

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ХАРКІВСЬКИЙ НАЦІОНАЛЬНИЙ ЕКОНОМІЧНИЙ УНІВЕРСИТЕТ
ІМЕНІ СЕМЕНА КУЗНЕЦЯ

ІНОЗЕМНА МОВА

Збірник лексико-граматичних вправ
для студентів усіх спеціальностей
першого (бакалаврського) рівня

Харків
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Подано навчальні матеріали та завдання для надання студентам необхідного лексичного матеріалу та стимулювання розвитку навичок читання, письма й говоріння англійською мовою у сфері економіки. Запропоновано завдання з граматики англійської мови. Основну увагу приділено модальним дієсловам та умовним реченням англійської мови.

Рекомендовано для студентів усіх спеціальностей першого (бакалаврського) рівня усіх форм навчання.

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Вступ

На сучасному етапі розвитку суспільства знання іноземної мови є важливим для спеціаліста економічної галузі. У зв'язку зі зростаючою необхідністю комунікативної компетентності комунікативна підготовка набуває важливого значення. Тому у відповідності зі стандартом дисципліни "Англійська мова" у неможливому вищому навчальному закладі навчання іноземній мові має носити комунікативно-орієнтований та професійно-орієнтований характер. Відповідно стандартам спеціаліст повинен бути готовий до налагодження міжкультурних наукових зв'язків, участі в міжнародних симпозиумах, конференціях, вивчення іноземного досвіду, а також для здійснення ділових і партнерських контактів, що вимагає від економістів знання англійської мови, яка є офіційною мовою міжнародного бізнесу та торгівлі, Інтернету і техніки, науки і мистецтв.

Збірник лексико-граматичних вправ з навчальної дисципліни "Англійська мова" розроблено для студентів усіх спеціальностей бакалаврського рівня усіх форм навчання. Збірник вправ організовано у відповідності до тем робочої програми.

Метою збірника є: поглиблення знань та вдосконалення мовленнєвих компетентностей студентів з англійської мови; систематизація знань з граматики англійської мови. Методичні рекомендації спрямовані на збагачення і розширення активного та пасивного словника студентів шляхом засвоєння термінології за допомогою лексичних завдань, розвиток лінгвістичної та комунікативної компетентності.

Збірник містить два розділи – лексичний та граматичний. У першому розділі завдання спрямовані на збагачення словникового запасу. Економічна лексика відібрана відповідно до вимог освітньо-кваліфікаційних характеристик випускників вищих навчальних закладів. Для читання дібрані автентичні тексти економічного спрямування, які за змістом та лексичним наповненням відповідають академічним і професійним сферам. Другий розділ містить вправи, направлені на використання та засвоєння модальних дієслів та умовних речень.

Розділ 1

Focus on vocabulary and reading

1.1. Banks

Task 1. These are the key terms to the text under study. Read them carefully and find the best explanation. Use a dictionary for help.

1. Bank	a) money placed in a bank account or an instance of placing money in a bank account
2. Credit unions	b) an establishment authorized by a government to accept deposits, pay interest, clear checks, make loans, act as an intermediary in financial transactions, and provide other financial services to its customers
3. Flow of money	c) financial cooperative created for and by its members who are its depositors, borrowers, and shareholders. Operated on non-profit basis, they offer many banking services, such as consumer and commercial loans (usually at lower than market interest rates), time deposits (usually at higher than market interest rates), credit cards, and guaranties
4. The current account	d) a legal status of a person or other entity that cannot repay the debts it owes to creditors
5. Deposit	e) the transfer of one form of good, service or financial asset in exchange for another form of good, service or financial asset in proportions that have been previously agreed upon by all parties involved
6. Credit	f) a technical indicator calculated by multiplying a change in share price by the number of shares traded
7. Payment	g) a contractual agreement in which a borrower receives something of value now and agrees to repay the lender at some date in the future, generally with interest
8. Borrower	h) the recipient of goods, services, products or ideas, obtained from a seller, vendor, or supplier via a financial transaction or exchange for money or some other valuable consideration
9. Depositor	i) an individual, organization or company that is using funds, materials or services on credit
10. Bankruptcy	j) a bank account that you can take money from at any time and that usually earns little or no interest
11. Customer	k) a person or company that places money in a bank account

Task 2. Read the text carefully and answer the questions below the text.

1. A bank is a financial institution whose primary activity is to act as a payment agent for customers and to borrow and lend money. The way in which a bank is organised and operates is determined by its objectives and by the type of economy in which it conducts its business. A bank may not necessarily be in business to make a profit. Banks are closely concerned with the flow of money into and out of the economy. They often co-operate with governments in efforts to stabilize economies and to prevent inflation. They are specialists in the business of providing capital, and in allocating funds on credit.

2. Banks have three essential functions, which are: deposits; payments, credits. These three functions are the basis of the services offered by banks. They make it possible for banks to generate profits and to achieve their operating aims. Banks normally receive money from their customers in two distinct forms: on current account, and on deposit account. With a current account, a customer can issue personal checks. No interest is paid by the bank on this type of account. With a deposit account, however, the customer undertakes to leave his money in the bank for a minimum specified period of time. Interest is paid on this money.

3. The primary function of a bank today is to act as an intermediary between depositors who wish to make interest on their savings, and borrowers who wish to obtain capital. The bank is a reservoir of loanable money, with streams of money flowing in and out. For this reason, economists and financiers often talk of money being liquid, or of the liquidity of money. Many small sums which might otherwise be used as capital are rendered useful simply because the bank acts as a reservoir. The system of banks rests upon a basis of trust. Innumerable acts of trust built up the system of which bankers, depositors and borrowers are part. They all agree to behave in certain predictable ways in relation to each other, and in relation to the rapid fluctuations of credit and debit. Consequently, business can be done and checks can be written without any legal tender visibly changing hands.

4. There are several types of banks in the world, and each has a specific role and function – as well as a domain – in which they operate. In broad strokes, banks may be divided into several groups on the basis of their activities and these include investment banks, retail, private, business, and

also corporate banks. Many of the larger banks have multiple divisions covering some or all of these categories.

5. Retail banks deal directly with consumers and small business owners. They focus on mass market products such as current and savings accounts, mortgages and other loans, and credit cards. By contrast, private banks normally provide wealth management services to high net worth families and individuals.

6. Business banks provide services to businesses and other organizations that are medium sized, whereas the clients of corporate banks are usually major business entities. Lastly, investment banks provide services related to financial markets, such as mergers and acquisitions.

7. Another way in which banks may be categorised is on the basis of their ownership. They might either be privately held or publicly owned banks. Privately owned banks are motivated by profit in their business operations. Publicly owned banks are held by the state governments of the individual countries and they serve as a nation's centralized bank, as well as an economic backbone for that particular country. They are also known as central banks.

8. A central bank, reserve bank or monetary authority, is an entity responsible for the monetary policy of its country or of its group of member states, such as the European Union. Its primary responsibility is to maintain the stability of the national currency and money supply. In most countries the central bank is state-owned and has a minimal degree of autonomy, which allows for the possibility of government intervening in monetary policy. Central Banks are also vested with certain supervisory powers so that banks and various other financial institutions do not behave irresponsibly. The functions of central banks widely vary from one country to another.

9. Publicly owned banks, which are controlled by the government, have numerous responsibilities pertaining to the banking sector of the country, such as administering various activities for the commercial banks of that country. They also determine the rates of interest offered by banks doing business in that country, as well as playing a major role in maintaining liquidity in the banking sector.

10. Commercial banks offer a wide range of corporate financial services that address the specific needs of private enterprise. They provide deposit, loan and trading facilities but will not service investment activities in financial markets. Commercial banks can be described as a type of financial

intermediary. Commercial banks play a number of roles in the financial stability and cash flow of a country's private sector. They process payments through a variety of means including telegraphic transfer, internet banking and electronic funds transfers. Commercial banks issue bank checks and drafts, as well as accept money on term deposits.

11. Other institutions that perform banking services include savings and loan associations, credit unions, mortgage companies, insurance companies, etc. Credit unions are groups of people, typically workers at a particular business, that pool their money together for savings and loan activity. Credit unions typically offer lower loan interest rates to members. Savings and loan associations traditionally accepted deposits from private investors and then lent money to individuals for mortgages. A mortgage is a loan or money borrowed to pay for a home, business or other types of real estate. The home or business is the security for the loan to buy the home or business. If the borrower fails to repay the loan, the bank or savings and loan assumes ownership of the home or business.

12. Bankruptcy or going bankrupt means that a person is so in debt that they cannot repay their loans. When they declare bankruptcy, they publicly declare that they cannot repay their debts. A plan is worked out so that the person who owes money works out a plan to repay at least some of the debts owed [7].

1. What are banks concerned with? 2. Why do banks cooperate with government? 3. In what form do banks receive money? 4. How does a bank make its main profit? 5. What is the primary function of a bank today? 6. How do you understand the term "liquidity of money"? 7. What does a bank organization and operation depend on? 8. What types of banks do you know? 9. Do central banks provide a country with a number of services? 10. What is the aim of commercial banks? 11. How have the major banks of the world established extensive international operations?

Task 3. Find the words according to their definition in the marked paragraph of the text.

1. The act of paying money to someone or of being paid. (par. 2)

2. A financial establishment that uses money deposited by customers for investment, pays it out when required, makes loans at interest, and exchanges currency. (par. 1)

3. A portion of funds that is used as security or collateral for the delivery of a good. (par. 10)

4. A person that has applied, met specific requirements, and received a monetary loan from a lender. (par. 3)

5. A is an individual or business that purchases the goods or services produced by a business. (par. 2)

6. A person who is making a deposit with the bank. (par. 3)

7. A type of financial institution that provides services such as accepting deposits, making business loans, and offering basic investment products. (par. 10)

8. A person who upon his or her own petition or that of his or her creditors is adjudged insolvent by a court and whose property is administered for and divided among his or her creditors under a bankruptcy law. (par. 12)

9. A company engaged in the business of originating and/or funding mortgages for residential or commercial property. (par. 11)

Task 4. Match the words from each column to form word partnerships. Then find them in the text.

- | | |
|------------------|---------------|
| 1. Business | a) activity. |
| 2. To Process | b) profits. |
| 3. Investment | c) bank. |
| 4. Credit | d) money. |
| 5. To Make | e) backbone. |
| 6. Deposit | f) interest. |
| 7. Financial | g) union. |
| 8. Loanable | h) payments. |
| 9. Generate | i) account. |
| 10. Cash | j) agent. |
| 11. To determine | k) market. |
| 12. Economic | l) the rates. |
| 13. Payment | m) flow. |

Task 5. Choose the words from the box and put each of them in the correct place of each sentence.

Pay check,	financial stability,	bank,	interest rate,	shareholders,
customer,	bankruptcy,	retail banking,	borrower,	mortgages

1. I didn't have any money to hang out with my friends, so I went to the ... to take some money out of my account.

2. Businesses often follow the adage "the ... is always right" because happy clients are expected to continue buying goods and services from companies that meet their needs.

3. The commission's role was to review and make recommendations on the structure of the banking system and on how we could reform it to increase competition and maintain

4. You should always try to have a good reputation with ... so that they will loan you money when you need it.

5. I'm so glad that our company's stock price went up after we reported Q1 earnings so that ... are finally seeing a positive money flow!

6. He deposited his ... every Friday.

7. You need to make sure that the ... understands all of the terms of the deal before you get too deep in with them.

8. A year and half ago, Lehman Brothers began the largest ... proceedings in history, joining the many other large and venerable companies that have sunk to the bottom during this economic crisis.

9. The earliest were not offered by banks, but by insurance companies, and they differed greatly from the mortgage or home loan that is familiar today.

10. ... in Ukraine averaged 41.41 percent from 1992 until 2016, reaching an all-time high of 300 per cent in October of 1994 and a record low of 6.50 per cent in August of 2013.

1.2. Banking

Task 1. These are the key terms to the text under study. Read them carefully and find the best explanation. Use a dictionary for help.

1. Payment	a) a change in ownership of an asset, or a movement of funds and/or assets from one account to another
2. Stock market	b) income derived from an investment or product
3. Money order	c) the risk that an investment's value will change due to a change of interest rates
4. Interbank market	d) refers to changes in a currency's value relative to another currency (or currencies)

5. Transfer	e) amount of money that is paid to someone
6. Standing order	f) not having enough liquid assets
7. Interest-rate risk	g) a payment order for a pre-specified amount of money
8. Floating exchange rate	h) the financial system of trading currencies among banks and financial institutions, excluding retail investors and smaller trading parties
9. Liquidity crisis	i) an instruction a bank account holder ("the payer") gives to his or her bank to pay a set amount at regular intervals to another's ("the payee's") account.
10. Maturity date	j) refers to the final payment date of a loan or other financial instrument, at which point the principal (and all remaining interest) is due to be paid
11. Earnings	k) the market in which shares of publicly held companies are issued and traded either through exchanges or over-the-counter markets
12. Interest	l) payment from a borrower or deposit-taking financial institution to a lender or depositor of an amount above repayment of the principal sum (i.e. the amount borrowed)

Task 2. Read the text carefully and answer the questions below the text.

1. When asked why he had robbed a bank, Willie Sutton, a 19th-century American outlaw, replied: "Because that's where the money is". His reasoning is hard to fault: since modern banking emerged in 12th-century Genoa, banks and money have gone hand in hand.

2. Banks are still pre-eminent in the financial system, although other financial intermediaries are growing in importance. First, they are vital to economic activity, because they reallocate money, or credit, from savers, who have a temporary surplus of it, to borrowers, who can make better use of it.

3. Second, banks are at the heart of the clearing system. By collaborating to clear payments, they help individuals and firms fulfil transactions. Payments can take the form of money orders, cheques or regular transfers, such as standing orders and direct-debit mandates.

4. Banks take in money as deposits, on which they sometimes pay interest, and then lend it to borrowers, who use it to finance investment or consumption. They also borrow money in other ways, generally from other banks in what is called the interbank market. They make profits on the difference, called the margin or the spread, between interest paid and

received. As this spread has been driven down by better information and the increasing sophistication of capital markets, banks have tried to boost their profits with fee businesses, such as selling mutual funds. Such income now accounts for 40 % of bank profits in America.

5. Deposits are banks' liabilities. They come in two forms: current accounts (in America, checking accounts), on which cheques can be drawn and on which funds are payable immediately on demand; and deposit or savings accounts. Some deposit accounts have notice periods before money can be withdrawn: these are known as time deposits or notice accounts. The interest rate paid on such accounts is generally higher than on demand deposits, from which money can be immediately withdrawn.

6. Banks' assets also range between short-term credit, such as overdrafts or credit lines, which can be called in by the bank at little notice, and longer-term loans, for example to buy a house, or capital equipment, which may be repaid over tens of years. Most of a bank's liabilities have a shorter maturity than its assets.

7. There is, therefore, a mismatch between the two. This leads to problems if depositors become so worried about the quality of a bank's lending book that they demand their savings back. Although some overdrafts or credit lines can easily be called in, longer-term loans are much less liquid. This "maturity transformation" can cause a bank to fail.

8. A more common danger is credit risk: the possibility that borrowers will be unable to repay their loans. This risk tends to mount in periods of prosperity, when banks relax their lending criteria, only to become apparent when recession strikes. In the late 1980s, for example, Japanese banks, seduced by the country's apparent economic invincibility, lent masses of money to high-risk firms, many of which later went bust. Some banks followed them into bankruptcy; the rest are still hobbled.

9. A third threat to banks is interest-rate risk. This is the possibility that a bank will pay more interest on deposits than it is able to charge for loans. It exists because interest on loans is often set at a fixed rate, whereas rates on deposits are generally variable. This disparity destroyed much of America's savings-and-loan (thrifts) industry. When interest rates rose sharply in 1979 the S&LS found themselves paying depositors more than they were earning on their loans. The government eventually had to bail out or close much of the industry.

10. One way around this is to lend at variable or floating rates, so as to match floating-rate deposits. However, borrowers often prefer fixed-rate debt, as it makes their own interest payments predictable. More recently, banks and borrowers have been able to "swap" fixed-rate assets for floating ones in the interest-rate swap market.

11. Because banks provide credit and operate the payments system, their failure can have a more damaging effect on the economy than the collapse of other businesses. Hence governments pay particular attention to the regulation of banks. Individual banks have reserve requirements; that is, they must hold a proportion of their deposits at the central bank, where they are safe and immediately accessible. The central bank typically pays little or, in America, no interest on these reserves. However it can charge interest on its loans, which is one way in which the banking system pays for its own regulation.

12. As a second cushion against a liquidity crisis, the central bank acts as lender of last resort. That is, when it worries that solvent banks might struggle to raise money; it will step in and provide finance itself. America's Federal Reserve did this after the 1987 stock market crash. Ten years later the Bank of Japan did the same because it thought that the difficulties the country's banks had in raising money were only temporary.

13. Another way in which regulators have tried to keep banks' heads above water is to force them to match a proportion of their risky assets (i.e., loans) with capital, in the form of equity or retained earnings. In 1988 bank regulators from the richest countries agreed that the capital of internationally active banks should, with a few variations, amount to at least 8 % of the value of their risky assets. This agreement, called the Basle Accord, is being revised, largely because the original makes only crude distinctions between loans' different levels of risk.

14. It is not just the failure of individual banks that gives regulators sleepless nights. The collapse of one bank can spread trouble throughout the financial system as depositors from other, healthy, banks suddenly fear for their money. Regulators step in because they want to prevent a collapse of the entire system.

15. Governments try to minimise the risk of such failure in several ways. One is to impose harsher regulation on banks than on other sorts of companies; often, the regulator is the central bank. Another tack is to try to

prevent runs on banks in the first place. Following the collapse of a third of all American banks in 1930–33, the government set up an insurance scheme under which it guaranteed to repay depositors, up to a certain limit, in the event of bank failure.

16. Following America's lead, other countries have also introduced deposit-guarantee schemes. Even where they have not, depositors often assume that there is an implicit guarantee, because the government will step in rather than risk a collapse of the whole system. In this decade, the Japanese government went to the extreme of guaranteeing all lenders (not just depositors) to the country's biggest banks until the end of the century.

17. Some argue that these guarantees make bank failures more likely, because they encourage depositors to be indifferent to the riskiness of banks' lending. Moreover, as banks get bigger, they are also likely to conclude that they are "too big to fail", which is an incentive to take more risk. Both are a form of moral hazard.

18. To combat moral hazard, regulators try to be ambiguous about how big is too big, and to restrict the amount of insurance they provide. In recent years, none of these measures has prevented ill-advised lending by banks around the world. Failures include the excessive loans of American banks to Latin America in the 1980s; and banking crises in Japan, Scandinavia and East Asia.

19. In many countries, governments have responded to emergencies by nationalising the worst banks, often pledging to inject capital, take on their dud loans, and re-privatise them. This is fine in theory, but in practice it often distorts the market for the remaining privately owned banks by keeping too many banks in business and by allowing nationalised banks with the benefit of a government guarantee to borrow more cheaply [6].

1. When did "modern" banking emerge? 2. What are the main functions of modern banks? 3. What form can payments take? 4. What do banks do to boost their profits? 5. What forms do deposits come in? 6. What does the author call a "maturity transformation"? 7. What does credit risk mean? 8. What else can endanger banks' activities? 9. How do regulators interfere in the money market? 10. What are deposit-guarantee schemes introduced for? 11. How do governments usually respond to emergencies?

Task 3. Find the words according to their definition in the marked paragraph of the text.

1. An assurance for the fulfilment of a condition: as an agreement by which one person undertakes to secure another in the possession or enjoyment of something. (par. 17)

2. An amount of money that is put in a bank account. (par. 11)

3. A business where people keep their money, borrow money, etc., or the building where such a business operates. (par. 1)

4. The group of people who control and make decisions for a country, state, etc. (par. 15)

5. A person who works with opposing sides in an argument or dispute in order to bring about an agreement. (par. 2)

6. A resource with economic value that an individual, corporation or country owns or controls with the expectation that it will provide future benefit. (par. 13)

7. A contract (policy) in which an individual or entity receives financial protection or reimbursement against losses from an insurance company. (par. 18)

8. A person who keeps money in a bank or building society account. (par. 14)

9. A company's financial debt or obligations that arise during the course of its business operations. (par. 5)

10. The date on which the life of a transaction or financial instrument ends, after which it must either be renewed or it will cease to exist. (par. 6)

11. The system that covers financial transactions and the exchange of money between investors, lender and borrowers. (par. 14)

12. A person or organization that borrows money. (par. 10)

Task 4. Discuss with your partner, which of these words has the different meaning.

1. Insurance, guarantee, protection, danger, coverage.

2. Money, wealth, currency, cash, coins, banknote.

3. Demand, request, reply, command, inquiry, order.

4. Penalty, pension, payment, salary, wage, reward.

5. Bank, reserve, treasury, angle, credit union, fund.

6. Cheque, bill, receipt, order, bankruptcy, coupon.

Task 5. Choose the words from the box and put each of them in the correct place of each sentence.

Interest rate risk,	earnings,	liquidity crisis,	payment,	maturity,
deposit,	currency reserves,	transfers or payments,	interbank market,	
	floating rate,	interest		

1. There is no centralized location for the, as trading takes place simultaneously around the world, stopping only for weekends and holidays.
2. The bank reserves the right to reverse any ... or
3. is one of five types of risk that are not specific to the firm that affect the return on investments in stocks and bonds.
4. She wanted to avoid a because even though the interest rate was insubstantial now it could become a very expensive blunder later if rates went up substantially.
5. Many banks faced a because they had got used to borrowing money on the "money markets" where short-term borrowing was cheap.
6. When an investment such as a savings policy or pension plan reaches ..., it reaches the stage when you stop paying money and the company pays you back the money you have saved, and the interest your money has earned.
7. eBy analysing quarterly ... reports, investors can begin to gauge the financial health of the company and determine whether it deserves their investment.
8. Foreign are vital to a nation's economic well-being.
9. With loans like standard home, auto, and student loans, the ... costs are baked into your monthly payment.
10. He had sought to obtain ... of a sum which he had claimed was owed to him.
11. The drawbacks here are that the customer has to ... a minimum of £100 monthly.

1.3. Taxes

Task 1. These are the key terms to the text under study. Read them carefully and find the best explanation. Use a dictionary for help.

1. Tariff	a) impose a tax, fee, or fine on
2. Tax rate	b) the action of taxing, especially, revenue obtained from taxes; the amount assessed as a tax

3. Property tax	c) the total amount of taxation paid by the citizens of a country in the form of income tax, corporation tax, value-added tax, etc.
4. Levy	d) is based on the value of land and property assets
5. Taxation	e) a tax on imports or exports
6. Expenditure	f) the ability of groups, institutions, etc. to generate revenue
7. Fiscal capacity	g) the action of spending funds
8. Income tax	h) a type of consumption tax that is placed on a product whenever value is added at a stage of production and at final sale
9. Sales tax	i) an amount of money borrowed by one party from another
10. Value-added tax	j) a percentage of individual or corporate earnings filed to the federal government
11. Tax revenue	k) taxes levied on certain goods and services
12. Debt	l) the income that is gained by governments through taxation
13. Tax burden	m) the ratio (usually expressed as a percentage) at which a business or person is taxed

Task 2. Read the text carefully and say whether the statements below the text are true or false.

1. A tax (from the Latin *taxo*) is a financial charge or other levy imposed upon a taxpayer (an individual or legal entity) by a state or the functional equivalent of a state to fund various public expenditures. Taxes consist of direct or indirect taxes and may be paid in money or as its labour equivalent. Some countries impose almost no taxation at all, or a very low tax rate for a certain area of taxation.

2. The legal definition and the economic definition of taxes differ in that economists do not regard many transfers to governments as taxes. For example, some transfers to the public sector are comparable to prices. Examples include tuition at public universities and fees for utilities provided by local governments. Governments also obtain resources by "creating" money and coins (for example, by printing bills and by minting coins), through voluntary gifts (for example, contributions to public universities and museums), by imposing penalties (such as traffic fines), by borrowing, and by confiscating wealth. From the view of economists, a tax is a non-penal, yet

compulsory transfer of resources from the private to the public sector levied on a basis of predetermined criteria and without reference to specific benefit received.

3. In modern taxation systems, governments levy taxes in money; but in-kind and corvée taxation are characteristic of traditional or pre-capitalist states and their functional equivalents. The method of taxation and the government expenditure of taxes raised is often highly debated in politics and economics. Tax collection is performed by a government agency such as the Canada Revenue Agency, the Internal Revenue Service (IRS) in the United States, or Her Majesty's Revenue and Customs (HMRC) in the United Kingdom. When taxes are not fully paid, the state may impose civil penalties (such as fines or forfeiture) or criminal penalties (such as incarceration) on the non-paying entity or individual.

4. The purpose of taxes is to raise revenue to fund government. Money provided by taxation has been used by states and their functional equivalents throughout history to carry out many functions. Some of these include expenditures on economic infrastructure (roads, public transportation, sanitation, legal systems, public safety, education, health care systems), military, scientific research, culture and the arts, public works, distribution, data collection and dissemination, public insurance, and the operation of government itself. The government's ability to raise taxes is known as fiscal capacity.

5. When expenditures exceed tax revenue, a government accumulates debt. A portion of taxes may be used to service past debts. Governments also use taxes to fund welfare and public services. These services can include education systems, pensions for the elderly, unemployment benefits, and public transportation. Energy, water and waste management systems are also common public utilities.

6. Governments use different kinds of taxes and vary the tax rates. This is done to distribute the tax burden among individuals or classes of the population involved in taxable activities, such as business, or to redistribute resources between individuals or classes in the population. Historically, the nobility were supported by taxes on the poor; modern social security systems are intended to support the poor, the disabled, or the retired by taxes on those who are still working. In addition, taxes are applied to fund foreign aid

and military ventures, to influence the macroeconomic performance of the economy (the government's strategy for doing this is called its fiscal policy; see also tax exemption), or to modify patterns of consumption or employment within an economy, by making some classes of transaction more or less attractive.

7. A nation's tax system is often a reflection of its communal values and the values of those in current political power. To create a system of taxation, a nation must make choices regarding the distribution of the tax burden: who will pay taxes and how much they will pay and how the taxes collected will be spent. In democratic nations where the public elects those in charge of establishing the tax system, these choices reflect the type of community that the public wishes to create. In countries where the public does not have a significant amount of influence over the system of taxation, that system may be more of a reflection on the values of those in power.

8. There are several very common types of taxes:

- Income tax is a tax imposed on individuals or entities (taxpayers) that varies with the income or profits of the taxpayer.

- Sales tax: a tax imposed by the government at the point of sale on retail goods and services. It is collected by the retailer and passed on to the state. Sales tax is based on a percentage of the selling prices of the goods and services and is set by the state. Technically, consumers pay sales taxes, but effectively, businesses pay them since the tax increases consumers' costs and causes them to buy less.

- Property tax recurrent property taxes may be imposed on immovable property (real property) and some classes of movable property. In addition, recurrent taxes may be imposed on net wealth of individuals or corporations.

- Value-added tax: a national sales tax collected at each stage of production or consumption of a good. Depending on the political climate, the taxing authority often exempts certain necessary living items, such as food and medicine from the tax.

- Tariff is a tax on imported goods imposed with a view to strengthening internal businesses.

9. However, tax systems vary widely among nations, and it is important for individuals and corporations to carefully study a new locale's tax laws before earning income or doing business there [5].

1. Taxes consist of direct or indirect taxes and may be paid in money or as its labour equivalent.
2. The purpose of taxes is to raise revenue to fund government.
3. The method of taxation and the government expenditure of taxes raised is not often highly debated in politics and economics.
4. Governments also use taxes to fund welfare and public services.
5. Historically, the poor were supported by taxes on the nobility.
6. Modern social security systems are intended to support the rich, the disabled, or the retired by taxes on those who are still working.
7. Sales tax is a tax imposed on individuals or entities (taxpayers) that varies with the income or profits of the taxpayer.
8. Recurrent taxes may be imposed on net wealth of individuals or corporations.
9. When taxes are not fully paid, the state may impose civil penalties (such as fines or forfeiture) or criminal penalties (such as incarceration) on the non-paying entity or individual.

Task 3. Draw a mind map of the types of taxes you have read about in the text. Think of other types of taxes. What is the goal of using different kinds of taxes and varying the tax rates?

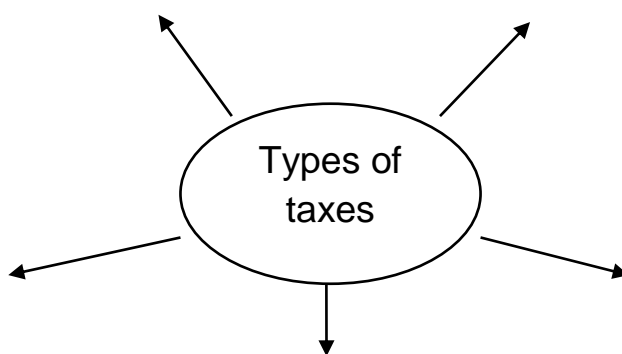


Fig. 1. Mind map of the types of taxes

Task 4. Find the words according to their definition in the marked paragraph of the text.

1. A tax on consumer spending so everyone who pays for goods and services pays it. (par. 8)
2. The total amount of tax paid by a particular group of people, an industry, etc., especially as compared to what other groups, industries, etc. pay. (par. 6)

3. A tax imposed by the government at the point of sale on retail goods and services. (par. 8)

4. The spending of money on something, or the money that is spent on something. (par. 3, 4)

5. Generally an involuntary fee levied on individuals or corporations that is enforced by a government entity, whether local, regional or national in order to finance government activities. (par. 1)

6. The total amount of money that the government receives from taxation. (par. 5)

7. An expert who studies the relationship between a society's resources and its production or output. (par. 2)

8. The power to cause changes without directly forcing them to happen. (par. 7)

Task 5. Choose the words from the box and put each of them in the correct place of each sentence.

Taxation,	value-added tax,	tax burden,	expenditure,	income tax,	
levy,	taxpayer,	deduction,	tax rate,	fiscal policy,	taxes,
the fiscal capacity,	sales tax,	property taxes,	tax revenue,	debt	

1. In the United States, nearly everyone is a ... at some level because almost everyone pays FICA taxes, sales taxes and other taxes.

2. ... should be levied more on the rich than on the poor.

3. There are several methods used to present a ... : statutory, average, marginal, and effective.

4. A failure to pay, or evasion of or resistance to ..., is usually punishable by law.

5. They are going to have to ... some new taxes.

6. The council is budgeting for a 25% increase in ... on roads.

7. ... of governments depends on a variety of factors including industrial capacity, natural resource wealth and personal incomes.

8. The colonial governments back home found not only new sources of ... but also new export markets for consumer goods.

9. Don't try to cheat on your You won't get away with it.

10. The town plans to increase ...

11. Schools don't pay ... on supplies because they have non-profit status.

12. It's easy to get into ... quickly with charge cards.

13. You can buy goods from outside the EU up to a value of €22 without incurring any charges.

14. He believes that middle-class people bear a disproportionate share of the

15. A much longer time-frame is therefore necessary to evaluate in an economy under reconstruction.

16. Our employer makes a ... from our salary for the income tax.

Task 6. Match the words from each column to form word partnerships. Then find them in the text.

- | | |
|------------------|--------------------|
| 1. Tax | a) system. |
| 2. Legal | b) property. |
| 3. Public | c) penalties. |
| 4. To impose | d) revenue. |
| 5. To confiscate | e) transportation. |
| 6. Raise | f) wealth. |
| 7. Accumulates | g) entity. |
| 8. Unemployment | h) debt. |
| 9. Public | i) benefits. |
| 10. Immovable | j) ventures. |
| 11. Income | k) tax. |
| 12. To fund | l) sector. |

Розділ 2

Focus on grammar

2.1. Modal verbs

Modal verbs *can, may, must* and their equivalents

Модальні дієслова *can, may, must* передають не дію, а відношення до цієї дії (можливість, бажаність, необхідність та ін.). Після модального дієслова іде інфінітив без частки *to*. У заперечних та питальних реченнях модальні дієслова виконують функцію допоміжних дієслів.

Використання модальних дієслів у теперішньому, минулому та майбутньому часах

Present	Past	Future
Необхідність, повинність, обов'язок must, have to, be to, should, ought to		
<p>I must translate the letter. – Я повинен перекласти цей лист. (Категоричне зобов'язання, я так вважаю)</p> <p>I have to translate the letter. – Я повинен перекласти цей лист. (Мені доводиться, необхідність виконання дії за певних обставин.)</p> <p>We are to translate the letter by 7. – Ми маємо перекласти цей лист до сьомої години. (Повинність згідно з планом, розкладом, домовленістю.)</p> <p>You should (ought to) translate the letter. – Ти повинен (тобі треба, слід) перекласти цей лист. (Для виразу порад, рекомендацій.)</p>	<p>I had to translate the letter. – Я повинен був (мені довелося) перекласти цей лист.</p> <p>I was to translate the letter. – Я повинен був (передбачалося) перекласти цей лист</p>	<p>I will have to translate the letter. – Я повинен буду перекласти цей лист</p>
Здатність, здібність, можливість can, be able to		
<p>He can run. – Він може бігати.</p> <p>He is able to help you. – Він має змогу тобі допомогти</p>	<p>He could run.</p> <p>He was able to help you</p>	<p>He will be able to help you</p>
Дозвіл, можливість (імовірність) may, be allowed to		
<p>You may take the book. – Ви можете (вам дозволено) взяти книгу.</p> <p>I am allowed to use the device. – Я маю дозвіл використати цей прилад</p>	<p>I might use the device.</p> <p>I was allowed to leave</p>	<p>I will be allowed to use this device</p>

Task 1. Answer the questions as in the model.

Model: Can you sing well? – Yes, I can. I can sing well enough. – No, I can't. I can't sing at all.

1. Can you wait till tomorrow morning?
2. Can you speak English well?
3. Could you swim when you were five?

4. Can your brother help me with Physics?
5. Can this old lady sleep well at night?
6. Can you afford this expensive trip?
7. Can you play football?
8. Can you play the piano?
9. Can you dance?
10. Can you drive a truck?
11. Could you ride a bike when you were 6?
12. Could you cook when you got married?
13. Could your grandmother knit well seven years ago?

Task 2. Ask your groupmate if he (she) can ...

Заробити гроші (earn money), продати активи (sell assets), зливати дві окремі компанії (join two separate companies), захищати права робітників (protect the rights of employees), набувати певних навичок (acquire particular skills), делегувати рутинні задачі (delegate routine tasks), мотивувати штат (motivate the staff).

Task 3. Say the sentences in past and future.

Model A: We must learn the new words regularly. We had to learn the new words regularly. We will have to learn the new words regularly.

1. They must work hard at their English.
2. You must not argue with the boss.
3. He must go there at once.
4. You must not make notes in the books.
5. She must be at home by 11.00.
6. Helen must help her mother today.
7. I must go to this meeting. It is very important.
8. We must pass the examination in physics.
9. I must rewrite the test. I failed last time.
10. You must stop smoking.
11. You must get up early.
12. You must return books to the library on time, that's the rule.

Model B: He can skate well. He could skate well. He will be able to skate well.

1. He can continue his studies at the evening department.

2. The children can't carry this heavy box.
3. I can meet you at the metro station.
4. His father can help him in his studies.
5. I can't solve the problem.
6. They can appreciate your kindness.
7. I can translate this text without a dictionary.
8. She can play tennis three times a week.
9. He can forget to pay the bills.
10. I can buy some apple juice on my way home from work.
11. My grandmother can look after my niece.
12. Mr. Black can come to my café for a cup of coffee.
13. Eric can open a new shop.

*Model C: You may open the window. You were allowed to open the window.
You will be allowed to open the window.*

1. Visitors may not enter the lab.
2. You may drink a cup of coffee as it's not bad for your stomach.
3. May I use your fax machine?
4. He may take my pen.
5. Arnold may attend the conference.
6. You may walk on the beach in Bali.
7. The students may use dictionaries while translating the text.
8. The tourists may attend the sitting of the Parliament.
9. You may go home after classes.
10. They may continue the experiment.
11. I'm sorry but you may not park your car here.
12. Children may borrow these pencils.

Task 4. Fill in the gaps using *can* or *can't* with one of the given verbs:
come, find, give, hear, turn, drive, take, leave, translate, afford, see, speak.

Model: I'm sorry but we can't come to your party next Saturday.

1. I to go on holiday.
2. I like this hotel room. You ... the mountains from the window.
3. You are speaking very quietly. I ... you.
4. ... I ... my bags in the entrance hall, please?
5. Have you seen my bag? I ... it.
6. Helen got the job because she ... six languages.

7. I ... though I haven't got a driving licence.
8. ... you ... down the music, please?
9. She this sentence.
10. Jack part in this serious sport competition.
11. I you my book for a couple of days.

Task 5. Fill in the gaps with *may* or *can*.

1. ... you see anything in this inky darkness?
2. You ... go when you have finished your compositions.
3. What shall we do if the train is late? It ... be late, you know, after the terrible snowstorms we've had.
4. When ... you come and see me? – Let me see: I ... not come tomorrow, for I must be at the meeting, but on Sunday I'll find time.
5. Yes, you ... expect me on Sunday about two o'clock. Will that be all right?
6. You ... come in when you have taken off your boots.
7. Most children ... slide on the ice very well.
8. I don't think I ... be here by eleven o'clock tomorrow, but I ... be.
9. ... I come in?
10. Let me look at your exercises. I ... be able to help you.
11. I ... not swim, because until this year the doctor did not allow me to be more than two minutes in the water. But this year he says I ... stay in for fifteen minutes if I like, so I am going to learn to swim.
12. Libraries are quite free, and anyone who likes ... get books there.
13. I ... come and see you tomorrow if I have time.
14. Take your rain coat with you: it ... rain today.
15. Do you think you ... do that?
16. I ... finish the work tomorrow if no one bothers me any more.
17. ... we come and see you next Sunday at three o'clock in the afternoon?
18. What time is it? – It ... be about six o'clock, but I am not sure.
19. Only a person who knows the language very well ... answer such a question.

Task 6. Fill in the gaps with *can*, *may* or *must*.

1. What ... we see on this map?
2. ... you speak Spanish? – No, unfortunately I

3. At what time ... you come to school?
4. Be careful: you ... spill the milk if you carry it like that.
5. You ... not smoke here.
6. ... I take your book? – I am afraid not: I need it.
7. He ... not speak English yet.
8. I have very little time: I ... go.
9. They ... not go to the park today because they are busy.
10. You ... read this text: it is easy enough.
11. She ... still live in Paris.
12. He is busy. He ... be writing a book about his travels.
13. But he is happy. He ... enjoy life.
14. My friend Danielle isn't a famous singer. But she ... even sing Ukrainian national songs. I ... only admire her beautiful voice. She ... be a woman of great talents. She ... speak Italian, French and Portuguese. She ... translate a lot of articles for the Museum of her native town in Toulouse. She ... also teach these languages at University. She is fantastic. I am fascinated by everything that she does.

Task 7. Fill in the gaps with *should* or *shouldn't*.

1. Sally ... work more as she's missed some lessons.
2. Mothers ... shout at their children.
3. The toddler ... be in bed, as it is very late.
4. Everyone ... be careful while driving.
5. Governments ... respond to all the notifications.
6. Governments ... lead an effective social policy to protect the most vulnerable people.
7. Families ... be together at Christmas.
8. The woman in her condition ... drink, as it's dangerous for her health.
9. United Nations efforts ... compromise the independence of the individual countries.
10. Greg ... have said it to Megan. He ... have praised her to give her positive emotions.

Task 8. Make sentences about family relations.

Children should talk to their parents, work harder, listen to their children, leave home, leave school, be more patient, be

Parents shouldn't rude to their parents, ask friends home, be so strict, trust their children, help each other, shout at each other, be interested in each other, try to understand each other.

Task 9. a) Add your sentence beginning it with *I think ... should ...* or *I don't think ... should ...*

Model: Her diction is not very good. (to read aloud) I think she should read aloud.

That dress is too big for you. (to buy it) I don't think you should buy it.

1. You don't need your bike anymore. (to sell it)
2. The employees are unable to follow what I am saying. (not to speak so fast)
3. John and Ann are too young. (to get married)
4. There is no one in. (to try the room next door)
5. James isn't well today. (to go to the doctor)
6. The hotel is too expensive for us. (to stay there)
7. I have a slight irritation in my throat. (to smoke less)
8. She makes a lot of spelling mistakes. (to copy passages out of a book)
9. Jane needs a rest. (to have a holiday)
10. The boy is a little pale. (to play out of doors)
11. I am afraid you will miss that train. (to take a taxi)
12. You're not well this morning. (to go to work)

b) Give advice to people in the following situations. Use *should*.

1. The cat is afraid of him. (not to shout at the cat)
2. My twenty-year-old son just stays at home all day watching television! (not to watch TV so much)
3. My car keeps breaking down. (to sell it)
4. I just can't get to sleep these days. (to drink a cup of hot milk)
5. Since my father retired, he doesn't know what to do with himself. (to find a hobby)
6. I'm overweight. (to eat less)
7. I've got exams next week. (to work hard)
8. My dog's ill. (to take it to the vet)
9. I'm always arguing with my parents. (to be more tolerant)
10. It's my parents' wedding anniversary soon. (to buy a nice present)

11. The child doesn't want to eat stew. (not to give him sweets before supper)

Task 10. Make sentences with *ought to*.

1. Alex had no suit at all	a) except what he ought to fear
2. In her prayer Sally was not perfect	b) that was bigger than any man ought to be
3. Jill is a doctor	c) and she ought to be able to help you
4. Little Frankie feared everything	d) you ought to have a cake
5. It's your birthday	e) she ought to have warned them she was coming
6. The parents don't want to lose Nick	f) he ought to be a professor
7. You're a thief	g) as she did not know what she ought to pray for
8. The spaceman glanced back and saw a humanoid creature	h) but he ought to go, as his King and his country both need him
9. This work is not for Jeffrey	j) and he ought to buy new shoes too
10. Jillian had no time to write a line but	k) and you ought to be caught

Task 11. Fill in the gaps with *ought to* or *oughtn't to*.

1. Winners must be selected fairly; we ... have any political tendency while voting.
2. Medicine ... be free.
3. Megan ... have considered all possibilities to make the right choice.
4. We ... to do more exercise.
5. Your boss ... pay you twice for your brilliant work.
6. A man ... be polite.
7. Despite Megan loves him, she ... sacrifice everything for him.
8. He ... trouble you at all, he can do it by himself.
9. We ... have ordered so much food.
10. They ... have more parks in the city centre.
11. We ... eat lots of fruit and vegetables every day.

Task 12. Translate into Ukrainian.

1. The meeting is to begin at 9 a.m.
2. I was to wait for her at the railway station.

3. We were to go to the cinema that afternoon.
4. We were to get there before the others.
5. He was to tell her where to find us.
6. She was to graduate from Oxford that year.
7. She was to wear that dress at the graduation party.
8. He is to come here at five o'clock.
9. The train was to leave at 5 am.
10. They were to start on Monday.
11. Greg was to telephone the moment she was out of danger.
12. Roses were to be planted round the pond.
13. There was to be a discussion later on.

Task 13. Change the sentences using the modal verb *to be*.

Model: The lecture is supposed to begin at eight. The lecture is to begin at eight.

1. What am I supposed to do if they come too early?
2. It was arranged that the youngest children would play on the beach.
3. We expect you to show the place to her.
4. I am expected to leave tomorrow at the latest.
5. Where am I supposed to be taken?
6. This is Dora. It is arranged that she will share the room with you.
7. And who will do the cooking?
8. It is expected that two more apartment houses will be built here.
9. It was arranged that the cup final would be played that afternoon.
10. Who will meet you at the station?
11. Who will take care of the children?
12. John expects her to come and help.
13. It was arranged that he should meet her at the station.

Task 14. Ask permission.

Вести переговори щодо укладення контракту (negotiate a contract), виконати роботу в строк (meet a deadline), підписати контракт (sign a contract), розвивати більш тісні зв'язки (develop closer links), використовувати ресурси (use resources), вести переговори про заробітну плату (negotiate a salary), виграти судовий позив (win a legal action), використати нагоду (take an opportunity).

Task 15. Fill in the gaps with *mustn't* (не повинен) or *needn't* (не треба).

Model: The windows aren't very dirty. You needn't clean them.

1. You ... show this e-mail to anyone else. I'll trust you.
2. Keep these documents in a safe place. You ... lose them.
3. I'm not ready yet but you ... wait for me. You can go now and I'll come later.
4. We ... forget to turn off the lights before we leave.
5. I ... motivate my sales team now. I can do it tomorrow.
6. You ... hurry. We have plenty of time.
7. They ... do the washing up, they have a dishwasher.
8. We ... be late. The train will leave in 10 minutes.
9. I ... take the umbrella. It won't rain.
10. I ... cross this bridge. It's closed.
11. You ... smoke in here. It's forbidden. Look at that sign.
12. We have enough diesel, so we ... stop here.
13. You ... come if you don't want to.

Task 16. Fill in the gaps with *have to*, *don't have to* or *had to*, *didn't have to* + one of the verbs: *answer*, *lay*, *buy*, *call*, *wear*, *tidy*, *learn*, *write*, *change*, *get up*, *go*, *stay*, *walk*.

Model: We had to walk home last night. There were no buses.

1. It's late. I ... now. I'll see you tomorrow.
2. I ... the table before having lunch.
3. I went to the supermarket after work yesterday. I ... some food.
4. This train doesn't go all the way to London. You ... at Bristol.
5. We took an exam yesterday. We ... six questions out often.
6. I ... uniform in his school. Everybody can wear what they like.
7. John ... his bedroom before going to bed.
8. We ... early last Saturday.
9. She ... at home because she didn't feel well.
10. I haven't written my report. I shall ... it on Sunday.
11. What did you ... by heart?
12. They ... the doctor because Jack was ill.

Task 17. Complete the questions.

Model: I have to get up early tomorrow. What time do you have to get up?

1. I had to do a lot of homework yesterday. (*What ... ?*)
2. George had to wait a long time. (*How long ... ?*)

3. Jack had to go to the hospital to visit his sister. (*Why ... ?*)
4. Liz has to go somewhere. (*Where ... ?*)
5. This child has to spend more time in the open air. (*Where ... ?*)
6. We had to pay a lot of money. (*How much ... ?*)
7. I have to do some work. (*What exactly ... ?*)
8. He has to work hard these days. (*Why ... ?*)
9. I had to wait for her at the railway station. (*Where ... ?*)
10. You will have to tell the truth. (*When ... ?*)
11. He had to telephone the moment she was out of danger. (*Why ... ?*)
12. She has to wear that dress at the graduation party. (*What ... ?*)

Task 18. Complete the sentences with *don't/doesn't/didn't have to*. Remember that *don't have to* means *не треба, нема потреби*.

Model: Why are you going out? You don't have to go out.

1. Why is Helen waiting? She
2. Why do you always settle his own problems? You
3. Why did you get up early? You
4. Why are you signing this contract? You
5. Why is John working so hard? He
6. Why do you want to leave now? We
7. Why did Nick take my daughter to the cinema last night? He... .
8. Why did he worry? He
9. Is he going to increase market share? He
10. Why do you spend a lot of money? You

Task 19. Translate the sentences with the structure *one + modal verb*.

Model: One may suppose ... (Можна припустити ...) One must know ... (Слід знати ...) One can hear ... (Можна почути ...)

1. One can hear that depreciation is a useful source of finance for sole proprietors.
2. One must understand that hiring and leasing allow businesses to acquire assets.
3. One can expect that management accounting has to cope with day-to-day changes and risks.
4. At the exhibition one could see the latest office equipment.
5. One must remember that these rules are very strict.
6. One must know that there are great advantages for the franchisees.

7. One must know that a cash-flow plan will increase your chances of getting a loan from a bank.

8. One can hear that the small business is very flexible.

9. One may suppose that our company is producing food products for 30 foreign countries.

Task 20. Translate the proverbs and sayings with modal verbs.

1. A beggar can never be bankrupt.

2. A bird may be known by its song.

3. A cracked bell can never sound well.

4. The longest day must have an end.

5. A fair face may hide a foul heart.

6. A fool may ask more questions in an hour than a wise man can answer in seven years.

7. Before one can say Jack Robinson.

8. They who lose today may win tomorrow.

9. Everything must have a beginning.

10. A man can do no more than he can.

11. Liars need to have good memories.

12. Life can only be understood backwards; but it must be lived forwards.

13. You may lead a horse to the water, but you cannot make him drink.

14. Treat others, as you would like to be treated.

15. What can't be cured must be endured.

Task 21. Complete each sentence with the most natural-sounding modal verb, from the selections given:

Model: It might (should, can, might) snow later on.

1. Don't drink and drive, or you ... (should, can, might) have an accident.

2. Yes, I ... (should, can, might) see your house from here.

3. ... (Should, Could, Might) you please repeat that?

4. We ... (should, can, might) leave now if we want to make it on time.

5. You ... (should, could, might) call your mom. She's worried about you.

6. You ... (should, could, might) walk there, but you should probably drive instead.

7. Are you going to the party? – I'm not sure yet. I ... (should, could, might) see you there.

8. ... (Should, Can, Might) they hear us?
9. You still smoke? I really think you ... (should, could, might) quit.
10. Bring a warm jacket; it ... (should, can, might) get cold later on.

Task 22. Fill in the gaps with *could not* or *might not*.

1. I'm sure that ... have been him.
2. I'm sorry I ... come yesterday.
3. Let's check the news. The airport ... be open.
4. I ... tell him the truth about Helen, but I should have.
5. John had made other plans, so he ... come with us to the museum yesterday.
6. He ... have possibly won that contest! He was so stupid!
7. She ... have told him. That's why he didn't mention anything to me.

Task 23. Fill in the gaps.

1. I ... not go to the theatre with them last night, I ... revise the grammar rules and the words for the test.
2. My friend lives a long way from his office and ... get up early.
3. All of us ... be in time for classes.
4. When my friend has his English, he ... stay at the office after work. He (not) ... stay at the office on Tuesday, Thursday and Saturday and ... get home early.
5. ... you ... work hard to do well in your English?
6. "... we discuss this question now?" "No, we We ... do it tomorrow afternoon."
7. I'm glad you ... come.
8. "... you ... come and have dinner with us tomorrow?" "I'd love to."
9. "Please send them this article." "Oh, ... I do it now?"

Task 24. Translate the sentences.

1. Їм доведеться зробити цю роботу до вівторка.
2. Можна увійти?
3. Студентам було дозволено користуватися словниками.
4. Вам потрібно поспілкуватися з ними.
5. Президент не зможе прочитати цей звіт за тиждень.
6. Джек міг це зробити сам.
7. Я не зможу допомогти тобі післязавтра.

8. Їй потрібно вислухати лекцію.
9. Їй доводиться зараз багато читати.
10. Він не зможе поїхати до Франції взимку.
11. Ви можете зустріти його на нашому підприємстві?
12. Тобі треба написати лист-запит.
13. Джейн повинна перекласти ці тези до понеділка.
14. Я не зможу відповісти на ваше запитання.
15. Ти не можеш сьогодні піти в театр.
16. Тобі належить ретельно перевірити контрольну.
17. Я зможу їх побачити за декілька днів.
18. Він повинен буде зробити доповідь на конференцію.
19. Чому йому довелося покинути цю квартиру?

Таблиця 2.2

Використання модальних дієслів *shall/will*

Future tense	She will be here in a couple of minutes. We shall need the car on the 15th
Certainty	There is somebody at the door. That' ll be the neighbour. Tomorrow will be sunny
Willingness and decisions	I really will stop smoking! Can somebody help me? – I will . The car won't start
Requests, orders and offers	Will you send me the order, please? Won't you have some more tea? Will you be a little bit quieter, please! Shall I send you the receipt? What shall we do this Sunday? Shall we go out for a meal?
Typical behaviour	She' ll always greet you with a smile. He will keep talking all through the film. It's so annoying

Task 23. Make up sentences and translate them.

Shall	he	open an account?
	I	make the sacrifice?
	we	translate the sentence?
	you	work hard?
	they	provide the goods and services?

Task 25. Work in pairs. You are discussing the coming holiday. Compose sentences using *shall we ...?* and give answers.

Model: where? – Where shall we go?

seaside/mountains? – *Shall we go to the seaside or to the mountains?*

1. this country/abroad?
2. when?
3. how long for?
4. train/car/plane?
5. hostel/camp?
6. stay in one place/travel around?
7. take Daddy?
8. go with the Andersons?
9. what do with the cats? Shall I open the door?

Task 26. a) Make requests for the following situations.

Model: Will you please open the door for me?

1. Hold the door close for you.
2. Phone Helen for you.
3. Translate a book for you.
4. Deliver some presents for you.

b) Make offers for the following situations.

Model: Shall I carry that for you?

1. An old gentleman wants to put his case on the luggage rack.
2. A young woman is hot and the window is closed.
3. Your boss drops some books on the floor.

c) Make suggestions to a friend for the following situations.

Model: Shall we go for a swim?

1. Driving to the city centre.
2. Having a meal out this evening.
3. Travelling second class.
4. Having a holiday in the Alps.

Task 27. Paraphrase the following according to the models.

*Models: Close the door, please. – Will (would) you close the door?
I shall willingly make my presentation. – I will make my presentation. I can't write with this pencil. – This pencil will not (won't) write.*

1. She couldn't close the bargain.
2. Pass me the pepper, please.
3. Please wait for me a little.
4. I shall willingly give you more choice.
5. We shall willingly collect money.

6. Come in, please.
7. I shall willingly help you.
8. I can't close the window.
9. They couldn't turn on the light.
10. We can't motivate our staff.
11. I shall willingly go to the cinema this evening.
12. Give me your pen, please.

Task 28. Which of the following uses of *will* indicate willingness, refusal, a promise, a threat or typical behaviour?

1. I'll make sure the price is confirmed.
2. Oil will float on water.
3. He won't listen to me, she's so stubborn.
4. Helen will keep on annoying me.
5. I'll take your calls for you while you're out.
6. Either I know the results of financial accounts or I'll leave the company.
7. Will you call me back when you've got a moment?
8. I've changed the screen but my mobile phone still won't work.
9. She will always be the first person to arrive on a Monday morning.
10. If you don't sign the new contract we'll have to move you to another post.
11. Would you put your name and company in the visitor's book, please?
12. Before the use of computers we would have to record all our data on card files.

Таблиця 2.3

Використання модальних дієслів *need, dare*

Need	<p>You needn't fill in the form. (You don't need to fill in the form.)</p> <p>Do I need to pay now? (Need I pay now?)</p> <p>The car needs washing. (= needs to be washed)</p>
Dare	<p>He dares to say what he thinks.</p> <p>He dare not say what he thinks.</p> <p>I dare say he will join us.</p> <p>Dare she tell him?</p>

Task 29. Make up as many sentences as you can.

I	needn't	join us now
They		have learned this poem by heart
He / she		speak French
We		have called the teacher
You		close the door

Task 30. Complete these sentences with *needn't*, using the verbs: *come, play, be, worry, get, write, send, phone, ring, take, think, and try.*

1. Players the ball with their feet only.
2. A period over after exactly 45 minutes.
3. You up yet, because there's no school today.
4. He everything down. Just the phone number will do.
5. She and see me if she doesn't want to; I don't mind.
6. You about me. I'm fine.
7. You I care about you, because I don't.
8. Tell him he the bell; he can just walk straight in.
9. I'd like to see her today, but it very long.
10. The referee a player off if he has committed foul play.
11. Just come when you like, any time. You first.
12. You to explain. I'm not interested.

Task 31. Write a sentence with *dare* so that it has a similar meaning.
Model: I'm too scared to go up the roof. – I daren't go up on the roof.

1. We're afraid to go out after 6 p.m.
2. People were too afraid to resist the invaders.
3. No one has the courage to argue with the Queen.
4. Are you brave enough to step into the unknown?
5. You have no right to come in here without knocking! He didn't dare to stop me (he didn't have the courage).
6. The student is very afraid to answer the questions.
7. We are not brave enough to touch the lion.

Task 32. Paraphrase the following using *should, shall, would, will, and need.*

1. I advise you to buy this dress.
2. I don't advise you to visit the party tonight.

3. I think you must apologize to John.
4. I am sure you mustn't go there alone.
5. Do you want me to turn off the TV?
6. Do you want me to print this word?
7. Do you want me to shut the window?
8. It's a pity you broke the vase.
9. I think you had better read aloud.

Таблиця 2.4

Вираження впевненості та можливості в теперішньому та минулому часі

Present	Past
Possibility	
The streets can get very slippery when it snows	
They could still be at the University	She could have been killed in the plane crash. (Luckily, she wasn't killed.)
Tom may be watching TV in his room	He may have spoken to Helen two days ago
He might want some more water	He might have forgotten
Probability	
I will be free soon	
Greg should come in time	He should have received the letter by now
They ought to be at home by now	They ought to have translated the letter an hour ago
Logical assumptions	
She must be working	She must have been working
She can't be over fifty	She can't have spoken to him
He couldn't be in the hotel	She couldn't have been in the hotel yesterday
Criticism	
You could at least visit me	You could have at least visited me last night
	They should have tried harder
	You ought to have translated the text yesterday

Task 33. Put in "*must + infinitive*" or "*must + have + past participle*".

1. When Helen got home, she found the ice cream had melted. It ... (be) too hot in the car.
2. That lady drives a Porsche. She ... (have) a lot of money.
3. You ... (practise) a lot before you gave your speech. It was amazing.
4. When Mum returned home yesterday there were roses on the table. Dad ... (buy) them.
5. Where is my bag? I saw it earlier, so it ... (be) in this room.
6. Granny couldn't find her glasses. She thought she ... (leave) them at home.
7. It ... (be) cold outside. That dog in the street is shivering.
8. All my flowers ... (be) dead! I forgot to water them before I went on holiday.
9. Alex is so late! He ... (miss) the train!
10. There's rubbish all over my back garden! A fox ... (be) in the bin.
11. My boss has a huge library in his house. He ... (love) books.
12. Oh no, I don't have my keys! I ... (leave) them in the taxi.
13. Mary always does really well on exams. She ... (study) a lot.
14. If you haven't eaten all day, you ... (be) hungry.
15. Ann and Louisa ... (be) very tired. They have a new baby.
16. It ... (rain) a lot in the night. There are puddles everywhere.
17. David ... (be) happy. His girlfriend just agreed to marry him.
18. What an amazing kitchen you've got! You ... (like) cooking.
19. John ... (eat) all the bananas! There are none left.

Task 34. Insert the necessary modal verb according to the sense.

1. There (should, can, might) be a problem with my new car.
2. I'm not sure, but the children (should, can, might) be hiding in the closet.
3. I'm sure I (should, could, might) climb this mountain in three hours.
4. It looks like it (should, could, might) rain.
5. I'm so glad the child is safely back. With your careless driving he ... (could, may, might) have easily been injured.
6. I shan't have a moment's peace until the child is back. He ... (could, may, might) have met with an accident.
7. He isn't back yet. He ... (could, may, might) have lost the way.
8. You oughtn't to have driven that car so fast. You ... (could, may, might) have had a serious accident.

9. Sorry you didn't tell him about our meeting in time. He ... (could, may, might) have come.

Task 35. Complete the sentences using *must*, *have to*, *may*, *might*, *could* or *can't*.

Model: I think John will work late tonight. John may (might) work late tonight.

1. Perhaps Helen is trying to call us.
2. It is necessary for Granddad to take his medication every evening.
3. I'm certain Nick is thirsty.
4. It's possible that Dad is working in the garden.
5. I'm sure Gravel didn't leave the party late.
6. It's likely that they have gone to the supermarket.
7. I'm sure Vlad hasn't reached the station yet.
8. Perhaps Mum will take us out to dinner.
9. The students are obliged to finish the test in one hour.

Task 36. Which of these things could you have done if you had lived two hundred years ago? Which things couldn't you have done? Compose sentences according to the model.

Model: A hundred years ago I could have ridden a horse, but I couldn't have flown in an airplane.

For ideas: drunk pure water, used water closet, listened to Mozart, travelled by car, played computer games, learnt French, gone to the cinema, played the piano, listened to *The Queen*, read Shakespeare, met Pushkin, read Ernest Hemingway, watched television, ridden a bike.

Task 37. Change sentences using *ought to have* or *ought not to have* (*should have* or *shouldn't have*) according to the model.

Model: When we got to the cinema there were no free armchairs. We hadn't reserved one. – We should have reserved three armchairs.

1. We went for a walk in the woods. While we were walking we got thirsty but we hadn't brought anything with us to drink.
2. The accident happened because Helen was driving on the wrong side of the street.
3. It was silly of John to talk to Mary.
4. Why didn't you ask us for help?

5. I wish we hadn't met these strange people.
6. Why didn't you go to the chemist's earlier?
7. It's a pity you didn't see Dad while you were here.
8. I'm sorry I discussed that problem with him.
9. It would have been better if you had visited your Granny.

Task 38. Make the correct past modal form (use *could have / would have / should have + past participle*).

1. I ... (buy) bread but I didn't know we needed it.
2. We ... (invite) so many people to our party! I'm worried that we won't have enough room for everyone.
3. I ... (start) saving money years ago!
4. We ... (join) you at the restaurant, but we couldn't get a babysitter.
5. The weather ... (be) any worse!
6. I ... (arrive) on time, even if I'd left earlier. There were dreadful traffic jams all the way.
7. They ... (win) the football match, but John hurt his ankle.
8. Amanda ... (finish) the work, but she felt ill and had to go home.
9. Lucy ... (leave) earlier. She missed her flight.
10. We ... (finish) the game, even if we'd wanted to. It was raining very hard and we had to stop.
11. I ... (eat) so much chocolate! I feel sick!
12. Luke ... (pass) the exam if he'd studied a bit more.
13. John ... (call) Amy, but he didn't have her number.
14. You ... (be) rude to him. He's going to be really angry now.
15. She ... (come) to the restaurant if she'd left work earlier.
16. You ... (take) this job. I can see you're not enjoying it.
17. The race was really difficult. She ... (win) because she's not fit enough.
18. Our neighbours ... (cut) down the tree in their garden. It was a really beautiful tree.
19. The children ... (do) their homework last night. Then they wouldn't be panicking on the way to school.
20. I'm really cold! I ... (bring) my coat.
21. I ... (come) to see you! I didn't know you were ill.
22. Andrew ... (go) to Cambridge University, but he decided to travel instead.

23. They ... (be) kinder to me. They were absolutely lovely.
24. You ... (buy) some milk at the shops. We don't have any milk.
25. They ... (come) to have breakfast with us, but they went to bed too late the night before.

2.2. Conditionals

There are four basic types of conditional sentences in the English language. Each type has two parts – the main clause and the "if" clause.

Zero conditional

The zero conditional describes situations that are always true. "If" has the same meaning as "when" or "whenever".

If I go to the University, I get up at seven. (Whenever I go to the University I get up at the same time.)

If you park your car on double yellow lines, you pay a fine. (Whenever you park illegally, you pay a fine.)

We use the present simple tense in both the main clause and the "if" clause.

First conditional

The first conditional refers to the present or future. First conditional sentences are used to speculate about possible situations that can really happen.

Form

"If" clause: if + present tense, main clause: will + bare infinitive.

If he studies hard, he'll pass the exams.

If we catch the 10.15 train, we will arrive on time.

If you don't get the ticket, what will you do?

Second conditional

The second conditional also refers to the present or future. In second conditional sentences we speculate about situations that will probably never happen.

Form

"If" clause: if + past tense; main clause: would + bare infinitive

If I had more time, I would help you. (But I am not free at the moment. I can't help you).

If I won a million dollars, I would start a business of my own. (But I know that it is not realistic.)

Note. The verb *to be* can have a specific form in the "if" clause.

If I were rich, I wouldn't work. If he were younger, he would marry her.

(But *was* is also possible: *If I was rich, I wouldn't work. If he was younger, he would marry her.*)

But: *If I were you, I wouldn't do it.* (In this expression, *were* is much more usual than *was*.)

The first conditional versus the second conditional

The main difference between the first and second conditional is about probability: the first conditional is realistic, the second conditional is unrealistic. Sometimes we can use either the first or second conditional with the following difference in meaning.

If I see him, I will tell him. (I suppose I will see him, because we go to the same school.) *If I saw him, I would tell him.* (I don't think I will see him, because he is ill.)

Sometimes we must use either the first or the second conditional, because it is clear that the situation is real or unreal.

If you get up late, you will miss your bus. (a real situation)

If I came from your country, I would understand your problems. (an unreal situation – I am not from your country.)

Third conditional

The third conditional sentences always refer to the past. We speculate about situations that happened or did not happen in the past.

Form

"If" clause: if + past perfect; main clause: would + perfect infinitive (have + past participle).

If I had won a billion, I would have lived happily. (But I didn't win anything.)

If he had met John, he would have told him the truth. (Unfortunately, he didn't meet him.)

If we hadn't practised, we wouldn't have won the match. (But we practised and won.)

Apart from the basic form of the third conditional sentences, we can use other verb forms in English.

We didn't save any money. If we had saved some money, we might have bought the house.

She wasn't there and I wasn't sitting next to her. But if she had been there, I would have been sitting next to her.

I was looking at the trees when I fell off the bike. If I hadn't been looking at the trees, I wouldn't have fallen off the bike.

Note. We can also make conditional sentences by changing the word order in the "if" clause.

Had he booked the hotel room, he wouldn't have slept at the camp. (If he had booked ...)

Were I in your position, I would accept it. (If I were ...)

This form is less common, quite formal and is mostly used in writing.

"If" is the most frequent expression in the "if" clauses, but other expressions are also possible: "even if", "provided (that)", "unless", "on condition (that)", "in case".

You will leave tonight even if you don't want to.

You can have your birthday party provided that you aren't noisy.

We'll sell you the ranch on condition you pay in cash.

You should take a dictionary with you in case you forgot some words.

Unless you do something, she won't come back. (If you don't do anything, ...)

Task 1. Translate the sentences. Decide whether the following conditional sentences are type I, II or III.

1. If you have to do the washing up, I will help you.
2. If I had a hammer, I'd hammer in the morning.
3. You will not get well unless you give up smoking.
4. If he had dropped the vase, it would have broken.
6. He would have helped him if he had time yesterday.
7. They'd go by bus if they didn't have a car.
8. If we don't get tickets for the concert, we'll stay at home.
9. If you had listened to me, the accident wouldn't have happened.
10. Had you planned your time better, you wouldn't have come to the station one minute before the train left.
11. You would never get lost in London provided you have a map.
12. They would have started the experiment yesterday if permission had been given.
13. If you had warned me in advance, I might have helped you.
14. She'll hear us if you don't stop laughing.

Task 2. Complete the conditional sentences type I.

Some friends are planning a party. Everybody wants to party, but nobody's really keen on preparing and organising the party. So everybody

comes up with a few conditions, just to make sure that the others will also do something.

1. Helen ... (buy) the drinks if somebody ... (help) her carry the bottles.
2. If John ... (prepare) the salad, Sam ... (decorate) the house.
3. Daren ... (hoover) the sitting room if Aaron and Tim ... (move) the furniture.
4. Gravel ... (play) the DJ if the others ... (bring) along their CDs.
5. If Frank ... (tidy) up the kitchen, Anita ... (clean) the toilet.
6. If Alan and Rebecca ... (organise) the food, Mary and Conor ... (make) the sandwiches.
7. If Vlad ... (look) after the barbecue, Sue ... (let) the guests in.
8. Alan ... (mix) the drinks if Teresa ... (give) him some of her cocktail recipes.
9. If they all ... (do) their best, the party ... (be) great.

Task 3. Look at what Helen and Seva hope will happen in the future. Make sentences using *If ... will ...* .

Model: If I don't go out so much, I'll do more work. If I do more work, I'll ...

Helen: If I don't play computer games → do more work → pass my exams → enter the university → study medicine → become a surgeon → earn much money → .

Seva: If I stop smoking → have more money → save more every month → be rich when I'm forty → have my own business → make a lot of money → retire when I'm fifty → .

Task 4. Complete the conditional sentences (type I) by putting the verbs into the correct form.

Model: If I see him tomorrow, I will tell him about this event.

1. If you ... (eat) greasy food, you ... (become) fat.
2. If your sister ... (go) to Paris, she ... (have) a good time.
3. If he ... (do) that, he ... (be) sorry.
4. If I ... (leave) now, I ... (arrive) in New York at 8:00 PM.
5. You ... (do well) on your test if you ... (not study).
6. They ... (not know) the truth if you ... (tell) them.
7. If I ... (bake) a cake, ... (you have) some?
8. Simon ... (go) to London next week if he ... (get) a cheap flight.
9. If you ... (send) this letter now, she ... (receive) it tomorrow.
10. If I ... (do) this test, I ... (improve) my English.

11. If they ... (study / not) harder, they ... (pass / not) the exam.
12. If you ... (get) a haircut, you ... (look) much better.
13. If he ... (call) you, you ... (answer) the phone?
14. If I ... (find) your ring, I ... (give) it back to you.
15. Peggy ... (go) shopping if she ... (have) time in the afternoon.
16. If you ... (not go) to the party, I ... (be) very upset.
17. If her boyfriend ... (phone / not) today, she ... (leave) him.
18. Jane ... (move / not) into the new house if it ... (be/not) ready on time.
19. If it ... (rain) tomorrow, I ... (not water) the plants.
20. You ... (be able/ not) to sleep if you ... (watch) this scary film.

Task 5. Complete the conditional sentences type II by putting the verbs into the correct form.

Model: Helen is a daydreamer. She imagines what would happen if she won the lottery.

1. If I ... (play) the lottery, I ... (have) a chance to hit the jackpot.
2. If I ... (hit) the jackpot, I ... (be) rich.
3. If I ... (be) rich, my life ... (change) completely.
4. I ... (buy) a lonely island if I ... (find) a nice one.
5. If I ... (own) a lonely island, I ... (build) a huge house by the beach.
6. I ... (invite) all my friends if I ... (have) a house by the beach.
7. I ... (pick) my friends up in my yacht if they ... (want) to spend their holidays on my island.
8. We ... (have) great parties if my friends ... (come) to my island.
9. If we ... (like) to go shopping in a big city, we ... (charter) a helicopter.
10. But if my friends' holidays ... (be) over, I ... (feel) very lonely on my lonely island.

Task 6. Complete the conditional sentences (type II) by putting the verbs into the correct form. Use conditional I with *would* in the main clause.

Model: My brother would buy a sports car if he had the money.

They would start the experiment if the permission were given.

1. She ... (spend) a year in the USA if it ... (be) easier to get a green card.
2. The kitchen ... (look) better if we ... (have) beautiful curtains.
3. If he ... (have) more time, he ... (learn) karate.
4. I ... (be) sorry if we ... (not see) her again.
5. If the scientists ... (find) the ways to predict earthquakes, it ... (be) possible to evacuate people from the regions.

6. It ... (be) a pity if Andy ... (not get) the job.
7. If they ... (tell) their father, he ... (be) very angry.
8. If I ... (know) his address, I ... (go) round and see him.
9. If I ... (live) on a lonely island, I ... (run) around naked all day.
10. What ... (you do) if you ... (win) the lottery?
11. We ... (help) you if we ... (know) how.
12. It ... (be) quicker if you ... (use) a computer.
13. If we ... (have) a yacht, we ... (sail) the seven seas.
14. If you ... (not be) so busy, I ... (show) you how to play.
15. If I ... (feel) better, I ... (go) to the cinema with you.
16. If we ... (have) some eggs, I ... (make) you a cake.
17. If it ... (not be) so cold, I ... (tidy) up the garden.
18. If you ... (go) by bike more often, you ... (be / not) so flabby.
19. If you really ... (love) me, you ... (buy) me those diamonds.
20. Where ... (you go) if you ... (need) to buy a picture frame?
21. She ... (not/talk) to you if she ... (be) mad at you.
22. I'm sure Moira ... (help) you if you ... (ask) her.
23. If I ... (have) the keys, I ... (show) you the cellar.

Task 7. Match the two sentence halves.

- | | |
|---|---|
| 1. If they don't stop that noise, | a) you know I'd lend it to you. |
| 2. Ice cream melts | b) I'd go to Iceland. |
| 3. Call me | c) if I had my driving licence. |
| 4. I'd be ill | d) I'll go next door and complain. |
| 5. I'll see you on Saturday night | e) if I ate that. |
| 6. If I had enough money for a holiday, | f) if I remember. |
| 7. If you can't repair your headphones, | g) unless I have to babysit. |
| 8. I'll phone Charlie from home later | h) I'll be late for school. |
| 9. If the bus is late, | i) I'll buy some chocolate for you. |
| 10. If there's any cake left, | j) I'll come out with you. |
| 11. If I don't have too much homework to do this weekend, | k) I'll have another piece. |
| 12. If I have enough money, | l) if you don't keep it in the freezer. |
| 13. If you had three wishes, | m) you might need to buy new ones. |
| 14. I could borrow my parents' car | n) what would you wish for? |
| 15. If I go to the shops this afternoon, | o) we could have a dog. |
| 16. If we had more space at home, | p) if you fancy a chat. |

Task 8. Complete the conditional sentences type III.

What a match – your favourite team has lost again! So after the game, the supporters are discussing what could have been different.

1. If the midfielders ... (pass) the ball more exactly, our team ... (have) more chances to attack.
2. If the forwards ... (run) faster, they ... (score) more goals.
3. Their motivation ... (improve) if they ... (kick) a goal during the first half.
4. The fullbacks ... (prevent) one or the other goal if they ... (mark) their opponents.
5. If the goalie ... (jump) up, he ... (catch) the ball.
6. If the referee ... (see) the foul, he ... (award) a penalty kick to our team.
7. Our team ... (be) in better form if they ... (train) harder the weeks before.
8. The game ... (become) better if the trainer ... (send) a substitute in during the second half.
9. If it ... (be) a home game, our team ... (win) the match.
10. If our team ... (win) the match, they ... (move) up in the league.

Task 9. Complete the conditional sentences (type III) by putting the verbs into the correct form.

Model: He wouldn't have taken the bread if he hadn't been hungry.

If you hadn't had your bike with you, we'd have given you a lift.

1. If you ... (not spend) so much time making up, we ... (not be) late.
2. I ... (write) you a postcard if I ... (have) your address.
3. If they ... (listen) to me, we ... (be) home earlier.
4. The burglars ... (not get) in if you ... (remember) to lock the door.
5. If you ... (study) for the test, you ... (pass) it.
6. If he ... (not be) a film star, he ... (not become) President.
7. If she ... (have) more sense, she ... (sell) her car years ago.
8. You ... (not catch) cold if you ... (take) your coat.
9. If you ... (speak) English, she ... (understand).
10. If I ... (not / break) my leg, I ... (take part) in the contest.
11. "If Cleopatra's nose ... (be) shorter, the whole history of the world ... (be) different." (Pascal)
12. If we ... (go) to the cinema, we ... (see) my friend Jacob.
13. If they ... (not cut) off the electricity, I ... (finish) my work.
14. If it ... (not/start) to rain, we ... (walk) to the museum.

15. We ... (swim) in the sea if there ... (not/be) so many sharks there.
16. We ... (get) better tickets if we ... (book) earlier.
17. If you ... (ask) me, I ... (help) you.
18. If Bell ... (not invent) the telephone, somebody else ... (do) it.
19. If I ... (know) you were coming, I ... (invite) some friends in.
20. The team ... (win) if Jones ... (play) better.
21. If he ... (not spend) so much on his holiday, he ... (have) enough to pay for the house repairs.

Task 10. Open the brackets and say each sentence three times, forming the conditional sentences of the I, II and III types.

Model: If you ... (be) free, I ... (come) to see you.

If you are free, I will come to see you.

If you were free, I would come to see you.

1. If my friend ... (come) to see me, I ... (be) very glad.
2. If mother ... (buy) a cake, we ... (have) a very nice tea party.
3. If we ... (receive) a telegram from him, we ... (not worry).
4. If you ... (not work) systematically, you ... (fail) at the examination.
5. If you ... (be) busy, I ... (leave) you alone.
6. If I ... (live) in London, I ... (visit) the National Gallery every year.
7. If I ... (get) a ticket, I ... (go) to the Philharmonic.
8. If I ... (live) near a wood, I ... (gather) a lot of mushrooms.
9. If my father ... (return) early, we ... (watch) TV together.
10. If she ... (know) English, she ... (try) to enter the university.

Task 11. Choose the correct verb forms.

1. If she (comes/come) late again, she'll lose her job.
2. I'll let you know if I (find/found) out what's happening.
3. If we (live/lived) in a town, life would be easier.
4. I'm sure he wouldn't mind if we (arrive/arrived) early.
5. (We'll/We'd) phone you if we have time.
6. If I won the lottery, I (will/would) give you half the money.
7. It (will/would) be a pity if she married Fred.
8. If I'm free on Saturday, I (will/would) go to the mountains.
9. She (will/would) have a nervous breakdown if she goes on like this.
10. I know I'll feel better if I (stop/stopped) smoking.

Task 12. Rewrite these sentences using the words in brackets.

1. He won't come if they don't invite me. (unless)
2. What would he do if they left you? (supposing)
3. If you join the rugby club, John will too. (provided that)
4. She won't get that job if she doesn't learn to speak English. (unless)
5. I'll come at 6 p.m. if that's all right with him (as long as).
6. I won't go out this evening. Helen might ring. (in case)
7. If the salesman hadn't been there, what would have happened?
(imagine)

Task 13. Put the verbs in brackets into the correct tense forms.

1. If you ... (not buy) tea, we'll drink coffee.
2. If he is free tomorrow, he certainly ... (come) to our birthday party.
3. My father would not have missed so many lessons if he ... (not hurt) his arm.
4. If you spoke French every day, you ... (improve) your language skills.
5. If you get an "A", your mother ... (be) happy.
6. If Dad ... (return) earlier, he would have been able to see her before she left.
7. If these jeans were not too big for me, I ... (buy) them.
8. If you ... (ring) me up, I'll tell you the story.
9. If I ... (be) a poet, I would write only love poems.
10. If he ... (not pass) his examination, he will not get a scholarship.
11. If I were a famous singer, I ... (get) a lot of presents every day.

Task 14. Personalisation. Finish these sentences. Then, in pairs, discuss your answers with your groupmate.

1. If my relatives were millionaires,
2. If I had been born in 1800,
3. Unless I graduate from the university,
4. If I were a soap-opera star,
5. If I were of the opposite sex,
6. If I were absolutely free to choose my future career,
7. If you sit in the sun too long,
8. If it is sunny tomorrow,
9. If I were you,
10. If I were the Prime Minister,

11. If I won the lottery,
12. If I went to London,
13. If I hadn't eaten so much,
14. If you mix water and electricity,
15. If my brother had worked harder,
16. If Dad hadn't come to London,
17. If he stays at home,
18. If I had gone to a primary school abroad,
19. If I go out tonight,
20. If I were on holiday today,
21. If I listened to my mother,
22. If I hadn't gone to the theatre so late,
23. If I eat too much,
24. If it rains later,
25. If I were British ,
26. If I had listened to my Granny,
27. If I have enough money,
28. If she hadn't stayed at home,
29. If you don't wear a coat in the winter,
30. If I weren't studying English,

Task 15. Write sentence chains with *if* to show how things could have been different.

Model: If he hadn't worked so hard, he wouldn't have passed his exams. If he hadn't passed his exams, he wouldn't have gone to university. If he hadn't gone to university

1. He worked hard → passed exams → went to University → studied languages → learnt Japanese → went to Japan → tried to climb Fuji → disappeared in a snowstorm.

2. He bought a bicycle → went for a ride in the country → fell off → woke up in hospital → met a beautiful doctor → wrote a bestselling novel about her → got rich → marries the beautiful doctor and had four charming children → lived happily ever after.

3. Helen's mother went out that evening → Helen cooked for herself → got interested in cooking → opened a very successful restaurant → had the President as client → the President ordered shrimps → shrimps poisoned the President → the President died → Helen went to prison for life.

Task 16. Read the sentences and choose the best meaning.

1. If I were not so exhausted, I would visit Helen.
A. I am not exhausted.
B. I am not going to visit Helen.
2. I would buy a car if I could afford it.
A. I want to buy a car.
B. I have enough money.
3. If he didn't like his girlfriend, he would look for another one.
A. He doesn't like his girlfriend.
B. He wants to look for another one.
4. If I were you, I'd see a dentist.
A. I'm giving you advice.
B. I think you should see a dentist.
5. If I had a cat, I would call him Teddy.
A. I haven't got a cat.
B. My cat's name is Teddy.
6. If the weather weren't so bad, I'd go away for the weekend.
A. The weather isn't very bad.
B. I'm going away for the weekend.
7. If John were eighteen, he would be able to vote.
A. John is eighteen.
B. He can't vote.

Task 17. Find and correct the mistakes in each sentence.

1. If my mother were still alive, she would be 90 today.
2. If it rained, we swam every afternoon in the indoor pool.
3. If I would know her name, I tell you.
4. If I will have my mum's car tomorrow, I could give you all a lift.
5. I'd go by train rather than by car if only the country has better trains.
6. I'll pass on your message if I will see them.
7. If she goes to the concert tomorrow, I go too.
8. If I would bring my laptop, would it possible to have it repaired?
9. If we will phone before 5 pm, they will deliver the TV tomorrow.
10. If you took the car, you get there in less than an hour.
11. If she said how she felt, he behaves very differently.
12. If they don't visit Korea in 2002, they wouldn't be living there now.

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