

KHOLIYOROV
BUNYOD



INDEPENDENT STUDY IN PRACTICAL ENGLISH



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**MINISTRY OF HIGHER AND SECONDARY SPECIAL
EDUCATION OF THE REPUBLIC OF UZBEKISTAN**



INDEPENDENT STUDY TEXTBOOK

**FOR PRACTICAL ENGLISH LESSONS OF FOURTH-YEAR
STUDENTS
IN THE DIRECTIONS OF ECONOMIC FACULTY**

Qarshi 2022 y.

Iqtisodiyot fakultetining 4- kurs barcha yo'nalishlarida mustaqil ta'lim jarayonida foydalanish uchun amaliy ingliz tili fanidan uslubiy qo'llanma.

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Kirish

Har bir jamiyatning kelajagi uning ajralmas qismi va hayotiy zarurati bo'lgan ta'lim tizimining qay darajada rivojlanaganligi bilan belgilanadi. Bugungi kunda mustaqil taraqqiyot yo'lidan borayotgan mamlakatimizning uzluksiz ta'lim tizimini isloh qilish va takomillashtirish, yangi sifat bosqichiga ko'tarish, unga ilg'or pedagogik va axborot texnologiyalarini joriy qilish hamda ta'lim samaradorligini oshirish davlat siyosati darajasiga ko'tarildi.

Hech kimga sir emaski, O'zbekistonning rivojlanib borayotgan iqtisodiyoti uchun tayyorlanadigan mutaxassislar rivojlangan mamlakatlar tilida batafsil muomala qiladigan kadr bo'lib yetishishiga qaratilmog'i lozim.

Nofilologik oliy o'quv yurtlarida ingliz tilini o'qitishning maqsadi tilni talabalar tomonidan amalda qo'llay bilish va shu tilda muomala qilishga tayyorlashdan iborat. Chet tilini amalda o'rganish jarayonida og'zaki nutq va tilning fonetik, leksik va grammatik tomonlarini o'rganishi va yozuv ko'zda tutiladi.

Bakalavr darajasidagi har bir mutaxassis o'zi tanlagan sohada atroflicha mutaxassisligi bo'yicha chet tilida faoliyat ko'rsata olishi kerak.

Shu nuqtai nazardan olib qaraganda bugungi kun yoshlarini har tomonlama yetuk, raqobatbardosh kadrlar qilib tayyorlash davr talabi bo'lib qoldi.

Ushbu uslubiy qo'llanmani yaratishda nofilologik oily o'quv yurtlarida chet tillarni o'qitish bo'yicha namunaviy dastur asos qilib olingan.

Mazkur uslubiy qo'llanma 4-kurs "Iqtisodiyot" fakultetining barcha yo'nalishlarida tahsil olayotgan talabalar uchun amaliy ingliz tili kursi mustaqil ta'lim jarayonida o'rganishga mo'ljallangan. Unda kundalik so'zlashuv iboralari, mutaxassislikka oid matnlar va atamalar lug'atini o'z ichiga olgan. Matnlarda O'zbekiston Respublikasining iqtisodi va iqtisodiyotning tarmoqlari, soliq, bojxona, qishloq xo'jaligi va boshqa jabhalari to'g'risidagi manbaalar joy olgan. Ta'lim samaradorligini oshirish maqsadida uslubiy ko'rsatmani tayyorlashda foydalanilgan matnlarning barchasi Internet tarmog'idan olingan bo'lib, deyarli eng so'ngi ma'lumotlarni o'zida mujassam etgan.

Bugungi kun iqtisodchisiga qo'yilgan eng asosiy talablardan biri chet tilini, xususan ingliz tilini mukammal bilishni taqozo etar ekan, shu sohada tahsil oluvchi har bir bo'lajak kadr hayotning barcha sohalarini qamrab oluvchi iqtisodiyotga oid mavzularda ingliz tilida erkin fikr yuritishi, so'zlasha bilishi hamda mutaxassislikka oid atamalarni tushuna olishi ozim. Kelajagini oldindan ko'ra bilgan, o'z oldiga qo'ygan maqsadlar sari dadil harakat qiladigan har bir yosh talaba uchun mazkur qo'llanma muhim dastur ul-amal bo'lib xizmat qiladi deb umid qilamiz va bunga ishonamiz.

Tuzuvchi.

Lesson 1

**Learn the phrases: MEETING. GREETINGS, MAKING AN INTRODUCTION
(Tanishish, salomlashish, tanishish)**

№	Inglizcha	O'zbekcha
1	How do you do?	<i>Assalomu alaykum</i>
2	Good morning	<i>Xayrli tong</i>
3	Good afternoon	<i>Xayrli kun</i>
4	Good evening	<i>Xayrli kech</i>
5	Good night	<i>Xayrli tun</i>
6	Hello	<i>Salom</i>
7	Hi	<i>Salom</i>
8	I am ...	<i>Men</i>
9	Mr ...	<i>Janob</i>
10	Mrs ... (Miss)	<i>Xonim</i>
11	Let me introduce	<i>Ijzat bering tanishtirishga</i>
12	I want you to <u>meet</u>	<i>Tanishing ...</i>
13	My wife	<i>Mening xotinim bilan</i>
14	My husband	<i>Erim bilan</i>
15	My mother	<i>Onam bilan</i>
16	My son	<i>O'g'lim bilan</i>
17	My daughter	<i>Qizim bilan</i>
18	My brother	<i>Akam(ukam)bilan</i>
19	My student	<i>Talabamga</i>
20	Glad to meet you	<i>Tanishganimdan xursandman</i>
21	Thank you, Thanks	<i>Raxmat</i>
22	Ta !	<i>Raxmat</i>
23	Thank you very much	<i>Katta raxmat</i>
24	Thank you for a ...	<i>... uchun raxmat</i>
25	Wonderful gift	<i>Ajoyib sovg'a</i>
26	Evening (supper)	<i>Kechki ovkat</i>
27	You are welcome	<i>Xush kelibsiz</i>
28	Don't mention it	<i>Arzimaydi</i>
29	Not at all	<i>Arzimaydi</i>
30	No sweat	<i>Arzimaydi</i>
31	May I ask you ...?	<i>Surashga ijozat eting</i>
32	Could you tell where (when, who, how)...?	<i>Aytolasizmi kaerga (kachon, kim, kanday)...?</i>
33	Where can I find ...?	<i>Qaerdan topsam buladi ...?</i>
34	May I smoke here?	<i>Bu yerda cheksam buladimi?</i>
35	Do, please	<i>Xa, bemalol</i>
36	I am afraid not	<i>Afsuski yuk.</i>

Lexical material
Read the text and translate

Economics Basics: Introduction



Economics may appear to be the study of complicated tables and charts, statistics and numbers, but, more specifically, it is the study of what constitutes rational human behaviour in the endeavour to fulfil needs and wants.

As an individual, for example, you face the problem of having only limited resources with which to fulfil your wants and needs, as a result, you must make certain choices with your money. You'll probably spend part of your money on rent, electricity and food. Then you might use the rest to go to the movies and or buy a new pair of jeans. Economists are interested in the choices you make, and inquire into why, for instance, you might choose to spend your money on a new DVD player instead of replacing your old TV. They would want to know whether you would still buy a carton of cigarettes if prices increased by \$2 per pack. The underlying essence of economics is trying to understand how both individuals and nations behave in response to certain material constraints. We can say, therefore, that economics, often referred to as the "dismal science", is a study of certain aspects of society. Adam Smith (1723 - 1790), the "father of modern economics" and author of the famous book "An Inquiry into the Nature and Causes of the Wealth of Nations", spawned the discipline of economics by trying to understand why some nations prospered while others lagged behind in poverty. Others after him also explored how a nation's allocation of resources affects its wealth. To study these things, economics makes the assumption that human beings will aim to fulfil their self-interests. It also assumes that individuals are rational in their efforts to fulfil their unlimited wants and needs. Economics, therefore, is a social science, which examines people behaving according to their self-interests. The definition set out at the turn of the twentieth century by Alfred Marshall, author of "The Principles Of Economics" (1890), reflects the complexity underlying economics: "Thus it is on one side the study of wealth; and on the other, and more important side, a part of the study of man."

Active vocabulary:

complicated – *murakkab*
constitute – *tashkil qilmoq*
rational – *ma'noli; aqli raso*
endeavour – *harakat qilmoq;*
urinish
fulfil - *bajarmoq, amalga*
oshirmoq;

inquire – *o'rganmoq;*
surishtirmoq, izlanmoq
underlying – *ostida yotuvchi;*
asosini tashkil etuvchi
essence – *asl mohiyat, tub*
ma'no
constraints – *yasamalik;*

keskinlik, tanglik
 dismal – og'ir, qiyin
 spawn – urug'
 tashlamoq (“asos
 solmoq”ma'nosida)
 lagged – orqada qolgan

poverty – faqirlik, muhtojlik
 assumption – taxmin; tan olish;
 mas'uliyatni o'ziga olish
 assume – taxmin qilmoq; tan
 olmoq; o'z zimmasiga olmoq.

Comprehensive questions:

1. Summarize the text.
2. What are the economists interested in?
3. How did Adam Smith spawn the discipline of economics?
4. According to economic's assumption what will the human being aim?
5. Why do we call economics as a social science?
6. How did Alfred Marshal set a definition to reflects the complexity underlying economics?

Lesson 2

Learn the phrases: MAKING AN INTRODUCTION / CONTACTS. AGE
 (Tanishish, salomlashish, tanishish / Muloqot. Yoshni so'rash. /)

№	Inglizcha	O'zbekcha
1	Where do you live?	<i>Qayerda yashaysiz?</i>
2	What country do you come from?	<i>Qaysi mamlakatdan kelgansiz?</i>
3	I am native	<i>Men shu yerlikman</i>
4	I come from Uzbekistan	<i>Men O'zbekistondaman</i>
5	How long will you stay here?	<i>Bu yerda qancha vaqt bo'lasiz?</i>
6	I will stay two days	<i>Men ikki kun bo'laman</i>
7	We came here on the invitation of the government of Uzbekistan.	<i>Biz O'zbekiston hukumati taklifiga binoan keldik.</i>
8	We are here for the first time.	<i>Biz bu yerga birinchi kelishimiz.</i>
9	There are seven of us.	<i>Biz yetti kishimiz</i>
10	I am here as a tourist.	<i>Men turist sifatida keldim</i>
11	I am here on an exchange program.	<i>Men stajirovkaga keldim.</i>
12	I'm here on my way to India.	<i>Men bu yerga Hindistonga keta turib to'xtadim.</i>
CONTACTS. AGE		
1	What is your age ?	<i>Yoshingiz nechada?</i>
2	How old are you?	-
3	What year were you born?	<i>Qachon tug'ilgansiz?</i>
4	I am twenty four.	<i>Men 24 yoshdaman.</i>
5	I was born in nineteen eighty seven.	<i>Men 1987 yilda tug'ilganman.</i>
6	I am nearly twenty five.	<i>Men 25 larga borib qoldim</i>
7	I am more than twenty four.	<i>Men 24 dan oshganman.</i>
8	In a year I'll be twenty five.	<i>1 yildan keyin men 25ga kiraman</i>
9	And what is your age?	<i>O'zingiz necha yoshdasiz?</i>
10	And how old are you?	-

Lexical material
Read the text and translate

All about finance



Finance is the study of funds management. The general areas of finance are *business finance*, *personal finance (private finance)*, and *public finance*. Finance includes saving money and often includes lending money. The field of finance deals with the concepts of time, money, risk and how they are interrelated. It also deals with how money is spent and budgeted. One facet of finance is through individuals and business organizations, which deposit money in a bank. The bank then lends the money out to other individuals or corporations for consumption or investment and charges interest on the loans. Loans have become increasingly packaged for resale, meaning that an investor buys the loan (debt) from a bank or directly from a corporation. Bonds are debt instruments sold to investors for organizations such as companies, governments or charities. The investor can then hold the debt and collect the interest or sell the debt on a secondary market. Banks are the main facilitators of funding through the provision of credit, although private equity, mutual funds, hedge funds, and other organizations have become important as they invest in various forms of debt. Financial assets, known as investments, are financially managed with careful attention to financial risk management to control financial risk. Financial instruments allow many forms of securitized assets to be traded on securities exchanges such as stock exchanges, including debt such as bonds as well as equity in publicly traded corporations.

Active vocabulary:

lending – *qarzga beriluvchi*

field – *soha*

concepts – *tushuncha*

facet – *qirra, jabha*

deposit – *omonat*

consumption – *iste'mol*

loan – *qarz*

packaged – *joylashtirilgan*

resale – *qayta sotish*

bond – *veksel*

charity – *mehribonlik uyi*

facilitator – *ko'makchi*

provision – *ta'minot*

equity – *tenglik*

hedge – *to'siq*

mutual – *ikki tomonlama, o'zaro*

assets – *qarz*

risk – *tavakkal qilish*

stock – *aktsiya*

Comprehensive questions:

1. Summarize the text.
2. What are the general areas of finance?
3. What does the field of finance deal with?
4. What are the bonds? To whom are they sold?
5. What does the investor do with these loans?
6. What are the financial assets?

Lesson 3

Learn the phrases:

FAMILY (oila)

№	Inglizcha	O'zbekcha
1	Are you married?	<i>Uylanganmisiz?</i>
2	When were you married?	<i>Qachon uylangansiz(turmushga chiqqansiz)?</i>
3	Is your family large?	<i>Oilangiz kattami?</i>
4	Is it your first marriage?	<i>Bu birinchi turmushingizmi?</i>
5	Do you have children?	<i>Bolalaringiz bormi?</i>
6	How many children do you have?	<i>Farzandlaringiz nechta?</i>
7	Is your family here?	<i>Oilangiz shu yerdami?</i>
Answers		Javoblar
8	Yes, I am.	<i>Ha.</i>
9	No, I am not.	<i>Yo'q.</i>
10	I'm single.	<i>Men bo'ydoqman.</i>
11	I'm a widow (er).	<i>Men bevaman.</i>
12	I'm divorced.	<i>Men ajrashganman.</i>
13	I was married in 2008.	<i>Men 2008 yilda uylanganman(turmushga chiqqanman).</i>
14	Yes, I do.	<i>Ha, bolalarim bor.</i>
15	I have two children: a daughter and a son.	<i>Ikki farzandim bor: bir qiz va bir o'g'il.</i>
16	No, I don't have children	<i>Yo'q, farzandim yo'q.</i>
17	Yes, it is here.	<i>Ha, oilam shu yerda.</i>
18	No, it isn't. They couldn't come this time.	<i>Yo'q, bu safar ular kelisholmadi.</i>
19	They'll probably come next time.	<i>Ular balki keyingi safar kelishar.</i>
20	Daughter is five and son is three years old.	<i>Qizim besh, o'g'lim esa uch yoshda.</i>
21	My daughter is a University student.	<i>Mening qizim universitet talabasi.</i>
22	My son is a school boy.	<i>Mening o'g'lim o'quvchi.</i>
23	My children go to kindergarten.	<i>Mening bolalarim bog'chaga borishadi.</i>
24	Do you have brothers and sisters?	<i>Aka- singillaringiz bormi?</i>
25	Yes, I do.	<i>Ha.</i>
26	I have one brother and two sisters.	<i>Meni bitta akam(ukam)va ikkita singlim(onam)bor.</i>
27	They are 25, 19 and 17.	<i>Ular 25, 19 va 17 yoshdalar.</i>

Lexical material

Read the text and translate

What is Treasury?



A **treasury** is either

- A government department related to finance and taxation.
- A place where currency or precious items (gold, diamonds, etc.) is/are kept.

The term was first used in Classical times to describe the votive buildings erected to house gifts to the gods, such as the Siphnian Treasury in Delphi or many similar buildings erected in Olympia, Greece by competing city-states to impress others during the ancient Olympic Games. The head of a treasury is typically known as a treasurer. This position may not necessarily have the final control over the actions of the treasury, particularly if they are not an elected representative. In many other countries, the treasury is called the "**ministry of finance**" and the head is known as the finance minister. Examples include New Zealand, Canada, Malaysia, Singapore, Bangladesh, India and Japan. In some other countries, a "treasury" will exist alongside a separate "Ministry of Finance", with divided functions (Ukraine). In the Australian federal government a treasurer and a finance minister co-exist.

The Department of the Treasury is responsible for drafting the government budget, economic policy (except monetary policy), some market regulation and revenue policy (which is administered by the Australian Taxation Office). The Finance Minister, who manages the Department of Finance and Deregulation, is responsible for budget management, government expenditure and market deregulation. The government of Poland includes the Ministry of Finance as well as the Ministry of State Treasury. It was the same in Italy before the creation of the united Ministry of Economy.

Treasury management (or **treasury operations**) includes management of an enterprise's holdings, with the ultimate goal of maximizing the firm's liquidity and mitigating its operational, financial and reputational risk. Treasury Management includes a firm's collections, disbursements, concentration, investment and funding activities. In larger firms, it may also include trading in bonds, currencies, financial derivatives and the associated financial risk management.

Active vocabulary:

treasury – *xazina, g'azna*
 taxation – *soliq*
 diamonds – *olmos*
 votive – *ont ichib qilingan*
 erected – *qad ko'targan*
 alongside – *yonma-yon*
 drafting – *loyihalovchi*
 revenue – *yillik foyda*
 Deregulation – *nazoratga olish*
 competing – *musobaqalashuvchi*

Expenditure – *xarajat, chiqim*
 ultimate – *eng muhim, asosiy*
 liquidity – *qarzni qaytarish*
 mitigating – *yengillashtiruvchi*
 reputational – *shuxrat-e'tibor*
 concentration – *to'planish*
 derivatives – *qurilmalar*
 disbursements – *to'langan summa;*

Comprehensive questions:

1. What is treasury?
2. When and for what purposes was this term first used?
3. Why is treasury called “Ministry of finance” in many countries?
4. What is the Department of Treasury responsible for?
5. What is the duty of Finance Minister?
6. What does the Treasury management include?

Lesson 4

Learn the phrases: CONGRATULATION / GIVING A PRESENT (Tabrik./ sovg'a topshirish)

№	Inglizcha	O'zbekcha
1	Happy birthday!	<i>Tug'ilgan kuning(iz) bilan tabriklayman.</i>
2	Many happy returns of the day.	
3	Happy New Year!	<i>Yangi yilingiz bilan tabriklayman.</i>
4	Victory day greetings to you.	<i>G'alaba kuni bilan tabriklayman.</i>
5	Congratulations on you success	<i>Muvaffaqiyatingiz bilan tabriklayman.</i>
6	I congratulate you on the occasion of the Independence Day.	<i>Mustaqillik kuni bilan tabriklayman.</i>
7	Congratulations on your wedding anniversary!	<i>To'yingizning ... yilligi bilan tabriklayman.</i>
8	May I congratulate you on ...	<i>Sizni ... munosabati bilan tabriklayman.</i>
9	Congratulations on the birth of your child.	<i>Farzand ko'rishingiz bilan tabriklayman</i>
10	May I congratulate you? – Yes you can, I've passed my final tests.	<i>Sizni tabriklasabo'ladimi? – Ha, Men so'ngi imtihonlarimni topshirdim.</i>
11	You are welcome / Welcome!	<i>Xush kelibsiz!</i>
GIVING A PRESENT (sovg'a topshirish)		
12	Token	<i>SOVG'A</i>
13	Gift	
14	Present	
15	I'd like to present you with this gift.	<i>Men sizga mana bu sovg'ani topshirmoqchi edim.</i>
16	This is for you.	<i>Bu sizga.</i>
17	And here is my little gift.	<i>Mana bu kichik sovg'a sizga.</i>

18	And this is for your wife from me.	<i>Mana bu sizning xotiningizga mendan sovg'a.</i>
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Lexical material
Read the text and translate

Accountancy and accounting



Accountancy is the process of communicating financial information about a business entity to users such as shareholders and managers. The communication is generally in the form of financial statements that show in money terms the economic resources under the control of management; the art lies in selecting the information that is relevant to the user and is reliable. The principles of accountancy are applied to business entities in three divisions of practical art, named accounting, bookkeeping, and auditing. **Accountancy** is defined by the Oxford English Dictionary (OED) as "the profession or duties of an accountant".

Accounting is defined by the American Institute of Certified Public Accountants (AICPA) as "the art of recording, classifying, and summarizing in a significant manner and in terms of money, transactions and events which are, in part at least, of financial character, and interpreting the results thereof." Accounting is thousands of years old; the earliest accounting records, which date back more than 7,000 years, were found in Mesopotamia (Assyrians). The people of that time relied on primitive accounting methods to record the growth of crops and herds. Accounting evolved, improving over the years and advancing as business advanced. Early accounts served mainly to assist the memory of the businessperson and the audience for the account was the proprietor or record keeper alone. Cruder forms of accounting were inadequate for the problems created by a business entity involving multiple investors, so double-entry bookkeeping first emerged in northern Italy in the 14th century, where trading ventures began to require more capital than a single individual was able to invest. The development of joint stock companies created wider audiences for accounts, as investors without first-hand knowledge of their operations relied on accounts to provide the requisite information. This development resulted in a split of accounting systems for internal (i.e. management accounting) and external (i.e. financial accounting) purposes, and subsequently also in accounting and disclosure regulations and a growing need for independent attestation of external accounts by auditors. Today, accounting is called "the language of business" because it is the vehicle for reporting financial information about a business entity to many different groups of people.

Active vocabulary:

Accountancy – *hisobchilik*
entity – *turmush*

shareholders – *aktsiyadorlar*
relevant – *tegishli, o'rinli*

primitive – *ibtidoiy*
 bookkeeping – *hisob-kitob*
 auditing – *nazorat bo'limi*
 manner – *tamoil*
 transactions – *ishni boshqarish; yumush*
 interpreting – *izohlovchi*
 thereof – *nazariy*
 herds – *podalar*
 advanced – *o'zlashtiruvchi*
 assist – *yordam bermoq*

proprietor – *mulkdor*
 cruder – *shakllanmagan*
 inadequate – *talabga javob bermaydigan*
 emerge – *namoyon bo'lmoq*
 venture – *birlashma*
 requisite – *kerakli, zarur*
 split – *bo'linmoq*
 subsequently – *oqibatda*
 disclosure – *oshkor*

Comprehensive questions:

1. What is accountancy?
2. How many divisions are the principles of accountancy applied?
3. How old is accounting? And when was it first used?
4. What did the development of joint stock companies create?
5. What happened after its development?
6. Why do we call accounting as "the language of business" ?

Lesson 5

Learn the phrases:

WISH

(Istak bildirish)

№	Inglizcha	O'zbekcha
1	May success attend you!	<i>Omad yor bo'lsin!</i>
2	I wish you every success!	<i>Muvafaqqiyat tilayman!</i>
3	I wish you success in your studies.	<i>O'qishingizda muvafaqqiyat tilayaman.</i>
4	With all my heart I wish you happiness.	<i>Sizga(senga)chin qalbindan baxt tilayman.</i>
5	On the occasion of your birthday I wish you a prosperous future.	<i>Tug'ilgan kuningiz munosabati bilan sizga porloq istiqbol tilayman.</i>
6	Please, accept my sincerest wishes on this day of joy!	<i>Shunday xursandchilik kuningizda mening samimiy istaklarimni qabul qiling.</i>
7	I wish you joy.	<i>Men sizga shodliktilayman.</i>
8	I wish you a happy journey.	<i>Oq yo'l tilayman.</i>
9	May your dreams come true.	<i>Orzularingiz ushalsin!</i>
10	Have a good rest time!	<i>Yaxshi dam oling. Vaqtingiz chog' bo'lsin.</i>
11	I wish you speedy recovery.	<i>Tezda sog'ayib ketishingizni tilayman.</i>
12	I wish you to get well. May you pass your exams .	<i>Imtihonlardan muvafaqqiyatli o'tishinizi tilayman.</i>
13	May you win.	<i>G'alaba yor bo'lsin.</i>
answers		javoblar
14	Thank you!	<i>Raxmat.</i>
15	Thanks a lot.	<i>Katta raxmat.</i>
16	The same to you.	<i>Sizga ham shuni tilayman.</i>
17	I hope so.	<i>Umidim shu.</i>

18	Let's hope for the best.	<i>Yaxshi niyat qilaveraylik.</i>
19	It would be fine.	<i>Yaxshi bo'lardi.</i>
20	If only it were as you say.	<i>Qani endi shunday bo'lsa.</i>

Lexical material
Read the text and translate

Management



The verb *manage* comes from the Italian *maneggiare* (to handle — especially tools), which in turn derives from the Latin *manus* (hand). The French word *mesnagement* (later *ménagement*) influenced the development in meaning of the English word *management* in the 17th and 18th centuries.

Management in all business and organizational activities is the act of getting people together to accomplish desired goals and objectives using available resources efficiently and effectively. Management comprises planning, organizing, staffing, leading or directing, and controlling an organization (a group of one or more people or entities) or effort for the purpose of accomplishing a goal. Resourcing encompasses the deployment and manipulation of human resources, financial resources, technological resources, and natural resources. Since organizations can be viewed as systems, management can also be defined as human action, including design, to facilitate the production of useful outcomes from a system. This view opens the opportunity to 'manage' oneself, a pre-requisite to attempting to manage others.

Some definitions of management are:

- Organization and coordination of the activities of an enterprise in accordance with certain policies and in achievement of clearly defined objectives. Management is often included as a factor of production along with machines, materials, and money. According to the management of Peter Drucker (1909–2005), the basic task of a management is two folds: marketing and innovation.
- Directors and managers have the power and responsibility to make decisions to manage an enterprise when given the authority by the shareholders. As a discipline, management comprises the interlocking functions of formulating corporate policy and organizing, planning, controlling, and directing the firm's resources to achieve the policy's objectives. The size of management can range from one person in a small firm to hundreds or thousands of managers in

multinational companies. In large firms the board of directors formulates the policy which is implemented by the chief executive officer.

Active vocabulary:

Accomplish – *muvaqqiyatli tugatmoq*
 efficiently – *samarali*
 effectively – *ta'sirli*
 comprise – *o'z ichiga olmoq*
 staffing – *xodimlar bilan ishlash*
 encompass – *qamrab olmoq*
 deployment – *kuchaytirish*
 manipulation – *murakkab va*

nozik harakat
 facilitate – *yengillashtirmoq*
 pre-requisite – *oldindan kerakli bo'ladigan*
 interlocking – *ulanuvchi, birlachuvchi*
 range – *tartibga solmoq*
 implemented – *ta'minlangan*
 chief executive – *bosh ijrochi*

Comprehensive questions:

1. What kind of act is management?
2. What does it comprise?
3. What is the management often included?
4. What are the basic tasks of a management according to Peter Drucker's theory?
5. How can the size of a management range?
6. Who is the chief executive?

Lesson 6

**Learn the phrases:
 REQUEST
 (Iltimos)**

№	Inglizcha	O'zbekcha
1	Please tell me your name.	<i>Iltimos, ismingizni ayting!</i>
2	Would you give me your book?	<i>Kitobingizni berib turolmaysizmi?</i>
3	Could you stay here another day?	<i>Yana bir kun qololmaysizmi bu yerda?</i>
4	May I trouble you to pass me the salt?	<i>Iltimos, menga tuzni uzatib yuboring.</i>
5	Would you kindly tell me the number of your phone?	<i>Malol kelmasa, menga telefon raqamingizni aytsangiz.</i>
6	Could you do me a favour?	<i>Menga ... da yordam berolmaysizmi?</i>
7	I would appreciate it very much if you didn't disturb me.	<i>Menga halal bermasangiz sizdan juda minnatdor bo'lardim.</i>
8	I'd like to ask you to help me.	<i>Menga yordam berishingizni so'rayman.</i>
9	Would you mind opening the door?	<i>Eshikni ochib yuboraolmaysizmi?</i>
10	I'd be much obliged if you turn on the radio.	<i>Radioni qo'yib yuborsangiz sizdan juda minnatdor bo'lardim.</i>
11	Keep quite, please.	<i>Iltimos tinchlik saqlang.</i>

12	No smoking please!	<i>Iltimos chekilmasin!</i>
13	Do refrain from smoking!	<i>Chekilmasin!</i>
14	May I come In?	<i>Kirsam maylimi?</i>
15	Can I give you my cards?	<i>Sizga tashrifnomamni topshirsam maylimi?</i>
16	Do you mind my standing here?	<i>She yerda turishimga qarshimasmisiz?</i>
answers		javoblar
17	Yes	<i>Xo'p.</i>
18	Certainly.	<i>Albatta.</i>
19	Of course.	<i>Albatta.</i>
20	Naturally	<i>Tabiiy</i>
21	Willingly	<i>Jonim bilan.</i>
22	With pleasure.	<i>Bajomu dil</i>
23	All right.	<i>Yaxshi.</i>
24	Here.	<i>Marxamat</i>
25	Explain the way to supermarket, please!	<i>Supermarket yo'lini tushuntirib bersangiz.</i>
26	Right	<i>Xo'p</i>
27	Good	<i>Yaxshi.</i>
28	Very well.	<i>Juda yaxshi.</i>
29	Could you wait for me another five minutes?	<i>Meni yana besh minut kutolmaysizmi?</i>
30	Yes, there is no another way.	<i>Xo'p kutmasdan ilojim yo'q.</i>
31	I agree with you	<i>Sizga qo'shilaman.</i>

Lexical material

Read the text and translate

What is a manager?



A number of different terms are used for “manager”, including “director”, “administration” and “president”. The term “manager” is used more frequently in profit-making organizations, while the others are used more widely in government and non-profit organizations such as universities, hospitals and social work agencies.

What, then, is a manager?

When used collectively the term “management” refers to those people who are responsible for making and carrying out decisions within the system.

An individual manager is a person who directly supervises people in an organization.

Some basic characteristics seem to apply to managers in all types of organizations; they include hard work on a variety of activities, preference for active tasks, direct personal relationships.

Almost everything a manager does involves decisions. The reason for making a decision is that a problem exists. In decision-making there is always some uncertainty and risk.

Managing is a hard job. There is a lot to be done and relatively little time to do it. The engineer can finish a design on a particular day and the lawyer can win or lose a case at a certain time. But the manager's job is like "Old man River" (the name of a song)– it just keeps going.

Active vocabulary:

administration – *ma'muriyat*

term - *atama*

profit-making – *foyda oluvchi, manfaatdor*

responsible – *mas'ul*

carrying out decisions – *qarorlarni tadbiq etish*

individual – *yakka tartibdagi*

directly – *bevosita*

supervise – *kuzatmoq, nazorat qilmoq*

refer – *bildirmoq, anglatmoq*

basic – *asosiy, bosh, birlamchi*

apply - *murojaat qilmoq*

activity – *faoliyat*

preference – *imtiyoz*

exist – *mavjud*

decision-making – *qaror qabul qilish*

uncertainly – *ishonchli bo'lmagan*

risk – *tavakkal*

particular – *"muayyan"*

ma'nosida(tuzuvchi.)

lawyer – *huquqshunos*

case – *"da'vo" ma'nosida (tuzuvchi.)*

1. Answer the following questions:

1. What individual managers make up management in an organization?
2. What concrete activities is a production manager(financial manager, personnel manager, marketing manager) responsible for?
3. what type of information does a manager need to make decisions?
4. what magazines(reference books, etc.) does a manager have to see on a regular basis?

2. Speaking. Say what information you have learned from the text about:

1. different words which mean "manager";
2. the meanings of the words "management" and "manager";
3. characteristic features common to all managers;
4. the job of a manger.

3. Speaking and writing. What should individual manager have and What shouldn't he have for his activity? complete the chart working with your partner.

Manager should have/ be	Manager shouldn't have/ be

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Lesson 7

Learn the phrases:

**EXPRESSION OF SURPRISE / WORDS USED IN ARRANGED MEETINGS
(Taajjublanish / Kelishilgan uchrashuvlarda ishlatiladigan iboralar)**

№	Inglizcha	O'zbekcha
1	What a lovely surprise!	<i>Qanday ajoyib uchrashuv!</i>
2	Fancy meeting you here?	
3	What unexpected pleasure!	<i>Kutilmagan uchrashuv.</i>
4	Look who is here!	<i>Kimni ko'ryapman.</i>
5	Is that you?	<i>O'zing(iz)mi?</i>
6	Is that Phil in person?	<i>Nahotki bu Fil bo'lsa?</i>
7	Is that really you?	<i>Bu rostdanam o'zing(iz)mi?</i>
8	I didn't expect to see you here.	<i>Sizni bu yerda ko'raman deb o'ylamagandim.</i>
9	I couldn't even imagine to see you here.	<i>Sizni bu yerda ko'rishni tasavvur ham qilmagandim.</i>
10	How did you come to be here?	<i>Bu yerga qanday qilib kelib qolding(iz)?</i>
11	What brings you here?	<i>Qanday shamol uchirdi?</i>
12	We haven't seen each other for years!	<i>Ko'rishmaganimizga ko'p yillar bo'ldi</i>
13	It's been ages since we met.	<i>Ko'rishmaganimizga ming yil bo'ldi.</i>
WORDS USED IN ARRANGED MEETINGS (Kelishilgan uchrashuvlarda ishlatiladigan iboralar)		
14	Here I am.	<i>Men keldim.</i>
15	Am I not late?	<i>Kechikmadimmi?</i>
16	Didn't I make you wait?	<i>Kuttirib qo'ymadimmi?</i>
17	Have you been waiting long?	<i>Ko'p kutdingizmi?</i>
18	You are just in time.	<i>Vaqtida keldingiz.</i>
19	To the minute.	<i>Daqiqasigacha to'g'ri.</i>
20	You are as good as your word.	<i>So'zingizning ustidan chiqdingiz.</i>
21	It's good to see you.	<i>Ko'rganimdan xursandman.</i>
22	I'm glad you came.	<i>Kelganingizdan xursandman.</i>
23	You are her at last.	<i>Va nihoyat keldingiz.</i>
24	Better late than never.	<i>Hechdan ko'ra kech.</i>

Lexical material
Read the text and translate

Economy of Uzbekistan



Along with many Commonwealth of Independent States economies, Uzbekistan's economy declined during the first years of transition and then recovered after 1995, as the cumulative effect of policy reforms began to be felt. It has shown robust growth, rising by 4% per year between 1998 and 2003 and accelerating thereafter to 7%-8% per year. According to IMF estimates, the GDP in 2008 will be almost double its value in 1995 (in constant prices). Since 2003 annual inflation rates averaged less than 10%. Uzbekistan has a very low GNI per capita (US\$610 in current dollars in 2006, giving a PPP equivalent of US\$2,250). By GNI per capita in PPP equivalents Uzbekistan ranks 169 among 209 countries; among the 12 CIS countries, only Kyrgyzstan and Tajikistan had lower GNI per capita in 2006. Economic production is concentrated in commodities: Uzbekistan is now the world's sixth-largest producer and second-largest exporter of cotton, as well as the seventh largest world producer of gold. It is also a regionally significant producer of natural gas, coal, copper, oil, silver and uranium. Agriculture employs 28% of Uzbekistan's labour force and contributes 24% of its GDP (2006 data). While official unemployment is very low, underemployment – especially in rural areas – is estimated to be at least 20%. Still, at cotton-harvest time, all students and teachers are mobilized as unpaid labour to help in the fields. The use of child labour in Uzbekistan has led several companies, including Tesco, C&A, Marks & Spencer, Gap, and H&M, to boycott Uzbek cotton.

Facing a multitude of economic challenges upon acquiring independence, the government adopted an evolutionary reform strategy, with an emphasis on state control, reduction of imports and self-sufficiency in energy. Since 1994, the state-controlled media have repeatedly proclaimed the success of this "Uzbekistan Economic Model" and suggested that it is a unique example of a smooth transition to the market economy while avoiding shock, pauperism and stagnation. The gradualist reform strategy has involved postponing significant macroeconomic and structural reforms. The state in the hands of the bureaucracy has remained a dominant influence in the economy. Uzbekistan is at the very bottom of the ranking, 175 out of 179. A February 2006 report on the country by the International Crisis Group suggests that revenues earned from key exports, especially cotton, gold, corn and increasingly gas, are distributed among a very small circle of the ruling elite, with little or no benefit for the populace at large.

Active vocabulary:

Declined – *yomonlashgan*
transition – *o'tish*
per capita – *jon boshiga*

cumulative – *birgalikdagi*
reforms – *islohotlar*
robust – *mustahkam*

accelerating – *tezlashuvchi*
 force – *kuch*
 rural areas – *qishloq hududlari*
 mobilized – *safarbar qilingan*
 unpaid labour – *bepul mehnat*
 acquire – *qo'lg'a kiritmoq*
 emphasis – *alohida e'tibor*
 reduction – *kamaytirish*
 unique – *noyob, yagona*
 pauperism – *qashoqlik*
 stagnation – *turg'unlik, rivojlanmay qolish*
 gradualist – *asta-sekinlik*
 dominant – *ustuvor*
 permeate – *ta'siriga olmoq*
 rampant – *avjiga chiqqan*

ranking – *darajadagi*
 Perception – *tushuncha; sezgi*
 elite – *eng sara*
 populace – *aholi*
 postpone – *kechiktirmoq*

Comprehensive questions:

1. How was the economy of Uzbekistan during the first years of transition?
2. How is the Economic production concentrated in commodities?
3. What reforms did the Government adopt after acquiring independence?
4. When was the "Uzbekistan Economic Model" proclaimed and what was its purpose?
5. What are the exports of the Republic?

Lesson 8

Learn the phrases:

GRATITUDE / APOLOGY

(Minnatdorchilik / uzr so'rash)

№	Inglizcha	O'zbekcha
1	Thank you.	<i>Rahmat</i>
2	Thank you for your kind wishes.	<i>Samimiy tilaklar uchun tashakkur.</i>
3	I am grateful to you.	<i>Sizdan minnatdorman.</i>
4	I'm obliged to you for ...	<i>... uchun sizdan minnatdorman.</i>
5	I'm grateful to you for calling me.	<i>Qo'ng'iroq qilganingiz uchun minnatdorman</i>
6	I want to express my gratitude for helping me	<i>Yordamingiz uchun minnatdorchilik bildirmoqchiman</i>
7	I'd like to express my appreciation (gratitude)	<i>Men o'z minnatdorchiligimni bildirmoqchiman.</i>
8	I appreciate your kind consent to meet our students.	<i>Talabalarimiz bilan uchrashishga rozi bo'lganingizdan mamnunman.</i>
9	I want to thank you in advance.	<i>Oldindan minnatdorman.</i>
answers		Javoblar
10	No mention / don't mention it.	<i>Hechqisi yo'q / Arzimaydi</i>
11	It was no bother. It was a real	<i>Buning qiyin joyi yo'q. Bu maroqli.</i>

	pleasure.	
12	That's all right	<i>Arzimaydi.</i>
13	The pleasure is entirely mine. It's who should thank you.	<i>Men sizga minnatdorchilik bildirishim kerak.</i>
14	May I shake your hand?	<i>Qo'lingizni siqib qo'yay.</i>
15	I'm glad you enjoyed.	<i>Sizga ma'qul bo'lganidan xursandman.</i>
APOLOGY uzr so'rash		
16	Sorry	<i>Kechiring</i>
17	Excuse me	
18	I beg you pardon.	<i>Uzrimni qabul eting</i>
19	I'm very sorry.	
20	I'm terribly sorry	<i>Ming bor uzr so'rayman</i>
21	Forgive me	<i>Meni ayf eting</i>
22	Pardon me	<i>Kechirasiz</i>
23	Excuse my omission	<i>Xatoimni kechiring</i>
24	It's my fault	<i>Aybdorman, kechiring</i>
25	It's my mistake, sorry	<i>Bu mening xatoim, kechiring</i>
Answers		Javoblar
26	It's all right	<i>Yaxshi</i>
27	Never mind	<i>Ahamiyat bermang</i>
28	No harm done / No need to be sorry	<i>Uzr so'rashga arzimaydi.</i>
29	It's perfectly right	<i>Hammasi joyida</i>
30	It's OK.	<i>Bo'пти</i>
31	Forget it. Not to worry.	<i>Unuting, xavotirlanmang.</i>
32	All right. Can't be helped.	<i>Mayli, nima ham qilardik.</i>

Lexical material

Read the text and translate

Finance of Uzbekistan



Most important instrument of economic policy and regulation of market relations appear finances. They stimulate or, conversely, restrict development of individual industries, create the preconditions for cost reduction production and circulation of private enterprises and companies, increasing their competitiveness in the global market. Financial express relationships economic basis - the portion of the production relations, which related to the planned formation, distribution and use of funds intended for the expanded reproduction dynamic economic development finance have a special place in economic relations.

Finance - generalizing the economic category, which characterizes processes of nature and monetary relations in the country and society.

In the **system** of finance the state budget takes the first place and is essential tool in the distribution and redistribution of national income.

In modern conditions of transition to market relations of the state budget of the **Republic of Uzbekistan** is transformed into powerful means of restructuring the national economy, social protection population and increasing material and cultural living standards of citizens, strengthening the defence and independence and the development of economic relations with other countries.

essence of the state budget is revealed most fully in 3 directions:

1. Budget - is a basic **financial** plan for the state.
2. Budget - the largest centralized monetary fund of the country.
3. The budget is an expression of economic cash distribution relations, it is part of the Treasury, is centralized finance.

In the **system** of **financial** relations budget plays a leading role. With State budget actively influences the formation and use other **financial** plans, ensuring their mutual linkage. Achieved line and the movement of material and **financial** resources across country, during the audit of the **financial** plans of an additional reserve for the growth of budget revenues and cost savings for the most effective farming.

State budget is closely linked with the plan of economic and social development country, the **financial** plans of industries, state insurance funds social security and insurance, the balance of income and expenditure population, credit and cash plans of the Central Bank. In recent years in **Uzbekistan**, the share of budget sources financing of capital investment is gradually decreasing, as increase their own sources of funding within sectors and enterprises. Or take the budget expenditures on social and cultural events: on the national economic plan are determined by such indicators as a network of socio-cultural.

Active vocabulary:

Stimulate – *qoniqtirmoq*,
qanoatlantirmoq

conversely – *teskari*

restrict – *belgilangan chegarada*
ushlamoq

preconditions – *oldindan kelishib*
olingan shartlar

portion – *bo'lak*

essential tool – *asosiy jihoz*

monetary – *valyutaga oid*

transformed – *o'zgartirilgan*

defence – *himoya*

insurance – *su'gurta*

cash – *pul, mablag'*

decreasing – *pasayuvchi*

determined – *belgilangan*

indicators – *ko'rsatkich*

Comprehensive questions:

1. How important is finance?
2. What are the financial express relations related to?
3. What is budget?
4. What is the role of budget in the system of financial relations? How?
5. What is State budget linked with?
6. How is the condition of capital investment in recent years?

Lesson 9

Learn the phrases: HESITATION /EXPRESSING OPPINIONS (Ikkilanish / Fikr bildirish)

№	Inglizcha	O'zbekcha
1	Is it?	<i>Shundaymi?</i>
2	Is it really so?	<i>Nahotki/</i>
3	It's hardly true.	<i>Bu to'g'ri kelmasa kerak.</i>
4	I doubt that he said that.	<i>Uni bunday deganiga ishonmayman.</i>
5	Do you really mean that?	<i>Jiddiy gapiryapsizmi?</i>
6	Hard to believe.	<i>Ishonish qiyin.</i>
7	It sounds promising.	<i>Haqiqatga o'xshaydi.</i>
8	It sounds improbable.	<i>Amalga oshmaydigan ko'rinadi</i>
9	Things do happen	<i>Shunaqasi ham bo'ladi.</i>
10	What are you taking me for?	<i>Nahotki men shunga ishonsam</i>
11	To some extent.	<i>Ma'lum darajada.</i>
12	One never knows.	<i>Nima bo'lishini hech kim bilmaydi.</i>
13	You seem to be joking.	<i>Menimcha hazillashayapsiz.</i>
EXPRESSING OPPINIONS -Fikr bildirish		
14	My opinion (on the problem) is that	<i>(Bu masala yuzasidan)mening fikrim... .</i>
15	If you want to know my opinion	<i>Mening fikrimni bilmoqchi bo'lsangiz</i>
16	This is the way I look at it... .	<i>Mening fikrim ana shunday.</i>
17	As I see it... .	<i>Menimcha</i>
18	It is like this... .	<i>Gap bunday</i>
19	I'll start by saying that... .	<i>Men ...dan boshlayman.</i>
20	As far as I can see	<i>Tushunishimcha... .</i>
21	On the one hand ... on the other.	<i>Bir tomondan... , ikkinchi tomondan....</i>
22	It's common knowledge that...	<i>Hammaga ma'lumki....</i>
23	All things considered	<i>Masalani atroflicha mulohaza qilib</i>
24	All other things being equal...	<i>Sharoitlar teng bo'lgan holda....</i>
25	It must be pointed out ...	<i>Shuni ta'kidlash kerakki...</i>
26	It must be admitted that...	<i>Shuni tan olish kerakki...</i>
27	I'd like to make it clear...	<i>Masalaga oydinlik kiritish maqsadida...</i>
28	I see your point but...	<i>Sizni tushunyapman, lekin...</i>
29	I'm not denying what you say, but	<i>Gaplaringizni inkor etmayman,lekin...</i>
30	What you say is relevant, but...	<i>So'zlaringiz o'rinli, lekin...</i>
31	Concluding I'd like to say ...	<i>Xulosa o'rnida shuni aytmogchimanki...</i>
32	You are free to disagree with me, but ...	<i>Fikrimga qo'shilmasligingiz mumkin, lekin....</i>

Lexical material
Read the text and translate

World's financial and economical crisis



The global financial crisis, brewing for a while, really started to show its effects in the middle of 2007 and into 2008. Around the world stock markets have fallen, large financial institutions have collapsed or been bought out, and governments in even the wealthiest nations have had to come up with rescue packages to bail out their financial systems. On the one hand many people are concerned that those responsible for the financial problems are the ones being bailed out, while on the other hand, a global financial meltdown will affect the livelihoods of almost everyone in an increasingly inter-connected world. The problem could have been avoided, if ideologues supporting the current economics models weren't so vocal, influential and inconsiderate of others' viewpoints and concerns. Developing countries were hit hard by the financial and economic crisis, although the impact was somewhat delayed. Every country had different challenges to master. The closer the developing countries are interconnected with the world economy, the crasser the effects. And the incipient recovery that is becoming noticeable is, for the time being, restricted to only a few countries and regions.

The crisis was transmitted primarily by trade and financial flows forcing millions back into poverty. Attainment of the Millennium Development Goals is seriously jeopardized in many countries. Many developing countries did not and do not have the resources to stimulate the economy and protect their socially disadvantaged populations to the same extent as the industrialized countries. However, many countries have made considerable efforts to mitigate the effects. Developing countries have also increased their cooperation with one another and are urgently demanding a greater voice in global economic affairs. The industrialized countries are for the most part more concerned with their own problems. Their readiness to provide more extensive aid is limited. They are under pressure from the international institutions to relax their previous dominance in favor of the increasingly strong emerging countries. A shift in power and influence that was already noticeable before the financial crisis is deepening.

Active vocabulary:

brew – *pishib yetilmoq*

collapse – *buzilmoq*

packaged – *joylashtirilgan*

bail – *kafolatlamoq*

livelihoods – *tirikchilik vositasi*

delayed – *kechiktirilgan*

crasser – *qo'polroq; yomon*

transmitted – *uzatilgan, yetkazilgan*

primarily – *dastavval*

jeopardized – *xavf ostida qolgan*

mitigate – *yumshatmoq*

incipient – *boshlang'ich*

Comprehensive questions:

1. When did the global financial crisis began and what were its results?
2. How were the conditions of Developing countries during the crisis?
3. By what was the crisis transmitted primarily ?
4. What was the problem of industrialized countries?
5. How did the crisis effect to Uzbekistan?
6. What are the main branches of country's economy?

Lesson 10

**Learn the phrases: COMFORTING /CONDOLENCE
(Yupatish / Hamdardlik)**

№	Inglizcha	O'zbekcha
1	Come, come.	<i>Bo'ldi, bo'ldi. Tinchlaning</i>
2	Calm yourself.	
3	Cool it.	
4	Cool down.	<i>Ahamiyat bermang.</i>
5	Now, now.	
6	Here, here.	
7	Keep calm	<i>Tashvish chekmang.</i>
8	Never mind.	
9	Don't worry / not to worry.	
10	Don't get nervous / excited.	<i>Asabiylashmang.</i>
11	Relax.	
12	Don't let it down.	<i>Xafa bo'lmang</i>
13	Don't get upset.	
14	Don't take it close to heart.	<i>Yurakka yaqin olmang.</i>
15	Take it easy.	<i>Ahamiyat bermang.</i>
16	Put it out of the head.	<i>Uniting buni.</i>
17	All will be head.	<i>Hammasi yaxshi bo'ladi.</i>
18	Everything will come out all right.	<i>Hammasi joyida bo'ladi.</i>
19	I sympathize with you	<i>Hamdardman.</i>
20	I feel for you.	
21	I am sorry for you.	
22	I am sorry to hear it.	
23	Cheer up	<i>Ko'nglingizni buzmag.</i>
24	It can't be helped.	<i>Nima ham qilardingiz.</i>
25	You are not to blame.	<i>Bu sizning aybingiz emas.</i>
26	It's nothing	<i>Qayg'urishga arzimaydi.</i>
27	No reason to distress.	<i>Xafa bo'lishga o'rin yo'q.</i>
28	It's nonsense	<i>Behuda gap.</i>
29	What nonsense.	<i>Bema'ni gap.</i>
CONDOLENCE- Hamdardlik		
30	You have my deepest sympathy	<i>Qayg'ungizga sherikman /chuqur ta'ziya bildiraman.</i>
31	Please accept my sympathy	<i>Ta'ziyamni qabul qiling.</i>
32	I express my condolences.	<i>Men ta'ziyamni izhor qilaman.</i>
33	I grieve with you	<i>Qayg'ungizga sherikman.</i>
34	I share you're your grief.	
35	I'm sorry to hear of your loss.	<i>Men siz bilan chuqur qayg'udaman.</i>

36	What a terrible(great, grievous, irretrievable, painful)loss	<i>Qanday mudhish(katta, qaytarib bo'lmaydigan,og'ir)yo'qotish.</i>
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Lexical material
Read the text and translate

Agriculture of Uzbekistan



Agriculture in Uzbekistan employs 28% of labor force and contributes 24% of GDP. Another 8% of GDP is from processing of domestic agricultural output. Cotton, once Uzbekistan's star cash earner, has lost much its luster since independence as wheat began to gain prominence from considerations of food security for the rapidly growing population. Areas cropped to cotton were reduced by more than 25% from 2 million hectares in 1990 to less than 1.5 million hectares in 2006, while wheat cultivation jumped 60% from around 1 million hectares in 1990 to 1.6 million hectares in 2006. Cotton production dropped from 5 million tons annually in the pre-independence decade to around 3.5 million tons since 1995, but even at these reduced levels Uzbekistan produces 3 times as much cotton as all the other Central Asian countries and Azerbaijan combined. Cotton exports tumbled from highs of around 45% of Uzbekistan's total exports in the early 1990s to 17% in 2006. Uzbekistan is the largest producer of jute in West Asia and it also produces significant quantities of silk (Uzbek ikat), fruit, and vegetables, with food products contributing nearly 8% of total exports in 2006. Virtually all agriculture requires irrigation, but because of budgetary constraints there has been practically no expansion of irrigated area since independence: it remains static at 4.2 million hectares, the level reached by 1990 after rapid growth during the Soviet period.

Government intervention in agriculture is reflected in the persistence of state orders for the two main cash crops, cotton and wheat. Farmers receive binding directives on the area to be cropped to these commodities and are obliged to surrender their harvest to designated marketers at state-fixed prices. The government's discriminatory pricing for the main cash crops, cotton and wheat, is apparently responsible for the exceptionally rapid growth of the cattle herd in recent years, as the prices of milk and meat, like those of fruits and vegetables, are also determined by market forces. The number of cattle increased from 4 million head in 1990 to 7 million head in 2006, and virtually all these animals are maintained by rural families with just 2-3 head per household. Sales of own-produced milk, meat, and vegetables in town markets are an important source for augmenting rural family incomes.

Active vocabulary:luster – *qudrat*prominence – *mashxurlik*tumble – *pastga tushib ketmoq*jute – *kanop*virtually – *aslida, haqiqatan*intervention – *aralashish, vositachilik qilish*persistence – *matonat*directive – *farmoyish*substantially – *ahamiyatli*subsidize – *mablag' bilan ta'minlamoq*plot – *yer maydoni*decrees – *qaror, dekret*resort – *yordamga bormoq*discriminatory – *aniqlik kiritilgan*apparently – *ochiq- oydin*augment – *orttirmoq***Comprehensive questions:**

1. How much percent of labour force does the agriculture employ in Uzbekistan and what is the level of domestic agricultural output?
2. How were the conditions of cotton growing?
3. What does the agriculture require?
4. What is Government intervention in agriculture reflected?
5. What is the government's discriminatory pricing responsible for?

Lesson 11**Learn the phrases:****SUGGESTIONS AND ADVICE****(Taklif va maslahat)**

№	Inglizcha	O'zbekcha
1	I advise you to do smth.	<i>Men sizga ...maslahat beraman.</i>
2	I recommend you to do smth.	<i>Men sizga ...tavsiya qilaman.</i>
3	You should stay here.	<i>Siz shu yerda qolishingiz kerak.</i>
4	I suggest you to stay here.	<i>Shu yerda qolishingizni taklif qilaman.</i>
5	I suggest you conduct this meeting.	<i>Bu majlisni siz olib borishingizni taklif qilaman.</i>
6	Be sure to see the film.	<i>Bu filmni albatta ko'ring.</i>
7	You'd better find him.	<i>Yaxshisi uni toping.</i>
8	I insist you find him first.	<i>Avval uni toping.</i>
9	May I suggest you to read this article.	<i>Sizga bu maqolani o'qishni taklif qilaman.</i>
10	Let me give you a word of advice to read this article.	<i>Sizga bu maqolani o'qishni maslahat beraman.</i>
11	I would suggest you refrain from deletion this part of the book.	<i>Maslahatim kitobni bu qismini o'qimay tashlab ketmang.</i>
12	I'd like to advice you to reconsider your position(viewpoint)	<i>Fikringizni qayta ko'rib chiqishingizni maslahat beraman.</i>
13	I think you should go and see your parents.	<i>Fikrmcha ota-onangizni borib ko'rishingiz kerak.</i>
14	I wonder if I could suggest you stay here.	<i>Shu yerda qolsangiz bo'lmasmikan.</i>
15	If I were you I should stay here.	<i>O'ringizda bo'lsam shu yerda qolgan bo'lardim.</i>
16	Perhaps you should stay here.	<i>Balki shu yerda qolarsiz.</i>
	answers	javoblar
17	I'll think it over/ I'll give it a think	<i>O'ylab ko'raman.</i>

18	I'll try.	<i>Harakat qilaman.</i>
19	I'll do my best.	<i>Qo'limdan kelgancha harakat qilaman.</i>
20	Thank you for your advice.	<i>Maslahat uchun rahmat.</i>
21	Let me think.	<i>O'ylab ko'raychi.</i>
22	I think you are right.	<i>Menimcha, siz haqsiz.</i>

Lexical material
Read the text and translate

Taxation in Uzbekistan



Uzbekistan taxes and their implements are followed according to the “Law on Taxation of Enterprises, Associations, and Organizations” which was amended on 22nd December, 1995 for a standardization and greater unification of the Uzbekistan tax code. These changes in the tax system of Uzbekistan were approved by The Republic of Uzbekistan. These implications also helped the US companies to do business in Uzbekistan. The development of market relationships and business activities, the number of taxpayers in Uzbekistan have increased. The taxes in Uzbekistan in the agricultural activities are very low and even nil at times. The new enterprises are also encouraged to do business as they have to pay lower taxes in the first two years. The banks and insurance companies and foreign companies are also taxed in lower rates in Uzbekistan. This encourages the foreign companies to expand their business in Uzbekistan. The profit tax in Uzbekistan is from 1996 is at a 37 percent rate which is calculated on the basis of the net profit. The deductions include permitted by the tax department include interest for short term bank credit, wages local taxes and excise, value added taxes and the mandatory social welfare payments. The key feature of Uzbekistan tax code is its flexibility that makes the national and foreign investors to invest their money and expand the business that contributes to the improvement of national economy.

Active vocabulary:

taxation – *solliq solish*

implement – *amalga oshirish*

amend – *tuzatmoq*

unification – *muvofiglashtirish*

implication – *jalb qilish*

expand – *kengay(tir)moq,*
yoyil(tir)moq

net profit – *foyda tarmoq*

deduction – *ayirma; xulosa*

excise – *akslz*

mandatory – *vakolatnoma*

welfare – *farovonlik*

flexibility – *moslashuvchanlik*

Comprehensive questions:

1. When was “Law on Taxation ...” amended and for what is it necessary?
2. What did the implications on taxation help?
3. In what activities are the taxes very low?
4. What institutions are also taxed in lower rates?
5. What makes foreign companies expand their business in Uzbekistan?
6. What is the key feature of Uzbekistan tax code?

Lesson 12

Learn the phrases:

PERMISSION / REFUZAL

(ijozat berish / rad etish)

№	Inglizcha	O'zbekcha
1	May I come in? – yes, you may	<i>Kirsam maylimi? – Ha.</i>
2	Do you allow me to leave? –yes, I do.	<i>Mening ketishimga ruxsat etasizmi?- Ha.</i>
3	Can I phone you tonight? – Yes of course.	<i>Kechqurun qo'ng'iroq qilsam mumkinmi? –Ha, albatta.</i>
4	Do you mind my smoking here? – Not at all.	<i>Chekishimga ruxsat berasizmi - Marxamat</i>
REFUZAL- rad etish		
5	Can you spare me a few minutes? – No, I can't.	<i>Menga bir oz vaqt ajrata olasizmi? –yo'q.</i>
6	Must he see you right away? –No, he needn't.	<i>U sizning oldingizga hoziroq kirsinmi? Yo'q shart emas.</i>
7	May I look through these magazines? – No, you may not. No, you mustn't.	<i>Bu jurnallarni ko'rib chiqsam maylimi? - Y'oq. Also yo'q(qat'iy rad etish)</i>
8	I'd like you to help me to translate this text? – I'm sorry, I can't. I'm very busy just at present.	<i>Menga shu matnni tarjima qilishda yordsam bersangiz degandim. – Kechirasiz, yordam berolmayman. Hozir juda bandman.</i>
9	Jone invited you to his birthday party.	<i>Joni sizni tug'ilgan kuniga taklif etgan.</i>
10	I'd be delighted to go, but unfortunately, I'm leaving tonight.	<i>Jon deb borardim-u, baxtga qarshi bugun tunda jo'nab ketyapman.</i>
11	Will you visit our museum?	<i>Muzeyimizga borasizmi?</i>
12	I'd be willing (with pleasure), but I can't.	<i>Mammuniyat bilan ko'rardim, afsus ilojim yo'q.</i>
13	Could you help me with my visa? – Very sorry. It's beyond my power.	<i>Ruxsatnomani to'grilashda menga yordam berolmaysizmi?-uzr(bunga mening qurbim yetmaydi)</i>
14	I refuse to take part in the conference.	<i>Men anjumanda qatnashishdan bosh tortaman.</i>

Lexical material
Read the text and translate

Uzbekistan's policy on development of international trade economic cooperation



Uzbekistan is doing a lot for the formation of the open market economy and actively participating multilateral international economic cooperation. At the present moment relations of the republic are developing more dynamic with such leading countries of the world like Germany, USA, Great Britain, Japan, France, Italy, Korea, Turkey, China.

One of the main principles of foreign trade policy of the republic is the development and realization of the program, directed towards strengthening of competition of the national economy and expansion of the state export potential. The program objective is providing condition for strong growth of export volume and improvement of its structure based on maximal usage and development of the resources and production potential available.

Export is executed to 78 countries of the world. Settling own production decrease import on many types of products. Food and national consumption import reduced twice.

About 74% of total import amount comes to equipment and production technical goods import that is corresponding strategic objections of the republic economy development.

Uzbekistan is executing the smooth liberalization policy of its foreign trade regime and its adaptation WTO requirements. Republic of Uzbekistan provides the favorable regime to 38 countries, with which intergovernmental agreements on trade economic cooperation are signed. Goods (except automobiles) imported from these countries custom duty in amount of from 3 to 30%, and related to other countries goods customs duties paid in twice.

Goods coming from the countries which signed agreement with the republic on creation of free trade zone are free of custom duties. These are Azerbaijan, Armenia, Belarus, Georgia, Kazakhstan, Kyrgyzstan, Moldova, Russia, Ukraine and Tajikistan.

In accordance with the Decree of the President of the Republic of Uzbekistan dated from October 10, 1997 N YII-1871 "On additional measures for stimulation of goods (services) export" licensing of export canceled from November 1, 1997, exception is specific goods (arming and military equipment, precious metals, alloy, products from alloy, mineral, concentrates, crow bar, precious stone and goods from it; uranium and other active material; equipment with active material

Active vocabulary:

formation – *tashkil etish, tuzish*
 multilateral – *har tomonlama*
 available – *yaroqli, foydali*
 executed – *bajarilgan, amalga oshirilgan*
 smooth – *tekis, ravon*
 liberalization – *erkin*

regime – *tuzum, idoraa usuli*
 adaptation – *moslashuvchanlik*
 cancel – *bekor qilmoq*
 alloy – *qorishma*
 crow -bar – *misrang; lom*

Comprehensive questions:

1. How is Uzbekistan participating at the international economic cooperation?
2. What is the foreign trade policy of the republic directed towards?
3. How is the position of export and import?
4. How is going foreign trade regime in Uzbekistan?
5. What about was the Decree of the President of the Republic of Uzbekistan dated from October 10, 1997 N VII-1871 and when was it canceled ?

Lesson 13**Learn the phrases:**

AT THE BORDER / AT THE CUSTOMS
(Chegarada / Bojxonada)

№	Inglizcha	O'zbekcha
1	Border/passport/citizen/name.	<i>Chegara/passport/ fuqaro/ism.</i>
2	Business/entry/exit/transit.	<i>Ish/ kirish/chiqish/transit.</i>
3	Tourism/personal.	<i>Sayru-sayohat(turizm)/sayohat xususiy.</i>
4	Where's passport control?	<i>Passport nazorati bo'limi qayerda?</i>
5	Where can I have my passport checked?	<i>Pasportimga qayerda belgi qo'ydirishim mumkin?</i>
6	I'm a citizen of the Republic of Uzbekistan.	<i>Men O'zbekiston respublikasi fuqarosiman.</i>
7	Here is my passport.	<i>Mana mening pasportim.</i>
8	I've an entry visa.	<i>Menda kirish ruxsatnomasi bor.</i>
9	Here is my exit visa	<i>Mana mening chiqish ruxsatnomam.</i>
10	I've a transit visa.	<i>Mend transit ruxsatnoma bor.</i>
11	The purpose of my trip is business(tourism)personal.	<i>Safarimdan maqsad bizness(turizm)shaxsiy ish.</i>
12	I'm going to Turkey	<i>Men Turkiyaga ketyapman.</i>
13	The children are on my passport.	<i>Bolalar mening pasportimga yozilgan.</i>
14	Our daughter is on my wife's passport.	<i>Qizimiz xotinimning pasportiga yozilgan.</i>
15	Help me to fill in this form, please.	<i>Shu formani to'ldirishga yordam qiling iltimos.</i>
16	Where shall I sign?	<i>Qayerga imzo chekay?</i>
17	I'd like to get in touch with my Embassy.	<i>Men elchixonamiz bilan bog'lanmoqchi edim.</i>
18	I'd like to phone to our consulate.	<i>Konsullik vakolatxonamizga qo'ng'iroq qilmoqchi edim.</i>
19	Can I see our representative(Ambassador, Consul)	<i>Vakilimiz(elchimiz, konsulimiz)ni ko'rsam bo'ladimi?</i>

20	Let me get in to touch with anybody from the Trade Representation of my country?	<i>Savdo vakolatxonamizning birorta xodimi bilan uchrashishga(bog'lanishga)ruxsat b/ng.</i>
21	Military/naval/cultural attaché.	<i>Harbiy/harbiy dengiz/ madaniy attashe</i>
22	Red cross representation	<i>Qizil xoch vakolatxonasi.</i>
AT THE CUSTOMS- Bojxonada		
23	A customs house	<i>Bojxona</i>
24	A customs inspector	<i>Bojxona noziri</i>
25	Customs inspection	<i>Bojxona tekshiruvi</i>
26	Go through the customs	<i>Bojxona tekshiruidan o'tish</i>
27	Customs regulation	<i>Bojxona qoidalari</i>
28	Customs declaration	<i>Bojxona deklaratsiyasi</i>
29	Be liable/ subject to duty	<i>Soliq to'lanadigan</i>
30	Customs permission	<i>Bojxona ruxsatnomasi</i>
31	Duty-free goods	<i>Soliq to'lanmaydigan narsalar.</i>
32	Goods liable to duty customs restrictions on smth.	<i>Bojxona tomonidan biror narsani olib chiqish yo olib kirishni chegaralash.</i>
33	Fall under customs restrictions	<i>Bojxona tomonidan chegaralangan narsalar.</i>
34	Exceed	<i>Oshib ketmoq</i>
35	Exceed the customs restrictions	<i>Bojxona cheklashlaridan oshib ketmoq</i>
36	Acting customs regulations list	<i>Amaldagi bojxona tartiblari ro'yxatida qayd etilmoq.</i>
37	These goods are listed as restricted to export.	<i>Bu tovarlar eksporti(olib ketilishi)cheklanganlar ro'yxatida bor.</i>
38	A list of items	<i>Mollar ro'yxati</i>
39	Duty free quota list	<i>Bojsiz olib ketiladigan mollar ro'yxati.</i>
40	Personal articles(effects)	<i>Shaxsiy buyumlar</i>
41	State the value	<i>Baholamoq</i>
42	Smuggle smth. in or out	<i>Biror narsani norasmiy(kontrabanda)yo'l bilan mamlakatga olib kirish va olib ketish</i>
43	A smuggler	<i>Kontrabandist</i>
44	Pay duty on smth.	<i>Soliq(boj)to'lamoq</i>
45	License	<i>Ruxsatnoma</i>
46	Import(export) license	<i>Import(eksport)uchun ruxsatnoma</i>
47	Diplomatic immunity	<i>Diplomatik daxlsizlik</i>
48	How much duty shall I pay?	<i>Qancha boj to'lashim kerak?</i>
49	Where can I get customs declaration form?	<i>Deklaratsiya blankini qayerdan olsam bo'ladi?</i>
50	Where is the customs?	<i>Bojxona qayerda?</i>
51	Where do they check baggage?	<i>Yuk qayerda tekshiriladi?</i>
52	Here is my luggage.	<i>Mana mening yukim</i>
53	Do you have anything to declare?	<i>Deklaratsiya yozadigan narsangiz bormi?</i>
54	I've some things to declare.	<i>Deklaratsiya yozadigan narsalarim bor.</i>
55	I've nothing to declare	<i>Deklaratsiya yozadigan narsam yo'q.</i>
56	I've license for the things I import	<i>Olib kelayotgan narsalarimga ruxsatnoamam bor.</i>
57	I've things of personal use only	<i>Shaxsiy buyumlarnigina olib kelyapman.</i>
58	I think these things are duty free.	<i>Menimcha bu narsalarga soliq to'lanmaydi.</i>
59	I've some presents and souvenirs with me.	<i>Menda bir oz sovg'a va esdalik buyumlari bor.</i>
60	Have you got foreign currency?	<i>Xorijiy pulingiz bormi?</i>
61	I've some American dollars(English	<i>Menda bir oz amerika dollari(ingliz funti,</i>

	pounds, Russian roubles, German marks, French francs)	<i>Rossiya rubli, nemis markasi, frantsuz franki)bor</i>
62	Here is my international driver's license(registration certificate; Customs permission to cross the border).	<i>Mana mening halqaro haydovchilik guvohnomam(tex. Pasportim, chegaradan o'tish uchun bojxona ruxsati).</i>
63	The car is registered in Uzbekistan.	<i>Mashina O'zbekistonda ro'yxatdan o'tkazilgan.</i>

Lexical material
Read the text and translate

Customs of Uzbekistan



Foreign and national currency importing:

- A) Foreign citizens and residence of Uzbekistan can import on the territory of the Republic foreign currency in cash without any restrictions, but it must be declared in custom declaration, Form- T-6.
- B) National currency “sum” in cash, in the limited amount of 50 minimal salary rates, established in the Republic of Uzbekistan.

2. Exporting foreign and national currency from the Territory of the Republic of Uzbekistan:

- A) Foreign citizens can export the cash currency up to the amount of imported and properly declared sum at the customs declaration Form.
- B) Citizens of the Republic of Uzbekistan can export:
- Cash currency at the amount equal to 2000 (two thousands) US Dollars, and no special permission is required;
 - Cash currency at the amount of 5000 (five thousands) US Dollars upon authorization of Central Bank of Uzbekistan or other authorized banks in due Form № 09006;
 - The Cash currency over 5000 (five thousands) US Dollars is subject to permission of the Central Bank of Uzbekistan;
- The exporting of Uzbekistan's national currency “sum” is allowed to physical individuals (residences and non- residences) at the amount of 50 minimal wage rates, established in the Republic of Uzbekistan.
- The exporting of the sum over the established amount is subject to permission of the Central Bank of Uzbekistan.

3. Some consumer items for personal use can be imported free of customs charges:

- A) If such consumer goods are imported from the territory of neighboring states, their total cost can not exceed the amount of 50 (fifty) US Dollars;
B) If such consumer goods are imported from the territory of not neighboring states, their total cost can not exceed the amount of 1000 (one thousand) US Dollars;

4. It is prohibited to export from the territory of the Republic of Uzbekistan:

- A) Grain: wheat, rye, barley, oat, maize, corn, buckwheat (besides fancy baked goods, pastry of home, domestic manufacture); flour, grits, cattle, bird, flesh and edible by-products, sugar, vegetable oils (limits of export by physical individuals are determined by state law of the Republic of Uzbekistan)
B) Raw stocks: furry stocks, incl. astrakhan; scrap and waste colored metal; silk cocoon suitable for reeling, bast silk (zero-twist), silk wastes (including those not applicable for reeling, wastes of cocoon filament); antique items.

Active vocabulary:

residence – *turar joy, maskan*

restriction – *cheklov*

salary rate – *maosh nisbati*

properly – *muovfiq*

wage – *ish haqi*

exceed – *oshib ketmoq*

rye – *javdar(qora bug'doy)*

barley – *arpa*

oat – *suli yormasi*

maize – *makkajo'xori*

corn – *don ekinlari*

buckwheat – *marjumak(g'alla turi)*

fancy – *qo'lbola*

pastry of home – *uy qandolatchiligi*

grit – *qum-shag'al*

flesh – *xom go'sht; laxm*

edible – *yesa bo'ladigan*

Raw stocks – *nodir xom-ashyolar*

furry stocks – *mo'ynali ashyolar*

scrap and waste colored metal –

qiyqindi va chiqindi rangli metallar

cocoon – *pilla*

reeling – *yigiruv*

bast silk – *tola(o'simlik poyasi) ipagi*

filament – *kalava, ip*

antique items – *qadimiy jihozlar*

Comprehensive questions:

1. What is customs?
2. How is foreign and national currency importing done in Uzbekistan?
3. What is the limit of consumer goods which are imported from the territory of neighboring states?
4. What kind of goods are prohibited to export from the territory of the republic?
5. What do you think about their prohibition?
6. Why do we need customs?

Lesson 14

Learn the phrases: CURRENCY EXCHANGE (Valyuta ayriboshlash)

№	Inglizcha	O'zbekcha
1	Currency/money/foreign	<i>Valyuta/pul/xorijiy.</i>
2	Exchange office	<i>Pul almashtirish joyi</i>
3	A currency exchange desk	<i>Pil almashtiriladigan bo'lim</i>
4	rate	<i>Kurs</i>
5	Traveller's cheque	<i>Sayohatchilar cheki</i>
6	Signer of a cheque	<i>Chek egasi</i>
7	Postal/telegraph/money order	<i>Pochta orqali /telegraf/ pul jo'natish.</i>
8	Commission/ receipt/bank	<i>Komissiya/kvitantsiya/bank</i>
9	Cash register/ bank note/dollar	<i>Kassa/ banknot/ dollar</i>
10	Cent / penny/ nickel/dime	<i>Tsent / penni(1tsent)/5tsent/10 tsent</i>
11	Quarter / half dollar	<i>25 tsent-chorak dollar/50 tsent-yarim \$</i>
12	Pound sterling/pence/mark	<i>Funt sterling/ pens/marka</i>
13	Frank / rouble/ peseta/rupee	<i>Frank/rubl/peseta/rupiy</i>
14	Dinar / coin	<i>Dinor /tanga</i>
15	Hard currency	<i>Erkin almashtiriluvchi valyuta</i>
16	Pay a cheque	<i>Chekka to'lamoq</i>
17	Change money	<i>Pulni maydalash</i>
18	Can you give me change for this hundred-dollar bill	<i>100 dollarni maydalab bera olasizmi?</i>
19	What bills would you like?	<i>Qanday pullar bilan maydalab beray?</i>
20	Oh, any bills.	<i>Baribir</i>
21	Mostly ten and five dollar bills please.	<i>Ko'proq 10 va 5 dollarliklardan, iltimos.</i>
22	Where is the nearest exchange office?	<i>Eng yaqin pul almashtiriladigan joy qayerda?</i>
23	Can you tell me the nearest bank, please?	<i>Eng yaqin bank qayerdaligini aytolmaysizmi?</i>
24	Where can I exchange my money?	<i>Qayerda pulimni almashtirishim mumkin?</i>
25	How far is the nearest exchange bank?	<i>Pul almashtiriladigan bank uzoqmi?</i>
26	Do all the banks exchange traveler's cheques?	<i>Hamma banklar ham sayohatchilar chekini almashtiraveradimi?</i>
27	Where can I exchange traveler's cheques?	<i>Qayerda sayohatchilar chekini almashtirib olish mumkin?</i>
28	Can you tell me the operation hours of the currency exchange office?	<i>Pul almashtiriladigan joyning ish vaqtlarini ayta olasizmi?</i>
29	Do you exchange foreign currency?	<i>Chet el pullarini almashtirasizmi?</i>
30	Can I cash the traveller's cheque here?	<i>Bu yerda sayohatchilar chekini almashtirsam bo'ladimi?</i>
31	What counter should I go to exchange foreign currency?	<i>Chet el pulini almashtirish uchun qaysi bo'limga borishim kerak?</i>
32	How much is the commission?	<i>Vositachilik uchun qancha haq olishadi?</i>
33	Shall I show you the permission to exchange currency?	<i>Chet el pulini almashtirishga ruxsatni ko'rsataymi?</i>
34	I am the signer of the cheque	<i>Chekning egasi men.</i>

35	Can I have a receipt for the currency exchange?	<i>Pul almashtirganim to'g'risida kvitantsiya olsam bo'ladimi?</i>
36	Make a note please that I exchanged this amount of money.	<i>Shuncha pulni almashtirganimni belgilab qo'ysangiz.</i>
37	Shall I sign?	<i>Imzo chekaymi?</i>
38	What is the rate of exchange for American dollar?	<i>AQSH dollarini almashtirish kursi qanday?</i>

Lexical material
Read the text and translate

Currency of Uzbekistan

National currency of Uzbekistan is sum (also som, soum) and tiyin. The som is mainly used in Turkic-speaking states of the centralasian region. Its name derives from words in Kazakh, Kyrgyz, Uyghur and Uzbek languages, what means "pure", and connected with the historical coins of pure gold. This currency has been put into circulation in Uzbekistan since 1994 and today is the only means of payment. In circulation there are banknotes of the following value: 5000 and 10000, 20000, 50000, 100000 sum. Almost all the banknotes are the same size and only differ in color. It is mainly cultural and historic monuments of Uzbekistan are depicted on the notes. Currently, the entire banknotes and coins circle, but the bills up to ten and the coins up to twenty-five Sums are not used. Since 2004 Uzbek sum (UZS) is a convertible currency. Currency exchange offices are located in the airport, large supermarkets and hotels, in the markets and banks, as well as in district visa and registration offices (at passport departments of the Ministry of Internal Affairs). Majority of currency exchange offices in the city accept euros and US dollars. Other currencies can be exchanged only in those exchange offices, which are located in banks. In hotels currency exchange offices are opened 24 hours 7 days a week. Others usually open at 9 a.m., but their working day is already over at 3.30 or 4 p.m. Not all of them work on weekends and not all the time. Possible problems: insufficient amount of national currency in the exchange office or a long queue if it is situated in a busy place, for example, on the market. In the city, mostly near markets, there are places where from early morning till late night you can find individuals who offer currency exchange on a private basis. You should keep in mind that these actions are illegal and imply criminal responsibility. Both buyer and seller of currency are accountable for this transaction.

Active vocabulary:

currency – *valyuta*

derive – *kelib chiqmoq*

depicted – *tasvirlangan*

entire – *to'la, tugallangan*

convertible – *tiklana oluvchan;*

almashuvhci

insufficient – *etishmovchilik*

queue – *navbat*

private basis – *o'z hisobidan*

illegal – *noqonuniy*

imply – *nazarda tutmoq*

Comprehensive questions:

1. What does it mean the word “soum”?
2. What is the history of the “soum”?
3. How long has the currency been put into circulation in Uzbekistan?
4. How are the value of current banknotes ?
5. What is convertible currency and currency exchange?
6. What currencies are accepted by the majority exchange offices?
7. What kind of currency exchange is illegal in the Republic? Why?

Lesson 15

Learn the phrases: THE PATIENT / THE DOCTOR (Bemor / Vrach)

№	Inglizcha	O'zbekcha
1	I want to consult a doctor.	<i>Men doktorga bormoqchiman.</i>
2	I'm not well.	<i>Mening tobim yo'q.</i>
3	I'm sick, I'm ill.	<i>Men kasalman.</i>
4	I feel hot.	<i>Issig'im chiqyapti.</i>
5	I've running a temperature.	<i>Mening issigi'm baland.</i>
6	I think my blood pressure is high (low).	<i>Menimcha qon bosimim baland(past)</i>
7	I've a headache/a stomache	<i>Boshim/qornim og'riyapti</i>
8	I've a sore throat	<i>Mening tomog'im og'riyapti</i>
9	I've caught a cold	<i>Men shamolladim.</i>
10	It seems that it's flu grippe	<i>Menimcha, bu grip</i>
11	My nose is running	<i>Men tumovman</i>
12	My nose is clogged up	<i>Burnim bitib qoldi</i>
13	I have a heart trouble	<i>Yuragim og'riyapti</i>
14	I had a heart attack	<i>Yuragim ushlab qoldi</i>
15	My heart is troubling	<i>Yuragim bezovta qilyapti</i>
THE DOCTOR- Vrach		
16	What is the matter with you	<i>Nima bo'ldi?</i>
17	What is your complaint?	<i>Nimaga arz qilasiz?</i>
18	What's the trouble?	<i>Nima bezovta qilyapti?</i>
19	What's brought you here?	<i>Bu yerda sizni nima olib keldi?</i>
20	What's troubling you?	<i>Qanday shikoyatingiz bor?</i>
21	What's wrong with you?	<i>Sizga nima bo'ldi?</i>
22	Have you taken your temperature?	<i>Issig'ingizni o'lchadingizmi?</i>
23	When did the first symptoms appear? Let me examine you	<i>Dastlabki simptomlar qachon paydo bo'ldi? Bir tekshirib ko'ray</i>
24	I must examine you	<i>Tekshirib ko'rishim kerak</i>
25	I'll have to take your temperature	<i>Issig'ingizni o'lchab ko'rishim kerak.</i>
26	Can you strip to the waist?	<i>Belingizgacha yechining</i>
27	Let me sound your lungs	<i>O'pkangizni eshitib ko'ray</i>
28	Can you breathe deeper?	<i>Chuqurroq nafas oling</i>
29	Do not breathe, please	<i>Nafas olmang</i>
30	I want to listen to you heart	<i>Yuragingizni eshitib ko'rmoqchiman.</i>
31	Now, let me look at your tongue	<i>Endi tilingizni ko'ray</i>
32	Does your throat trouble you?	<i>Tomog'ingiz og'riyaptimi?</i>

33	How is your blood pressure?	<i>Qon bosimingiz qanday?</i>
34	Let me check it	<i>Bir tekshirib ko'raylik</i>
35	Your blood pressure is high (low)	<i>Qon bosimingiz baland (past)</i>
36	You have a running temperature	<i>Issig'ingiz baland</i>
37	Do you feel nauseous?	<i>Ko'nglingiz aynimaydimi?</i>
38	Do you vomit?	<i>Qayd qilmaysizmi?</i>
39	Do you have indigestion?	<i>Ichingiz ketmayaptimi?</i>
40	Is your head swimming?	<i>Boshingiz aylanmayaptimi?</i>
41	You have caught a cold	<i>Siz shamollagansiz</i>
42	I'll write out a prescription	<i>Men sizga retsept yozib beraman</i>

Lexical material
Read the text and translate

Health care in Uzbekistan



Between 1992 and 2003, spending on health care and the ratio of hospital beds to population both decreased by nearly 50 percent, and Russian emigration in that decade deprived the health system of many practitioners. In 2004 Uzbekistan had 53 hospital beds per 10,000 population. Basic medical supplies such as disposable needles, anesthetics, and antibiotics are in very short supply. Although all citizens nominally are entitled to free health care, in the post-Soviet era bribery has become a common way to bypass the slow and limited service of the state system. In the early 2000s, policy has focused on improving primary health care facilities and cutting the cost of inpatient facilities. The state budget for 2006 allotted 11.1 percent to health expenditures, compared with 10.9 percent in 2005.

Among the most common diseases are those associated with polluted drinking water: typhoid, hepatitis, dysentery, cholera, and various types of cancer. The chief causes of death are, in order of frequency, disorders of the cardiovascular, respiratory, and digestive systems and infectious and parasitic diseases. The reported incidence of human immunodeficiency virus (HIV) has increased sharply beginning in 2002, partly because of a new government reporting policy and partly because of increased drug abuse. In 2005 about 5,600 cases of HIV were known, after 2,000 new cases appeared in 2004. At least two-thirds of cases have been linked with drug abuse. The geographic centers of the HIV cases are Tashkent and Surkhandarya Province on the Afghanistan border. Expanding drug trafficking through Uzbekistan has led to increased drug addiction in urban areas. Some HIV treatment and counseling centers exist. Maternal and Child Healthcare: In June 2011, the United Nations Population Fund released a report on The State of the World's Midwifery. It contained new data on the midwifery workforce and policies relating to newborn and maternal mortality for 58

countries. The 2010 maternal mortality rate per 100,000 births for Uzbekistan is 30. This is compared with 44.6 in 2008 and 61.1 in 1990. The under 5 mortality rate, per 1,000 births is 38 and the neonatal mortality as a percentage of under 5's mortality is 48.

Active vocabulary:

ratio – <i>nisbat</i>	digestive – <i>ovqat hazm qilish</i>
deprived – <i>mahrum qilmoq</i>	incidence – <i>ko'lam, miqdor</i>
disposable needles – <i>bir martalik igna</i>	drug abuse – <i>giyohvandlik</i>
bribery – <i>poraxo'rlik</i>	Midwifery – <i>doyalik</i>
bypass – <i>aylanib o'tish</i>	mortality – <i>halokatli</i>
allotted – <i>taqsimlangan</i>	neonatal – <i>tug'ilish</i>
cardiovascular – <i>yurak qon-tomir</i>	

Comprehensive questions:

1. How was the medical supply in 2004?
2. How was the attitude of the government turned to medical care in the 2000-2006s?
3. Why was the human immunodeficiency virus increased sharply?
4. When was the report of United Nations Population Fund released and what was its aim?
5. What was the rate of maternal mortality in Uzbekistan in 2010?

Lesson 16

Learn the phrases:

**IN THE RESTAURANT / AT THE DENTIST'S OFFICE
(Restoranda / tish doctori qabulida)**

№	Inglizcha	O'zbekcha
1	Let's go to the restaurant.	<i>Keling, restoran (kafe) ga boramiz</i>
2	Where can I get a good lunch?	<i>Qayerda taom shirin tayyorlanadi?</i>
3	Where can I get ... an unexpensive meal (a quick snack)?	<i>Qayerda arzon (tez) ovqatlanish mumkin?</i>
4	Where can I get ... drink of water (some juice, some beer, coffee, tea)?	<i>Qayerda suv (sharbat, pivo, kofe, choy) ichsa bo'ladi?</i>
5	Is this table (seat) vacant?	<i>Bu joy (stol) bo'shmi?</i>
6	This seat (table) is vacant?	<i>Bu joy (stol) bo'shmi?</i>
7	There are two (three, four) of us.	<i>Biz ikki (uch, to'rt) kishimiz</i>
8	I am alone	<i>Men bitta o'zimman</i>
9	Please serve us quickly	<i>Itimos, bizga tezroq xizmat ko'rsating.</i>
10	The menu, please.	<i>Menyu bersangiz</i>
11	Please, bring us another set	<i>Bizga yana bitta pribor olib kelsangiz.</i>
12	Here's the menu please	<i>Mana menyu marhamat.</i>
13	What would you recommend?	<i>Bizga nimalar taklif qila olasiz?</i>
14	Please bring one more chair, spoon, spoon, fork, knife, shott-glass, wine-glass, napkin.	<i>Itimos, yana bitta stul(qoshiq, vilka, pichoq, ryumka, fujer, salfetka)olib keling.</i>
15	Please, bring us(me) some konjak,	<i>Itimos bizga (menga)konyak, shampanskiy,</i>

	champagne, vodka, dry wine, beer, mineral water, grapes juice, a cup of coffee, a cup of tea, some fruit, ice-cream.	<i>aroq, vino, pivo, mineral suv, uzum sharbati, kofe, choy, ho'l meva, muzqaymoq olib keling</i>
16	What specialities national dishes do you have?	<i>Qanday milliy taolmlaringiz bor?</i>
17	Do you serve oriental dishes/ russian food/ Ukraines food in your restaurant?	<i>Sizning restoraningizda Sharq, rus, ukrain taomlarini tayyorlashadimi?</i>
18	My compliments to the chef.	<i>Menga taomlaringiz yoqdi.</i>
19	Please, cheque	<i>Marhamat hisob-kitob qiling.</i>
20	What currency shall I pay in?	<i>Men qanday pulda to'lashim kerak?</i>
21	Is there a night bar in your hotel?	<i>Mehmonxonangizda tungi bar bormi?</i>
AT THE DENTIST'S OFFICE - tish doctori qabulida		
22	I have a toothache on the left (right) upper (lower) side	<i>Chap(o'ng) tomondagi yuqori (pastki) tishim og'riyapti.</i>
23	I have had a toohache for three days already	<i>Uch kundan beri tishim og'riyapti.</i>
24	I have a filling that is loose ..	<i>Tishning ichidagi plomba zo'rg'a turibdi.</i>
25	I'm afraid it'd about to drop out.	<i>U (plomba) tushib ketadi deb qo'rqayapti.</i>
26	Open your mouth wide, please, I'll take an X-ray.	<i>Og'zingizni kattaroq ochib turing. Men rentgen qilaman.</i>
27	There is a rather deep cavity in this tooth.	<i>Tishingizni ichida kattagina kovak paydo bo'libdi.</i>
28	Will you have to pull the tooth?	<i>Siz tishimni olib tashlaysizmi?</i>
29	I hope you'll try to save the tooth, doctor.	<i>Ishonamanki, siz tishimni saqlashga harakat qilasis, doktor.</i>
30	I'll have to drill the tooth. Let me give you an injection of novocaine.	<i>Men tishingizni tozalashimga to'g'ri keladi. Keling, novakain qilay.</i>
31	You can eat in two hours	<i>Ikki soatdan keyin ovqat yesangiz bo'ladi.</i>
32	toothache	<i>tish og'rig'i</i>
33	cavity	<i>teshik, kovak</i>
34	to pull	<i>oldirmoq</i>
35	to fill (in) the tooth	<i>plomba qo'ymoq</i>
36	to give an injection	<i>ukol qilmoq</i>
37	to X-ray	<i>rentgen qilmoq</i>
38	filling	<i>filing</i>
39	to put a crown	<i>koronka qo'ymoq</i>
40	permanent crown	<i>doimiy koronka</i>
41	temporary crown	<i>vaqtincha koronka</i>

Lexical material
Read the text and translate

Banking in Uzbekistan



Uzbekistan began a movement toward a two-tier banking system under the old Soviet regime. The new structure, which was ratified by the Banking Law of 1991, has a government-owned Central Bank wielding control over a range of joint-stock sectoral banks specializing in agricultural or industrial enterprise, the Savings Bank (Sberbank), and some twenty commercial banks. The Central Bank is charged with establishing national monetary policy, issuing currency, and operating the national payment system. In performing these operations, the Central Bank manipulates as much as 70 percent of deposits in the more than 1,800 branches of the Savings Bank (all of which are state owned) for its own reserve requirements. A National Bank for Foreign Economic Affairs, established in 1991 as a joint-stock commercial bank, conducts international financial exchanges on behalf of the government. The national bank holds Uzbekistan's foreign currency reserves; in 1993 it was converted from its initial status to a state bank.

In the mid-1990s, the banking structure in Uzbekistan was limited to only a handful of primarily state-owned banks, and, compared with Western banking systems, the commercial banking system was still in its infancy. But the establishment in the spring of 1995 of Uzbekistan's first Western-style banking operation--a joint venture between Mees Pierson of the Netherlands and other international and Uzbekistan partners--suggests that this sector, too, may have prospects for change. The Uzbekistan International Bank that would result from the new joint venture is intended primarily to finance trade and industrial projects. The bank is to be based in Tashkent, with 50 percent of ownership shares in Western hands. If successful, this and other similar ventures may reward policy makers' cautious approach to reform by establishing an infrastructure from which economic growth can begin.

Active vocabulary:

ratified – *tasdiqlangan*

wielding – *egalik qiluvchi*

reserve – *gamlab qo'ymoq*

initial status – *boshlangich holat*

infancy – *go'daklik, yoshlik*

reward – *mukofotlamoq, taqdirlamoq*

prospect – *istiqbol, kelajak*

joint venture – *qo'shma korxonona*

branch – *tarmoq; soha*

handful – *bir guruh*

Comprehensive questions:

1. What was the Law of Banking about ratified in 1991?
2. What does the National Bank for Foreign Economic Affairs conduct?
3. When was the Uzbekistan's first Western-style banking operation established?
4. What is the Uzbekistan International Bank intended to?
5. How is the ownership of the Bank done?

Lesson 17

Learn the phrases:

SHOPPING

(Xarid qilish)

№	Inglizcha	O'zbekcha
1	I need ...	<i>Menga ...</i>
2	A supermarket	<i>Supermarket</i>
3	A book store	<i>Kitob do'koni</i>
4	A department store	<i>Univermag</i>
5	A souvenir shop	<i>Yodgorlik do'koni</i>
6	A bazaar (market)	<i>Bozor</i>
7	Newstand	<i>Gazetalar kioski</i>
8	A china shop	<i>Chinni do'koni</i>
9	A toy shop	<i>O'yinchoqlar do'koni</i>
10	An electrical appliances store	<i>Elektr mollar</i>
11	A jewelry store	<i>Zargarlik do'koni</i>
12	A store for children	<i>Bolalar dunyosi do'koni</i>
13	Excuse me, can you help me?	<i>Kechirasiz menga yordam olmaysizmi?</i>
14	Can you show me men's shirts/ women's frocks/ some skirts/ a dress/ a coat/a winter coat/ a rain coat/ overcoat/ a jacket/ a pullover/ a sweater/ a sporting suit/ a suit/ trousers/ shorts/tights/socks/ stockings/knitwear/ a furcoat/ a hat/ gloves/ jeans/ a blouse/ overalls/ a tie/ scent,perfume/eau-de-Cologne/ powder/a soap/lipstick/ eyeshadows/ make-up-bag.?	<i>Menga erkaklar ko'ylagi/ayollar ko'ylagi/yubka/ ko'ylak/palto/ qishki palto/ plashch/ kurтка/ jemper/pullover/sviter/ sport kostyumi/ kostyum/ shim/shortik/ kalgotka/ paypoq/ chulki/ trikotaj/mo'ynali palto/ shlyapa/qo'lqop/jinsi/bluzka/ kombinezon/galstuk/duxi;atir/atir;odekolon/ pudra/ sovun/ lab bo'yoq/ ko'z bo'yoq/pardoz qutichasi ko'rsatib yuborsangiz.</i>
15	Where is the foot wear department?	<i>Poyafzal bo'limi qayerda?</i>
16	I'd like to buy a pair of ...	<i>Men bir juft ...olmoqchi edim</i>
17	Shoes	<i>Tufli</i>
18	Boots	<i>Botinka</i>
19	High boots	<i>Etik</i>
20	Sporting boots	<i>Sport botinkasi</i>
21	slippers	<i>Shippak</i>
22	rubbers	<i>Kalish</i>
23	Heel strap sandals	<i>Bosonochka</i>
24	What size do you wear?	<i>Nechanchi razmer kiyasiz?</i>
25	My size is ...	<i>Mening razmerim</i>
26	May I try it on?	<i>Kiyib ko'rsam maylimi?</i>
27	Where is th fitting room?	<i>Kiyib ko'rish xonasi qayerda?</i>

28	It doesn't fit	<i>Bu to'g'ri kelmayapti.</i>
29	It's too small(big,short, long)	<i>Bu juda kichkina(katta, kalta, uzun)</i>
30	Have you this in a larger(smaller) size?	<i>Kattaroq(kichikroq)razmeri bormi?</i>
31	Have you the same model, but different colour?	<i>Bu modelning boshqa rangi bormi?</i>
32	Will it fade/ shink?	<i>Rangi o'chmaydimi?</i>
33	Is it wool(silk, cotton)?	<i>Bu jun(ipak, paxta)dan qilinganmi?</i>
34	How much is it?	<i>Qancha turadi?</i>
35	I'll take it.	<i>Men buni olaman.</i>
36	Do you give a discount?	<i>Siz narxini tushirasizmi?</i>
37	I'd like to refund.	<i>Men pulimni qaytarib olmoqchi edim.</i>

Lexical material

Read the text and translate

Marketing



What is Marketing?

Before you learn more about marketing in the many links later on below topic, you should first understand what marketing is, because the topic is so often misunderstood. Marketing is the wide range of activities involved in making sure that you're continuing to meet the needs of your customers and are getting appropriate value in return.

How Marketing is So Misunderstood

Far too often, organizations try to develop a product to meet customers' needs without ever really verifying what the customers wanted in the first place. Instead, those organizations make a strenuous effort to "sell" the product through rigorous, ongoing advertising, promotions and publicity -- through "outbound" marketing. These organizations may have built a beautiful ladder -- but it may be entirely on the wrong roof! Far too often, that lesson comes from painful experience.

Experienced organizations have learned that it is not their opinion that matters most regarding whether their product is needed or not. The opinion that matters most is that of the customers. These organizations have learned that they might not know what they don't know about their customers. That precious knowledge about the customers comes from "inbound" marketing -- through market research to clarify customers' needs and what they are willing to do to get those needs met. If the inbound marketing is done well, the outbound marketing is particularly easy -- and effective.

Active vocabulary:links – *bog'liqliklar*verifying – *tasdiqlovchi, tekshiruvchi*strenuous – *kuchli, quvvatli*rigorous – *qattiqo'llik, talabchanlik*outbound – *tashqi chegara*regard – *e'tibor bermoq*inbound – *ichki chegara*clarify – *aniqlamoq, tushunarli qilmoq***Comprehensive questions:**

1. What is marketing?
2. What do the organizations try to develop?
3. What have Experienced organizations learned?
4. How are the inbound and outbound marketings linked with ?

Lesson 18

Learn the phrases:

STARTING AN OFFICIAL REPORT

(Rasmiy ma'ruzani boshlash)

№	Inglizcha	O'zbekcha
1	In my paper I want to highlight the ecological problems of the city.	<i>Men o'z ma'ruzamni shaharning ekologik muammolarini yoritmoqchiman.</i>
2	The subject of my lecture (talk) is...	<i>Mening leksiya (so'z) ning mavzui ...</i>
3	I'm going to be talking about	<i>Men ... to'g'risida gapirmoqchiman.</i>
4	Let me begin with	<i>... dan boshlashga ijozat bering.</i>
5	My introduction is going to be very little.	<i>Ma'ruzam juda qisqa bo'ladi.</i>
6	I'll give you one or two sentences.	<i>Men bir-ikki gap bilan tushuntiraman.</i>
7	I'd like to draw your attention to the fact that.	<i>Men sizning e'tiboringizni mana bu narsaga tortmoqchiman/</i>
8	It should be said that	<i>Shuni qayd qilish kerak-ki</i>
9	It is interesting (of interest) to note that	<i>Shuni qiziq-ki...</i>
10	There's one thing I'd like to stress very heavily	<i>Bir narsani men alohida qayd etmoqchi edim.</i>
11	I want to reinforce the following	<i>Men quyidagi masalalarga to'xtalib o'tmoqchiman.</i>
12	The following is terrible informable (terribly well) badly needed	<i>Quyidagilar o'ta ahamiyatlidir.</i>
13	I want to call (to draw/to invite) your attention to	<i>E'tiboringizni quyidagiga jalb qilmoqchiman.</i>
14	It should be kept in mind that	<i>Shuni nazarda tutish kerakki...</i>
15	First of all	<i>Eng avvalo...</i>
16	To begin with	<i>Dastlab</i>
17	First(ly) Second(ly) Third(ly) Fourth(ly) Fifthly	<i>Birinchidan, Ikkinchidan, Uchinchidan, To'rtinchidan, Beshinchidan</i>
18	Now, I come to the second question	<i>Endi men ikkinchi masalaga o'taman.</i>
19	I'm coming now to speak about	<i>Endi men ... haqidagi masalaga o'taman.</i>
20	Now we may pass to the second item(on the agenda)	<i>Endi(kun tartibidagi)keyingi masalaga o'taman.</i>
21	Here we can say.	<i>Bu yerda biz ... aytishimiz mumkin.</i>
22	We may pass these details	<i>Bu tafsilotlarni tushirib qoldirishimiz mumkin.</i>

23	These details are not of much importance.	<i>Bu tafsilotlar katta ahamiyatga ega emas.</i>
24	I don't think that he is right altogether	<i>U umuman haq deb o'ylamayman.</i>
25	I believe that he is right.	<i>U haqligiga ishonaman.</i>
26	I can say without any hesitation that ...	<i>Hozir ikkilanmay shuni aytish mumkinki</i>
27	It goes without saying ...	<i>O'z-o'zidan ma'lumki...</i>
28	I terribly doubt that ...	<i>Men ...ga shubha bilan qarayman.</i>
29	I have reliable facts at my disposal to maintain that...	<i>Men ...deb ta'kidlashimga ishonarli dalillarim bor.</i>
30	It's well known that ...	<i>Hammaga ma'lumki...</i>
31	This brings us to the conclusion that...	<i>Bu bizga ... xulosa qilishga imkon beradi.</i>
32	I hope you'll do some questions.	<i>Savollar berasizlar deb o'ylayman.</i>
32	I thank the audience for your kind attention and patience	<i>Yig'ilganlarning e'tibori va sabr-bardoshi uchun minnatdorlik bildirmoqchiman.</i>

Lexical material
Read the text and translate

Market economy



A **market economy** is an economy in which the prices of goods and services are determined in a free price system. This is often contrasted with a state-directed or planned economy. Market economies can range from hypothetically pure laissez-faire variants to an assortment of real-world mixed economies, where the price system is under some state control or at least heavily regulated. In mixed economies, state-directed economic planning is not as extensive as in a planned economy. In the real world, market economies do not exist in pure form, as societies and governments regulate them to varying degrees rather than allow full self-regulation by market forces. The term *free-market economy* is sometimes used synonymously with market economy, but, as Ludwig Erhard once pointed out, this does not preclude an economy from having social attributes opposed to a laissez-faire system. The term used by itself can be somewhat misleading. For example, the United States constitutes a mixed economy (substantial market regulation, agricultural subsidies, extensive government-funded research and development, Medicare/Medicaid), yet at the same time it is foundationally rooted in a market economy. Different perspectives exist as to how strong a role the government should have in both guiding the market economy and addressing the inequalities the market produces. This is evidenced by the current lack of consensus on issues such as central banking, and welfare. It is also possible to envision an economic system based on independent producers, cooperative, democratic worker

ownership and market allocation of final goods and services; the self-managed market economy is one of several proposed forms of market socialism.

Active vocabulary:

contrast – *farq qilmoq*

range – *soha; doira*

laissez-faire – *aralashmaslik,*

daxlsizlik

extensive – *keng, bepoyon*

preclude – *oldini olmoq, ehtiyot*

chorasini qilmoq

attribute – *xususiyat*

misleading – *noto'g'ri fikr hosil qiluvchi*

rooted – *ildizlagan*

consensus – *rozilik, kelishuv*

envision – *oldindan ko'rish*

proposed – *taklif etmoq; taxmin*

qilmoq

Comprehensive questions:

1. What is a market economy?
2. What can market economy range from?
3. What is the free-market economy used?
4. What does the USA constitute in a market economy?
5. What is also possible to envision economic system?

Lesson 19

**Learn the phrases:
REPAIRING THINGS
(Maishiy xizmat)**

№	Inglizcha	O'zbekcha
1	I'd like to have these shoes repaired. As you see, my heels are worn down.	<i>Men tuflimni tuzattirmoqchi edim. Ko'rib turibsizki, poshnasi edirilib ketibdi.</i>
2	Yes, new heels are to be put on.	<i>Ha, yangi poshna qo'yishga to'g'ri keladi.</i>
3	Will you repair the shoes while I wait?	<i>Kutib tursam tuzatib berolasizmi?</i>
4	How much will it cost?	<i>Qancha bo'ladi?</i>
5	Do you do alterations?	<i>Siz kiyimlarni qayta tikasizmi?</i>
6	I'd like to have these pants shortened.	<i>Men shimimni kaltaroq qildirmoqchi edim.</i>
7	When can I pick up the pants?	<i>Shimni qachon olib ketsa bo'ladi?</i>
8	Excuse me, is there a camera shop anywhere in these neighborhood?	<i>Kechirasiz, yaqin orada fotoapparat tuzatish ustaxonasi bormi?</i>
9	Turn right at the next corner. There is a camera shop.	<i>Narigi chorraxadan chapga burilishingiz bilan fotoapparat ustaxonasiga ko'zingiz tushadi</i>
10	I'd like to have this film developed and printed.	<i>Men plynkani ochiltirmoqchi va suratlarni ishlatmoqchi edim.</i>
11	Please, give me two films (flesh casds)for this camera.	<i>Itimos menga mana shu photoapparat uchun ikkita plynka(fleshkarta)bering</i>
12	When will my pictures be ready?	<i>Suratlarim qachon tayyor bo'ladi?</i>
13	Do you repair shavers?	<i>Siz elektr ustarani tuzatasizmi?</i>
14	How much will it cost?	<i>Qancha turadi?</i>
15	I think the batteries are dead.	<i>Menimcha batareyasi kuchsizlangan.</i>

16	They should be replaced.	<i>Ularni almashtirishga to'g'ri keladi.</i>
17	Could I come tomorrow?	<i>Ertaga kelsam bo'ladimi?</i>

Lexical material
Read the text and translate

Credit



Credit is the trust which allows one party to provide resources to another party where that second party does not reimburse the first party immediately (thereby generating a debt), but instead arranges either to repay or return those resources (or other materials of equal value) at a later date. The resources provided may be financial (e.g. granting a loan), or they may consist of goods or services (e.g. consumer credit). Credit encompasses any form of deferred payment. Credit is extended by a creditor, also known as a lender, to a debtor, also known as a borrower. Credit does not necessarily require money. The credit concept can be applied in barter economies as well, based on the direct exchange of goods and services (Ingham 2004 p.12-19). However, in modern societies credit is usually denominated by a unit of account. Unlike money, credit itself cannot act as a unit of account. Movements of financial capital are normally dependent on either credit or equity transfers. Credit is in turn dependent on the reputation or creditworthiness of the entity which takes responsibility for the funds. Credit is also traded in financial markets. The purest form is the credit default swap market, which is essentially a traded market in credit insurance. A credit default swap represents the price at which two parties exchange this risk – the protection "seller" takes the risk of default of the credit in return for a payment, commonly denoted in basis points (one basis point is 1/100 of a percent) of the notional amount to be referenced, while the protection "buyer" pays this premium and in the case of default of the underlying (a loan, bond or other receivable), delivers this receivable to the protection seller and receives from the seller the par amount (that is, is made whole).

Active vocabulary:

reimburse – *pulni qaytib bermoq*
encompass – *o'rab olmoq*
deferred – *kechiktirilgan*
denominate – *nomlamoq, atamoq*

default – *yanglish ish; to'lovni to'xtatmoq*
swap – *ayriboshlangan*
denote – *bildirmoq, anglatmoq*

Comprehensive questions:

1. What is a credit?
2. What does the credit encompass?
3. What is the “barter”?
4. Where is credit also traded?
5. What does a credit default swap represent?

Lesson 20

Learn the phrases: AT THE COUNTER (Sotuvchi bilan muloqot)

№	Inglizcha	O'zbekcha
1	Can you help me?	<i>Yordam berib yuborsangiz.</i>
2	I'm just looking around	<i>Men hozircha faqat ko'rib chiqayapman.</i>
3	Can you show me some ...?	<i>Iltimos menga ... ni ko'rsatib yuboring?</i>
4	Do you have any ...?	<i>Sizlarda ... bormi?</i>
5	I want a (one)	<i>Menga kerak</i>
6	big	<i>katta</i>
7	small	<i>yaxshi</i>
8	cheap	<i>arzon</i>
9	expensive	<i>qimmat</i>
10	dark	<i>to'q</i>
11	light	<i>oq</i>
12	heavy	<i>og'ir</i>
13	light	<i>yengil</i>
14	large	<i>yirik</i>
15	round	<i>dumaloq</i>
16	square	<i>to'rtburchakli</i>
17	I don't want anything too expensive	<i>Juda qimmat kerak emas</i>
18	Do you give a discount?	<i>Arzonroq sotasizmi?</i>
19	Where do I pay?	<i>Kassa qayerda?</i>
20	How much is this?	<i>Narxi qancha?</i>
21	No, I don't like it	<i>Yo'q menga yoqmayapti.</i>
22	I'll take it	<i>Men buni olaman.</i>
23	I want to return it	<i>Men buni qaytarib bermoqchiman</i>
24	I'd like a refund	<i>Men pulimni qaytib olmoqchiman.</i>
25	May I try it on?	<i>Kiyib ko'rsam bo'ladimi?</i>
26	Where is the fitting room?	<i>Kiyib ko'rish xonasi qayerda?</i>
27	It ...	<i>Bu ...</i>
28	doesn't fit	<i>Razmer to'g'ri kelmayapti</i>
29	Is too short	<i>Juda kalta</i>
30	Is too long	<i>Juda uzun</i>
31	Is too big	<i>Juda katta</i>
32	Is too small	<i>Juda kichkina</i>
33	Will it shrink?	<i>Yuvganda kirishmaydimi</i>
34	Please show me an evening gown	<i>Iltimos menga kechalik ko'ylak ko'rsating.</i>

Lexical material
Read the text and translate

Industry of Uzbekistan



Uzbekistan Industry is considered as the major support of national economy. There is no big source of vegetation in Uzbekistan. The country, therefore, largely depends on the industries. The industries in Uzbekistan are based on the natural resources found in this country. These industries are based on the resources like natural gas, coal, uranium, silver, copper, zinc, lead, petroleum, molybdenum and tungsten. The mining and metallurgy industries in Uzbekistan are most important, but the industries of but textiles, food processing, machine building and electrical engineering are also well developed. The Uzbekistan had a self-sufficient industrial policy that gave them a growth of 6% in the year of 1999. The Uzbekistan Industry can be divided into two major sections, the light industry and the heavy industry. The light industry includes the fabric industry and agricultural food processing industry. The fabric industry mainly processes and exports wool, cotton and silk. The food processing industries produces dried apricots, peaches and raisins. The Tashkent region occupies one third of the Uzbekistan industrial output. This industrial region was established near the mineral and hydroelectric resources. The most productive heavy industry in Uzbekistan is of oil and natural gas extraction and refining. The coal mining industry and the chemical and electrical power industries are also growing bigger and providing a strong and stable economic support to the country.

Active vocabulary:

vegetation – *o'sish, unish*

zinc – *ruz*

lead – *qo'rg'oshin*

petroleum – *neftga oid*

tungsten – *volfram*

raisins – *mayiz*

refining – *tozalangan (yog')*

Comprehensive questions:

1. How is industry important at the national economy of Uzbekistan?
2. What types of industry's branches are highly developed?
3. How many sections are the Uzbek industry divided into?
4. What does the light industry include?
5. What is the most productive heavy industry in Uzbekistan?
6. What industries are also growing bigger in the Republic?

Lesson 21

Learn the phrases:
SIGHTSEEING, TOURS, MUSEUMS, EXHIBITIONS
(Diqqatga sazovor joylar, sayrlar, muzey va ko'rgazmalar)

№	Inglizcha	O'zbekcha
1	This is our first time in your city(town.)	<i>Shahringizga birinchi marta kelishimiz.</i>
2	I'd like to go on a sightseeing tour of your city.	<i>Men shahringizning diqqatga sazovor joylariniko'rmoqchi edim.</i>
3	What would you recommend to see?	<i>Qayerlarni ko'rishimni maslahat berardingiz?</i>
4	What routes have you?	<i>Qanday yo'nalishlaringiz bor?</i>
5	I'd like to see the city museums the art gallery, a museum of history, museum of fine arts exhibition of achievements of National Economy.	<i>Men shahar muzeylarini, san'at galereyasini, tarix muzeyini, san'at muzeyini, xalq xo'jaligi ko'rgazmasini ko'rmoqchi edim.</i>
6	Can I register for an excursion here?	<i>Bu yerda ekskursiyaga yozilsam bo'ladimi?</i>
7	When does the coach leave?	<i>Avtobus qachon jo'naydi?</i>
8	Do you arrange trips to... ?	<i>Sizlar ...ga sayohat uyushtirasizlarmi?</i>
9	We need a guide.	<i>Bizlarga gid(yo'l boshlovchi)kerak edi.</i>
10	Where can get guide book?	<i>Qayerdan shahar ko'rsatkichini olsam bo'ladi?</i>
11	You can get a guide book at the bookstall.	<i>Siz ko'rsatkichni kioskdan olsangiz bo'ladi.</i>
12	Is admission free here?	<i>Kirish tekinmi?</i>
13	Admission is ... dollars.	<i>Kirish ...dollar turadi.</i>
14	No photography, please.	<i>Suratga olish man etiladi.</i>
15	Where is the British museum?	<i>Britaniya muzeyi qayerda?</i>
16	What exhibitions are on now?	<i>Hozir qanday ko'rgazmalar ishlayapti?</i>
17	Is the museum open everyday?	<i>Muzey har kuni ochiqmi?</i>
18	Is it allowed to take pictures here?	<i>Bu yerda suratga olish mumkinmi?</i>
19	I'm intersted in... .	<i>Meni ...qiziqtiradi.</i>
20	Exhibition.	
21	Sights of interest.	<i>Diqqatga sazovor joylar.</i>
22	Painting	<i>San'at mo'yqalami.</i>
23	art	<i>San'at.</i>
24	Fine arts	<i>Tasviriy san'at.</i>
25	Modern art	<i>Zamonaviy san'at.</i>
26	Picture gallery	<i>Rasmlar galereyasi.</i>
27	Collection	<i>To'plam.</i>
28	Monument	<i>haykal</i>
29	Sculpture	<i>Haykaltaroshlik.</i>
30	Excursion.	<i>Ekskursiya.</i>
31	Guide-book.	<i>Yo'l ko'rsatkich.</i>
32	Exhibit.	<i>Eksponat.</i>
33	Original.	<i>Tabiiy.</i>
34	Copy.	<i>Nusxa.</i>
35	Composition.	<i>Kompozitsiya.</i>
36	Architecture.	<i>Me'morchilik</i>

Lexical material
Read the text and translate

Ancient cities of Uzbekistan



Uzbekistan is becoming one of the interesting tourist destinations. According to many tourist agencies the number of tourists willing to visit Central Asia and other eastern countries has significantly increased in recent years. Central Asian states linked with the so-called Great Tourist Road including at least 20 countries between Japan up to Europe. The Republic of Uzbekistan is an important link on this Road as it was once one of the main points of the ancient Silk Road.

SAMARKAND is one of the oldest cities in the world, established during the middle of the first century BC under the name Marakanda, later it was Afrosiab. The city was conquered by the troops of Alexander the Great, the Arab Caliphate and Genghis Khan. It was the capital of the powerful state of Sogd, the center of Amir Temur's great empire. Temur was the one who cared about the beauty of the city and its strength as a major capital city in the region. The numerous monuments of Samarkand and its suburbs impress tourists with their beauty and splendor. The refined architectural shapes, intricate ornamentation, mosaics, blue-tile domes and facades are interesting for all who visit these beautiful buildings. Blue is important in decorating buildings, it blends in with the blue sky.

Our excursion continues to noble **BUKHARA**, as it was known in the Muslim East since ancient times. More than 140 architectural monuments can be found here, and of the major blue-domed minarets one would have to start with the Kalyan Minaret constructed in 1127. This unique construction rises into the sky for 47 meters. The most striking feature of the minaret is its intricate ornamentation. The world-famous architectural ensemble Lyabi-Hauz, which includes the Kukeldash madrassa, the Khanaka and the Nadira Divan-begi

KHIVA, the city museum in the open sky, is unique in its beauty known as "The Pearl of the Khorezm Oases". Important spiritual and cultural values came from the large scientific centers of astronomy, mathematics and medicine that operated in this area centuries ago. A valuable heritage of knowledge was left here by internationally famous scholars such as Beruni, Agakhi and Nadjmiddin. One can stroll through the narrow streets of Khiva, peeking into the small courtyards through the wooden carved doors. The life inside the gardens assures the visitor that it is not just a museum, but also a living city.

Active vocabulary:

destination – *belgilangan*

joy;manzilgoh

conquered – *istilo qilingan*

troops – *lashkarlar*

splendor – *savlat,hashamat, dabdaba*

intricate – *murakkab; chalkash*

ornamentation – *zeb berish, ziynatlash*

unique – *noyob,yagona*

The Pearl of the Khorezm Oases –

Xorazm voxasining durdonasi

heritage – *meros*

peek – *ko 'z tashlamoq, nazar solmoq*

Comprehensive questions:

1. What does it mean the word “ancient”?
2. Why are many tourist agencies willing to visit centralAsian countries?
3. How many invaders conquered Samarkand? Why?
4. What kind of architectural monuments are there in Bukhara?
5. Why is Khiva known as The Pearl of the Khorezm Oases?
6. Who were the most famous scholars of the city?

Lug'at:

A

accelerating – *tezlashuvchi*
accomplish – *muvaqqiyatli tugatmoq*
accountancy – *hisobchilik*
acquire – *qo'lga kiritmoq*
activity – *faoliyat*
adaptation – *moslashuvchanlik*
administration – *ma'muriyat*
advanced – *o'zlashtiruvchi*
allotted – *taqsimlangan*
alloy – *qorishma*
alongside – *yonma-yon*
amend – *tuzatmoq*
antique items – *qadimiy jihozlar*
apparently – *ochiq-oydin*
apply – *murojaat qilmoq*
assets – *qarz*
assist – *yordam bermoq*
assume – *taxmin qilmoq; tan olmoq; o'z zimmasiga olmoq.*
assumption – *taxmin; tan olish; mas'uliyatni o'ziga olish*
attribute – *xususiyat*
auditing – *nazorat bo'limi*
augment – *orttirmoq*
available – *yaroqli, foydali*

B

bail – *kafolatlamoq*
barley – *arpa*
basic – *asosiy, bosh, birlamchi*
bast silk – *tola(o'simlik poyasi) ipagi birlachuvchibo'ladigan*
bond – *veksel*
bookkeeping – *hisob-kitob*
branch – *tarmoq; soha*
brew – *pishib yetilmoq*
bribery – *poraxo'rlik*
buckwheat – *marjumak(g'alla turi)*
bypass – *aylanib o'tish*

C

cancel – *bekor qilmoq*
cardiovascular – *yurak qon-tomir*
carrying out decisions – *qarorlarni tadbiq etish*
case – *“da'vo” ma'nosida*
cash – *pul, mablag'*
charity – *mehribonlik uyi*
chief executive – *bosh ijrochi*
clarify – *aniqlamoq, tushunarli qilmoq*
cocoon – *pilla*
collapse – *buzilmoq*
competing – *musobaqalashuvchi*
complicated – *murakkab*
comprise – *o'z ichiga olmoq*
concentration – *to'planish*
concepts – *tushuncha*
conquered – *istilo qilingan*
consensus – *rozilik, kelishuv*
constitute – *tashkil qilmoq*
constraints – *yasamalik; keskinlik, tanglik*
consumption – *iste'mol*
contrast – *farq qilmoq*
conversely – *teskari*
convertible – *tiklana oluvchan*
corn – *don ekinlari*
crasser – *qo'polroq; yomon*
crow -bar – *misrang; lom*
cruder – *shakllanmagan*
cumulative – *birgalikdagi*
currency – *valyuta*

D

decision-making – *qaror qabul qilish*
Declined – *yomonlashgan*
decreasing – *pasayuvchi*
decrees – *qaror, dekret*
deduction – *ayirma; xulosa*
default – *yanglish ish; to'lovni to'xtatmoq*
defence – *himoya*

initial status – *boshlangich holat*
inquire – *o'rganmoq*;
surishtirmoq, izlanmoq
insufficient – *etishmovchilik*
insurance – *su'gurta*
interlocking – *ulanuvchi*,
interpreting – *izohlovchi*
intervention – *aralashish, vositachilik*
qilish
intricate – *murakkab; chalkash*

J

jeopardized – *xavf ostida qolgan*
joint venture – *qo'shma korxon*
jute – *kanop*

L

lagged – *orqada qolgan*
laissez-faire – *aralashmaslik,*
daxlsizlik
lawyer – *huquqshunos*
lead – *qo'rg'oshin*
lending – *qarzga beriluvchi*
liberalization – *erkin*
links – *bog'liqliklar*
liquidity – *qarzni qaytarish*
livelihoods – *tirikchilik vositasi*
loan – *qarz*
luster – *qudrat*

M

maize – *makkajo'xori*
mandatory – *vakolatnoma*
manipulation – *murakkab va nozik*
harakat
manner – *tamoil*
Midwifery – *doyalik*
misleading – *noto'g'ri fikr hosil*
qiluvchi
mitigate – *yumshatmoq*
mitigating – *yengillashtiruvchi*
mobilized – *safarbar qilingan*
monetary – *valyutaga oid*
mortality – *halokatli*
multilateral – *har tomonlama*
mutual – *ikki tomonlama, o'zaro*

N

neonatal – *tug'ilish*
net profit – *foyda tarmoq*

O

oat – *suli yormasi*
ornamentation – *zeb berish, ziynatlash*
outbound – *tashqi chegara*

P

packaged – *joylashtirilgan*
packaged – *joylashtirilgan*
particular – *“muayyan” ma'nosida*
pastry of home – *uy qandolatchiligi*
pauperism – *qashoqlik*
peek – *ko'z tashlamoq, nazar solmoq*
per capita – *jon boshiga*
Perception – *tushuncha; sezgi*
permeate – *ta'sirigaolmoq*
persistence – *matonat*
petroleum – *neftga oid*
plot – *yer maydoni*
populace – *aholi*
portion – *bo'lak*
postpone – *kechiktirmoq*
poverty – *faqirlik, muhtojlik*
preclude – *oldini olmoq, ehtiyot*
chorasini qilmoq
preconditions – *oldindan kelishib*
olingan shartlar
preference – *imtiyoz*
pre-requisite – *oldindan kerakli*
primarily – *dastavval*
primitive – *ibtidoiy*
private basis – *o'z hisobidan*
profit-making – *foyda oluvchi,*
manfaatdor
prominence – *mashxurlik*
properly – *muovfiq*
proposed – *taklif etmoq; taxmin*
qilmoq
proprietor – *mulkdor*
prospect – *istiqbol, kelajak*
provision – *ta'minot*

Q

queue – *navbat*

R

raisins – *mayiz*

rampant – *ayjiga chiqqan*

range – *tartibga solmoq*

range – *soha; doira*

ranking – *darajadagi*

ratified – *tasdiqlangan*

ratio – *nisbat*

rational – *ma'noli; aqli raso*

Raw stocks – *nodir xom-ashyolar*

reduction – *kamaytirish*

reeling – *yigiruv*

refer – *bildirmoq, anglatmoq*

refining – *tozalangan (yog')*

reforms – *islohotlar*

regard – *e'tibor bermoq*

regime – *tuzum, idora usuli*

reimburse – *pulni qaytib bermoq*

relevant – *tegishli, o'rinli*

reputational – *shuxrat-e'tibor*

requisite – *kerakli, zarur*

resale – *qayta sotish*

reserve – *gamlab qo'yimoq*

residence – *turar joy, maskan*

resort – *yordamga bormoq*

responsible – *mas'ul*

restrict – *belgilangan chegarada ushlamoq*

restriction – *cheklov*

revenue – *yillik foyda*

reward – *mukofotlamoq, taqdirlamoq*

rigorous – *qattiqo'lilik, talabchanlik*

risk – *tavakkal*

risk – *tavakkal qilish*

robust – *mustahkam*

rooted – *ildizlagan*

rural areas – *qishloq hududlari*

rye – *javdar(qora bug'doy)*

S

salary rate – *maosh nisbati*

scrap and waste colored metal – *qiyqindi va chiqindi rangli metallar*

shareholders – *aktsiyadorlar*

smooth – *tekis, ravon*

spawn – *urug' tashlamoq(“asos solmoq”ma'nosida)*

splendor – *savlat, hashamat, dabdaba*

split – *bo'linmoq*

staffing – *xodimlar bilan ishlash*

stagnation – *turg'unlik, rivojlanmay qolish*

Stimulate – *qoniqtirmoq, qanoatlantirmoq*

stock – *aktsiya*

strenuous – *kuchli, quvvatli*

subsequently – *oqibatda*

subsidize – *mablag' bilan ta'minlamoq*

substantially – *ahamiyatli*

supervise – *kuzatmoq, nazorat qilmoq*

swap – *ayriboshlangan*

T

taxation – *soliq*

taxation – *soliq solish*

term – *atama*

The Pearl of the Khorezm Oases – *Xorazm voxasining durdonasi*

thereof – *nazariy*

transactions – *ishni boshqarish; yumush*

transformed – *o'zgartirilgan*

transition – *o'tish*

transmitted – *uzatilgan, yetkazilgan*

treasury – *xazina, g'azna*

troops – *lashkarlar*

tumble – *pastga tushib ketmoq*

tungsten – *volfram*

U

ultimate – *eng muhim, asosiy*

uncertainly – *ishonchli bo'lmagan*

underlying – *ostida yotuvchi; asosini tashkil etuvchi*

unification – *muvofiglashtirish*

unique – *noyob, yagona*

unique – *noyob, yagona*

unpaid labour – *bepul mehnat*

V

vegetation – *o'sish, unish*
venture – *birlashma*
verifying – *tasdiqlovchi, tekshiruvchi*
virtually – *aslida, haqiqatan*
votive – *ont ichib qilingan*

W

wage – *ish haqi, moyana*
welfare – *farovonlik*
wielding – *egalik qiluvchi*

Z

zinc – *rux*

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