

BUSINESS ENGLISH

dla każdego

John Kaluza

Wydawnictwo INTERMAN

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Wszelkie prawa zastrzeżone.

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INTRODUCTION - WPROWADZENIE:

Oddajemy w państwa ręce nowoczesny i uniwersalny podręcznik do nauczania angielszczyzny biznesowej w zakresie potrzebnym do pracy w biurze, firmie handlowej, lub przy prowadzeniu biznesu i utrzymywaniu związanych z tym kontaktów z partnerami zagranicznymi. Jest to jednocześnie znakomita książka dla studentów wydziałów ekonomicznych i marketingowych.

Uniwersalność tego podręcznika polega na przystosowaniu go zarówno do potrzeb samouków, jak i do użycia w klasie, poprzez zróżnicowanie materiału zawartego w temacie każdej lekcji. Natomiast selektywny podział poszczególnych jednostek lekcyjnych na krótsze, samodzielne części, pozwala na dostosowanie tego kursu do potrzeb zarówno początkujących jak i średniozaawansowanych czytelników. Przy tym, osoby mające już nieco opanowany język angielski, mogą dodać do swoich umiejętności angielszczyznę biznesową poprzez rozbudowanie fachowego słownictwa w oparciu o autentyczne materiały zawarte w końcowych rozdziałach.

Ideą kursu nie jest nauczanie biznesu jako takiego, a jedynie angielszczyzny biznesowej, niemniej jednak teksty zawarte w pierwszej części każdej lekcji dostarczają podstawowych wiadomości z różnych dziedzin biznesu.

Doskonałym uzupełnieniem podręcznika są kasety nagrane przez specjalistów amerykańskich zawierające zarówno część czytaną, jak i ćwiczenia słownikowe oraz konwersacje. Ostatnia część nagrań to teksty do dyskusji lub samodzielnej pracy nad rozwijaniem słownictwa. Nagrane teksty i ćwiczenia oznaczone są strzałkami [> >].

Forma zamówienia kaset znajduje się na końcu książki

O wymowie

Dla maksymalnego ułatwienia nauki osobom początkującym został wprowadzony w tym podręczniku unikalny sylabiczny system wymowy. System ten używa polskich znaków, a sylaba akcentowana jest podkreślona i należy ją wymówić głośniej niż pozostałe.

Na przykład przy słowie REPEAT - wymowa jest podana jako [ry-pit], a podkreślona sylaba pokazuje właściwy akcent. System ten - bardzo prosty i łatwy - sprawdził się już wielokrotnie jako narzędzie ułatwiające naukę. Natomiast perfekcyjne naśladowanie którejkolwiek z odmian światowej angielszczyzny w praktyce możliwe jest wyłącznie dzięki odpowiednim ćwiczeniom słuchowym. Na przykład, poprzez wykorzystanie radia i telewizji satelitarnej oraz kaset zawierających materiał dźwiękowy niniejszego podręcznika.

DO BUSINESS AND GET RICH!

PART I

UNIT 1 WHAT IS BUSINESS?

Żyjemy obecnie w społeczeństwie wolnorynkowym - **free market society** [fri maa-kyt se-sa-jety] - w którym ludzie mają wybór zarówno sposobu zarabiania na życie - **earn a living** [eern e ly-wynn] - jak i wydawania pieniędzy - **spending money** [spendyn ma-ny]. Źródłem siły i energii - **lifeblood** [lajf-blad] - wolnorynkowego społeczeństwa jest biznes - **business** [byz-nes].

>>A. READING

Business is the process by which goods or services are provided in exchange for money or other goods or services. The person who runs a business expects to gain from it. So, the most significant goal of business is profit.

Business is, in addition, the process by which many people earn a living and satisfy their basic needs. For most of the world today, business holds society together and improves the standard of living. In fact, some people believe that business and civilization came into being together.

DON'T FORGET IT:

goods [guudz] - *dobra, towary*

provide in exchange [pre-wajd yn eks-czejndż] - *dostarczać w zamian*

run a business [ran e byz-nes] - *prowadzić biznes*

gain from [gejn from] - *czерpać zyski*

significant goal [sy-gny-fykent goul] - *ważny cel*

in addition [yn e-dy-szen] - *w dodatku*

satisfy basic needs [see-ty-sfaj bej-zyk nijdz] - *zaspokajać podstawowe potrzeby*

hold together [hould tuu-gwer] - *utrzymywać razem*

come into being [kam yn-tu bi-ynn] - *powstać, zaistnieć*

B. LET'S TALK

1. What is business?
2. What is one of the functions of business in our world?
3. Do you believe that business and civilization came into being together?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. *Business helps people to their basic needs.*
2. *Many people would like to their own business, but they can't!*
3. *Business and civilization into being together.*

>>D. BUSINESS CONVERSATION

Typowe odebranie telefonu przez sekretarkę i połączenie klienta z szefem:

- *Good afternoon. ABC Company. Barbara speaking. May I help you.*
- *Hi. This is Julio Needles, a Spanish translator. I'd like to speak to the manager, please.*
- *Hold the line a moment please. I'll put you through.*
- *Thank you.*

Ta sama rozmowa może również brzmieć nieco inaczej:

- *ABC Company. How can I help you?*
- *Could I talk to the manager, please. This is Julio Needles calling.*
- *His line is busy. Would you care to hold?*
- *Sure.*

I chociaż pozornie nie ma pomiędzy nimi różnicy, pamiętaj, że przywitanie i przedstawienie się stwarza automatycznie lepszą atmosferę. Równie ważne jest użycie słów takich jak **please** czy **thank you** I nie zapominaj, że uśmiech widać nawet przez telefon!

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie ze zwyczajami polskimi:

Business clothing in America is often more casual than in other countries. However, American businessmen usually wear suits when they meet other business people for the first time or when they meet with important clients. Professional businesswomen in the US usually wear either skirts and blouses, suits or dresses - sometimes with a jacket.

casual [kee-żjuel] - *przypadkowy, doraźny*

however [ha-łewe] - *jednak, jakkolwiek*

important [ym-poo-tent] - *ważny*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych określeń:

currency [ka-rensy] - *money used in a particular country (pieniądze używane w danym kraju)*

backlog [beek-log] - *an accumulation of work not done (nagromadzenie niewykonanej pracy)*

bonus [bou-nes] - *a supplement to a salary (dodatek do pensji)*

saving account [sej-wynn e-kaunt] - *money in a bank that yields interest (pieniądze w banku, które przynoszą procent)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Nasza firma ma ogromne zaległości w pracy.*
2. *Każdą premię bożonarodzeniową wpłacam na konto oszczędnościowe.*
3. *Jaką walutę używacie na Filipinach?*

H. BUSINESS CORRESPONDENCE:

Listy biznesowe pisze się bardzo łatwo. Przede wszystkim dlatego, że jest ich tylko kilkanaście rodzajów i za każdym razem można korzystać z gotowego wzoru, zmieniając jedynie potrzebne szczegóły.

Zacznijmy od opisanie struktury listu biznesowego w ogóle. Przykładem będzie tutaj bardzo popularny **A LETTER OF INQUIRY**, czyli "List z zapytaniem":

Take a deep breath ...

Tomek Finger
5673 South Mystreet Ave.
Hertown, N.Y. 10021

dane wysyłającego

24 June, 2000

- data

Delta Computer System
5306 W. Lawrence Ave.
Chicago, IL 60630

- adres odbiorcy

Dear Sir/Madam:

- pozdrowienie

With reference to your recent advertisment in New York Tribune
[**nawiązanie**] I would be grateful if you could send me details of your
business software offer [**główna wiadomość**] .

Sincerely,

- zakończenie

Tomek Finger

- podpis odręczny

- imię i nazwisko

Zauważ że:

1. Wysyłający pisze list do firmy, a nie do konkretnej osoby i dlatego używa pozdrowienia: **Dear Sir Madam**. Czasami może to być **Dear Sirs** lub **Gentlemen**, ale ponieważ coraz więcej kobiet oddaje się życiu zawodowemu, to pierwsze jest o wiele ...bezpieczniejsze.
2. Adres wysyłającego jest nad adresatem. Czasami może być on pisany także i po prawej stronie kartki. (Firmy biznesowe posiadają najczęściej kartki z gotowym nadrukiem.)
3. Zakończenie przybiera także takie formy jak: **Yours faithfully; Yours very truly; Very truly yours; Sincerely yours; Yours sincerely; Regards**; etc.
4. Każdy list biznesowy powinien być maksymalnie krótki i zwarty. Jego treść to zawsze nawiązanie i główna wiadomość, która czasami jest rozwinięta o szczegóły. Nawiązaniem mogą być takie zwroty jak: **With reference to our tele phone conversation; Thank you for your letter; I am interested in** etc.

5. Czasami dodaje się także standardową frazę na zakończenie typu: **If you have any questions please contact us immediately** albo: **Should you require any further information please do not hesitate to get in touch with us**

6. W listach do instytucji i przedsiębiorstw możemy określić osobę, do której nasz list jest adresowany poprzez dodanie pod adresem odbiorcy słowa **ATTENTION** lub **ATTN** i podanie jej nazwiska. Jeśli natomiast list dotyczy jakiejś konkretnej sprawy mającej swój numer katalogowy albo nazwę, warto nad pozdrowieniem, po prawej stronie dodać skrót **RE** (od **reference**). Np. **Re: Order # 345678**

7. W przypadku załączników, wymieniamy je na końcu listu pod hasłem **ENCLOSURES**. Np. **Enclosures: 1 check 2 contract** A jeśli kopię listu otrzymuje ktoś jeszcze, piszemy **CC (carbon copy)** i wymieniamy nazwisko tej osoby lub osób.

A oto *odpowiedź* na powyższy list, czyli **A REPLY TO A LETTER OF INQUIRY**:

Delta Computer System
5306 W. Lawrence Ave.
Chicago, IL 60630

07.02.00

Mr. Tomek Finger
5673 S. Mystreet Ave.
Hertown, N.Y. 10021

Dear Mr. Finger:

Thank you for your letter of 24 June. I enclose our catalogue. I also enclose our price list and an order form.

If you require any further information, please do not hesitate to contact us immediately.

Yours sincerely,

Herman Rowe
Sales Representative [stanowisko]

Enc.
1. catalogue
2. price list

I. MORE PRACTICE

Napisz własny list z prośbą o darmowy katalog firmy SEARS (na adres: 312 52nd St., Stevens Point, WI 54481) reklamowany niedawno w telewizji.

J. WHY DON'T YOU DO IT?

Standardowe podanie o pracę nie jest najlepszym sposobem znalezienia nowej posady. Pozwala ono jednak na zebranie i uporządkowanie własnych danych, np.: wykształcenie i doświadczenie zawodowe - które potem znakomicie się przydadzą w czasie pisania **resume**. Bo właśnie **resume** - własnoręcznie ułożone podanie - jest typowym sposobem starania się o pracę w US. Na razie jednak spróbuj wypełnić następującą formę - **APPLICATION FOR EMPLOYMENT**. Powiedzmy, że starasz się o posadę kierownika biura - **office manager** i chcesz na początek zarabiać \$25, 000 rocznie.

APPLICATION FOR EMPLOYMENT

LAST NAME		FIRST NAME	MIDDLE NAME	SOCIAL SECURITY NO.	
STREET ADDRESS		CITY	STATE, ZIP CODE	PHONE NUMBER	
POSITION DESIRED		SALARY DESIRED		DATE AVAILABLE	
BUSINESS MACHINES YOU CAN OPERATE:			TYPING WPM	SHORTHAND WPM	
LIST PHYSICAL DISABILITIES OR CHRONIC DISEASES WHICH MAY PRECLUDE YOU FROM CERTAIN JOBS:					
HOW DID YOU APPLY WITH US?				IF ALIEN, LIST YOUR REGISTRATION NUMBER:	
HAVE YOU EVER BEEN CONVICTED OF A FELONY? YES NO IF YES, EXPLAIN:					
EMPLOYMENT HISTORY. LIST ALL EMPLOYMENT SINCE HIGH SCHOOL, LAST POSITION FIRST, INCLUDE MILITARY SERVICE					
NAME OF EMPLOYER	DATE FROM/ TO	POSITION	SALARY (UPON LEAVING)	REASON FOR LEAVING	
1.					
2.					
3.					
4.					
EDUCATION	NAME AND LOCATION OF SCHOOL	SUBJECTS STUDIED AND DEGREE RECEIVED		CIRCLE LAST YEAR COMPLETED	DID YOU GRADUATE?
HIGH SCHOOL					YES NO
BUSINESS OR TECHNICAL				1 2 3 4	YES NO
COLLEGE				1 2 3 4	YES NO
GRADUATE				1 2 3 4	YES NO

I certify that the statements I have made are true, and I authorize the licence to investigate the accuracy and completeness of the information provided.

SIGNATURE OF APPLICANT
BM 906

DATE
Copyright 1999 NAB

UNIT 2 SOLE PROPRIETORSHIP

Ponad 80 procent biznesów ma jednego właściciela - **a sole proprietor** [e soul pro-pra-jeter] - który samodzielnie podejmuje decyzje - **makes decisions** [mejks dy-sy-żens] - i kontroluje zyski - **controls profits** [kon-troulz profyts]. Ale równocześnie ponosi on pełną odpowiedzialność prawną - **has unlimited liability** [hez an-ly-mytyd laje-bylyty] - i w razie niepowodzenia - **business failure** [byz-nes fej-ljer] - może zbankrutować - **go bankrupt** [gou been-krap] - oraz stracić swoje dobra materialne - **lose personal assets** [luuz peer-snel e-sets].

>>A. READING

A sole proprietorship is the most basic form of business organization. It is favored by individuals who are starting a small, simple business. Generally speaking, a sole proprietor and his company are the same for accounting, legal, and tax purposes.

The greatest advantage of the sole proprietorship is the ease with which it may be established and run. And you truly are your own boss! But there is one disadvantage to this form of business. It is unlimited liability - this means that a legal claim against a company is a claim against the sole proprietor, that means - against you!

DON'T FORGET IT:

sole proprietorship [soul pro-pra-jete-szyp] - *indywidualna własność*
favored by [fej-werd baj] - *preferowany przez*
purpose [peer-peż] - *cel*
establish [es-teeb-lysz] - *ustanowić, założyć*
truly [truu-ly] - *naprawdę, rzeczywiście*
disadvantage [dy-sed-ween-tydż] - *wada, ujemna strona*
mean [mijn] - *znaczyć, mieć na myśli*
legal claim [li-gel klejm] - *pozew prawny, roszczenie*
against [e-genst] - *przeciwko*

B. LET'S TALK

1. Why do many people start their first business as a sole proprietorship?
2. What kind of businesses are sole proprietorships most often?
(Give examples)
3. What does it mean to have an unlimited liability?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. They have a legal claim me.
2. If you want to be your own boss, establish a
3. An is a real disadvantage.

>>D. BUSINESS CONVERSATION

Typowe odebranie telefonu przez sekretarkę, kiedy szefa nie ma w biurze, lub nie chce aby łączono do niego jakiegokolwiek rozmowy:

S: Good morning. DURALEX company. May I help you?

C: Good morning. This is Aaron Towlhead speaking. Let me talk to the manager, please.

S: I'm sorry. He's not at his desk right now. May I take a message?

C: When is he supposed to come back?

S: I'm sorry, I don't know. Can I take a message?

C: Yeah. Tell him to call me as soon as possible.

S: And your name again?

C: Aaron Towlhead. It's T-O-W-L-H-E-A-D

S: And your phone number?

C: 312 - area code, and 303-9111.

S: Thank you, Mr. Towlhead. I'll give him the message.

C: Thanks. Bye-bye.

S: Bye-bye.

Zwróć uwagę, że sekretarka nie chce (i nie powinna) podawać informacji, gdzie jest w tej chwili jej szef. Jeśli klient będzie nalegał, powie mu wprost: **I'm sorry I'm not supposed to give out this kind of information** (*Przepraszam, ale nie wolno mi podawać tego typu informacji.*) Natomiast czasami dobrze działa zapewnienie: „Przypilnuję, żeby do pana zadzwonił” - **I'll have him call you**

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Whether someone is married or single is usually not important in business. And most people think it is impolite to ask “Are you married?”, when they first meet someone. “Mr.” and “Ms.” **[myz]** are convenient terms because they do not identify a person's marital status.

whether [ɹe-we] - czy

impolite [ym-pe-lajt] - *niegrzecznie*

convenient term [ken-wi-nient teerm] - *wygodne określenie*

marital status [mee-rytel stei-tes] - *stan cywilny*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych określeń:

résumé [re-zu-me] - *a curriculum vitae (CV); a summary of work experience and education* (*życiorys; podsumowanie doświadczenia zawodowego i wykształcenia*)

letterhead [leter-hed] - *the name of a company, address, and logo on business letters* (*nazwa przedsiębiorstwa, adres i znak firmowy na liście handlowym*)

enclosures [yn-kleu-żers] - *documents included in the envelope with the main document* (*dokumenty włączone do tej samej koperty co główny dokument*)

flexible hours [fle-ksy-bl a-łez] - *changeable hours* (*ruchome godziny (pracy)*)

>>G. EXERCISE

A teraz powiedz po angielsku:

1. Czy są jakieś załączniki do tego listu?
2. Możesz znaleźć ich adres w nagłówku listu.
3. Mamy ruchome godziny pracy.

H. BUSINESS CORRESPONDENCE

Listem biznesowym jest także *rachunek* - **INVOICE** - lub *zamówienie zakupu* - **PURCHASE ORDER**. Można je napisać samemu, ale obecnie najczęściej korzysta się z gotowych form dostępnych w komputerze, lub w sklepie z materiałami biurowymi (**Office Supplies**). Często pojawiają się w nich następujące skróty:

vendor - *sprzedający*

bill - *rachunek*

ship to - *wysyłane do*

ID # - *numer identyfikacyjny*

FOB = Free on Board - *miejsce gdzie obowiązuje dana cena (np. fabryka);*

terms - *warunki*

QTY = quantity - *ilość*

item - *jednostka towarowa lub jej numer*

unit pr = unit price - *cena jednostkowa*

total - *cała suma*

shipping and handling (albo: **freight**) - *przesyłka i dostawa*

MISC = *miscellaneous* - *inne (różnorodne) opłaty*

BAL DUE = *balance due* - *do zapłacenia*

A oto przykłady każdego z tych listów:



RELAX..

Your Company Name

Your Company Slogan

Your Company Street Address

City, State, Zip

Ph. 000-0000 Fax 000-0000

INVOICE

INVOICE NO.

DATE

SOLD TO		SHIP TO		
ADDRESS		ADDRESS		
CITY, STATE, ZIP		CITY, STATE, ZIP		
CUSTOMER ORDER NO.	SOLD BY	TERMS		DATE
SALESPERSON	P.O. NUMBER	DATE SHIPPED	SHIPPED VIA	F.O.B. POINT
QUANTITY	DESCRIPTION	PRICE	UNIT	AMOUNT
			SUBTOTAL	
			SALES TAX	
			SHIPPING & HANDLING	
			TOTAL DUE	

Make all checks payable to: ***Your Company Name***If you have any questions concerning this invoice, call: *Contact Name, Phone Number**THANK YOU FOR YOUR BUSINESS!*

COPANY NAME *Your Company Address*

PURCHASE ORDER

VENDOR:			VENDOR ID _____		
_____			PO # _____		
_____			DATE _____		

SHIP TO:					

SHIP VIA		FOB	BUYER		TERMS
QTY	ITEM	DESCRIPTION	DSC %	UNIT PRICE	TOTAL
			SUBTOTAL		
			TAX		
			FREIGHT		
			MISC		
			BAL DUE		

I. MORE PRACTICE

W katalogu znalazłeś dobrą cenę na hologramy - 4 centy za sztukę. Ponieważ planujesz wyprodukowanie w Polsce płyty kompaktowej z muzyką ludową, zamów ich 100,000 w firmie Metrum przy 5024 W. Fullerton, w Chicago, IL 60634. Zrób to profesjonalnie na formie PURCHASE ORDER.

J. WHY DON'T YOU DO IT?

RESUME- czyli własnoręcznie ułożone podanie o pracę, podsumowujące własne doświadczenie zawodowe i wykształcenie - jest najczęściej używanym sposobem znalezienia pracy w U.S.A., i nie tylko. Po odszukaniu adresów odpowiednich firm (np. w książce telefonicznej), można do każdej z nich wysłać kopię **RESUME** i czekać na zaproszenie na **INTERVIEW** - czyli rozmowę kwalifikacyjną.

Proste - i krótkie - resume ujmuje najczęściej następujące punkty:

1. **Personal data** - dane osobiste, czyli imię i nazwisko, adres oraz numery telefonów w ciągu dnia i wieczorem.
2. **Objective** - cel, czyli o jaką posadę się staramy. Może to być konkretna nazwa stanowiska - np. **Secretary in a business office** - albo ogólny opis tego co możemy robić - np. **Position related to business financing utilizing my skills and education with potential for advancement:**
Stanowisko związane z finansami wykorzystujące moje umiejętności i wykształcenie, z możliwością awansu.
3. **Education** - wykształcenie, czyli wymienienie „od końca”, z podaniem dat, wszystkich szkół, kursów i seminariów, na które uczęszczaliśmy. Oczywiście, w tym miejscu dajemy dłuższy opis jednostek edukacyjnych, które bezpośrednio są związane z przyszłą pracą, a te „niezwiązane” opisujemy krótko.
4. **Work experience** - doświadczenie zawodowe, czyli „wymienienie” od końca, z podaniem dat, wszystkich dotychczasowych prac. I znowu więcej miejsca poświęcamy stanowiskom, które są związane z naszą kolejną posadą. (Ważne jest ujęcie WSZYSTKICH prac, nawet tych wakacyjnych w szkole średniej, lub praktyk zawodowych, bo pokażemy w ten sposób, że także już w młodym wieku umieliśmy odpowiedzialnie wykonywać jakieś obowiązki.)
5. **Skills** - umiejętności, czyli specyficzne zdolności typu pisanie na

maszynie, posiadanie prawa jazdy, znajomość komputera, lub księgowości, etc.

6. **Languages** - języki, czyli określenie stopnia znajomości języków. (Np. **Polish: nativelylike; English: fluent; Russian: for communication.**)
7. **Honors and Awards** - wyróżnienia i nagrody, czyli opis wszystkich „zaszczytów” otrzymanych w trakcie nauki oraz w różnych konkursach i zawodach.
8. **Organizations** - przynależność organizacyjna, czyli wymienienie organizacji społecznych, charytatywnych, zawodowych, kościelnych, etc., w których się udzielamy. Może to być harcerstwo, kółko parafialne, klub turystyczny, chór, etc. Ważne jest pokazanie siebie jako „istoty społecznie zaangażowanej”.
9. **Last salary** - ostatnia pensja, czyli minimum zarobków, które nas interesują w przyszłej pracy. Np. jeśli zarabialiśmy \$18,000 rocznie, i teraz szukamy nowej pracy, to sugerujemy, że musi ona oferować co najmniej tyle samo. (Punkt ten wykorzystują tylko te osoby, które wcześniej dobrze zarabiały. Inni powinni go opuścić.)
10. **References** - referencje, czyli opinie od byłych nauczycieli, pracodawców, a nawet znajomych. Referencje łatwo jest otrzymać w danej chwili np. od księdza, znajomego policjanta, notariusza publicznego, lekarza, etc. Po prostu, powinna być to osoba „ciesząca się powszechnym szacunkiem i zaufaniem społecznym”. (W resume NIGDY nie wymieniamy tych osób, a tylko piszemy: **Available upon request** - *Dostępne na prośbę* - warto jednak od razu zastanowić się, kto je nam wyda.)

A oto dwa przykłady sprawnie napisanych resume:

Agnieszka Kowal
334 Sunflower Ave
Chicago IL 6631
Ph: (312) 2223333

Objective: Position of a secretary in a business office.

Education:

1993-94 Delta Computer System, Chicago, IL
Business Courses: DOS, Word
Processing, Typing, Business English
Title: Diploma

1987-91 High School, Brzesc, Poland
Subjects: general
Title: Diploma

1979-87 Elementary School, Brzesc, Poland
Title: Certificate

Experience:

1993-1994: The Brown's Family, Arlington Hights, Illinois
Position: housekeeper
Duties included: hiring house services, paying utility bills,
taking care of shopping and house supplies, answering
incoming calls and taking messages, sending greeting cards
and invitations, organizing family and guest parties, small
bookkeeping.

1991-1993: The Bush's Family, Elk Grove
Village, Illinois
Position: baby-sitter

Responsible for providing care for a year old girl and eight
years old boy: organizing their free time, preparing baby
foods, watching daily schedule for school and playtime,
helping with homework, providing education games, orga
nizing holiday parties, dosing medicines in case of illness.

Skills: Familiar with IBM; Word Processing including Professional
Write and Word Perfect;
Typing (45wpm);
Currently studying bookkeeping: Lotus 1,2,3.

Languages: Polish - fluent (native-like)
English - good
Russian - for communication

Hobbies: Movies and books; ball-room dancing

Stan Tygiel
417 West Addison Ave
Chicago IL 6634
Ph: (312) 7877526

Objective: Position of a manager in an advertising specialty office, utilizing my skills, with possibilities for advancement

Work Experience:

1993 - present	Centrum Printing Service and Advertising, Chicago, Illinois Position: Advertising Manager Responsible for: Polish-American market researches, safety programs, Polish-American market interference recognition, image building for small Polish-American businesses
1991 - 1993	American Specialty Advertising and Printing, Chicago, Illinois Position: Independent Contractor Sales Rep. Duties included: running marketing recognition programs, safety programs, incentive and premiums programs for promotional offerings, marketing projects for various types of business. Responsible for the work of five people - motivating employees and consumers, building morale, improving productivity, introducing new products and services.
1991 - 1993	Polish Airlines LOT - Midwest Division, Chicago, IL Position: Advertising Consultant
1981 - 1990	Academy of Agriculture SGGW, Warsaw, Poland Department of Pharmacology and Toksykology Position: Assistant Professor Duties included: running laboratory courses and seminars in toksykology.

Education:

1991-1993 Specialty Advertising Association Intl., Chicago, IL
Participant of seminars and individual programs:
- "Setting Business Strategy"
- "Creative Manager and Communicator"
- "Motivating People Towards Peak Performance"
- "Marketing Strategies for Fast Growth"
- "Maxi-Marketing - the New Direction in Marketing Strategy"
Title: Diploma & Certificate of Participation

1975-1980 Academy of Agriculture SGGW, Warsaw, Poland
Department of Veterinary
Title: M.S. in Vet Sciences and Veterinary Doctor

1970-74 High School, Warsaw, Poland
Title: Diploma

Skills: Typing and data entry.
Familiar with IBM/PC WordPerfect
Good communication skills
Direct marketing
Bilingual

Languages: Polish: native-like
English: fluent in speech and writing
Russian: fluent in speech and writing

Organizations: Advertising Business Association, Chatsworth, CA:
Member

References: Upon request.

*A teraz wykorzystując powyższe wzory, spróbuj ułożyć
własne resume...*

>>Discussion Topic on page 114

Resume

Imię i Nazwisko

Adres

Telefon

Objective:

Education:

Work Experience:

Languages:

Organizations:

Hobbies:

References:

UNIT 3 PARTNERSHIP

Założenie spółki biznesowej - **partnership** [pɑ-tne-szyp] - łączy się z podziałem ryzyka finansowego, ponieważ partnerzy - **partners** [paat-nez] - wspólnie ponoszą odpowiedzialność - **are liable** [aar la-je-bl] - ale równocześnie oznacza podział zysków - **distribution of profits** [dys-try-bju-szen ow pro-fyts]. W spółce jedna osoba może zainwestować mniejszy kapitał - **invest less capital** [yn-west les kee-pytel] - ale za to może wnieść swoje umiejętności - **contribute skills** [ken-try-bjut skyls].

>>A. READING

Many partnerships are formed when two or more investors decide to do business together. But a partnership is very much like a sole proprietorship. Competitors are especially eager to unite, because their operational costs can be cut while gross income remains intact.

There are two general types of partnerships: 1. - a regular partnership, which is identical to a sole proprietorship in almost every way, except it involves two or more individuals, who have unlimited liability, and 2. - a limited partnership, in which at least one partner must have unlimited liability, and which is most obvious in architectural, accounting, consulting, and other professional firms.

DON'T FORGET IT:

competitor [kem-pe-ty-te] - konkurent
be eager to [bi i-ge tu] - być chętnym do
unite [ju-najt] - łączyć się
cut costs [kat kots] - zmniejszyć wydatki
gross income [grous yn-kam] - dochód całkowity
remain intact [ri-mejn yn-teekt] - pozostawać nienaruszonym
in almost every way [yn ol-moust ewry lej] - niemal pod każdym względem
involve [yn-wolw] - obejmować, włączać
most obvious [moust ob-wjes] - najbardziej oczywisty

B. LET'S TALK

1. What is important difference between a regular partnership and a limited partnership?
2. Why do competitors want to unite?
3. Would you prefer for your own business a partnership or a sole proprietorship?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. One partner may less capital.
2. We need to lower our costs to have more
3. Competitors are to unite.

>>D. BUSINESS CONVERSATION

Manager z firmy ABC telefonuje do firmy XYZ:

X: Hallo, XYZ Company. May I help you?

A: I guess so. This is Barbara Krzak with ABC Company. I'd like to speak to a person who is in charge of the sales department at your company.

X: So you probably need to talk to David Simpson. Do you want me to put you through?

A: Yes, please.

X: And this is regarding...?

A: Well, expanding your sales areas in Poland.

X: Hold on, please.

A: Sure. Thank you.

in charge of [yn czar-dż ow] - odpowiedzialny za

regarding [ry-gaar-dynn] - dotyczy

expanding sales areas [yks-peen-dynn seilz er-jez] - rozszerzenie sprzedaży

Teraz sekretarka z firmy XYZ powie Davidowi Simpsonowi kto dzwoni, w jakiej sprawie, i zapyta go czy chce z tą osobą rozmawiać. Jeśli nie ma on w tej chwili czasu, przełączy się ona na powrót na linię z ABC i powie. **Sorry Mr Simpson is not at his desk at the moment May I take your message?**

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Americans usually look directly into the eyes of people they are talking with. If someone doesn't make (or keep) eye contact, Americans may think that this person is not telling the truth or is not listening. And of course, sometimes they may think that this person is impolite.

look directly [luuk dy-rek-tly] - patrzeć prosto

eye contact [aj kon-teekt] - kontakt wzrokowy

tell the truth [tel we trufh] - mówić prawdę

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

train [trein] - *to develop skills (rozwijać zdolności)*

supplies [se-plajz] - *materials and equipment necessary for running business (materiały i sprzęt konieczny do prowadzenia biznesu)*

hire [ha-jer] - *to employ someone for pay (zatrudnić kogoś za zapłatą)*

extension number [yks-ten-szen nam-ber] - *a phone connected to the main line (telefon dołączony do głównej linii)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Jaki jest twój numer wewnętrzny?*
2. *Potrzebujemy trochę materiałów biurowych: koperty i ołówki.*
3. *Jeśli zatrudnisz dobrego kierownika, musisz dać mu dobrą pensję.*

H. BUSINESS CORRESPONDENCE

Bardzo często pisanym (niestety) listem biznesowym, jest „prośba o zwrot długu” **A COLLECTION LETTER**. Z góry wiadomo, że tych „prośb” (potrzebnych ewentualnie w sądzie jako dowody) trzeba będzie napisać co najmniej trzy. Pierwsza z nich powinna brzmieć grzecznie i mieć... charakter przypomnienia.

Oto kilka przykładów...

FARRINGTON BANK
P.O. BOX 9201
OLD BETHPAGE, NY 11804 - 9051

May 20, 2001

JOHN WRIGHT
5642 W. MONTROSE ST
CHICAGO, IL 60634

RE: 4656 4110 0120 2884 Ballance: \$195.60
Amount Due: \$40.00

Dear John Wright,

According to our records, we have not received the payment due which appeared on our recent statement.

We assume that this is an oversight and that the amount due will be mailed immediately to the address below.

FARRINGTON BANK
P.O. Box 3776
Omaha, NE 68103 - 0776

If you have already mailed your payment, please accept our thanks and disregard this letter.

Sincerely,

Collection Department
516-576-0423

Bally's Chicago
Health Clubs, Inc.
P.O. Box 20131, Baltimore, MD 21286

CLAIM NO. 00050459550000

April 28, 2001

00050459550000
PATRICIA BROWN
2553 N. LECLAIRE
CHICAGO, IL 60639

BALLANCE DUE: \$ 341.45
HEALTH CLUB MEMBERSHIP

Your seriously delinquent account with the above named creditor has been placed with this office for collection. Your creditor has instructed us to offer you the following:

- Settlement of 50% of your outstanding contractual balance*
- Credit cleared with the above named creditor
- No further obligation for payment
- Interest charges that have accumulated will also be waived

If you act now, this offer will save 50% of your outstanding ballance.
This is a one time offer!!! If you choose to take advantage of this tremendous opportunity, please call 1-800-638-1007.

This is an attempt to collect the debt. Any information obtained will be used for this purpose.

*No club usages allowed once your account is settled

Sincerely,

MR. DAVID TURNER (EXT. 3026)
Collection Representative

(LTR Z03)

January 29, 2001

Dear Paul Fink,

We want you to know that we appreciate having the pleasure of numbering you among our many thousands of satisfied customers.

However, a review of your account indicates that several statements and reminders of your delinquency have been sent to you.

Due to your failure to make payment, our procedures now require that we mark your file with the legend Slow Pay.

If you value a good reputation with us you can restore our confidence in you provided you choose to favor us with your check by return mail. Only then can we clear your file.

Cordially,

Sean Scheafer
Credit Department
(515) 284 - 6751

Paul Fink
ACCOUNT # 25 - 003 - 460577723

BOX 11074, DES MOINES, IOWA 50336 - 1074

Glossary:

according to our records [e-kor-dynn tu aue re- kerdz]- *zgodnie z naszymi zapisami*

payment due [pej-ment dju] - *należna zapłata*

assume [e-sjum] - *zakładać, przypuszczać*

mail immediately [mejł y-mi-dietly] - *wysłać natychmiast przez pocztę*

disregard [dys-ry-gaad] - *nie zwracać uwagi, lekceważyć*

1. Zwróć uwagę, że uprzejmy ton takiego listu może zobowiązać „niesforne” płatnika do szybkiego działania.
2. Upominający się czyni z góry założenie, że płatnik po prostu „przeoczył” należność w nawale swoich ważnych obowiązków.
3. Wierzyciel zakłada, że płatnik być może już pokrył należność i korespondencja jest nieaktualna.
4. Nie trzeba pisać za co płatnik jest winny - on sam doskonale o tym wie!
5. Użyte tutaj zwroty mogą się także przydać w rozmowie telefonicznej:

A oto jeszcze jeden wzór listu pisanego w „podobnej” sprawie:

Dear Mr Smith,

Assuming that your failure to pay your balance of \$734.00 is an oversight, we are enclosing a duplicate of your bill.

This account has been pending since July, and it is now two months overdue.

We hope to receive your check for \$734.00 by return mail as soon as possible. If there is any problem, kindly let us know.

Sincerely,

I. MORE PRACTICE

Trudno - pracujesz w biznesie, musisz się na takie listy przygotować! Napisz jeden - „grzeczny” - do osoby, która jest winna twojej firmie \$534.

J. WHY DON'T YOU DO IT?

Mnóstwo osób piszących swoje resume po angielsku robi jeden podstawowy błąd - dosłownie tłumaczy nazwę swojego zawodu (np. według słownika). A zatem, ktoś, kto w swoim podaniu wpisze **BOOKKEEPER** zamiast **ACCOUNTANT**, natychmiast z biegłego księgowego (rachmistrza) stanie się zwykłym urzędnikiem księgowości po kilkutygodniowym kursie. A kiedy przyjdzie do „technika żywienia

zbiorowego” lub „operatora urządzeń półautomatycznych” sprawy jeszcze bardziej się komplikują.

Jedynym sposobem uniknięcia takich pomyłek jest porównanie kwalifikacji, doświadczenia i edukacji potrzebnych w odpowiednich zawodach. Dlatego lepiej zacząć od nazw zawodów obowiązujących w danym kraju.

(Dla poniższych nazw zawodów spróbuj znaleźć polskie odpowiedniki):

art director [art dy-rek-ter]
assembler [e-sem-bler]
banker [been-ker]
beautician [bju-ty-szen]
broker [brou-ker]
cartoonist [kar-tuu-nyst]
clerk [klerk]
court translator [kort trenz-lejter]
electrician [y-lek-try-szen]
environmental scientist [yn-vaje-mentel sajen-tyst]
factory worker [fee-ktery lee-rker]
fashion designer [fee-szyn dy-zajner]
firefighter [faje-fajter]
flight attendant [flajt e-ten-dent]
graphic designer [gree-fyk dy-zajner]
hotel manager [heu-tel mee-nydżer]
insurance agent [yn-szue-rens ej-dżent]
janitor [dżee-nyter]
librarian [laj-bre-rien]
machine operator [me-szin ope-rejter]
nurse [nee-rs]
pet detective [pet dy-tek-tyw]
plant supervisor [pleent supe-wajzer]
printer [pry-nter]
salesman [sejls-men]
teller [te-ler]
typist [taj-pyst]

Może w tłumaczeniach przydadzą ci się następujące odpowiedniki: *drukarz; bibliotekarz; agent ubezpieczeniowy; ekolog; kosmetyczka; pośrednik; kierownik działu osobowego; kasjer bankowy; prywatny detektyw zaginionych zwierząt domowych; majster fabryczny; kierownik sprzedaży; grafik; stewardessa; animator; reżyser artystyczny; tłumacz sądowy; kierownik hotelu; bankier; strażak; robotnik fabryczny; operator urządzeń automatycznych; projektant mody; urzędnik biurowy; montażysta; dozorca; maszynistka; pielęgniarz; sprzedawca...*

UNIT 4 CORPORATION

Kiedy biznes rośnie - **is expanding** [yz yks-peen-dynn] - kierujący nim często myślą o staniu się spółką akcyjną - **corporation** [korpe-rej-szen]. A inne osoby widząc powodzenie biznesu, być może zechcą zainwestować w niego - **invest capital** [yn-west kee-pytel]. Nowa korporacja sprzeda im wtedy swoje akcje - **sell stock** [sel stok] - i stworzy zarząd - **board of directors** [bord ow dy-rek-tez]- w którym zasiadają właściciele akcji - **stockholders** [stok-houl-ders].

>>A. READING

Legally, a corporation is treated in much the same way as a person: it can sue, be sued, own property, and pay taxes. There are two basic types of corporations in the US: regular corporations and S-corporations favored by small business. With a few exceptions, regular and small corporations follow the same principles.

The greatest advantage of incorporation is limited liability. Aside from cases in which fraud is involved, an owner's liability is limited to the amount invested. The main disadvantage of a corporation is double taxation. That means that both a corporation and stockholders pay separate taxes on any profits they earn.

DON'T FORGET IT:

legally [li-ge-ly] - *z prawnego punktu widzenia*

sue [su] - *wnosić oskarżenie, skarżyć*

a few exceptions [e fju yk-sep-szyns] - *kilka wyjątków*

follow principles [fo-leł pryn-se-pylz] - *postępować według zasad*

aside from [e-sajd from] - *poza*

fraud [frod] - *oszustwo*

taxation [teek-sej-szen] - *opodatkowanie*

B. LET'S TALK

1. In what ways is a corporation treated by law like a person?
2. Who are the owners of a corporation?
3. What are advantages and disadvantages of the corporate form of ownership?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. I invested some with IBM last week.
2. Legally, a corporation can be by a person.
3. It is important to principles in business.

>>D. BUSINESS CONVERSATION

Kiedy nie wystarcza rozmowa telefoniczna, obydwie strony umawiają się na osobiste spotkanie – **APPOINTMENT**:

A: Did you get a chance to look over the material I sent you last week?

B: Yes, I did. And it's... very interesting.

A: Good. Why don't we meet for lunch and discuss the details.

B: Well... it would be fine. I don't think I can make it this week, but I'll have my secretary call your office to make an appointment after the weekend.

A: Sounds good to me. Thank you.

B: See you soon. Thank you.

get a chance [get e czenz] - mieć okazję

look over [luk ę-we] - przeglądnąć

make it [mej k yt] - zdarzyć, „wyrobić się”

make an appointment [mej k en e-pojn-tment] - umówić się na spotkanie biznesowe

have someone do something [hew sam-łan du sam-fhyn] - spowodować, aby ktoś coś zrobił.

Zwróć uwagę, że rozmówca „B” nie zobowiązał się do żadnych konkretnych działań w sprawie przesłanych materiałów. Powiedział po prostu **It's interesting** co sugeruje, że nie jest pod wielkim wrażeniem, ale też nie odmawia dalszej rozmowy na ten temat.

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Shaking hands is the proper way to greet someone in business. When two people shake hands they both make eye contact, they smile and the handshake lasts only a few seconds. The handshake should be firm, not limp. (Some people think that a “too gentle” handshake shows lack of confidence.)

handshake [hend-szejk] - uścisk dłoni

lack of confidence [leek ow kon-fydens] - *brak pewności siebie*
limp [lymp] - *słabowity*

>>F. BUSINESS TALK

Domyśl się znaczenia tych słów:

inventory [yn-wen-czry] - *a list of items a company has in stock (lista towarów, które przedsiębiorstwo ma na składzie)*

fee [fi] - *amount of money charged for a service (suma pieniędzy pobierana za usługę)*

proposal [pre-peu-zel] - *an offer or plan presented for acceptance (oferta lub plan przedstawiony do zatwierdzenia)*

time sheet [tajm szijt] - *form to fill in the hours you worked (formularz do wpisania godzin pracy)*

>>G. EXERCISE

A teraz powiedz po angielsku :

1. Jaką opłatę liczą sobie oni za ten serwis?
2. Dyrektor tego przedsiębiorstwa zamierza przegłądać naszą propozycję biznesową!
3. Potrzebujemy nowy rozkład godzinowy dla naszych robotników.

H. BUSINESS CORRESPONDENCE

Pełna nazwa „*krótkiego listu z przypomnieniem*” - **memorandum** - praktycznie nie jest nigdy używana. Wszyscy nazywają go **MEMO** i jest on zazwyczaj używany do korespondencji wewnątrz-biurowej lub w ogóle „firmowej”. Najczęściej chodzi o to, żeby pisemnie potwierdzić ustne polecenia i upewnić się, że dotarły one do wszystkich zainteresowanych:



Take it easy ...

TO: All employees
FROM: John Poranek, Personnel Manager
DATE: June 26, 2001
SUBJECT: Meeting to discuss non-smoking policy

There will be a meeting on Monday, July 3, at 4:30 to discuss our new non-smoking policy and how to put it into effect.

The agenda is as follows:

- | | |
|--------------------------------|------------|
| 1. Mr. Sport's presentation | 5 minutes |
| 2. What is your opinion on it? | 25 minutes |
| 3. Vote | 5 minutes |

Please try to think the subject over so that you can have clearly-cut opinions for the meeting.

I'm certain you will solve the problem with your usual good judgment and spirit.

I. MORE PRACTICE

Napisz własne **MEMO** w sprawie przedyskutowania terminów letnich wakacji. Pamiętaj, że pracownicy nie mogą wyjechać wszyscy na raz!

J. WHY DON'T YOU DO IT?

Jeśli chcesz zainwestować swoje ciężko zarobione pieniądze w akcje korporacyjne, możesz to zrobić przynajmniej na dwa sposoby: 1. kupić je samemu na giełdzie według własnego uznania, lub: 2. powierzyć pieniądze zaufanemu pośrednikowi (**stockbroker**), który jako specjalista (teoretycznie) powinien wiedzieć co jest obecnie najlepszą inwestycją. Tak czy owak, warto się nauczyć odczytywania notowań akcji podawanych codziennie we wszystkich większych gazetach europejskich i amerykańskich. Oto przykład z „**Chicago Tribune**” opisujący jak odczytać notowania giełdy amerykańskiej:

>> *Discussion Topic on page 119*

New York Stock Exchange/ American Stock Exchange

New York Stock Exchange/ American Stock Exchange

Objaśnienie znaków:

Arrows - strzałki pokazują wzrost lub spadek po ostatnim zamknięciu notowań w okresie 365 dni

Stock - skrócona nazwa przedsiębiorstwa. Następująca po nim litera jest wyjaśniona w przypisach - **Footnotes**

PE ratio - współczynnik cenowo-zarobkowy. Osiągany jest poprzez podzielenie obecnej ceny akcji przez zysk z jednej akcji w okresie 12 miesięcy

High Low - najwyższa cena sesji/ najniższa cena sesji

Close - cena o 5:15 po południu (czasu nowojorskiego)

365day High Low - najwyższa i najniższa cena dzienna w ciągu minionych 365 dni

Div - wskaźnik dywidendy z jednej akcji oparty na najnowszej dywidendzie okresowej

Sales (hds, - liczba akcji sprzedanych do 5:15 po południu.
Podkreślenie wskazuje na sprzedaż ponad 1% ogółu akcji.

Chng - różnica pomiędzy dzisiejszą ceną zamknięcia i ceną zamknięcia z poprzedniego dnia. Pogrubione litery wskazują zmianę ceny większą niż 3%.

- nazwy akcji są podawane alfabetycznie
- ceny są podane w dolarach (np. 35 7/8 = \$35.87)
- wszystkie dywidendy (zyski akcjonariuszy) są obliczane w okresie rocznym

Tych kilka wyjaśnień na pewno nie zrobi z Ciebie maklera giełdowego, ale czasami miło jest sprawdzić samemu jak stoją dzisiaj akcje!

UNIT 5 ORGANIZATION STRUCTURE

Podjmując nową pracę warto od razu zapoznać się z kartą organizacyjną - **organizational chart** [or-ge-ny-zej-sze-nel czart]. Jest to graficzne przedstawienie podziału władzy i obowiązków pokazujące drogę służbową - **chain of command** [czejn ow ke-mend] - a więc kto kogo ma słuchać i kto nad kim ma władzę kierowniczą - **who has authority over who** [hu hez e-fho-re-ty eł-we hu].

>>A. READING

There are many types of organizational structures and no structure is better than another. Which one is correct for a particular business depends upon many things. These are: the type of business, size and scope of operations, style of management, staff, location, employee skills and education level, etc.

In business, organization structure means the relationship that exists between positions and the people who hold the positions. A good organization structure should provide an efficient work system as well as a system of communication.

DON'T FORGET IT:

particular [pe-ty-kju-le] - *szczególny, dany*

depend upon [dy-pend e-pon] - *zależać od*

scope [skołp] - *zakres*

staff [staf] - *personel*

employee skills [emplo-ji skylz] - *umiejętności pracownicze*

relationship [ry-lej-szen-szyp] - *związek*

hold a position [hold e pe-zy-szyn] - *zajmować stanowisko*

efficient work system [y-fy-szynt terk sys-tem] - *system wydajnej pracy*

B. LET'S TALK

1. What are the two functions of organization structure?
2. What does organization structure depend on?
3. Would one organization structure be correct for all types of business?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. The president of a company usually has over the vice president.
2. Organization structure provides an work system.
3. What is size and of your operations in Eastern Europe?

>>D. BUSINESS CONVERSATION

Typowy przykład odwołania przez telefon wcześniej umówionego spotkania:

A: Hello. My name is Stan Tygiel. May I speak with Mr. Schultz, please?

B: I'm sorry, Mr. Tygiel. Mr. Schultz is out. May I take a message?

A: Yes. I have an appointment with Mr. Schultz tomorrow at 1 o'clock...

B: ...yes?

A: ...and I'm afraid I can't make it.

B: I see. Would you like to reschedule the appointment?

A: No. Thank you. Something important has come up. I'll call Mr. Schultz later today.

reschedule [ry-ske-dzel] - ustalić nowy termin, przesunąć termin

come up [kam ap] - wydarzać się, okazywać się

Zwróć uwagę, że Mr. Tygiel rozmawiając z sekretarką nie podał jej powodów odwołania spotkania, a jedynie poinformował ją dość ogólnie, że „zaistniało coś ważnego”, co uniemożliwia odbycie tego spotkania.

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

It is always a good idea to confirm any appointment which you made more than a week earlier. But occasionally it is necessary to delay an appointment or cancel it. And if you must cancel an appointment through a third person, it is not necessary to explain why you must do it. However, it is polite to call later and explain directly to the person involved.

confirm [ken-ferm] - potwierdzić

occasionally [e-kej-żne-ly] - czasami

delay [dy-lej] - opóźnić

cancel [ken-sel] - odwołać

explain [eks-plejn] - wytłumaczyć

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

receipt [ry-sijt] - *written statement that money, goods or mail has been received (pisemne oświadczenie, że pieniądze, towary lub poczta zostały otrzymane)*

debt [det] - *something that is owed another person (coś, co jest winne innej osobie)*

discount [dys-kaunt] - *an amount of price reduction (suma, o którą obniżono cenę)*

gentlemen's agreement [džen-tel-menz e-gri-ment] - *an unwritten agreement guaranteed only by the honor of the people involved (niepisane porozumienie gwarantowane jedynie honorem zaangażowanych w nie osób)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Dżentelmeński układ nie potrzebuje żadnych rachunków.*
2. *Musisz być odpowiedzialny za swoje długi.*
3. *Jeśli dostaniemy obniżkę, kupimy te towary.*

H. BUSINESS CORRESPONDENCE

Na spotkanie biznesowe można umówić się nie tylko przez telefon, ale również listownie. Także i tutaj może się przydać **A LETTER OF REQUEST**. Pisząc go w takiej sytuacji, spróbuj sam siebie postawić na miejscu czytającego i postaraj się wzbudzić jego zainteresowanie już od samego początku:



Study one unit at a time...

Herman Earlymorning
Trzech Krzyży 16
Warsaw, Poland

29 May, 2001

Mr. Ziggy Cubbik
Delta Computer System
5306 W. Lawrence Ave.
Chicago, IL 60630

Dear Mr. Cubbic:

Although we have never met, I have known of your fine work at Delta Computer System for a long time. My name is Herman Earlymorning and I am a marketing manager of The International Computer Systems Inc. Since we have similar positions in similar companies, I thought that on my upcoming business trip to Chicago, we could both benefit from a meeting at your office.

I will call you on June 15. But let me inform you just now, that I arrive in Chicago on Wednesday, June 22.

I look forward to meeting you personally very soon.

Regards,

Herman Earlymorning

Zauważ, że piszący nie podał dokładnie tematu sprawy, o której chce rozmawiać. Zasugerował jedynie wspólne powiązania biznesowe. A przy okazji doskonale sobie zdaje sprawę, że Mr. Cubbic najpierw zasięgnie dokładnych informacji o International Computer Systems, zanim zgodzi się na jakąkolwiek rozmowę.

I. MORE PRACTICE

Napisz własny list z prośbą o spotkanie. Pracując dla firmy **SYRENA POLAND** jako **sales manager** pragniesz spotkać swojego odpowiednika z **OPEL GERMANY**. Pamiętaj o nawiązaniu, przedstawieniu się i ogólnym opisanu swojego celu.

J. WHY DON'T YOU DO IT?

Celem resume jest opisanie kwalifikacji i doświadczenia osoby starającej się o pracę. Celem **INTERVIEW** (rozmowy wstępnej) jest poznanie cech charakteru tej osoby. Oto typowe pytania zadawane w czasie interview. Odpowiadając na nie, nie zapominaj w jakim celu zostały one zadane...

1. *Tell me a bit about yourself - where were you born? What schools did you go to? Your family, and so forth?*
2. *Why do you want to work as a secretary?*
3. *What was your last job? What didn't you like about it?*
4. *What are your professional goals?*
5. *Everybody has weaknesses - what are yours?*
6. *How did your education prepare you for this job?*
7. *What do you want to be doing five years from now?*
8. *Do you prefer working with others or by yourself?*
9. *Are you willing to work overtime?*
10. *What have you done about your professional development in the last few years?*

goals [geɪlz] - cele, plany na przyszłość

weakness [ˈwiːk-nəs] - słabość

prefer [prɪ-ˈfeɪ] - woleć, preferować

be willing [bi ˈlɪ-ˌlɪnn] - chcieć

professional development [pre-ˈfeɪ-szənəl dy-ˈwe-lɒp-mənt] - rozwój pod względem zawodowym

UNIT 6 JOB HUNTING

Kiedy zarząd - **management** [meeny-dźment] - chce rozbudować personel - **add to the staff** [eed tu we staf] - wynająć nowych pracowników - **hire new employees** [ha-je nju em-plo-jiz] - lub obsadzić stanowisko - **fill the position** [fyl we pe-zy-szyn] - ma kilka możliwości znalezienia właściwej osoby - **appropriate person** [e-preł-priejt per-syn]. Możesz nią być i ty, jeśli akurat szukasz pracy - **look for a job** [luk for e džob]...

>>A. READING

There are some sources the employer can use when he wants to hire a new employee: employment agencies, consulting firms, placement offices, and professional societies. He can also advertise in the classified section of newspapers and request prospective candidates to send in resumes.

If you are looking for a job, you may: answer local newspaper ads, go to employment agencies, mail your resume to a number of companies, place your own ad in a newspaper, etc. But the best way is to use your personal contacts and ask your teachers, relatives or friends for job leads.

DON'T FORGET IT:

source [sors] - źródło

employer [em-plo-je] - pracodawca

placement office [plej-sment o-fys] - biuro zatrudnienia przy szkole

advertise [ed-we-tajz] - ogłaszać w gazecie

classified section [kle-sy-faj sek-szyn] - dział ogłoszeń

request [ry-kłest] - prosić

answer ads [en-ser eedz] - odpowiadać na ogłoszenia

place ads [plejs eedz] - umieszczać ogłoszenia

job leads [džob lijdz] - wskazówki dotyczące pracy

B. LET'S TALK

1. If you are an employer, what sources do you use to hire new people?
2. If you're looking for a job, what is in your opinion - the best thing to do?
3. What kinds of professional societies do you know?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. The best way to find a job is to use your contacts.
2. Can you give me any job?
3. Let's place our ads in a section and see what happens!

>>D. BUSINESS CONVERSATION

Odpowiedź na telefon nagrana na „automatycznej sekretarce” (**answering machine** [eɛn-serynn me-szin]) używanej w biznesie powinna zawierać, przynajmniej, nazwę biznesu, informację o godzinach otwarcia oraz prośbę o zostawienie wiadomości. Np.:

Thank you for calling ABC Company. We are not able to answer your call at the moment but if you'd like to leave a message, we will return your call as soon as possible.

Our office hours are from 9 a.m. to 3 p.m., Monday through Friday.

Our address is ...

Wiadomość nagrywana na **answering machine** (po usłyszeniu sygnału!) powinna zawierać identyfikację telefonującego, krótki opis sprawy oraz możliwości telefonicznego kontaktu z nim. Np.:

I'm calling about your recent ad in Moscow Tribune. My name is Iwan Kaluzny. My phone number is Thank you.

call about [kol e-baut] - dzwonić w sprawie

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

If you reach the wrong telephone number, it is polite to check the number that you thought you dialed: "Is this 202-9113?", and apologize: "Oh, I'm sorry. I must have the wrong number". (If you get the wrong number in US, when you dial long distance, dial "0" and tell the operator that you mis-dialed. The phone company will send you a refund.)

dial [da-jel] - wykręcić numer

apologize [e-po-le-dżajs] - przepraszać

long distance (call) [lɒnn dys-tens (kol)] - rozmowa zamiejscowa

mis dial [mys-da-jel] - niewłaściwie wykręcić numer

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

bonds [bondz] - *certificates that yield interest after a specified date*
(świadcstwa finansowe, które przynoszą procent po ustalonym terminie)
raise [rejz] - *an increase in earnings* (powiększenie w zarobkach)
liquidate [ly-kły-dejt] - *to get rid of merchandise* (pozbywać się towarów)
back order [bek o-de] - *an order not yet filled* (zamówienie jeszcze nie zrealizowane)

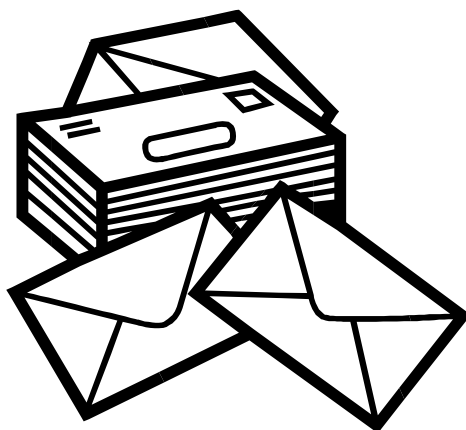
>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Kupowanie obligacji rządowych jest pewnym interesem.*
2. *Słuchaj! Dostałem podwyżkę!*
3. *Powinniśmy zrealizować zaległe zamówienia, żeby wyzbyć się trochę towarów.*

H. BUSINESS CORRESPONDENCE

Wysyłając resume, dobrze jest do niego dołączyć *list „od siebie”*, który pokazuje kilka cech charakteru starającego się o pracę i dodaje nieco informacji. Tego typu list nazywany bywa **A LETTER OF APPLICATION** lub **A COVER LETTER**:



John Lateevening
234 53rd Ave.
Brooklyn, N.Y....

May 30, 2001

Mac Donald's Offices
777 Erie St.
Des Plaines, IL 60115
(Attn.: Personnel Manager)

Dear Sir/Madam:

When I visited your office last week, I noticed that it was really busy! And the thought came to me that you might be able to use a person with my background to help out. I would like to be considered for a position as an office manager.

For four years I worked for Polish Travel Bureau "Zakopane" as an office manager. More recently I worked for two years for "Duralex" Employment Agency as a sales coordinator. Unfortunately, the owner had to reduce her staff because of loss of the Labor Department permit. Now I am a garbage pick-up man at Unlimited Trash Inc. in Chicago. This is just a temporary job until I find more suitable employment.

I am enclosing my resume. You can see that I was a student at Delta Business School for six months where I studied computer operating.

If you can find an opening for a person with my qualifications, I would appreciate a personal interview.

Sincerely yours,

John Lateevening

I. MORE PRACTICE

Według powyższego wzoru, napisz **A LETTER OF APPLICATION** adekwatny do twojej sytuacji.

J. WHY DON'T YOU DO IT?

Przeglądanie sekcji ogłoszeń drobnych może być fascynującą lekturą. Spróbuj się do tego przekonać przeglądając kilka przykładów.

ACCOUNTING

**ACCOUNTING
SUPERVISOR**

Our Fortune 500 company has an opening in our Finance Department as an Accounting Supervisor. Responsibilities include gathering, recording, reviewing, analyzing and presenting financial activity. Must be knowledgeable in general with accounting, budgeting, capital and financial analysis.

- The ability to organize, prioritize, as well as provide a high degree of accuracy in reporting information is a must.
- Requires supervisory experience, a degree in Accounting or Finance or equivalent related experience, and four to five years experience in accounting related positions. Public accounting experience is desirable.
- CPA certification is preferred.
- PC and mainframe system literacy as well as excellent written and oral communication skills is required.

Qualified candidates should send resumes and salary requirements to the address below:

**P.O. Box 803883, T-2019
Chicago, IL 60680**

CUSTOMER SERVICE

Experienced person with friendly professional phone manner to work in our Special Needs Center. Heavy phone work, helping people make selections of special needs equipment to serve their needs. **NON-SMOKING** Burr Ridge office. \$18,000 base + commission. Good benefits. Call for interview, 708-654-9200, ext 121 or FAX resume: 708-654-9219

CUSTOMER SERVICE
REP

Chgo-based meat and bakery goods div. of a Fortune 500 co. seeks a degreed individual with exc. Communication skills. Duties will include order taking, pricing, invoicing, correspondence & liaison with the sales force. Attractive salary/ fringe benefits pkg. Send resume in confidence to: P.O. Box 08-087, Chgo., IL 60608.

DATA ENTRY

★★★★★★★★★★★★

SEASONAL POSITIONS**Now through****December/ January**

Follett Campus Resources needs temporary data entry personnel to work in our warehouse. 10 key skills and computer literacy are required. Basic hours are 8:00 a.m.- 4:30 p.m. Pre-employment drug test will be required. Apply in person Monday-Friday, 8:00 a.m.- 4:30 p.m., at:

**FOLLETT CAMPUS
RESOURCES**

2211 West Street
River Grove, IL 60171
(Just west of Triton College)
No Phone Calls Please!

Directions:

From Des Plaines River Rd., take Fullerton Ave. ½ mile wets to West St. Turn left (south) one block to Follett entrance at Belden.

From North Ave., go north ¾ mile on George St., Which becomes West St. at Palmer.

Equal Opportunity Employer

★★★★★★★★★★★★

**DATA ENTRY
OPERATORS**

Experienced data entry operators needed for short term and long term temporary work for top banks in the Loop. Three shifts available, full and part time. Must have min. 8,000 KPH per hour. Attention to detail. \$6.50-\$8.00 per hour. Permanent job opportunities and other benefits.

312-427-3139

**RIGHT
EMPLOYMENT
CENTER**

★★★★★★★★★★★★

Sales

STEEL

Opportunities in Chicago area for those experienced in inside sales, outside sales, customer service and traffic. Metals experience preferred – immediate opportunities. Send resume to:

John Beam
P.O. Box 2151
Louisville, KY 40201

Sales

SOFTWARE SALES
\$50 SAL/COMM-
EXPENSES Fortune 200 client is seeking Account Executives with 3+ Years sales experience. College degree, computer literate and accounting background. Call our rep at 312-419-0370

**DATA ENTRY CLERK**

Chicago manufacturer seeks data entry clerk for purchasing and receiving. Candidate must have 2 years experience. Will work directly with the materials manager. Requires good computer and organizational skills. Some telephone work required. Please call between 9am – 12 Noon only
312-826-3900

SECRETARY

Join a dynamic and well-known organization in a professional secretary position and have an opportunity to show your excellent secretarial and organizational skills.

We seek candidates with at least 2 years secretarial experience, ability to take dictation and type at least 60 wpm, and computer skills.

Send resume (must include salary requirements) to:

COCA-COLA
BOTTLING CO.
Attn: Human Resources
7400 N. Oak Park Ave.
Niles, IL 60714-3818
Resumes accepted through
October 18. EOE

SECRETARY

Are you looking for variety? Do you have a solid word processing background on a number of different softwares? If this sounds like you, come in and check out our Permanent Temporary program. This positions requires a lot of flexibility and the willingness to perform a variety of tasks. For further details on this unique position, contact Patti at Preferred Staffing, (708) 241-9455. EOE

SECRETARY/ ADMINISTRATIVE
Dynamic and rapidly- expanding nat'l. healthcare firm has an exciting opportunity for an intelligent, detail-oriented person with excellent computer (WP and Graphics a must) and transcription skills. Must work well under pressure and meet deadlines. Support Sr. Mgmnt. Excellent salary and benefits with 401k. Resume with salary history to: 515 N. State St, #2310 Chicago, IL 60610

Attention JK

SECRETARY

Immed. opening. WordPerfect wd.proc. & spreadsheet proficiency req. Benefits incl. Family tuition. Apply in person 8:30- 3:00 M-F, 190 Prospect, Lehmann Hall, Rm. 220, Elmhurst, IL.
EOE

ELMHURST COLLEGE

Secretaries / Administrative Assistants

Sara Lee Corporation, a multi-billion dollar, Fortune 33 manufacturer of such well-known consumer brands as L'eggs®, Hanes® and Champion®, has exceptional opportunities available for staff Secretaries and Administrative Assistants.

Incumbents will be responsible for performing complex secretarial duties and providing administrative assistance to various departments. We seek individuals with 3-7+ years of experience, knowledge of personal computers (IBM or Macintosh) and typing speed of 60-75 w.p.m. The incumbents must possess a professional demeanor, and have excellent communication and telephone skills. Exceptional organizational skills, and the ability to work on multiple projects simultaneously are also necessary.

We offer competitive salaries and outstanding benefits including 80% tuition reimbursement, product discounts and many other major company benefits. For consideration, please send your resume, including salary history, to:

Department of Human Resources

Attn: LK

Sara Lee Corporation

*Three First National Plaza
Chicago, IL 60602*

*An equal opportunity/ affirmative action
employer m/f/d/v.*

SARA LEE CORPORATION



>> Discussion Topic on page 121

Pracę możesz znaleźć także wypełniając aplikację na miejscu. Na przykład, gdybyś chciał(a) zostać policjantem w Chicago:

City of Chicago
Department of Personnel
Room 1100 – City Hall
121 N. LaSalle St.
Chicago, IL 60602

Career Service Exam

Title and Examination
Number

City of Chicago Application Form

**Please PRINT – Use Pen – Press Firmly
Fill in ALL Information**

Last Name First Name M.I.

Address Street Apt. No./ P.O. Box Sex M F

City State Zip Code Home Phone Number (____)

Social Security Number Date of birth m/d/y Age on last birthday ____ years

Race/ Ethnic Identification:
(The following definitions are those used by the United States Equal Employment Opportunity Commission. This information will be used for statistical purposes only.)

WHITE

BLACK/ AFRICAN

AMERICAN

HISPANIC

ASIAN or PACIFIC

ISLANDER

NATIVE AMERICAN

INDIAN or ALASKAN

NATIVE

Have you ever been convicted of any crime? ? Yes ? No (If Yes, describe. Include date and type of conviction.)

If you were ever known by another name, enter it here.

Last First

Were you in the armed forces?

Yes No

If Yes, From: / To: /

Driver's License # _____
Date Expires _____

Are you a High School graduate or equivalent (G.E.D. Certificate)?

Yes No

Do you have a college degree?

Yes No

If Yes, Associates Bachelors

I affirm that all of my statements on this form are true and complete and that any falsification or omission shall be punishable as perjury as well as a violation of Municipal Code of Chicago 2-74-090, which provides for a fine of up to \$500 and six month imprisonment. I also understand that Municipal Code of Chicago 2-152-150 prohibits the hiring of anyone who owes any debt to the City of Chicago. I affirm that I do not owe the City any fees, fines or taxes.

<<Be Sure to Sign Below>>

Signature: _____

Date: _____

POLICE OFFICER QUALIFICATIONS

The **HIRING PROCESS** consists of three (3) steps. The first step is a series of multiple-choice written tests and a biographical data form. Persons who pass this step will have their names placed on a list making them eligible for processing through the remaining steps: drug screening and background investigation. All three steps must be successfully completed in order to be considered for employment.

ELIGIBILITY REQUIREMENTS: (*Subject to change)

Age: *Must be age 20 by December 31st. and show proof of age, such as driver's license, at the time they apply.

Education: *High School Diploma or GED equivalency certificate.

Drivers License: Must possess a valid driver's license at the time of application.

Physical fitness: Must be passed before an eligible candidate may be placed in the Training Academy.

Residency: Will be required to live in Chicago as of the date of employment.

Height and Weight: No height requirement, weight will be commensurate with height.

Vision: 20/200 corrected to 20/25 - No color blindness.

TESTING REQUIREMENTS:

Written: Must pass the written exam to be considered.

Physical: Must pass a medical examination and physical fitness test.

Psychological: Must pass a series of psychological tests.

Drug test: ZERO tolerance, must pass drug screening.

Background: ALL candidates must pass a background investigation check: character, criminal history and work history are checked.

STARTING SALARY: \$34,596 (2001)

TRAINING ACADEMY: (Subject to change)

General Information: The 400 hour basic training course required by the Illinois Governmental Law Enforcement Officers Training Board is augmented by the Chicago Police Department with an additional 300 hours. Instructional methods range from lecture to discussion periods, to practical exercises. Successful completion of the 700 hour course prepares the recruit for the State of Illinois Certificate Examination and the next phase of training: field evaluation.

Courses: Course topics include Human Behavior, Criminal Law, Traffic Law, Firearms and Drill, Physical Training, Department Administrative Systems and Operations, Policy and Procedures, Report Writing, Crime Investigation Procedures, Safety Practices, and many more.

College Courses: The Chicago City Wide College conducts approximately 140 hours of classes on police related courses.

Uniforms: A \$900 allowance is disbursed EACH year to purchase and maintain uniforms and weapons.

Probation: Each probationary police officer **MUST** successfully complete a ONE YEAR probation period.

BENEFITS:

The Chicago Police Department provides a comprehensive benefits package to the men and women serving the citizens of Chicago. The combined salary, overtime compensation, paid holidays, paid vacation, uniform allowance, pension plan, personal leave time, dental insurance plan, vision care plan, hospitalization plan and sick days are among the nation's highest compensation programs. The additional optional benefits available are the Life Insurance Program, Deferred Compensation Plan (voluntary pre-tax savings plan), and the Savings Bond Program.

Counseling services are available for both department members and their families. Tuition reimbursement is provided for department members attending approved educational institutions for job related courses.

Prepared by the Bureau of Staff Services
Preventive Programs and Neighborhood
Relations Division
1121 S State Street Room 15
Chicago IL 665

*Cóż, praca policjanta daje wiele korzyści, ale bywa niebezpieczna –
decyzja należy do ciebie...*



UNIT 7 OFFICE EQUIPMENT AND FURNITURE

Niezależnie od tego czy prowadzisz biznes - **run the business** [ran we byz-nes] - w domu, czy na zewnątrz, potrzebne ci jest biuro. Może zatem to być biuro domowe - **home office** [hełm o-fys] - albo oficjalne biuro biznesowe - **business office** [byz-nes o-fys]. I tu i tam, potrzebny ci jest odpowiedni sprzęt - **equipment** [y-kłyp-ment] - i umeblowanie - **furniture** [fer-ny-cze].

>>A. READING

A well-equipped office sometimes decides on the effectiveness and efficiency of your work. Your office witnesses not only your success but also your mistakes and weaknesses. So just try to make yourself there as comfortable as possible.

If you go into business or start your office for the first time, make sure that you have (at least): business stationery, a secretarial desk and typist chair, swivel armchair, a computer and printer, a rolodex, a file cabinet, display cabinet, a stapler and stapler remover, pens, erasers, enough paper clips, and... the most important - a coffee maker!

DON'T FORGET IT:

decide on [dy-sajd on] - *decydować o*

effectiveness [y-fe-ktyw-nes] - *skuteczność*

witness [tɪt-nes] - *być świadkiem*

as as [ez ez] - *tak... jak...*

stationery [stej-szy-nry] - *materiały piśmienne (koperty, papier, itp.)*

swivel armchair [sły-wel arm-czee] - *fotel obrotowy*

rolodex [rolo-deks] - *pudełko lub stojak na kartki z numerami telefonów*

file [fajl] - *kartoteka*

display cabinet [dys-plej ke-by-net] - *otwarta półka*

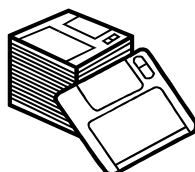
stapler remover [stej-ple ry-mu-we] - *urządzenie do usuwania zszywek*

CZY ZNASZ TE PRZEDMIOTY?

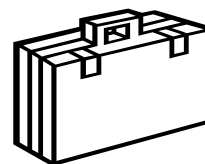


office building

mouse



disk



suitcase



desk



typewriter



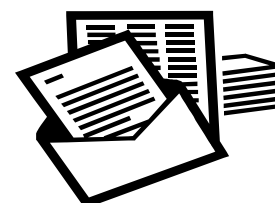
notebook



chair



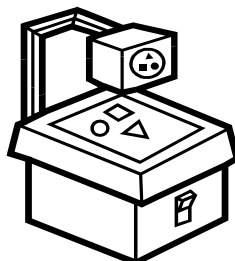
fax machine



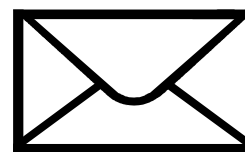
letter



desk lamp



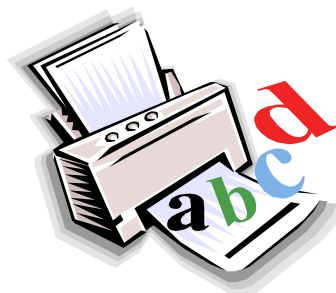
overhead projector



envelope



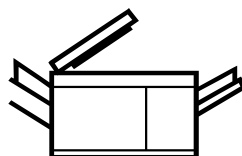
computer



printer



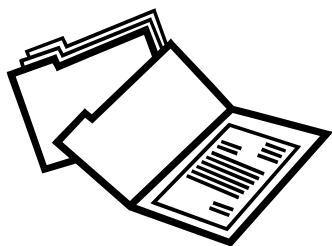
desktop calendar



Xerox machine



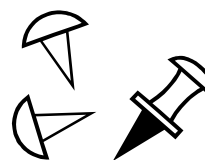
cardholder



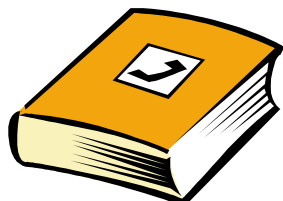
file



date stamp



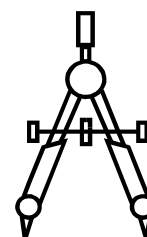
pin



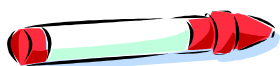
book



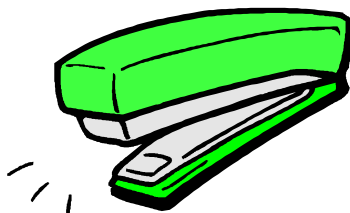
stamp



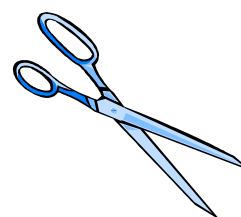
compasses



marker



stapler



scissors



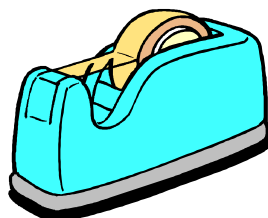
pencils



ruler



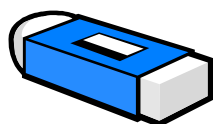
sharpener



tape



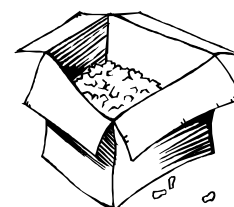
calculator



eraser



paper clip



box



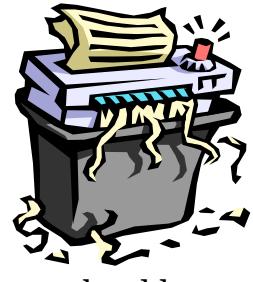
puncher



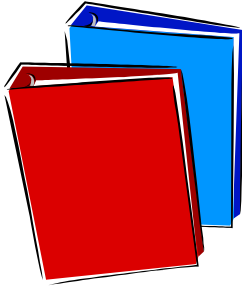
file cabinet



business meeting



shredder



binder



coffee maker



cell phone



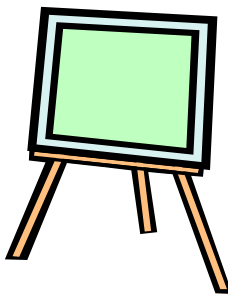
documents



coffee break



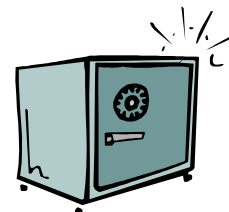
credit card



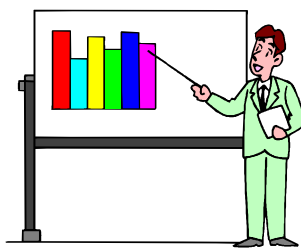
board



lunch



safe



presentation



wastebasket



money tree

B. LET'S TALK

1. Why is it so important to have a well-equipped office?
2. What would you buy first - a typist chair or a swivel chair?
3. Do you believe that a nice office can help to work or run a business?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. *Who stole my paper!?*
2. *Is the coffee broken?*
3. *We need to order a new desk for our secretary.*

>>D. BUSINESS CONVERSATION

Kiedy ktoś telefonuje z zażaleniem w jakiejś sprawie należy go, (przynajmniej za pierwszym razem), potraktować uprzejmie:

- C: Hello, my name is Blaze Kurczak and I'm calling about my business stationery I ordered two months ago and I haven't received yet. Could you tell me who I should speak to?*
- S: I'm sure we can handle this problem right away. Let me put you through to the shipping department. Please, hold the line.*
- C: No, wait! This is long distance and I'm not going to pay for it!*
- S: No problem, Mr. Kurczak. Let me have your phone number and we will get back to you immediately.*
- C: You'd better! My number is 312 area code and 555-1622.*
- S: Thank you Mr. Kurczak. Have a nice day.*

receive [ry-siw] - otrzymywać

handle the problem [hɛn-del we prɒ-blem] - załatwić sprawę

right away [rajt e-łej] - natychmiast (także: **immediately** [y-mi-dje-tly])

Zauważ, że sekretarka nie próbuje się zorientować, kto zawinił w tej sprawie. Po prostu wie, że klient ma zawsze rację - **the customer is always right!**

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Relationships at work are often more informal in America than in other countries. For example, co-workers call each other by their first name even if their positions are different. But if someone is older or in a higher position, it is best not to use that person's first name unless he or she will invite you to do so: "Please call me (Bill)".

coworker [keu-ter-ke] - *współpracownik*

unless [an-les] - *jeśli nie*

invite [yn-wajt] - *zapraszać*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

disks [dysks] - *used to store computer programs (używane do przechowywania programów komputerowych)*

keyboard [ki-bood] - *a set of keys, as on a typewriter (zestaw klawiszy, tak jak na maszynie do pisania)*

warranty [lo-ren-ty] - *a guarantee (gwarancja)*

baronial envelopes [be-reł-njel en-we-lełpz] - *business envelopes with a window for the address (koperta z okienkiem na adres)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Ta klawiatura nie działa z tym komputerem.*
2. *Czy chcesz dostać pełną gwarancję na ten produkt?*
3. *Ile kosztuje jedna miękka dyskietka?*

H. BUSINESS CORRESPONDENCE

Są osoby, które po prostu uwielbiają narzekać. Często robią to listownie rozsyłając „listy z zażaleniem” - **LETTERS OF COMPLAINT**. Oczywiście zdarza się, że narzekający ma rację. Tak czy owak, poskarżyć się listownie warto umieć:

Ben Polar
Aloha, Hawaii

June, 23rd, 2000

North Star Hotel
Broken Oak, Alaska

Dear Sir/Madam:

Please find enclosed my motel bill for a ten-day stay, June 5-15, which I would like you to explain to me.

When I checked out I didn't have time to examine my bill. It shows a charge for eleven days and I occupied the room only for ten days!

The telephone bills to Warsaw were exorbitant. Please try to explain the charge for each call.

I will appreciate clarification of these items and reimbursement of my overcharge.

Sincerely,

Ben Polar

checkout [czek aut] - *wymeldować się*

exorbitant [yg-zo-by-tent] - *przesadzone, zawyżony*

reimbursement of overcharge [ry-ym-bers-ment ow eł-we-czardź] - *zwrot nadpłaty*

I. MORE PRACTICE

Napisz list z zażaleniem do sprzedawcy szamponów. Po użyciu jego produktu zaczęły ci wypadać włosy (**You are losing your hair**).

J. WHY DON'T YOU DO IT?

Podejmując nową pracę, wiele osób często patrzy tylko na zarobki. A przecież jest jeszcze wiele innych czynników, które decydują o tym, czy posada jest „dobra”. Z poniższej listy wybierz przynajmniej pięć, które warto wziąć pod uwagę, a nawet ...zapytać się o nie podczas interview:

flexible working hours - *ruchomy czas pracy*

daycare service - *przedszkole przyzakładowe*

distance from work - *odległość od pracy*

vacation time - *okres wakacji*

job security - *zabezpieczenie stabilności pracy*

paid holidays - *płatne dni świąteczne*

free parking - *darmowy parking*

challenging work - *praca stawiająca wyzwanie zawodowe*

possibilities for advancement - *możliwości awansu*

no stress - *brak napięcia psychicznego*

on the job training - *przyuczenie do zawodu*

group insurance - *ubezpieczenie pracownicze*

company car - *samochód służbowy*

overtime work - *praca w nadgodzinach*

nonsmoking policy - *zakaz palenia w miejscu pracy*

travel opportunities - *możliwości podróżowania*

Czy potrafisz wyjaśnić, dlaczego jedno z tych czynników są dla ciebie ważniejsze niż pozostałe?



Keep smiling, it costs nothing!

>> *Discussion Topic on page 118*

UNIT 8 ACCOUNTING

Księgowy - **accountant** [e-kałn-tent] - oraz dział księgowości - **accounting department** [e-kałn-tynn dy-pa-tment] - to bardzo ważna część każdego biznesu. Przygotowuje on sprawozdania finansowe - **financial statements** [faj-neen-szyl stej-tments] - takie jak "zysków i strat" - **profit and loss statement** [pro-fyt end loss stej-tment] - i o stanie finansowym firmy - **balance sheet** [be-lens szijt].

>>A. READING

Accounting provides a financial picture of a business firm. Accounting reports provide data that are used by management, stockholders, creditors, banks, and government. Two basic financial statements of any business are the balance sheet and the income statement.

Specially trained professionals, called accountants, compile the information included in financial statements. Bookkeepers often record the day-to-day transactions. A bookkeeper is a lower-level position than an accountant and requires less training.

DON'T FORGET IT:

data [dej-te] - *dane*

creditor [kre-dy-te] - *pożyczkodawca*

income [yn-kam] - *dochód*

train [trejn] - *szkolić*

compile [kem-pail] - *gromadzić*

include in [yn-klud yn] - *zawarty w*

lowerlevel position [ło-te-level pe-zy-szyn] - *niższe stanowisko*

require [ry-klä-je] - *wymagać*

B. LET'S TALK

1. What is the difference between a bookkeeper and an accountant?
2. What is the general purpose of accounting?
3. What are the two types of records that are prepared by most businesses?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. Accounting is needed to all business transactions.
2. Our accountant is a specially professional.
3. Why don't you prepare our yearly sheet for tomorrow?

>>D. BUSINESS CONVERSATION

Po umówieniu spotkania przez telefon, trzeba na nie pójść!
Oto typowe przywitanie biznesowe osób spotykających się po raz pierwszy:

A: (standing) *Hello. Please come in. I'm Jean Koval.*

B: (shaking her hand) *Hello. I'm Jimmy Bush.*

A: *It's nice to meet you.*

B: *Nice to meet you, too.*

A: *Can I get you some coffee?*

B: *No, thank you.*

A: *Well, why don't we have a seat.*

Cóż - zdaje się, że pierwsze „poważne” spotkanie biznesowe w cztery oczy, wcale nie różni się aż tak bardzo od spotkania na gruncie czysto towarzyskim!

Ale, zanim Jimmy Bush wszedł do gabinetu Jean Koval, musiał się najpierw przedstawić jej sekretarce. Prawdopodobnie rozmowa z nią wyglądała następująco:

S: *Good morning. May I help you?*

J.K.: *Good morning. I'm Mr. Bush. I'm here to see Ms. Koval.*

S: *One moment, sir. (she phones Jean Koval's office) Ms. Koval can see you now. Do you know where her office is?*

J.K.: *Yes, I do. Thank you.*

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

In formal situations, Americans may introduce persons of higher status by family name only, e.g.: "This is Mr. Rimbault. Mr. Rimbault is our vice-president of production". Otherwise, they give both the first and last names of the person they introduce. But when they repeat the person's name, they generally use only the last name, e.g.: "This is Maria Bee. Ms. Bee just arrived yesterday."

introduce [yn-czre-djus] - *przedstawiać*
otherwise [awe-lajz] - *w przeciwnym razie*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

royalty [ro-jel-ty] - *payment to the owner of property for the use of the property (zapłata dla posiadacza własności za prawo użycia tej własności)*

risk [rysk] - *chance that some bad event will occur (możliwość, że nastąpi jakieś złe zdarzenie)*

tip [typ] - *useful information (pożyteczna informacja)*

leading company [li-dynn kam-pe-ny] - *a top company (najlepsze przedsiębiorstwo)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. Jego honorarium wynosi \$25,000.
2. Potrzebuję więcej wskazówek jak to zrobić.
3. On nie lubi podejmować ryzyka finansowego.

H. BUSINESS CORRESPONDENCE

Każdy list z reklamacją lub zażaleniem należy potraktować z taktem i dyplomatycznie, niezależnie co myślimy o osobie ten list piszącej. Po prostu, chodzi o to, aby nie stracić klienta, który być może jeszcze kiedyś do nas wróci i wyda jeszcze więcej pieniędzy.

Oto przykład „odpowiedzi na list z zażaleniem” -

A REPLY TO A LETTER OF COMPLAINT - wysłany osobie niezadowolonej z usług hotelu, w którym mieszkała:

North Star Hotel
Broken Oak, Alaska

July 1st, 2000

Mr. Ben Polar
Aloha, Hawaii

Dear Mr. Polar:

Your letter of June 23rd has just been brought to my attention. I agree with you that -at first glance - the amount of your hotel bill seems excessive.

However, upon careful investigating, I found that the charges on your bill are accurate:

1. Your check-out time was clocked at 1:17 p.m. According to the notice posted in your room, departure time is 12 noon. That is why your bill shows a charge for eleven days.
2. The telephone charges are made directly by the telephone company. I checked with the overseas operator, and she verified the figures - the date, hour, and charge for each call are correctly listed on your bill.

I hope this clarification will help to restore your confidence and satisfaction with our hotel. I look forward to the pleasure of having you as a guest.

Very truly yours

Adam Grizzly
Hotel manager

Zauważ, jak delikatnie manager hotelu wyjaśnia klientowi, że nie ma racji. Zwróć uwagę na pierwszy paragraf, w którym manager przyznaje, że „na pierwszy rzut oka rachunek jest zawyżony”, a dopiero potem udowadnia, że tak nie jest.

I. MORE PRACTICE

Zastanów się jak odpowiedzieć w imieniu swojej firmy na list, w którym klientka żali się, że po zastosowaniu waszego szamponu straciła połowę włosów na głowie. Możesz zacząć następująco:

Dear _____:

Thank you for your letter of _____.

We were indeed very sorry and puzzled to hear that you lost some hair after using our product. We immediately consulted our doctors. They had never encountered a similar case, but...

J. WHY DON'T YOU DO IT?

1. Przeanalizuj tabelę spłaty trzyletnich pożyczek. Policz ile więcej od każdej pożyczonej sumy musisz zapłacić po trzech latach, zależnie od wysokości procentu. Na przykład 6,000 pożyczone na 3 lata (36 miesięcy) i na 7% przy zwrocie jest „warte” 6669.36.

Monthly payments on 3-year loan

Amount	7%	8%	9%	10%	11%	12%
\$ 6,000	185.26	188.02	190.80	193.60	196.43	199.29
\$ 7,000	216.14	219.35	222.60	225.87	229.17	232.50
\$ 8,000	247.02	250.69	254.40	258.14	261.91	265.71
\$ 9,000	277.89	282.03	286.20	290.40	294.65	298.93
\$ 10,000	308.77	313.36	318.00	322.67	327.39	332.14
\$ 12,500	385.96	391.70	397.50	403.34	409.23	415.18
\$ 15,000	463.16	470.05	477.00	484.01	491.08	498.21
\$ 17,500	540.35	548.39	556.50	564.68	572.93	581.25
\$ 20,000	617.54	626.73	635.99	645.34	654.77	664.29
\$ 22,500	694.73	705.07	715.49	726.01	736.62	747.32
\$ 25,000	771.93	783.41	794.99	806.68	818.47	830.36

Source: Bank Rate Monitor, North Palm Beach, Fla. 33408

2. Przeanalizuj raport finansowy firmy ubezpieczeniowej za jeden rok. Czy potrafisz powiedzieć *jaki jest majątek tej firmy i czy w minionym roku poniosła ona straty, czy osiągnęła zyski?*

SUMMARY OF OPERATIONS ACCRUAL BASIS 2000

Premiums and Annuity Considerations	16,282,030
Considerations for Supplementary Contracts	
With Life Contingences	17,891
Considerations for Supplementary Contracts Without	
Life Contingences and Refund Accumulations	1,512,183
Net investment income	19,526,091
Donations and Miscellaneous Income	349,899
TOTAL	<u>37,688,094</u>
Deduct:	
Death Claims	5,177,200
Matured Endowments	1,191,577
Annuity and Old Age Benefits	1,403,068
Disability Benefits	32,439
Surrender Benefits	2,692,566
Interest on Certificate or Contract Funds	114,061
Payments on Supplementary Contracts with	
Life Contingencies	13,983
Payments on Supplementary Contracts without	
Life Contingencies and Refund Accumulations	1,192,892
Increase in Aggregate Reserve for Life Contracts	9,851,101
Increase in Reserve for Supplementary Contracts Without	
Life Contingencies and Refund Accumulations	<u>1,262,279</u>
SUBTOTAL	22,931,166
Commissions on Premiums and Annuity Considerations	314,465
General Insurance Expenses and Fraternal Expenses	8,887,856
Insurance Taxes, Licenses and Fees	249,467
Increase in Loading On and Cost of Collection in Excess	
of Loading On Deferred and Uncollected	<u>428</u>
TOTAL	<u>32,383,382</u>
Net Gain From Operations Before Refunds to Members	5,304,712
Refunds to Members	<u>4,162,963</u>
Net Gain From Operations After Refunds to Members	1,141,749
Capital Gains Net of Capital Losses	<u>147,214</u>
NET INCOME	<u><u>1,288,963</u></u>

UNASSIGNED FUNDS AND SPECIAL RESERVES ACCOUNT

Unassigned Funds and Special Reserves.	
December 31, Previous Year	<u>32,301,495</u>
Net Income from Operations	1,288,963
Net Unrealized Capital Gains (Losses)	114,383
Change in Non-Admitted and Related Items	74,022
Change in Asset Valuation Reserve	(436,154)
Adjustment to IMR Reserve	<u>885,540</u>
Net Change in Unassigned Fund Reserves for the Year	1,926,754
Unassigned Funds and Special Reserves.	
December 31, Current Year	<u><u>34,228,249</u></u>

ASSETS

Bonds		223,491,645
Stocks		2,154,603
Mortgage Loans on Real Estate		16,592,508
Properties Occupied by Society	5,107,81	
Properties acquired in Satisfaction of Debt	<u>63,628</u>	5,171,409
Certificate Loans and Liens		5,202,130
Cash and Short Term Securities		17,080,920
Collateral Loans		1,500,000
Amounts Recoverable from Reinsurers		16,992
Life Insurance Premiums and Annuity Considerations		
Deferred and Uncollected		404,212
Investment Income Due and Accrued		<u>2,610,439</u>
TOTAL ASSETS		<u><u>274,224,858</u></u>

LIABILITIES, SPECIAL RESERVES AND UNASSIGNED FUNDS

Aggregate Reserve for Life Certificates and contracts	205,730,700
Supplementary Contracts W/O Life Contingencies	42,623
Certificate and Contract Claims	697,143
Refund Accumulations	21,845,910
Provisions for Refunds Payable in Following Calendar Year	
Apportioned for Payment to 12/31/2000	4,176,954
Premiums and Annuity Considerations Received in Advance	101,542
Liability for Premium and Other Deposit Funds	1,644,837
Interest Maintenance Reserve	1,893,468
Commissions to Field Workers Due and Accrued	126,830
General Expenses Due and Accrued	180,423
Taxes, Licenses and Fees Due and Accrued	199,108
Unearned investment income	14,530
Amounts Withheld or Retained by Society	
as Agent or Trustee	505,580
Amounts Held for Fieldworkers Account	13,785
Remittances and items Not Allocated	274,946
Reserve for Convention Expenses	487,195
Asset Valuation Reserve	1,809,660
Reserve for Old Outstanding Claims	207,450
Reserve for Lodge Defalcation	<u>43,925</u>
TOTAL LIABILITIES	<u><u>239,996,609</u></u>
Unassigned Funds and Special Reserve (Surplus)	
Fraternal Funds	70,219
Unassigned Funds	<u>34,158,030</u>
TOTAL UNASSIGNED FUNDS	
(SURPLUS)	<u><u>34,228,249</u></u>
TOTAL LIABILITIES AND	
UNASSIGNED FUNDS	<u><u>274,224,858</u></u>

The PNA is supervised by the insurance Departments within the states it operates. PNA is on the legal reserve system. It invests primarily in United States Government backed securities.

UNIT 9 MARKETING

Marketing [mar-ke-tynn] - czyli teoria i praktyka sprzedaży - **theory and practice of selling** [fhje-ry end prek-tys ow se-lynn] - obejmuje wszystkie czynności związane z przepływem towarów i usług - **movement of goods and services** [muw-ment ow gudz end ser-wy-ses] - od producenta do konsumenta. Przy tym wszystkim, marketing jest także sztuką podejmowania decyzji - **the art of making decisions** [wi art ow mej-kynn dy-sy-żens].

>>A. READING

Marketing is based on the concept of EXCHANGE: two parties - a buyer and a seller - possess something that is of value to the other. In other words, a seller has created a product and a buyer has money to exchange for it. If either party is unsatisfied, the deal can be canceled.

Marketing operations include market research, product planning, manufacturing, transporting, storing, pricing, promotion, credit, and selling. All that costs a lot of work and money - that is why marketing operations take up more than half of the consumer's dollar.

DON'T FORGET IT:

exchange [yks-czejndż] - *wymiana*
be of value [bi ow we-lju] - *mieć wartość*
either party [aj-we par-ty] - *jedna ze stron*
market research [mar-ket ry-sercz] - *badanie rynku*
manufacture [me-nju-fek-cze] - *wytwarzać, produkować*
storing [sto-rynn] - *magazynowanie*
pricing [praj-synn] - *wycena*
take up [tejk-ap] - *zabierać*

B. LET'S TALK

1. What is marketing?
2. What do buyers and sellers exchange?
3. Why do marketing operations take up more than half of your dollar?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. Marketing can be described as and practice of selling.
2. Marketing is on the concept of exchange.
3. If you are not satisfied, the can be canceled.

>>D. BUSINESS CONVERSATION

Po przywitaniu się i przedstawieniu, można prawie od razu przystąpić do dyskusji biznesowej - zgodnie z zasadą **TIME IS MONEY**:

A: I know you are busy, so if you don't mind, why don't we begin now.

B: Sure.

A: Is it okay if I smoke?

B: Go right ahead. Here's an ashtray.

A: So, did you have an opportunity to look over the material I sent you last week?

B: Yes, I did. And it's very interesting.

go right ahead [geł rajt e-hed] - *nie krępuj się*

have an opportunity [hew en ope-tju-ne-ty] - *mieć okazję*

look over [luk oł-we] - *przejrzeć*

Zauważ, że rozmówca B - podobnie jak w poprzednich rozmowach - nie objawia od razu wielkiego entuzjazmu w sprawie produktów proponowanych przez rozmówcę A. Po prostu stwierdza neutralnie, że propozycja jest bardzo interesująca - **it's very interesting**

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z nawykami polskimi:

Nowadays some people are offended if you smoke, and some are not. Therefore, before you smoke, be sure to ask the people you're with: "Is it okay if I smoke?", or "Do you mind if I smoke?". If you hear: "I'd rather you didn't", you'd better refrain from smoking!

I'd rather you didn't [ajd ra-we ju dy-dynt] - *wolałbym raczej nie*

refrain from [ry-frejn from] - *powstrzymywać się*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

wholesale [heul-sejl] - *the selling of goods in large quantities at lower prices*
(sprzedaż towarów w dużych ilościach po niższych cenach)

loan [leun] - *money that is borrowed* (pożyczane pieniądze)

down payment [daŋn pej-ment] - *deposit for something to be bought* (depozyt za coś, co ma być zakupione)

job description [dżob dy-skry-pszyn] - *written discription of the duties*
(pisemny opis obowiązków)

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Musimy dostać pożyczkę z banku.*
2. *Zanim podpiszesz umowę, przeczytaj opis swoich obowiązków.*
3. *Jak dużą zaliczkę możesz mi dać?*

H. BUSINESS CORRESPONDENCE

Poza czekami, najbardziej w korespondencji cieszą nas „*zaproszenia na przyjęcia biznesowe*”: **INVITATIONS TO BUSINESS PARTIES** Takie przyjęcia są często wydawane z okazji targów, rocznic, awansów, lub po udanej transakcji. Zaproszenie może mieć formę standardową lub listowną. Standardowe zaproszenia brzmią na przykład, tak:

ILLINOIS CHAMBER OF COMMERCE REQUESTS THE PLEASURE OF
YOUR COMPANY AT THE RECEPTION TO CELEBRATE ITS TENTH
ANNIVERSARY ON AUGUST 10TH, 2000 AT 8 O'CLOCK.

GOVERNOR'S BUILDING,
115 W. WASHINGTON AVE., CHICAGO.

R.S.V.P
PH: 312- 777-7777

(RSVP = *repondez s'il vous plait* = *prosimy o odpowiedź*)

Można też kogoś zaprosić w formie osobistego listu:

Dear Mr. Kruk:

We are having a party on Friday, September 11th at 9 p.m. and shall be pleased if you will be able to come. We shall appreciate a reply from you.

Very truly yours,

A jeśli jesteśmy z osobą zapraszaną w dobrej komitywie, nasz list może przybrać formę mniej formalną:

Dear John:

Just check the date October 14 on your calendar. The time: 7 p.m. The place: White Eagle Banquet Hall on the corner of Milwaukee and Niles Avenues.

I am giving a party to celebrate our associates and undoubtedly, I want you to be there. Don't forget to bring your lovely wife.

Regards,

I. MORE PRACTICE

Zaproś - oficjalnie - na obiad swojego szefa z małżonką, aby uczcić 10 rocznicę ślubu (**wedding anniversary**),

J. WHY DON'T YOU DO IT?

Slogan reklamowy to jakby słowne logo biznesu. Powtarzany w reklamach, czasami staje się bardziej znany niż ...sam produkt i jest swoistym mottem lub hasłem przewodnim biznesu. Oto kilka przykładów sloganów reklamowych znanych firm:

(karta kredytowa) **American Express : Don't leave home without it!**

(pasta do zębów) **Crest : Give your kids a fighting chance**

(farba do włosów) **Nice 'N Easy : It lets me be me!**

(sprzęt RTV)	Zenith :The quality goes in before the name goes on
(wysyłka kwiatów)	FTD Florist : Helping you say it right
(samochody)	Toyota : I love what you do for me!
(usługi telefoniczne)	AT&T : Your true voice
(sieć hoteli)	Sheraton Hotels: Our world revolves around you

Spróbuj wytłumaczyć, dlaczego specjaliści od reklamy wybrali akurat te slogany do ogłaszania danych produktów. Czy znane ci one były wcześniej? Dlaczego je zapamiętałeś?

Czy potrafisz znaleźć slogan reklamowy dla znanego ci biznesu?
Napisz go po polsku i po angielsku.



Another day, another dollar....

>> *Discussion Topic on page 116*

UNIT 10 FINANCING

Od czasu do czasu, każdy biznes potrzebuje pieniędzy; czy to na rozpoczęcie - **for starting up** [for star-tynn ap] - czy też na rozwój - **for expanding** [for yk-spen-dynn] - albo po prostu, żeby przetrwać ciężki okres - **make it through difficult times** [mejk yt thru dy-fy-kelt tajmz]. Jeśli firma kwalifikuje się do pożyczki - **is eligible for a loan** [yz ely-dże-bl for e lełn] - może ją dostać na krótki termin - **shortterm loan** [szort-term lełn] - lub na czas powyżej 90 dni.

>>A. READING

The two basic ways of obtaining capital are through debt and equity financing. Debt financing, for most startup companies, will be either a personal loan or a bank loan. It is simply any type of borrowing that has to be repaid and the lender may ask for interest on the loan.

Equity financing involves the exchange of money for part of ownership of a company. For example, a corporation can issue shares in exchange for money or property. The holders of the shares together form the ownership of the company. Each share is represented by a stock certificate, which can be bought or sold.

DON'T FORGET IT:

obtain capital [ob-tejn ke-py-tel] - *uzyskać kapitał*
debt [det] - *dług*
equity [e-kły-ty] - *równowartość*
loan [lełn] - *pożyczka*
interest [yn-czrest] - *procent*
ownership [eł-ner-szyp] - *własność, posiadanie*
issue shares [y-szju szeers] - *wydawać akcje*
holder [heł-lder] - *posiadacz*
stock certificate [stok se-ty-fy-keł] - *świadcstwo akcyjne (akcja)*

B. LET'S TALK

1. When do most businesses need money?
2. What are the two basic types of business financing?
3. What is the difference between a personal and a bank loan?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. Each share of the ownership is represented by a certificate.
2. A lender may ask for on the loan.
3. We need more capital to make it through times.

>>D. BUSINESS CONVERSATION

Kiedy już obydwaj rozmówcy zasiedli w wygodnych fotelach, czas na prezentację firmy i jej produktu:

A: *I'd like to give you some background on my company.*

B: *Sure.*

A: *As you know from the literature I sent, we do business in 25 countries.*

B: *Yes.*

A: *We make computer networks for all types of business...*

B: *Good.*

A: *...and we train your personnel in how to use them.*

B: *All right, but let me ask you a question....*

Zauważ, że opis kompanii i jej produktu był niezwykle zwięzły. Ale już samo podanie liczby krajów, z którymi firma handluje świadczy o jej renomie.

Wyrażenie **As you know from...** pozwala powtórzyć informacje, które mówca uważa za ważne.

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami.

In America you may hear slang terms for different bills. Here are some common ones:

\$1 - a buck; a single

\$5 - a fin; a fiver

\$100 - a C-note

\$1,000 - a grand

Different coins have their colloquial names as well

~5 - a nickel

~10 - a dime

~25 - a quarter

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

funds [fandz] - *available money (dostępny kapitał)*

mortgage [mor-gydz] - *money borrowed from a bank to buy a real estate (pieniądze pożyczone z banku, żeby zakupić nieruchomość)*

deficit [de-fy-syt] - *the amount that represents more losses than profits (suma pokazująca więcej strat niż zysków)*

market price [mar-ket prajs] - *what people are willing to pay for an item (to, ile ludzie chcą zapłacić za dany towar)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. Czy zapłaciłeś hipotekę w ubiegłym miesiącu?
2. Cena rynkowa jest 200% wyższa, niż cena hurtowa.
3. Czy mamy wystarczające fundusze, żeby pokryć deficyt?

H. BUSINESS CORRESPONDENCE

Zaproszenia dotyczą nie tylko towarzyskich obiadów i przyjęć biznesowych. Często „zaproszenie” - **A LETTER OF INVITATION** - ma na celu przyciągnięcie inwestorów i kupujących na różnego typu imprezy handlowe, np. targi:

Polish Film Festival
P.O. Box 432
00-432 Warsaw

Mr. Simon Templer
789 Polanski Ave.
Beverly Hills, CA 90909

July 5th, 1999

Dear Mr. Templer:

I have great pleasure in inviting you to the Polish Film Festival held in Warsaw from 3rd to 22nd January, 2000.

We shall be much obliged if you could accept this invitation and inform us if you would like to run a few workshops on action movie acting techniques.

You will also be able to obtain any information you may need about the distribution of American films in Poland.

I am looking forward to hearing from you.

Sincerely yours,

Jan Kloss

enc.

1. Guest participation application
2. Festival program

cc

Wladimir Stirlitz

I. MORE PRACTICE

Zaproś na Targi Książki Szkolnej (**Book Fair**) w Łodzi wydawcę **British Encyclopedia** - twoje stoisko znajduje się w Pawilonie Handlowym nr 4. Zamierzasz mu zaproponować kontrakt na polskie wydanie.

J. WHY DON'T YOU DO IT?

W wielu sytuacjach możesz zostać poproszony o podanie charakterystyki osoby trzeciej lub ...własnej. Możesz to zrobić za pomocą pojedynczych słów (najczęściej przymiotników), lub opisowo. Porównaj te dwa sposoby i zdecyduj, który z nich jest bardziej przekonujący.

1 Well I think Julia is a hardworking person very industrious and capable She is fairly intelligent smart bright and wellorganized And very punctual! She tries to be helpful and friendly even if she meets lazy obnoxious and stingy people Oh and she is very generous!

2 Julia is a good manager She always listens to your personal problems but never gets involved She is clear in instructions and makes constructive suggestions Moreover she never checks the clock though she herself is always on time If she calls a meeting you know it is going to be short and very useful And she will listen to your suggestions! Even if someone is not very nice she is polite when speaking to him

A może najlepszą charakterystykę można stworzyć łącząc te dwa sposoby? Zrób to opisując siebie samego lub współpracownika - mogą ci się przydać jeszcze następujące określenia: **consideration of other people; neatness; confidence; willingness to accept responsibility; perseverance; desire to succeed; willingness to take reasonable risks; goal orientation; attention to details; etc.**

>> *Discussion Topic on page 113*

UNIT 11

ATTITUDE AND COMMUNICATION

Pozytywne podejście, nastawienie - **positive attitude** [pa-zy-tyw ety-tjud] - do wykonywanych czynności, pozytywnie wpływa na ich rezultaty. Podejście to może wynikać z wewnętrznych przekonań - **internal beliefs** [yn-ter-nel by-lifs] - lub może zostać nabyte - **acquired** [e-kła-jerd]. Dodaje ono znaczenia codziennym zdarzeniom - **everyday events** [ewry-dej y-wents] - oraz pomaga w porozumiewaniu się pomiędzy ludźmi - **communication** [ke-mju-ny-kej-szn].

>>A. READING

People with positive attitudes are happier, more productive, and are better able to enjoy the good times and overcome the bad times that are part of everyone's life. People who have a negative attitude, look on the dark side of life. They expect the worst and... they normally get it.

Negative attitudes do nothing to help communication between people. If you hurt people with your words, do not expect them to respect or like you. Moreover, the effective and positive communication builds good relationships between you and your co-workers so everybody can enjoy doing his job or her job.

DON'T FORGET IT:

be able to [bi ej-bel tu] - *być w stanie*

overcome [eł-we-kam] - *pokonywać*

dark side [dark sajd] - *ciemna strona*

expect the worst [ek-spekt de łerst] - *spodziewać się najgorszego*

hurt [hert] - *ranić*

moreover [mor-oł-we] - *co więcej*

relationship [ry-lej-szyn-szyp] - *związek*

enjoy [yn-dżoj] - *mieć radość z...*

B. LET'S TALK

1. Where do attitudes come from?
2. Do people work better if they are shouted at?
3. Can the tone change negative communication into positive one?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. People with positive are happier.
2. If you the worst you usually get it!
3. I really doing my job!

>>D. BUSINESS CONVERSATION

Po zapoznaniu się z potrzebami klienta i przedstawieniu swojej firmy, najwyższy czas na zarekomendowanie mu swoich wyrobów:

A: *Well, I have a few suggestion to help you develop this network.*

B: *Yes?*

A: *First of all we have to verify that you have the required hardware. If you want to connect fifteen stations, our new network card should do the job.*

B: *What about the cabling hardware?*

A: *Your network will come with appropriate cables and connectors.*

B: *Um hmm.*

A: *I can do a cost estimate and have it to you by the end of the week.*

develop [dy-we-lep] - rozwinąć, rozbudować

hardware [hard-ler] - osprzęt komputerowy

network card [net-lerk kard] - komputerowa karta sieci

do a cost estimate [du e kost e-sty-met] - zrobić wycenę

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z nawykami polskimi:

Usually Americans leave their office door open to show that it is okay to enter the office. Most people, however, close their office doors when they want to speak in private to others, or when they are working on an important project and do not wish to be disturbed.

enter the office [en-ter wi o-fys] - wejść do biura

wish [łysz] - życzyć sobie

disturb [dy-sterb] - przeszkadzać

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

affidavit [efy-dej-wyt] - *written statement of facts, made voluntarily, and confirmed by oath (pisemne stwierdzenie faktów, uczynione dobrowolnie, i poświadczane przysięgą)*

vendor [wen-de] - *individual or business that supplies goods or services (jednostka lub przedsiębiorstwo, które dostarcza towary lub usługi)*

rent [rent] - *fee paid for the use of any property, land, buildings, equipment, and so on (opłata wnoszona za używanie jakiejś własności, ziemi, budynków, sprzętu, i tak dalej)*

legal age [li-gel ejdż] - *age at which a person may enter into binding contracts (wiek, w którym dana osoba może wchodzić w wiążące kontrakty)*

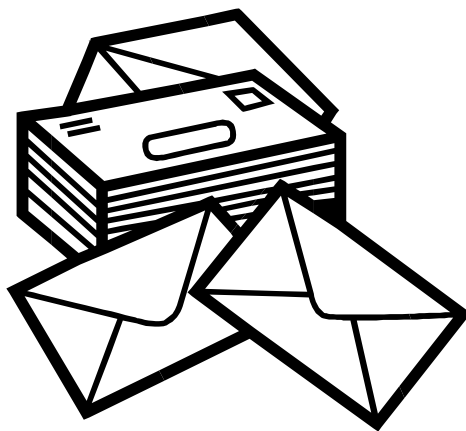
>>G. EXERCISE

A teraz powiedz po angielsku:

1. Czy on podpisał swoje oświadczenie w obecności notariusza publicznego?
2. Każdy sprzedawca musi płacić dodatkowe podatki.
3. Ile wynosi czynsz za to biuro?

H. BUSINESS CORRESPONDENCE

„List z ofertą sprzedaży” - **A SALES LETTER** - może przybierać różne formy: od ogólnej reklamy, poprzez zaproszenie do obejrzenia towarów, aż do prywatnego listu skierowanego do konkretnej osoby. Bardzo często taki list stara się wyliczyć korzyści wynikające ze skorzystania akurat z tej, a nie innej oferty.



Warehouse Club



PAY POSTED WHOLESALE PRICES

Get even more out of your membership by only paying the posted wholesale prices. No more 5% fee!

The Gold savings Card is available to all group members for just \$25.00 a year. A spouse card may be purchased for only \$10.00 (optional).

If you are not a group member but are employed by a hospital, bank, credit union, savings and loan, state, federal and city government, utilities, transportation companies and selected corporations and associations, you are also automatically qualified to sign up.

ANNUAL SAVINGS CHART FOR GOLD CARD MEMBERS

Monthly Spending (Average)	Yearly Savings
\$ 85.00 - \$170.00	\$ 51.00 - \$102.00
\$175.00 - \$250.00	\$105.00 - \$150.00
\$255.00 - \$350.00	\$153.00 - \$210.00
\$355.00 - \$425.00	\$213.00 - \$255.00

ALL FOR ONLY A \$25.00 INVESTMENT!

W USA tego typu listy są często nazywane "junk mail", bo... szybko trafiają do kosza na śmieci. Ale, z drugiej strony, statystyka mówi, że reklama przez pocztę - **direct mail advertising** - należy do najskuteczniejszych.

I. MORE PRACTICE

Według powyższego wzoru, napisz list z ofertą skierowany bezpośrednio do jednego ze stałych klientów. Postaraj się, aby ogólny ton takiego listu zamienić na nieco bardziej osobisty. Zacznij od wersji polskiej.

J. WHY DON'T YOU DO IT?

Porozumiewanie się w miejscu pracy to:

1. Rozmowy z współpracownikami (**coworkers**)
2. Rozmowy z przełożonymi (**superiors**)
3. Rozmowy z podwładnymi (**subordinates**)

W USA obecnie jednym z najbardziej drażliwych problemów są rozmowy mające podtekst erotyczny. Bardzo często, nawet niewinna rozmowa, może stać się potem podstawą do... oskarżenia o napastowanie seksualne - **SEXUAL HARRASMENT** Spróbuj wybrnąć z tych sytuacji:

1. You are a woman working as a secretary for a large business firm. Sometimes you have to travel with your bosses to attend company meetings. All of them are men! And they make sexual remarks to you. It is all done in a friendly manner but you find these remarks embarrassing. And as a professional secretary you would like to be regarded so.

How would you tell your bosses to cut these remarks once and for ever?

2. You are a manager in a business office. One of the young women in your team comes to work dressed - in your opinion - too provocatively. Her skirts are too short and tight, she wears elaborate make-up, and often she doesn't wear a bra. Her male colleagues make remarks about how she dresses. You have decided to call her into your office to discuss this matter with her.

How do you tell her to change her dress code?

>> *Discussion Topic on page 123*

UNIT 12 MANAGING PEOPLE

Kierownicy - **managers** [me-ny-dżers] - mają wiele różnorodnych obowiązków - **varied responsibilities** [we-ryd ry-spon-se-by-le-tyz] - niezależnie od tego na jakim polu biznesu - **area of business** [er-je ow byz-nes] - działają. Mają oni do wykonania wiele zadań, ale najważniejszym z nich jest stwarzanie warunków - **creating conditions** [kry-ej-tynn ken-dy-szynz] - do wzrostu wydajności pracy - **productivity** [pro-dak-ty-we-ty].

>>A. READING

Management is a demanding job. Understanding and dealing with worker behavior requires a lot of sensitivity and energy. Sometimes employees experience a personal stress which results in poor job performance. Managers must understand it and know how to deal with it.

Most common managerial responsibilities are: selecting and hiring people, planning and organizing work, creating reports, maintaining assets, controlling expenses, motivating and disciplining, training, assuring area safety, improving quality, representing top management, and building productivity.

DON'T FORGET IT:

demanding job [dy-men-dynn dżob] - *praca stawiająca duże wymagania*

deal with [dil tyw] - *zajmować się (czymś)*

sensitivity [sen-se-ty-we-ty] - *wyczucie*

experience [yk-spje-rjens] - *doświadczać*

maintaining assets [mejn-tej-nynn e-sets] - *dozór nad dobrami materialnymi*

disciplining [dy-se-ply-nynn] - *zachowywanie dyscypliny*

assure [e-szu-e] - *zapewniać*

improving quality [ym-pru-wynn kło-lety] - *podnoszenie jakości*

B. LET'S TALK

1. What is the first responsibility of each manager?
2. How can a manager improve productivity?
3. Do you agree that the people who work in a business are worth more than profits and assets?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. Management is a very job.
2. Each of us stress sometimes.
3. We need to do something to quality of our products.

>>D. BUSINESS CONVERSATION

Targowanie się - **BARGAINING** - jest zazwyczaj przewidziane we wstępnej ofercie sprzedającego, który powinien być przygotowany na obniżenie ceny:

- A: *I think, your equipment is a little expensive.*
B: *Hmm. The cost is competitive.*
A: *Well, I still think the price is a little high for us.*
B: *The most we could discount is 15 per cent.*
A: *That sounds better.*
B: *Okay. I have the contract right here.*

competitive [kom-pe-te-tyw] - konkurencyjny

Zauważ, że kupujący zgodził się na 15% obniżki. Gdyby tego nie zrobił, sprzedający mógłby zapytać: **What would a fair price be for you?** Gdyby z kolei kupujący podał zbyt niską ofertę, sprzedający mógłby powiedzieć: **15% is my final offer**

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Middle-level managers often have private offices. Sometimes these private offices have windows into the main office. When a person's status increases, so does the size (and luxury) of his office. Lower-level professionals usually share a separate office - for 2-4 people.

middlelevel managers [my-del le-wel me-ny-dżers] - średni personel kierowniczy
increase [yn-kris] - wzrastać

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

file [fajl] - *an orderly arrangement of papers (dokumenty poukładane w pewnym porządku)*

buyback [baj-beek] - *the purchase by a corporation of its own bonds (zakupienie przez spółkę akcyjną własnych obligacji)*

executive secretary [yg-ze-kju-tyw se-kre-czy] - *secretary in a top management sector (sekretarka na najwyższym szczeblu zarządu)*

word processing [tɛrd prɔ-se-synn] - *a computer program for writing documents (program komputerowy do pisania dokumentów)*

>>G. EXERCISE

A teraz przetłumacz na angielski:

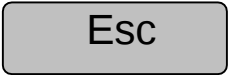
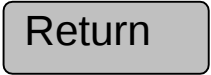
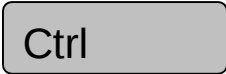
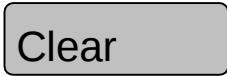
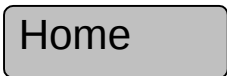
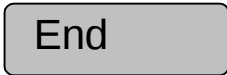
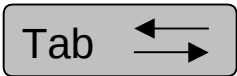
1. Czy możesz mi przynieść kartotekę naszego przedstawiciela działu sprzedaży?
2. Dostałam awans! Będę główną sekretarką!
3. Odkupienie naszych obligacji było dobrym posunięciem.

H. BUSINESS CORRESPONDENCE

„List z ofertą sprzedaży” (SALES lub ADVERTISING LETTER, może przyjąć formę bezpośredniej korespondencji do stałego klienta. Ale chociaż ma on już pewne związki ze sprzedającą firmą, nadal jest bardzo ważne przyciągnięcie jego uwagi ...od samego początku listu.



Think before you act...

There seems to be no  from the esoteric software language of your Windows manuals. You must  again, and again, because the super-duper computer system you thought you had leaves you no option but to pore over endless pages of technical jargon to learn how to accomplish the simplest little things. It makes you wonder who's really in  you, or the software you depend on every day of your life. Fortunately, there is a place where you can get help with Windows in incredibly  and concise English. It's a monthly journal of dozens of tricks and tips that allow you to  your Windows performance into high gear. And that could mean, for once in your life, you'll get  at a decent hour at the  of the day. It's called *Inside Microsoft Windows: Networking Edition*, and it only costs 49 bucks a year. At that low price, even your tight-fisted boss may agree to pick up the 

I. MORE PRACTICE

Spróbuj opracować - na kartce lub komputerze - odpowiednią graficzną formę dla listu, który napisałeś do poprzedniej lekcji.

J. WHY DON'T YOU DO IT?

Poniższe wypowiedzi (A), zawierają negatywny przekaz, który po prostu może zrazić słuchacza. Zachowując zawartą w nich informację, spróbuj zmienić ich wydźwięk na pozytywny i ...milszy (B). Np.:

A: I told you yesterday how to do it! Don't you listen to what people tell you?

B: *Let me explain you how to do it again. If you have any questions, just ask - okay?*

A: Julia I want you to type this letter right away!

B: *Julia. Could you do me a favor please. I need this letter typed as soon as you can.*

A teraz spróbuj sam:

A: The meeting is at seven o'clock sharp Don't be late like you usually are

B:

A: It's a very important meeting Try not to make a fool of yourself like you did the last time

B:

A: I just didn't have time to finish your letter Everybody here has an urgent letter!

B:

>> *Discussion Topic on page 117, 123*

UNIT 13 WHOLESALING

Sprzedaż hurtowa - **wholesaling** [heɪl-sej-lynn] - jest etapem pośredniego sposobu dystrybucji towarów - **indirect method of distribution** [yn-dy-rekt me-fed ow dys-try-bju-szyn]. W tym systemie, towary - **goods** [gudz] - przechodzą od producenta do hurtownika - **wholesaler** [heɪl-sej-le] - a następnie do detalisty - **retailer** [ry-tej-le]. W systemie bezpośrednim - **direct method of distribution** [dy-rekt me-fed ow dys-try-bju-szyn] - towar trafia od razu od producenta do konsumenta - **consumer** [ken-sju-mer].

>>A. READING

Wholesaling is a part of the marketing system which provides channels of distribution that are used to bring goods to market. Wholesalers take care of products that are to be resold by retailers to consumers.

Wholesalers simplify the process of distribution. A wholesaler handles a large assortment of items from numerous manufactures and a storekeeper does not have to deal with thousands of different people. He may have a well-stock store getting his goods from only a few wholesalers.

DON'T FORGET IT:

bring goods to market [bryn gudz tu mar-ket] - *wprowadzać towary na rynek*

take care of [tejk ker ow] - *zajmować się, dbać*

are to be resold [ar tu bi ri-sold] - *mają być odsprzedane*

handle [hen-del] - *administrować*

storekeeper [stor-ki-per] - *zarządca sklepu*

deal with [dil ływ] - *handlować z*

wellstock store [łel-stok stor] - *dobrze zaopatrzony sklep*

B. LET'S TALK

1. What is wholesaling?
2. How do wholesalers simplify the process of distribution?
3. How would you describe a direct channel of distribution?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. Wholesalers goods to the market.
2. Consumers usually buy goods from
3. I like to deal with him because he has a store.

>>D. BUSINESS CONVERSATION

Po „ubiciu” interesu, nowi partnerzy biznesowi spotykają się na lunchu lub obiedzie; czasami w restauracji, czasami w prywatnym domu...

A: Stefanie Tygiel, please. This is John Earlymorning calling.

B: This is Stefanie Tygiel.

A: Stefanie? How are you?

B: Good. And yourself?

A: Just fine. I just called to see if you could come to my house for dinner on Friday. My wife and I are having a small dinner party, and we'd love it if you could come.

B: Thank you. I'd love to.

A: Great! My address is...

Zauważ, że zapraszający wspomniał o swojej żonie - współmałżonkowie często biorą udział w przyjęciach biznesowych.

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z nawykami polskimi:

At a restaurant or hotel, you should check any bill before you sign or pay it. If you do not understand a charge, ask for an explanation. If there is a mistake on your bill, don't sign it! It may be difficult to get your money back later.

I NIE ZAPOMNIJ O NAPIWKACH! – tabela na następnej stronie pokazuje minimalne napiwki od danej sumy dawane w restauracji, taksówce, hotelu, etc:



Tip Schedule 15% and 20%

\$\$	15%	20%	\$\$	15%	20%	\$\$	15%	20%
1	\$.15	\$.20	34	\$ 5.10	\$ 6.80	67	\$10.05	\$13.40
2	.30	.40	35	5.25	7.00	68	10.20	13.60
3	.45	.60	36	5.40	7.20	69	10.35	13.80
4	.60	.80	37	5.55	7.40	70	10.50	14.00
5	.75	1.00	38	5.70	7.60	71	10.65	14.20
6	.90	1.20	39	5.85	7.80	72	10.80	14.40
7	1.05	1.40	40	6.00	8.00	73	10.95	14.60
8	1.20	1.60	41	6.15	8.20	74	11.10	14.80
9	1.35	1.80	42	6.30	8.40	75	11.25	15.00
10	1.50	2.00	43	6.45	8.60	76	11.40	15.20
11	1.65	2.20	44	6.60	8.80	77	11.55	15.40
12	1.80	2.40	45	6.75	9.00	78	11.70	15.60
13	1.95	2.60	46	6.90	9.20	79	11.85	15.80
14	2.10	2.80	47	7.05	9.40	80	12.00	16.00
15	2.25	3.00	48	7.20	9.60	81	12.15	16.20
16	2.40	3.20	49	7.35	9.80	82	12.30	16.40
17	2.55	3.40	50	7.50	10.00	83	12.45	16.60
18	2.70	3.60	51	7.65	10.20	84	12.60	16.80
19	2.85	3.80	52	7.80	10.40	85	12.75	17.00
20	3.00	4.00	53	7.95	10.60	86	12.90	17.20
21	3.15	4.20	54	8.10	10.80	87	13.05	17.40
22	3.30	4.40	55	8.25	11.00	88	13.20	17.60
23	3.45	4.60	56	8.40	11.20	89	13.35	17.80
24	3.60	4.80	57	8.55	11.40	90	13.50	18.00
25	3.75	5.00	58	8.70	11.60	91	13.65	18.20
26	3.90	5.20	59	8.85	11.80	92	13.80	18.40
27	4.05	5.40	60	9.00	12.00	93	13.95	18.60
28	4.20	5.60	61	9.15	12.20	94	14.10	18.80
29	4.35	5.80	62	9.30	12.40	95	14.25	19.00
30	4.50	6.00	63	9.45	12.60	96	14.40	19.20
31	4.65	6.20	64	9.60	12.80	97	14.55	19.40
32	4.80	6.40	65	9.75	13.00	98	14.70	19.60
33	4.95	6.60	66	9.90	13.20	99	14.85	19.80

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

treasurer [tre-že-re] - *who is responsible for obtaining investment capital and managing cash* (ktoś odpowiedzialny za pozyskiwanie funduszy inwestycyjnych i zarządzanie pieniędzmi)

unemployed [an-im-plojd] - *a person without a job but looking for one* (osoba bez pracy, ale jej szukająca)

evaluate [y-we-lju-ejt] - *to appraise* (ocenić wartość)

brand name [brend nejn] - *the label identifying a product* (nadruk identyfikujący towar)

>>G. EXERCISE

A teraz powiedz po angielsku:

1. Nasz skarbnik nie może znaleźć \$1,000,000.
2. Liczba bezrobotnych poszła w dół w zeszłym roku.
3. Co jest napisane na tej metce?

H. BUSINESS CORRESPONDENCE

„List z zawiadomieniem lub informacją” - A LETTER OF INFORMATION - wysyłany jest do kooperantów przy zmianie personelu firmy lub jej adresu:



Outway Inc.
Moniuszki St. 86
51-638 Wrocław

July 11th, 2000

Inway Inc.
25 Rose Rd.
London, WC3 4YB
Attn.: James S. Brown Jr., Alex O. Karp

Gentlemen:

Please be advised that, beginning next month, our new address is:

Rynek 11, Suite 121
51- 624 Wrocław

We hope you will find this new location more convenient when you have an opportunity to visit us in our new premises.

Very truly yours,

P.S. Phone and fax numbers remain unchanged.

I. MORE PRACTICE

Używając na początku swojego listu jednego z wyrażeń typu:

Please be advised that

We are sending this letter to let you know that

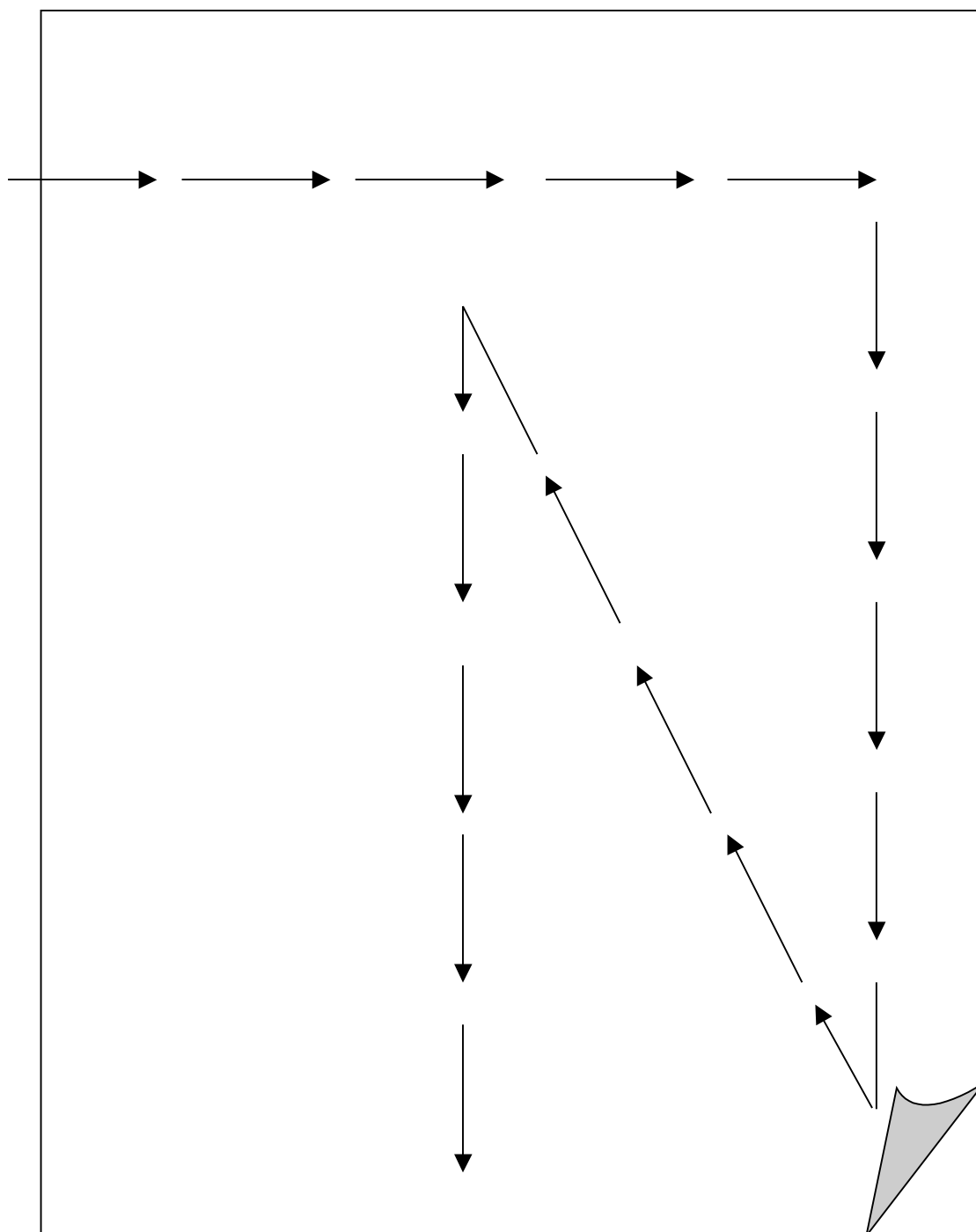
We would like to inform you that

... napisz list z informacją o zmianie adresu biur fabryki rowerów - **Bicycle Factory**.

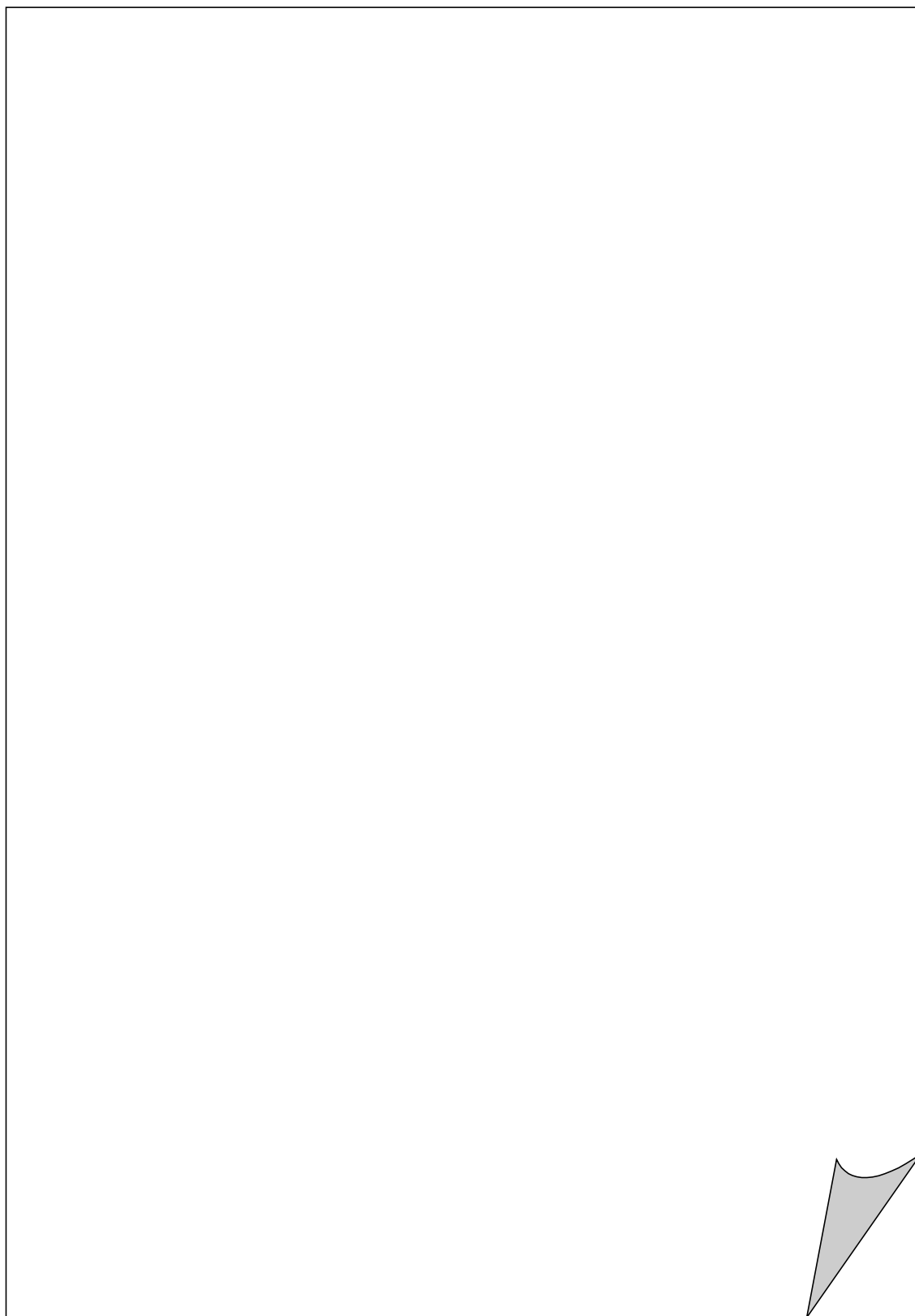
J. WHY DON'T YOU DO IT?

Specjaliści od reklamy wizualnej opracowali po przeprowadzeniu wielu testów, schemat ruchu ludzkiego oka czytającego dany obraz:

THE EYE-FLOW PATTERN



Narysuj plan reklamy nowego typu wentylatora - **SUPER DUPER FAN**.
Wykorzystaj poniższą ramkę i stwórz samodzielnie potrzebne według ciebie
informacje pisemne do tej reklamy.



UNIT 14 RETAILING

Każdy klient chce zrobić udany zakup - **get a good buy** [get e gud baj]. Najlepiej z obniżoną ceną - **at a discount** [et e dys-kałnt]. Jednak kupując u detalisty - **retailer** [ry-tej-le] - trzeba pamiętać, że stanowi on najdroższe ogniwo - **the most expensive link** [we mełst yks-pen-syw lynk] - w łańcuchu dystrybucji - **in the chain of distribution** [yn we czejn of dys-try-bju-szyn].

>>A. READING

Retailing is selling goods and services to the ultimate consumer. Most retailers operate through stores, but some of them use mail-order catalogues or vending machines. Retailers charge the customer from 25 to 100 per cent more than the price they paid for a given item.

Retailers performs many needed functions. First of all they provide a convenient location. They also guarantee the merchandise they sell. Third, retailers help with promoting the product - through displays, advertising or sales staff. And, last but not least, retailers may give a customer financing.

DON'T FORGET IT:

ultimate [al-ty-met] - *ostateczny*

vending machine [wen-dynn me-szin] - *automat do sprzedaży*

perform functions [per-foom fan-kszenz] - *spełniać funkcje*

display [dys-plej] - *wystawa*

last but not least [lest bat not list] - *ostatni ale nie na końcu*

financing [faj-nen-synn] - *kredyt*

B. LET'S TALK

1. What is retailing?
2. What types of retailers do not use stores?
3. What functions can the retailer perform?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

- 1. In this business we operate hundreds of machines.*
- 2. We do not have enough capital; let's try to get some from our bank.*
- 3. The customer pays the highest price.*

>>D. BUSINESS CONVERSATION

Rozmowę przy obiadowym stole można prowadzić na wszystkie tematy, aczkolwiek omawianie biznesu lepiej jest odłożyć na czas, kiedy wszystkie główne dania zostały już spożyte.

A: That fish was delicious. What do you call it in English?

B: This is filet of sole. Would you like some more?

A: Yes, please. Thank you.

B: So, what kind of food is the most popular in your country?

A: It is really hard to say. But I guess we mostly eat meat meals - like beef schnitzel or pork cutlet.

B: I'll have to try these some day...

A: I'm sure you're going to like it!

Oczywiście niezobowiązująca rozmowa - **small talk** - może dotyczyć także takich „ważnych” tematów jak praca (**What do you do for a living?**); zainteresowania (**Do you like sports?**); mieszkanie (**How much do you spend on rent?**); a także - polityki, religii, stanu cywilnego, dzieci, itp. A kiedy już wszystko zawiedzie - zawsze zostaje nieśmiertelny temat - pogoda!

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

Many Americans like to invite friends to their homes for an informal dinner. They may serve a simple, family-style meal. They show their hospitality by treating the guest as one of the family and often tell him: “Make yourself at home”. If you are invited to dinner, it's good to bring a small gift such as a bottle of wine or fresh flowers.

hospitality [ho-spy-te-le-ty] - *gościnność*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

trade [czrejɔ] - *buying and selling (kupowanie i sprzedawanie)*

pricing [praj-synn] - *setting an amount to be paid for an item (ustalenie sumy do zapłacenia za towar)*

policy [po-lysy] - *a definite course or method of action (określony kierunek lub metoda działania)*

multinational company [malty-ne-sznel kam-pa-ny] - *a company that is involved in business in two or more countries (przedsiębiorstwo zaangażowane w biznes w dwóch lub więcej krajach)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Dobra wycena sprzedaje towar szybko.*
2. *Polityką naszej firmy jest nie dawanie długoterminowych kredytów.*
3. *Handel światowy zależy od międzynarodowych przedsiębiorstw.*

H. BUSINESS CORRESPONDENCE

W pewnym momencie działalności biznesowej, bardzo się może przydać umiejętność wystawienia komuś „*rekomendacji*”: **A LETTER OF RECOMMENDATION:**

April, 22nd, 2001

To whom it may concern:

We take great pleasure in testifying to Mr. Steve Tygiel's high character and his professional ability. He was in our employ from March, 1995 to March 2001, as a sales representative, during which time his affability coupled with excellent attitude made him a universal favorite.

Should you have any other questions, please do not hesitate to contact us at the Pol-Inter Inc.

Sincerely,
Hans K. Klamut, President

List rekomendacyjny może również brzmieć trochę mniej oficjalnie:

To whom it may concern:

It is my pleasure to support Mr. Steve Tygiel in his attempt to obtain the position of a sales manager.

I have known Mr. Tygiel for six years and during this time he proved to be an excellent worker and a good colleague. His passion for self-education and self-development amazed us all.

I wish him the best of luck in his future career.

Sincerely,

Klaus Hansum, Vice-president.

I. MORE PRACTICE

Spróbuj napisać list rekomendacyjny z pozycji nauczyciela polecającego swojego byłego ucznia.

J. WHY DON'T YOU DO IT?

Małe słowo - **pricing** - ma wielkie znaczenie w sprzedaży nowego towaru. Zła lub mylnie zbudowana wycena pozbawiła już niejednego produkt powodzenia na rynku. Z drugiej strony, zbyt niska wycena może, po prostu, przynieść sprzedawcy straty. Spróbuj sam wycenić nowo wydaną książkę biorąc pod uwagę następujące elementy:

honorarium autora: - \$5, 000

koszt druku 10, 000 egzemplarzy: \$12, 000

koszt dystrybucji - 10% ceny detalicznej

koszt sprzedaży - 20% ceny detalicznej

Nie zapomnij o tym, że musisz jeszcze ponieść wydatki na reklamę, i zapłacić sobie samemu za czas i wysiłek. Przy tym, istnieje pewna granica cenowa, której potencjalny klient po prostu nie będzie chciał przekroczyć. A zatem, czy wyżej wspomniana książka powinna kosztować w Polsce odpowiednio:

a) **\$5.10** b) **\$1.70** c) **\$3.40** d) **your price?**

Udowodnij swój wybór ...po angielsku!

UNIT 15 BUSINESS PLAN

Silny biznes kierowany jest planowaniem - **is guided by plans** [yz gaj-dyd baj plenz]. Czasami udaje się przypadkowo wprowadzić na rynek - **introduce to the market** [yn-czre-djus tu we mar-keť] - produkt, który przynosi duże korzyści - **generates large revenues** [dže-ne-rejts lardź re-we-njuz]. Jednak najczęściej, zysk zależy od dobrze przemyślanego i realistycznego planu działania - **well thoughtout and realistic plan of action** [fel-fot-ałt end ry-je-ljs-tyk plen ow ek-szyn].

>>A. READING

Most business plans fall into two categories: strategic and operational plans. Strategic plans set the overall future direction for the company with the least possible risk. They answer the following questions: Where are we now? Where do we want to go? How should we get there?

Operational plans guide day-by-day operations. They help to determine if the company is making the correct choices. In a product-oriented business, the product itself provides the foundation for both strategic and operational plans.

DON'T FORGET IT:

fall into [fol yn-tu] - *podchodzić pod*

set [seť] - *ustalać*

overall [eł-we-rol] - *całościowy*

least possible risk [list pō-se-bel rysk] - *najmniejsze możliwe ryzyko*

the following [we fō-le-lynn] - *następujący*

determine [dy-ter-myn] - *określić*

make a choice [mejk e czojs] - *dokonywać wyboru*

foundation [fan-dej-szyn] - *podstawy*

B. LET'S TALK

1. What categories do most business plans fall into?
2. What is a strategic plan?
3. In your opinion, which plan is more important - strategic or operational?

C. CAN YOU REMEMBER IT?

Fill in the blanks:

1. There are strategic and business plans.
2. Strategic plans set the future direction of the company.
3. Sometimes the product itself the foundation for business plans.

>>D. BUSINESS CONVERSATION

Wszystko ma swój koniec - także i rozmowa biznesowa. Kończąc ją przez telefon - powiemy: **Thank you for your time** Przy pożegnaniu w biurze można powiedzieć: **It was nice doing business with you** A jak wyjść z restauracji lub przyjęcia?:

A: *I'd like to thank you and your wife for a wonderful party, but I'm afraid I've got to be going now. I have an early morning tomorrow.*

B: *We're glad you could come. I'll go and get your coat.*

A: *Thank you.*

B: *I'll call you before you leave Warsaw.*

A: *Yes. We need to tie up any loose ends we might have.*

B: *That's right. I'll get in touch with you at your hotel.*

I've got to be going [ajw got tu bi go-lynn] - *będę musiał pójść*
tie up any loose ends [taj-ap eny luz endz] - *dograć do końca wszystkie sprawy*
get in touch [get yn tacz] - *skontaktować się*

Zauważ, że pożegnanie stało się równocześnie okazją do umówienia następnego spotkania - *nigdy nie trać kontaktu!* (**Never lose the touch!**),

>>E. BUSINESS BEHAVIOR

Przeczytaj i porównaj tego typu zachowanie z polskimi nawykami:

You can leave a party when you feel tired. However, don't be the first person to leave or the last! It's very important to thank the host and hostess before you leave but remember that they may not be able to escort you to the door. In this case, you may just let yourself out.

escort [es-kot] – *odprowadzić*

let out [let at] – *wypuścić*

>>F. BUSINESS TALK

Domyśl się z definicji znaczeń tych słów:

application [e-ply-kej-szyn] - *a written request (prośba na piśmie)*

coordinate [keł-or-de-nejt] - *to work well together (pracować razem dobrze)*

inflow [yn-fłoł] - *income (dochód)*

paper work [pej-per łerk] - *routine record-keeping that is part of a more important task (rutynowe prowadzenie zapisów, które jest częścią ważniejszego zadania do wykonania)*

>>G. EXERCISE

A teraz powiedz po angielsku:

1. *Gdzie jest twoje podanie o pracę?*
2. *Przygotujmy wszystkie dokumenty, zanim pójdziemy na to spotkanie.*
3. *Dobry kierownik wie jak kordynować pracę swoich ludzi.*

H. BUSINESS CORRESPONDENCE

Wszelkie negocjacje biznesowe z nowymi kontrahentami najlepiej zaczynać od napisania „*propozycji biznesowej*” - **A BUSINESS PROPOSAL** i wysłania jej do odpowiedniego przedstawiciela danej firmy. Może to być na przykład propozycja specyficznej reklamy na specyficznym rynku:



Chicago, 05/15/01

KIWI Air Lines
Marketing Offices
New York, N.Y.

LANGUAGE ON THE BOARD•

Jarmula Publishing House - the publisher of English as a Second Language materials for Poles in America - introduces an innovative Practical English Mini Audiocourse: Learn English For Communication in 5 Hours. Like other publications of Jarmula Publishers, this is an easy apprehension material for beginners based on Superlearning Method and Awakening studying technique. Mini Audiocourse consists of 50 units composed on bilingual bases. It is focusing on a well defined audience of Polish newcomers to the US and Canada. And they may study English on the board of a plane going from Warsaw to Hawaii.

EDITORIAL:

The editorial content includes:

American-English Phrase Book of 120 pages: a concise handbook of the most commonly used phrases in every day situational communication.

Two cassettes of practical lessons - 120 minutes of recordings: well selected original examples and simple explanations in Polish.

DISTRIBUTION:

Phrasebook may be distributed on the board of a plane flying from Warsaw to Hawaii. The passengers equipped with headphones may listen to audio material played on one of the seat channels.

SPONSORS:

If you become a sole sponsor of Mini Course you will be able to use this material exclusively for your advertising purposes. Your full-page color ad will be placed on the back cover of the handbook and your logo will be printed on each page.

RATES:

- a) 120 minutes of recording for your exclusive use - \$8,000.
- b) Phrasebook:

10,000 - \$2.25 per copy
15,000 - \$2.00 per copy
20,000 - \$1.75 per copy
30,000 - \$1.50 per copy

ARTWORK:

We will create for you all the artwork at no extra cost if you provide us with pictures, logos and a written copy of what your ad should say.

FEATURES THAT BENEFIT YOU:

Feature: Language on the board.

Benefit: This project reinforces your advertising efforts in Poland.

Feature: Controlled circulation.

Benefit: No waste circulation results in making this publication a cost effective medium.

Feature: Entirely new idea of advertising.

Benefit: Possibilities of introducing other languages. E.g. Polish for Americans, etc.

CONTACT:

John J. Arbuz

General Partner

I. MORE PRACTICE

Napisz - najpierw po polsku - własną propozycję biznesową, w której proponujesz firmie produkującej sprzęt sportowy z Nowego Jorku, reklamowanie się w Polsce na produkowanych przez ciebie skarpetkach tenisowych.

J. WHY DON'T YOU DO IT?

Zaczynając jakiekolwiek działanie na polu biznesu, warto najpierw sporządzić plan biznesowy. W najprostszej postaci powinien on przynajmniej zawierać następujące punkty:

Business Plan

1. (productservices)

Wybór produktu lub rodzaj świadczonych usług: np. sprzedaż artykułów żywnościowych, prowadzenie biura usług lub wytwarzanie produktów. Musimy zdecydować, co chcemy zrobić (innymi słowy przełożyć chęć zarabiania pieniędzy na konkrety).

2. (location)

Wybór lokalizacji .

3. (management)

Plan zatrudnienia osoby do kierowania firmą.

4. (personnelsubcontractors)

Plan zatrudnienia personelu/podwykonawców.

5. (competition)

Analiza konkurencji.

6. (cash flow)

Plan obrotu gotówki.

7. (projected income statement)

Zestawienie przewidywanych wydatków i dochodów.

8. (projected balance sheet)

Przewidywany balans.

9. (franchise)

Analiza porównawcza rozpoczęcia własnego biznesu od zera, kupienie istniejącego lub kupienie tzw. **franchise**, czyli wzięcie w agencję.

10. (financing)

Analiza kosztów finansowania działalności firmy.

Jak widać z powyższej listy, nie zagłębiając się w szczegóły, można stwierdzić, że przygotowanie dobrego Planu Działania, jest umiejętnością samą w sobie bez względu na rodzaj proponowanej działalności. Ktoś, kto posiada własny interes od lat i nigdy nie korzystał z pomocy Planu Działania, może być sceptyczny co do jego potrzeby. Jednak wiele firm, które wyszły poza \$200.000-\$300.000 obrotów rocznie, korzysta z różnych form Planu Działania. Czy będzie to budżet, czy analiza opłacalności nowego produktu, jakaś forma Planu Działania ma miejsce.

A teraz już najwyższa pora ...
założyć własny biznes.
W USA posłuży Ci do tego
następujący formularz:



Chicago Department of Revenue
 City Hall, Room 107
 121 North LaSalle Street
 Chicago, Illinois 60602
 (312) 744-3948

City of Chicago
 Richard M. Daley
 Mayor

APPLICATION FOR GENERAL BUSINESS LICENSE

1. Business name _____ 2. Federal Employer I.D. Number _____
 Business address _____ 3. Business telephone no. (____) _____
 _____ 4. Mailing address (if different from above) _____

5. Date business started _____

6. If the business is organized as a sole proprietorship or partnership and the business was started after February 11, 2001, answer the questions listed below:

(a) Did you buy the assets of any existing business in a bulk sale? Yes / No

(b) If you answered Yes to item 6(a), did you file a bulk sales agreement with the Department of Revenue at least 45 days in advance of the closing date? Yes / No

(c) If you answered No to item 6(a), is this a new business? Yes / No

7. Depending on how the business is organized, provide the information requested below:

SOLE PROPRIETORSHIP	PARTNERSHIP	CORPORATION
Name of owner: _____	Number of General Partners _____ Name of Partner #1: _____	Name of president: _____
Home address: _____ _____	Home address: _____ _____	Home address: _____ _____
Phone: (____) _____	Phone: (____) _____ Name of Partner #2: _____ Home address: _____ _____ Phone: (____) _____ If additional General Partner(s), state name, address and phone number on another page.	Phone: (____) _____ Name of secretary: _____ Home address: _____ _____ Phone: (____) _____

8. Describe in detail the nature of the business _____

9. Is merchandise sold? Yes / No

If yes, enter Chicago Sales Tax Central Number _____

10. Is any type of merchandise rented or leased to customers? Yes / No

If yes, list example of items rented or leased _____

11. Total number of employees, whether compensated or not: _____

12. Is the business premises owned or rented? Owned / Rented

If rented, state the name and address of the landlord and rental period:

Signature _____

Date _____

PART II

DISCUSSION

TOPICS

>>WEDDING DAY BUSINESS PLAN

The Bride:

The details involved in wedding planning may seem overwhelming at times. Here is a helpful checklist to keep you on track:

Six to 12 months before the wedding

- ☐ Select a wedding date and time.
- ☐ Make a preliminary budget.
- ☐ Determine the type of wedding you want.
- ☐ Reserve your ceremony and reception location.
- ☐ Determine who will officiate at the ceremony.
- ☐ Hire a wedding consultant, if you plan to use one.
- ☐ Decide on your color scheme.
- ☐ Start compiling names and addresses of guests.
- ☐ Select bridal attendants.
- ☐ Have fiance select attendants.
- ☐ Plan reception.
- ☐ Check catering facilities, if at a club or hotel.
- ☐ Select a caterer, if one is necessary.
- ☐ Select a reliable, creative florist.
- ☐ Select your dress and headpiece.
- ☐ Announce your engagement in the newspaper.
- ☐ Select engagement ring with fiance, if he has not already done so.

Four months before

- ☐ Make final arrangement for ceremony (deposits should be paid, contracts signed).
- ☐ Make sure all bridal attire is ordered.
- ☐ Have both mothers coordinate and select their dresses.
- ☐ Register at a bridal registry in the towns of both families.
- ☐ Order invitations and personal stationery.
- ☐ Complete the guest lists and compile them in order.
- ☐ Select the men's wedding attire and reserve the right sizes.
- ☐ Check requirements for blood test and marriage license in your state.
- ☐ Make appointment for physical exam (if your state requires one).
- ☐ Shop for wedding rings.

- ☐ Start planning the honeymoon.
- ☐ Decide where you will live after the wedding.
- ☐ Begin shopping for trousseau.

Two months before

- ☐ Address invitations and announcements. They should be mailed four to six weeks before the wedding.
- ☐ Finalize all details with caterer, photographer, florist, reception hall manager, musicians, etc.
- ☐ Order wedding cake, if not supplied by caterer.
- ☐ Finalize ceremony details with officiant.
- ☐ Make rehearsal arrangements.
- ☐ Plan rehearsal dinner.
- ☐ Plan bridesmaids' luncheon.
- ☐ Make appointment with hairdresser.
- ☐ Arrange accommodations for out-of-town attendants or guests.
- ☐ Finalize honeymoon plans.

One month before

- ☐ Have a final fitting for your gown and bridesmaids' dresses.
- ☐ Have a formal bridal portrait done.
- ☐ Complete all physical or dental appointments.
- ☐ Get blood tests and marriage license.
- ☐ Make transportation arrangements for wedding day.
- ☐ Purchase gift for fiancé, if gifts are being exchanged.
- ☐ Have the bridesmaids' luncheon.
- ☐ Purchase going away outfit.
- ☐ Keep a careful record of all gifts received (write thank you notes immediately instead of letting them pile up).
- ☐ Make sure you have all accessories, toasting goblets, ring pillow, garter, candles etc.
- ☐ Select a responsible person to handle guest book and determine its location.

Two weeks before

- ☐ Attend to business and legal details. Get necessary forms to change names on Social Security card, driver's license, insurance and medical plans, bank accounts, make a will.
- ☐ Prepare wedding announcements to be sent to the newspaper.

- ☐ Reconfirm accommodations for out-of-town guests.
 - ☐ Arrange to have possessions and gifts moved to your new home.
- Give a change-of-address card to the post office.
- ☐ Finish addressing announcements to be mailed on the wedding day.

One week before

- ☐ Contact guests who have not responded.
- ☐ Give the final count to the caterer and review details.
- ☐ Go over final details with all professional services you have engaged. Inform them of any changes.
- ☐ Give the photographer the list of pictures you want.
- ☐ Plan the seating arrangements.
- ☐ Arrange for someone to assist with last-minute seating errands and to help you dress.
- ☐ Practice having your hair done to make sure it comes out properly, and determine the time it will take.
- ☐ Practice using your make-up in the same type of lighting you will have on the wedding date.
- ☐ Keep up with the writing of your thank you notes.
- ☐ Pack your suitcase for the honeymoon.
- ☐ Make sure you have the marriage license.
- ☐ Make sure you have the wedding rings, and they fit.
- ☐ Make sure all wedding attire is picked up and fits.
- ☐ Have a rehearsal with all participants, reviewing their duties.
- ☐ Attend a rehearsal dinner party. Stay calm and enjoy yourself.

Congratulations! You're ready for a wonderful wedding day!



Source: The Beverly Clark Collection,
1120 Mark Ave., Carpinteria,
Calif. 93013, 1-800-888-6866

The Groom

The bride is not the only one with planning to do. Here's what the groom should do before the big day:

Six to 12 months before the wedding

- ☐ Purchase the bride's engagement ring.
- ☐ Discuss with fiancée the date and type of wedding.
- ☐ Start on your guest list.
- ☐ Choose best man and ushers.
- ☐ Start planning and making necessary arrangements for the honeymoon.
- ☐ Discuss and plan with fiancée your new home together. If fiancée is moving in with you, start cleaning out closets, cupboards and drawers to make room for your bride and wedding gifts.

Four months before

- ☐ Shop with fiancée for wedding rings.
- ☐ Complete your guest list, including full names, addresses and ZIP codes with phone numbers.
- ☐ Check requirements for blood test and marriage license in your state, or the state in which you are being married.
- ☐ Select and order men's wedding attire with your fiancée.
- ☐ Finalize all honeymoon plans and send in deposits if required (don't delay - some resorts fill up fast in popular months).

Two months before

- ☐ Meet with officiant to finalize ceremony details.
- ☐ Assist parents with plans for the rehearsal dinner party.
- ☐ Discuss the amount and the financial arrangement for the flowers which are the groom's responsibility.
- ☐ Arrange accommodations for out-of-town attendants.

One month before

- ☐ See that all attendants have been fitted and wedding attire has been ordered.
- ☐ Purchase gifts for best man ushers.
- ☐ Purchase wedding gifts for fiancée, if gifts are being exchanged.
- ☐ Pick up wedding rings. Make sure they fit.
- ☐ Take care of business and legal affairs (add bride's name to insurance policies and medical plans, make a new will, add her name to joint checking account or joint charge cards).
- ☐ If you have both agreed to a prenuptial agreement, have it drawn up and signed.

Two weeks before

- ☐ Together with fiancée, gather necessary documents and get your marriage license.
- ☐ Arrange wedding day transportation.
- ☐ Reconfirm accommodations for out-of-town guests.
- ☐ If moving, give change-of-address card to post office: arrange to have utilities and phone service turned on in new home. If not moving, finish cleaning and reorganizing your home; help your fiancée move her things.
- ☐ Have your hair cut.

The week before

- ☐ Discuss all final details with fiancée; offer to assist if needed.
- ☐ Pick up and try on wedding attire.
- ☐ Pack clothes for honeymoon.
- ☐ Reconfirm all honeymoon reservations.
- ☐ If flying, make sure you have plane tickets.
- ☐ See to it that you and your attendants are at the rehearsal and that they know their duties.
- ☐ Go over special seating or pew cards with ushers.
- ☐ Make sure luggage is in the car or the hotel where you will stay your first night.
- ☐ Attend rehearsal dinner. Relax and enjoy yourself.

Congratulations! You're ready for a wonderful wedding day!



*Source: The Beverly Clark Collection,
1120 Mark Ave., Carpinteria,
Calif. 93013, 1-800-888-6866*

>>CON-ARTISTS ARE WORKING HARDER THAN EVER TO GET YOUR MONEY

Con-Artists and financial scams have been around almost forever but modern technology had helped make all of us more vulnerable to them.

We want to especially warn you about a telemarketing scam that is stealing millions of dollars from depositors across the country.

They use different approaches but the basic routine is to call you and get your account number

They may say you've won money and they want to deposit it into your account. They may try to sell you something and ask for your account number to "hold" the item while you decide. They may say they are an employee of the bank. They will say anything to get your account number. Once they have it, they create and issue drafts with your account number to debit (steal) money directly from your account.

Because they follow standard banking form and procedural requirements when issuing these drafts, we have no way to recognize them as fraudulent until it's too late and your money is gone.

Protect yourself by using extreme caution when giving anyone your account numbers

We value you as a customer and welcome your comments or questions on this or any other banking matter.

>>PUTTING ON THE TAILORED LOOK

By Nancy O'Shea

Special to the Tribune

Job seekers spend a lot of time polishing their resumes, placing them in nice covers or thinking up great euphemisms for the summer they spent working in a tanning salon.

But just as the competition for jobs is tougher, the time that employers have to read the hundreds of resumes flooding their offices is shorter.

The main problem is that unsuccessful job hunters often don't tailor their resumes to fit the job they're seeking. Instead, they shuffle from employer to employer handing out resumes short on details and long on insignificance.

The ideal resume, the experts say, should be short, neat and to the point, something that most job hunters could do on their own with a little thought.

"Resumes are traditional and time-honored, but you'd have to put a gun to an executive's head to get him to read one longer than two or three pages", says Marilyn Moats Kennedy, managing partner of Career Strategies in Wilmette.

Don Wilson, Director of Corporate Recruiting for Amoco Corp.'s headquarters in Chicago, says his office reviews "thousands" of resumes each year. He stresses "zeroing in" on recent, relevant job experience.

He says Amoco works only with those resumes "that communicate qualifications, competencies and accomplishments related to the position that is open.

"Sometimes we also look to see if the applicant has skills that might be needed in the future. Maybe there's something in the person's background that shows an ability to perform jobs other than the one that's open", says Wilson.

He agrees with Kennedy on a resume's length.

The relevant resume

The ideal resume, according to experts, should be short, neat and to the point. Here are some tips on writing a relevant resume.

- ☐ A resume should be concise, attractive and focus on employer needs.
- ☐ Resumes done by committees either never get done or end up being vague in trying to please everyone's tastes. Limit sources of opinion because everyone has a different one and they all could be right from different perspectives.
- ☐ Don't send out a resume unless you are sure there is a job opening.

Reasons for elimination

Distortions/lies	36%
Typos/misspellings	19%
Insufficient detail	12%
Irrelevant information	10%

Format and basic information categories

- ☐ **Heading:** Name, address and telephone number.
- ☐ **Career objective:** An option that helps the reader focus on your industry or function interests.
- ☐ **Education:** Describes your educational experience and underscores areas of personal or professional interest.
- ☐ **Experience:** Relevant civilian and military experience, listed in reverse chronological order.

Areas to avoid and omit

- ☐ Duties that are typical of the daily life of a firm.
- ☐ Describing job as "responsibilities included..." or "exposure to...", neither of which means you did or accomplished anything.
- ☐ Reasons for leaving a job.
- ☐ Former or desired salary.
- ☐ Reasons for not serving in the military.
- ☐ Potentially negative information about you.
- ☐ "References available on request."

*Source: Placement office, Harvard Business School
Chicago Tribune/Andrew DeVigal*

>>WHEN SHOULDN'T YOU ADVERTISE?

Many would-be entrepreneurs are fully convinced of the value of advertising, so convinced that the first thing they do when they hang out their shingle is to place ads in likely publications. But for the unprepared independent, a little advertising can be a dangerous thing.

Why? Because they've neglected to set up the most elementary of systems for handling the inquiries their advertising will generate. As a result, they actually turn off live prospects.

Consider the following (and all-too-common) scenario: A prospective client or customer reads your ad and finds your product or service sufficiently compelling to call your. Your roommate or spouse, still half-asleep at 10 am, picks up the phone and mumbles, "Joe's not here. No, I don't know where he is. No, I don't know when he'll be back."

After this greeting, your potential client isn't likely to leave a message. He or she will certainly not call back. And more important, your credibility as a professional business person has just sunk through the floor. Your potential customer now perceives you as an amateur and will further tell his or her colleagues not to bother calling you.

It should be obvious, but evidently it isn't: The first thing you should do as an independent entrepreneur is make sure the phone is answered professionally, whether by you personally, by a professional-sounding message on voice mail or answering machine or by the telephone operator in your shared office suite or business center.

Hot leads, like souffles, don't keep well. You must be able to respond promptly to inquiries - within 48 hours or less. So, before you sign that ad contract, you should have at least a business card and an informative letter to send out in response to the inquiries you will get. (If your product or service is complicated, you may even want to develop an information package including a brochure, price lists, testimonials, case histories and so on.)

Remember also that ads bring only inquiries. Some are stronger or "hotter" than others, but they're still just inquiries. To turn them into sales, you have to develop them. That means you must follow up with the prospect by phone either immediately or after you have sent a promised information packet. A call asking the prospect if he or she needs more information is a logical and expected follow-up. At this time, you should also qualify the prospective client to see if you want to do business with them and, if so, set up a meeting between the two of you.

First impressions are lasting. Consider how you are responding to inquiries right now and ask yourself if your response would convince you to buy from yourself. If there's a shadow of a doubt, put a better system in place right away. Then you're ready to launch your ad campaign.

>> **CLEANING FIRM PAYS WORKERS TO CLEAN AIR.**

Reuters

BERLIN

An east German company has begun paying more to non-smoking staff members.

Roever Reinigung und Service GmbH, a small cleaning company in Leipzig, is paying its 40 nonsmokers 50 marks (about \$30) a month extra. Company boss Eckart Wust said he hopes the bonuses will prompt the 35 smokers to kick the habit.

"There has been so much talk and so little action in Germany about restrictions on smoking that we spontaneously decided to offer smokers a financial incentive to quit," Wust said. "We are hoping politicians follow our lead."

Wust said he has been deluged with calls from companies interested in the scheme.

He said the bonuses, which will cost the company an extra \$14,000 a year, are worthwhile for two reasons; Smokers usually take many 5- to 10-minute breaks during shifts, and non-smokers in general are less prone to illness.

BOEING ON THE HORIZON:

State-owned Vietnam Airlines could buy up to 80 new jets, worth up to \$5 billion, over the next 15 years now that the U.S. trade embargo has been lifted, Boeing Co. officials said. "We forecast that in the next 10 to 15 years Vietnam Airlines has the potential of acquiring 60 to 80 airliners, worth \$3 to \$5 billion," said a Boeing spokeswoman. **B 5 2**

>> **FBI PROBES BREAK-INS ON COMPUTER NET**

FROM TRIBUNE WIRES

WASHINGTON - Intruders have broken into the giant Internet computer network, and users are being advised to protect themselves by changing their passwords.

Quoting Justice Department sources, The Washington Post reported Saturday that the FBI has been investigating the Internet break-ins "for some time."

Internet is an international system linking computer networks among universities, government agencies, corporations and private users.

The break-ins may jeopardize the work of tens of thousands of computer users, warned the Computer Emergency Response Team, based at Carnegie Mellon University in Pittsburgh.

Computer break-ins occur when an unauthorized user finds a way to connect to a computer system, often using a stolen password.

Once connected, the intruder can read private information or change or eliminate data belonging to others.

"Intruders already have captured access information for tens of thousands of systems across the Internet," said an emergency response team statement sent on the network last week.

In the short term, the advisory panel urged users to change passwords.

But it said that the long-term solution lies in finding a way to eliminate reusable passwords on Internet.

Passwords were obtained by the intruders using a "Trojan Horse program," so called because it can enter the main computer for some legitimate purpose, but with coding that lets it remain after

>>BUSINESS IN BRIEF

KRAFT ROMANIAN BUY

NEW YORK - Kraft Jacobs Suchard, the European food business of Kraft General Foods International, an operating unit of Philip Morris Companies Inc., said Thursday it is acquiring a majority interest in Romania's leading chocolate manufacturer, marking the first major Western investment in Romania under the country's new privatization program. Kraft Jacobs Suchard will purchase 82 percent of S.C. Poiana-Produse Zaharoase S.A. Brasov for \$4.4 million. The agreement with the Romanian government calls for the remaining 18 percent of the Poiana confectionery company to be offered to employees.

HONDA UNDECIDED ON ROVER

TOKYO - Honda Motor Co. Ltd.'s president said Thursday the Japanese automaker cannot decide what to do about its 20 percent share in Britain's Rover until it hears what BMW plans for the British automaker. "Since BMW has become the main shareholder of Rover, we cannot make any decisions until we hear BMW's intentions," Honda president Nobuhiko Kawamoto told Reuters. British Aerospace last week said it would sell its 100 percent ownership of Rover Group Holding to BMW for \$1.325 billion. The holding company owns 80 percent of the Rover Group, of which Honda holds the remaining 20 percent.

CANNED ENTERTAINMENT

TOKYO - Casio Computer Co., Ltd. will start selling a can-shaped television, starting next week, a company spokesman said Thursday. The can, which has the same shape as a soft-drink can, employs a 1.6 inch color liquid crystal display, said a spokesman for the major digital watchmaker. The spokesman said the new television, named "Can-Tele," would be initially sold here for \$180. Production is estimated at 100,000 units a year, he said, adding that it planned to begin sales abroad within the year.

IBM JAPAN STAFF DWINDLES

TOKYO - Some 1,500 workers have left IBM Japan Ltd. since last October, bringing its total work force to 22,000, Kyodo News Service said Thursday. The Japanese unit of US electronics giant IBM Corp. has tried to cut its work force amid the protracted economic slump in Japan.

FISHERMEN TO KEEP STRIKING

RENNES - French fishermen massively voted on Thursday to continue a 10-day strike, rejecting their union's call to return to work and an aid package negotiated by their leaders with the government on Tuesday. There was a high turnout in the vote, held in fishing ports in Brittany and on the Atlantic coast. But in a separate ballot, the fishermen voted their confidence in their union, the Fisheries Survival Committee, which has organized the violent protest movement against cheap fish imports and handled the negotiations.

>>STRIKING PAY DIRT

Though smaller, raises out there

By Elizabeth Williamson

SPECIAL TO THE TRIBUNE

Nowadays, your reward for good work is being able to keep your job, and that pay increase - if it comes at all - is barely enough to take a date to dinner - dutch treat.

A study conducted by the Conference Board, a private business research group, and detailed in "The American Almanac of Jobs and Salaries for 1994-95", (John W. Wright, Avon Books, 1993) noted that average annual salary increases in all industries, which had been as high as 10.6 percent in 1981, had flattened out at 5 percent since 1987. In 1990, this was lower than the 5.4 percent increase in the consumer price index.

What's more, though salaries for most jobs have risen modestly in the last 10 years, U.S. Bureau of Labor Statistics comparisons of median weekly salaries in 1983 and 1991 indicate that wages for some jobs have fallen sharply. For example, architects' salaries have dropped 8.4 percent; cashiers', 22 percent; truck drivers', nearly 4 percent. Even bartenders, keepers of the last refuge for the recession-weary, saw their paychecks decrease 7 percent.

Allied's Husserl offers tips on asking for a raise:

☐ Emphasize your contribution to the company's bottom line. "Employers are always concerned about internal equity issues," he said, which means how much your colleagues in similar jobs are making. "You need to quantify and say why you deserve more money, while staying within the range for the position," he said.

So use exact figures whenever possible - for example, the percentage of increase in sales for which you're responsible, the number of new clients, the reduction in workplace injuries.

☐ Be reasonable. Unless you recently dove on a grenade to save the chief executive, keep your request for a raise within the percentages described.

☐ Try for a one-time bonus. Husserl said this is a good strategy particularly if you've been with your company for a long time and are at the top of the pay range for your job category.

☐ Try for non-monetary perks, such as more vacation or personal or family leave.

☐ If all else fails, start looking for a new job. But, again, don't expect too much. "Moving from one company to another used to result in increases from 15 to 20 percent," Husserl says. "Now it's more like 8 to 15."

>>BE DIRECT WITH GAMESTER

**By Lindsey Novak
and Lauren Spier**

SPECIAL TO THE TRIBUNE

Workplace solutions

Problem: I'm annoyed at the fact that the person sitting next to me spends hours each day playing video games. Though I can't see the computer screen, I'm certain that the repetitive sound of the same keys and space bar are from the game Tetris. I am considering talking to the boss. However, the person happens to be one of his favorites (recently promoted), and I would look like a back stabber. Any suggestions?

Solution: You are probably right that going to your boss will make you seem petty and jealous. It is better to deal with the person directly.

Find a subtle way to let your coworker know that you are aware that he or she is playing video games. One way to do so is to jokingly ask how the game is going. This person may stop playing once they are aware that you know and could report him. If this doesn't work, you may want to tell your colleague the game noise is driving you crazy and politely ask him to cut down on his playing time.

Problem: It seems that every time we have a scheduled meeting that goes into the evening it's on a Friday. This seems to happen at least once a month. It often forces my wife and I to cancel social plans. The problem is that my boss is not married, has no kids, and doesn't have a social life. What can we do?

Solution: Go to personnel and explain that you want your complaint to remain anonymous. After you've been assured of this, tell them the problem. They may or may not go to bat for you.

Problem: I was fired for attendance after 14 years of employment. I have a grievance pending, but the word is it will be denied at the third and final level. I believe I was discriminated against and have evidence of this. Do I have grounds for a suit? How do I find a lawyer, and how do I file an EEOC complaint?

Solution: You have not given us enough information to determine if you have grounds for a suit or an EEOC charge. Call the EEOC at 312-353-2713. You also can call the local bar association for a recommendation of an attorney who specializes in labor and employment law.

Having problems at work? Write to Workplace solutions, Chicago Tribune, 435 N. Michigan Ave., Chicago, Ill. 60611. No phone calls will be accepted; answers will be supplied only through the newspaper.

>>CLOTHE LESSON IN CARING WAY

By Lindsey Novak and Lauren Spier

SPECIAL TO THE TRIBUNE

Workplace solutions

Problem: A young colleague in our department dresses in old jeans slightly frayed shirts and sweaters and sneakers This is a university and while there's no strict dress code we do wear sportswear and often suits and ties This guy is very nice but doesn't understand that clothes play a role in our department's standing in the university Who should tell him and how?

Solution: You should talk to him because you are above him in rank and are also his friend. A younger colleague might not carry enough weight and the chairman of the department might be too threatening.

Have lunch with him and, if you explain the situation as you have here, it will come across as caring and not critical.

Problem: Our boss gives his employess a ham and a gift certificate at Christmas The ham is appreciated but a bonus would be more helpful Any suggestions?

Solution: Like any other gift, one shouldn't tell the giver what to buy unless asked. We assume you tried to cash in the gift certificate and the store refused.

When thanking your boss, emphasize how much the ham was appreciated by your family and hope that he gets the message that practical gifts are better. Keep in mind, that he may be giving the same gift to everyone and can't make your gift different.

Problem: I quit my job because I thought I was underpaid Now I'm not so sure I did the right thing

Solution: When interviewing for your next position, look for differences between this job and your former one. Focus on the positive aspects of the new situation. An example would be to emphasize your desire to work at a small rather than large company, or to work as a secretary rather than a data processor. Always be honest in what is appealing to you about the new position but don't mention leaving because of poor pay or any other negatives.