

4. a fixed sum of money on which interest is paid, lent for a fixed period, and usually for a specific purpose
5. an instruction to a bank to pay fixed sums of money to certain people or organizations at stated times
6. a loan, usually to buy property, which serves as a security for the loan
7. a plastic card issued to bank customers for use in cash dispensers
8. doing banking transactions by telephone or from one's own personal computer, linked to the bank via a network
9. one that generally pays little or no interest, but allows the holder to withdraw his or her cash without any restrictions
10. one that pays interest, but usually cannot be used for paying cheques (GB) or checks (US), and on which notice is often required to withdraw money

IV. *Writing:* Answer the following questions in written form (write not less than 6-8 sentences).

1. Which of the banking facilities do you use?
2. What other services do commercial banks offer in your country?
3. What changes have there been in personal banking recently?
4. What farther changes do you foresee in the future?

Контрольная работа № 2

Вариант «Management»

I. Read the article and translate it into Russian in written form

WHAT IS MANAGEMENT?

Peter Drucker, the well-known American business professor and consultant, suggests that the work of a manager can be divided into planning (setting objectives), organizing, integrating (motivating and communicating), measuring, and developing people.

- First of all, managers (especially senior managers such as company chairmen – and women – and directors) set objectives, and decide how their organization can achieve them. This involves developing