, fashion accessories, electronics, sporting goods, toys, and cosmetics.

Outlet shopping first developed in the United States, with retail stores attached to the warehouse or factory which manufactured the outlet goods. Border states such as Maine and Minnesota became a popular location for outlets, attracting Canadian tourists to cross-border outlet shopping. Today, outlet malls can be found all across the world, and are referred to as «Designer Outlets» in many parts of Europe.

The items that are shipped to outlets from their manufacturers are often made up of a combination of surplus inventory which does not sell quickly enough at major retail locations, and items that feature slight damages or imperfections. For this reason, clothing found while outlet shopping may come in erratic sizes or one size only, compared to a retail location which often stocks one item in a variety of sizes. Items at an outlet may also be out-of-season compared to merchandise of the same brand name found in a regular retail mall.

While outlets have long been associated with discount savings and bargain hunting, many major retail malls have begun to lower their prices comparably to compete.

Customers can often maximize their outlet savings by doing some research in advance of outlet shopping. Visiting the outlet mall's customer service station to receive a coupon book, checking out the outlet's website, and signing up for the outlet's mailing list are all ways to increase the chances of finding a bargain. Outlets

also typically feature tax-free weekend specials during the summer months, such as the fourth of July weekend. One-stop-shop outlet shopping websites offer links to savings information for outlet malls all across the US.

### *Text 6*

## **RETAIL MERCHANDISER**

A retail merchandiser is the person who creates displays in stores for a particular manufacturer's brand. She traditionally travels among several retail locations on a regular basis to maintain the inventory of her employer. The stores in which the merchandise is sold may be independently owned or part of a large retail chain.

A manufacturer depends on a retail merchandiser to promote the company's products to make the most money possible. The retailer commonly desires the same results for the store in which the goods are sold. A successful retail merchandiser typically uses her business expertise and merchandising skills to satisfy the needs of both entities.

In addition to ensuring inventory levels are properly maintained, a merchandiser is normally relied upon to create eye-catching displays that positively distinguish her company's products from competitors. This normally requires her to work closely with retail managers. With their assistance, she typically determines how much space she can use and what guidelines apply to her displays to avoid infringement on another company's shelf or floor space.

Being a successful retail merchandiser generally requires a good knowledge of market trends and being able to predict what consumers will want before they do. This often requires her to conduct research on what products will be introduced months before they are actually available for purchase. Based on the information she uncovers, a retail merchandiser can accurately plan stock levels and design displays to give the products maximum exposure in the appropriate retail locations.

Keeping accurate records is a common prerequisite to excel in this position. Aside from maintaining inventory level logs, reports are generally required reflecting unprofitable products and promotions, feedback from store managers and customers and ideas for upcoming retail events. If issues with suppliers or competitors are encountered, a retail merchandiser is normally expected to communicate them to her superiors.

A retail merchandiser is generally expected to negotiate with a retailer on her employer's behalf if a situation demands immediate attention. If a store's floor plan is altered or she finds products in her designated area from another manufacturer, she is commonly expected to expediently resolve the matter with finesse and professionalism. She may also be required to interact with management if store personnel are unclear on how the displays she creates should be properly maintained for maximum sales. This position traditionally requires the applicant to have a high school diploma or equivalent. Some employers prefer a degree in retail management or marketing. Experience in merchandising or retail sales can give a candidate a more competitive edge.



## **CAREER OF RETAIL MERCHANDISER**

A career as a retail merchandiser involves placing products in stores so that customers are encouraged to buy them. This includes estimating how much of a particular product should be bought and displayed and understanding how customers make buying decisions. Specialized training through a two-year or four-year college program generally is required to become a retail merchandiser. These programs typically include courses in marketing, advertising and other areas that are essential to become a retail merchandiser.

To become a retail merchandiser, you must understand marketing theories and how they relate to retail stores. Some history of retail and marketing theories likely will be required. Marketing includes knowing how to price items so they make a profit but still are appealing to cost-conscious customers.

Understanding customers is a key requirement of retail merchandising. For example, upscale retail stores deal with different clientele than discount stores do. In other words, a successful retail merchandiser understands the target market of a store and its customers' preferences.

An artistic flair and the ability to present eye-catching displays are two additional skills that will help you in your quest to become a retail merchandiser. Product colors and store lighting are often used to make displays interesting and appealing to customers. Artistic ability comes in handy while you are drawing sketches of proposed merchandise displays. This helps you to get a sense of what a display might look like before you start positioning it.

If you work for a retail chain that has multiple locations, you likely will work at many sites. In addition to working at various locations, retail merchandisers can work alone or as a part of a team. A merchandising team consists of two or more people who work together to complete a project.

The idea behind team merchandising is that multiple people can complete a project in a shorter amount of time. Teams typically are built with people who are strong in certain skill sets. The role of team members can be defined by managers, or the team might sort this out simply by working together.

No matter the scenario, working as a team requires you to pull your weight as an individual while supporting other team members. You might discover hidden talents and strengths that you did not know you had. You might also learn how to successfully complete tasks you are not interested in, because it benefits the team. Overall, it is a great way to learn how to work effectively with others.

Ideally, whether working alone or as a team, you will receive clear direction for how the project is to be completed, the time frame and how the project success will be measured. Receiving clear direction is one of the most important aspects of learning how to become a retail merchandiser. It is vital to meeting all of the expectations of your employer or client.

## HYPERMARKETS

Also known as superstores, hypermarkets are large retail establishments that combine the product lines found in a grocery store with those found in a department store. The latest incarnation of these types of markets may also include a full-service pharmacy, as well as a small number of specialty shops located near the entrance to the store. Considered one of the most convenient of all big-box store designs, the hypermarket has become a worldwide phenomenon, with retail chains in just about every country of the world utilizing this retail model.

The history of the hypermarket is usually traced to the early 1960's. Two prototypes for the later hypermarket design emerged. In the United States, a superstore known as Thrifty Acres opened for business in Grand Rapids, Michigan. Within a year, the European retailer Carrefour launched a hypermarket in Sainte-Genevieve-des-Bois, France. While the retail model worked well, the general format did not begin to take off until the latter part of the 1980's, when large retailers in the United Kingdom and the United States developed their own unique hypermarket formats, and began to build these combination stores in more areas.

While most retailers have created their own particular hypermarket layout that is associated with their brand, most have a few basic components in common. Pharmacies are usually located near the front of the stores, a factor that sets them apart from most stand-alone drugstores, where prescriptions are filled in the rear of the establishment. Many also position food and other supermarket fare at one end of the open floor design, and the department store merchandise at the opposite end. Checkout lanes are normally located within the middle area of the floor, allowing easy access from any department within the store. Since 2000, many hypermarket designs call for the inclusion of self-service kiosks, allowing customers to scan, bag, and pay for their items without the assistance of a store associate.

One of the major benefits of shopping at a hypermarket is the chance to manage most shopping needs at one central location. It is possible to do the grocery shopping, select clothing and electronics, purchase plants, and fill prescriptions all under one roof. In superstore designs that include specialty shops, it is also possible to visit a styling salon, conduct banking transactions, and even get an eye examination and purchase eyewear. In addition to the convenience, hypermarkets also often offer extremely competitive pricing, which is especially helpful for people with a tight household budget.

While there is no doubt that the hypermarket offers convenience and can save money, many communities have begun to oppose the building of these superstores within their boundaries. Local businesses often can't compete with the prices offered by the larger competitors, and even large chain grocers and department stores may find it difficult to remain in business when a superstore is built nearby. Opponents fear that if the proliferation of hypermarkets is not kept in check, other retailers would eventually close, and thus limit the shopping options open to consumers.

## **DEPARTMENT STORE**

A department store is a retail establishment, usually part of a chain of stores that sell a wide variety of goods organized by department. Product lines are vast and normally include multiple brands to appeal to a wide variety of consumer choices, with customer service counters spread throughout the store. Department stores can be further delineated into discount department stores, which often carry groceries in addition to the other products lines, and are differentiated by a bank of customer checkout counters located at the front of the store. Supercenters define an extended group of department stores that carry groceries in bulk quantities at discounts, and require a yearly membership fee.

The convenient department store has been a popular worldwide model for well over 100 years. We can thank the UK for the world's first department store, Bainbridge, established in Newcastle in 1838 by Emerson Muschamp Bainbridge and William Alder Dunn. John Lewis purchased Bainbridge in 1952, renaming it to John Lewis Newcastle in 2002, though many locals continue to refer to it by its historic name. Lewis retains original ledgers from 1849, being the earliest recorded documents of department store sales.

The sheer convenience of a department store is what makes it so appealing. One can shop for any number of needed items in one place, saving time and money. Many department stores are multi-level but even single-floor establishments often include a food or snack counter or court where patrons can sit for a quick bite between shopping. Services might also be offered in addition to products, such as a photo studio for snapping family portraits, an eye care center where one can purchase prescription lenses and frames, or even a hearing-aid center that can test for hearing loss and offer hearing aids. Some department stores also have an auto center that installs tires and rims sold by the establishment.

In the United States, two popular department store chains include Sears® and Macys®, while Target® and Walmart® are just two examples of discount department stores. Sams Club® and Costco® fall into the Supercenter category, requiring a yearly membership fee. Some Supercenters limit the type of payment accepted to cash and specific types of credit cards, such as American Express® or a card branded by the Supercenter itself.

Another positive attribute of department stores is that they normally have lenient return policies of 30 or more days on most types of merchandise, though items such as perishables, computer media, games, software and electronics typically fall under different guidelines. A department store is also a great place to buy a gift card, which is a plastic card that resembles a credit card with a predetermined buying limit. The recipient can spend the money as he or she pleases, all at once or in increments-, with no expiration date on the balance. This can be the perfect gift for teens or those people on your gift list who are difficult to buy for. Gift cards come in colorful

themes to appeal to people of all ages and walks of life.

So if it's a bracelet you desire, a new watch, auto floor mats, a bed pillow, pots, a bicycle, a floor lamp, shampoo, a blender, makeup or new shoes, the local department store is waiting to serve you. All you need to bring is your purse or wallet and comfortable walking shoes.

*Text 10*

## **SHOPPING CENTERS**

Shopping centers are buildings that contain multiple retail stores. The term generally applies to open-air complexes containing many buildings that adjoin pedestrian walkways. Enclosed shopping centers, in which all units are accessible under a single roof, are referred to as shopping malls. In the United Kingdom, they are known as retail parks or precincts.

The first shopping centers were the covered outdoor bazaars of ancient Europe. After World War II, suburban living in the United States led to the advent of the modern version. As cities became crowded and dirty, people began to seek improved living conditions which resulted in the development of outdoor strip malls.

Fully enclosed shopping malls first appeared in the 1950s. The Northgate Mall built in Seattle, Washington, USA, and the Northland Shopping Center built near Detroit, Michigan, USA, were the first indoor malls. Constructed between 1950 and 1954, they were originally open-air centers which were later enclosed.

Regional and super-regional malls are designed to service larger areas than traditional shopping centers. They are often part of larger superstructures which include residential and commercial office space. They serve as the primary shopping area for the region in which they are located.

Outlet malls are shopping centers in which goods are sold to the public directly from manufacturer stores. They also include shops selling discontinued and customer returned products at significantly lowered prices. The first outlet mall opened in Reading, Pennsylvania, USA, in 1974.

Food courts are common components of shopping malls. They feature vendors selling a variety of foods and a seating area. This area is generally an open plaza surrounded by the various vendors.

Large chain department stores are also a mainstay of many shopping malls. In the beginning, these anchor stores were financially necessary for the shopping centers to remain open. Today, they exist as a means of attracting traffic to the smaller stores found within malls. They are placed as far from one another as possible to maximize this traffic.

There has been some controversy surrounding modern shopping malls due to their displacement of traditional small businesses and main streets. Many modern consumers still prefer shopping centers with ample parking, entertainment, and private security over crowded downtown areas. This preference has led to the downfall of many «mom and pop» stores in local commercial centers.

## **SHOPPING MALL**

A shopping mall is a building or group of buildings that contains stores. The stores are connected by walkways so that consumers can easily walk between the stores. Malls can be built in an enclosed or open-air format.

The Grand Bazaar in Istanbul is an early shopping mall dating from the 15th century. In 1819, London opened a shopping center called the Burlington Arcade. Milan, Italy built a shopping center in the 1860s called the Galleria Vittorio Emmanuelle II.

In the United States, people began moving to the suburbs during the 20th century. Shopping malls were built to serve consumers living in areas outside of the cities. By 1916, one called The Market Square, which was made up of 28 stores, apartments, and offices, opened for business in Chicago, IL. The facility was located in the expensive Lake Forest suburb and is thought to be one of the first planned shopping centers in the U.S.

In 1950, the Northgate Shopping Center was built in Seattle, Washington. This mall boasted two rows of stores on each side of an open-air section where shoppers could walk. Two department stores anchored each end of the shopping center. The first enclosed mall was Southdale Center in Edina, Minnesota, which opened its doors in 1956.

Up until the mid 1990s, most modern-day developers built enclosed shopping malls in order to create a climate-controlled shopping environment, but more developers are returning to the creation of open-air malls. Outlet malls, shopping centers featuring name brand retailers selling their products at discounted prices, are often built in an open-air format.

Malls can be located everywhere throughout the world and are travel destinations for tourists who love to shop. A typical one houses department stores, boutiques, movie theaters, photography studios, and other specialty stores. Some, like the Minnesota Mall of America, even house amusement parks within their walls.

Other features of a shopping mall include kiosks, food courts, and arcades. Kiosks are booths located in pedestrian areas of the mall where small products or services are sold. Food courts are areas within the mall that contain fast-food restaurants and a seating area. Arcades are popular destinations for some teens because they are entertainment rooms where people can play coin-operated arcade games.

People like to visit malls because of the convenience of having so many stores and services in one location. Many people like the ample parking and the fact that there are plenty of stores and activities from which to choose. Whether a family needs to purchase eyeglasses, buy shoes, or have a family portrait taken, they can usually find what they need at one of the local malls.

## **STOREKEEPER**

A storekeeper oversees numerous facets of a retail outlet's management. The exact nature of her duties depends on the size and type of store at which she works. In the case of an independent business such as a bakery or bookshop, she often performs a full spectrum of administrative duties, including staff management, bookkeeping, merchandise production and development, site maintenance, and promotion. When the shop is part of a franchise or larger corporate enterprise, then she may only be responsible for some of these duties.

Staff management, often a central function of the storekeeper's job, encompasses a range of duties. She may hire and train new personnel. In many cases, she will also oversee her staff's work, creating schedules, delegating tasks and ensuring that each employee is performing efficiently. Additionally, she may manage workplace conflict, administer disciplinary measures, and even terminate staff when necessary.

Bookkeeping, or tending to a business's accounts, is another common and multifaceted element of the storekeeper's work. This can include payroll, analysis and recording of daily earnings and operating costs, and budget projections. In addition, she must ensure that her business complies with all applicable tax regulations.

The storekeeper must also oversee her business's merchandise needs. If the business produces its own merchandise – as with a bakery, for instance – she must constantly monitor product quality and ensure that the production space is stocked with adequate supplies or ingredients. Should she sell others' products – as with a bookshop – she must develop relationships with vendors, keep track of inventory, and place orders for new merchandise when necessary. Additionally, she may be responsible for setting prices and developing new products or introducing new merchandise lines to her store.

Often, the storekeeper is also responsible for physically maintaining her store. To maximize her business, she must make sure her storefront and interior are clean and that merchandise is well-stocked and attractively arranged. Should her business produce edible merchandise, she must make sure the building and the employees meet all health code requirements.

Lastly, the storekeeper often attends to her business's promotional needs. She may implement sales, special offers, or customer loyalty schemes. Additionally, she may design and place advertisements in local media outlets to raise awareness of her business's presence, or she may hire a professional advertiser to perform this function on her behalf.

In many cases, a storekeeper's shop is part of a larger corporate enterprise, such as a clothing or coffee chain. With a corporate-owned shop, business needs such as payroll and marketing are often conducted off-site. Therefore, a shopkeeper at this type of store may perform only limited duties, such as staff management and merchandise arrangement.

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