***Shopping: the world of money***

*Life in the modern world is unthinkable without shops where we can buy food, clothes or other things we may need. We buy white and brown bread, rolls, buns and pastries at the baker’s and go to the butcher’s for sausages, bacon, ham and all sorts of meat: beef, pork, mutton and chicken. Greengrocers supply us with vegetables, such as carrots, potatoes, tomatoes, peas, cucumbers and also with fruit: grapes, pears, plums, tangerines. Confectionary shops are the most popular with children because they provide chocolate, caramels and all kinds of sweets. At the beginning of a school year, stationeries are full of children and their parents who buy copy-books, paper, pens, pencils, paints, brushes, glue and other things children may need at school. A lot of women are fond of shopping at department stores as they have a great variety of goods in stock: ready-made clothes, fashion clothes, footwear, children’s wear, jewelry, cosmetics, perfume, souvenirs, electrical appliances, hi-fi and what not. Shop-assistants will help you to choose the right thing and show you the fitting rooms, where you can try on a dress, a suit or any other article of clothes. They will accept your payment and wrap a purchase for you. Customers can pay for their purchase in cash, by cheque or by a bank card. It’s very convenient especially in case you buy something expensive. If people don’t have enough money to buy a thing they want they can borrow money from the bank. Of course, if a bank lends you money, it checks your credit and asks for guarantees. It charges some money for its services as well. On the other hand, a customer has an opportunity to choose a bank where the charge is reasonable. Some people prefer to open a bank account and put their money in the bank to save the sum which is necessary to make a purchase. Modern shopping centres combine shopping and fun. They often look like a city under one roof where you can find cinemas, restaurants, cafes, theme parks with rides, amusements and games. Customers can do their hair at beauty salons, send a telegram or a letter at a post-office and choose a holiday abroad at a travel agency. However, there are people who prefer to do their shopping at a corner shop. These shops are usually situated in the neighbourhood and work long hours, so a customer can go there even at night. Certainly, a range of goods is not as wide as in supermarkets, but the service here is more personal because the shop-assistants who work there usually know their customers very well and can sell things on credit. There is one more advantage – you don’t have to spend your time and money on transport to go to the city centre where the most popular supermarkets and department stores are often located. So any person can choose a place to go shopping to but it sounds like a good idea to go window-shopping first to find the thing you really need at a reasonable price.*