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УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС

ИНОСТРАННЫЙ ЯЗЫК (АНГЛИЙСКИЙ)

ДЛЯ ЭКОНОМИЧЕСКИХ СПЕЦИАЛЬНОСТЕЙ

3-е издание, исправленное и дополненное

Часть 1

УЧЕБНО-ПРОФЕССИОНАЛЬНОЕ ОБЩЕНИЕ



МИНИСТЕРСТВО ОБРАЗОВАНИЯ РЕСПУБЛИКИ БЕЛАРУСЬ

УЧРЕЖДЕНИЕ ОБРАЗОВАНИЯ
«БАРАНОВИЧСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ»

Факультет славянских и германских языков
Кафедра профессиональной иноязычной подготовки

СОГЛАСОВАНО

Заведующий кафедрой профессиональной
иноязычной подготовки

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15. 03

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Декан факультета славянских
и германских языков

Н. Н. Круглякова

15 марта 2016 г.

**УЧЕБНО-МЕТОДИЧЕСКИЙ КОМПЛЕКС
ПО УЧЕБНОЙ ДИСЦИПЛИНЕ
«ИНОСТРАННЫЙ ЯЗЫК (АНГЛИЙСКИЙ)»
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УЧЕБНО-ПРОФЕССИОНАЛЬНОЕ ОБЩЕНИЕ

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ПРЕДИСЛОВИЕ

Настоящий электронный учебно-методический комплекс (далее — ЭУМК) представляет собой первую часть третьего исправленного и дополненного издания ЭУМК «Английский язык для экономистов» (Лавренкова М. Д., Янушко М. В., Голованев В. В. Иностраннный язык (английский) : электронный учебно-методический комплекс. Барановичи : БарГУ, 2008. 576 с.). Она предназначена, главным образом, для студентов экономических специальностей, продолжающих изучение английского языка на базе средней школы.

Необходимость данного издания – приведение учебного комплекса в соответствие с учебной программой по дисциплине «Иностраннный язык», принятой в 2015 году, которая определяет главную цель обучения как формирование лингвистической, социокультурной и профессиональной компетенции. Первая часть ЭУМК соответствует первому разделу учебной программы для специальностей экономического профиля. В 2017 году планируется издание второй части комплекса, куда войдут темы второго раздела учебной программы, а также дополнительные темы, предусмотренные программой для специальности 1-27 01 01 «Экономика и организация производства». В первой части ЭУМК темы для этой специальности помечены звездочкой (*).

При отборе и организации учебного материала учитывается коммуникативный системно-деятельностный подход как основной принцип методики преподавания иностранных языков.

Комплекс имеет ярко выраженную профессиональную направленность, систематизирует изучаемый материал как по основным языковым аспектам (лексика, грамматика), так и по видам речевой деятельности (чтение, говорение, письмо). Объём материала представляется достаточным и необходимым для достижения главной цели: формирования коммуникативной компетенции в рамках профессиональной деятельности специалиста в различных сферах экономики.

Принятая целевая установка предопределила структуру и содержание данного издания, учебный материал которого изложен в модульной системе: каждый тематический модуль содержит профессионально ориентированные тексты, систему упражнений для работы с ними, тематический словарь-минимум, расположенный перед текстом, а также грамматический раздел, в котором теория вводится на русском языке, что исключительно важно при сознательно-аналитическом подходе к изучению грамматического строя неродного языка. Работа с текстами и заданиями к ним способствует развитию навыков просмотрового, поискового, ознакомительного и изучающего чтения и совершенствует умения и навыки определять основную идею текста и обобщать его содержание, а также выделять существенную для понимания информацию путём анализа и сравнения. Тематика текстов, подобранных из оригинальных источников, даёт возможность повысить общеобразовательный и профессиональный уровень студентов. Грамматический курс построен по морфологическому принципу. Он включает в себя теоретический материал по всем темам, предусмотренным программой, а также практическую часть – систему тренировочных упражнений, целью которых является иллюстрация анализируемых конструкций, их осмысление, закрепление и выработку автоматизма их употребления.

Практический раздел комплекса, предназначенный для проверки усвоения материала, содержит итоговые грамматические тесты. Все контрольные задания имеют ключи, что позволяет использовать комплекс как для аудиторной, так и для самостоятельной работы в режиме самообучения и самоконтроля.

Данный ЭУМК снабжён обновлённым списком рекомендованных источников, которые позволят студентам дополнить информацию по интересующим их темам и, при необходимости, самостоятельно изучить вопросы, не предусмотренные программой.

Авторы выражают искреннюю признательность рецензентам Ю. Н. Русиной, заведующей кафедрой иностранных языков учреждение образования «Полесский государственный университет», кандидату филологических наук, доценту, и Валерию Ивановичу Рахубе, заведующему кафедрой иностранных языков экономических специальностей учреждения образования «Брестский государственный технический университет», кандидату филологических наук, доценту, за ценные советы и рекомендации, которые были учтены при доработке комплекса.

М. Д. Лавренкова

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Микроэкономика*

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Содержание экзамена
Автоматизированные тестовые задания

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1-25 01 13 Экономика и управление туристской индустрией; 1-26 02 03 Маркетинг
Учебная программа для специальности 1-27 01 01 Экономика и организация производства
(по направлениям)

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Репозиторий БарГУ

ТЕОРЕТИЧЕСКИЙ РАЗДЕЛ

РАЗДЕЛ 1 УЧЕБНО-ПРОФЕССИОНАЛЬНОЕ ОБЩЕНИЕ

Тема 1.1 Учёба в университете

1.1.1 Система высшего образования в Республике Беларусь

Study the words and word-combinations.

qualify <i>v</i>	обучать, готовить к какой-то деятельности
qualified <i>adj</i>	квалифицированный, подготовленный
face <i>v</i>	сталкиваться с
prospects <i>n</i>	планы на будущее, перспектива
humanities <i>n</i>	гуманитарные науки
illiterate <i>adj</i>	неграмотный
carry out research	проводить исследование
determining <i>adj</i>	определяющий
training <i>n</i>	подготовка
conform <i>v</i>	соответствовать
spirits and requirements	дух и требования
available <i>adj</i>	доступный
scholarship <i>n</i>	стипендия
correspondent courses	заочное обучение
administrate <i>v</i>	управлять
of late <i>adv</i>	в последнее время
tuition <i>n</i>	обучение
free of charge	бесплатно
adapt <i>v</i>	приспосабливать
grounding <i>n</i>	обучение, подготовка
obtain <i>v</i>	получать
practical training	практика
postgraduate courses	аспирантура
defend a thesis	защитить диссертацию

1. Match the synonyms.

adapt	setup
free of charge	plan
found	tuition
obtain	free
available	difficult
prospect	correspond
qualified	adjust
staff	acquire
complex	rule
administrate	confront
conform	skilled
face	qualifying
training	accessible
grounding	personnel

2. Scan through the text [1, c. 450-451].

Higher Education in Our Country

A national higher school system plays an important role in the development of our country. Only highly qualified specialists can solve the most complex problems facing our society. Knowledge, science and culture open the prospects for the future. The efforts of the Belarusian scientists have always been focused on the fundamental problems of humanities, natural and social sciences.

At the beginning of the 20th century, about 80 per cent of the Belarusian population were illiterate. Now Belarus is a country with a high educational level. There are 38 state higher educational institutions and the Academy of Sciences, which was founded in 1929 to carry out research in different fields of science. The total number of students in our Republic is about 2,5million (25 per cent of the population).

The Belarusian State University, the National Technical University, the University of National Economy and many others are the largest scientific and educational centres in the national higher school system of Belarus. Today the role of universities in the system of higher education becomes determining as they give training in fundamental humanities and natural sciences.

The basic principle of the organization of national education in Belarus is an equal opportunity for all its citizens. It should conform to the spirit and requirements of the time we live.

Specialized secondary and higher education is available for everyone according to his abilities. Every citizen can get free education in state institutions if he passes the entrance examinations successfully. One of the necessary qualifications for higher school is complete secondary education. Entrance examinations differ depending on the choice of a higher school. People can get a higher education through the full-time, evening and correspondent courses. Those who study well receive scholarships. All higher schools in Belarus are controlled by the state and are uniformly administrated. The system of public education is being constantly improved and that is a logical process.

Along with state higher schools existing in the Republic, many non-state institutes of higher learning have been opened in different towns of late. Thousands of young people who for some reason couldn't enter any of the state educational establishments have got an opportunity to continue their studies and to get a higher education. Tuition in non-state institutes is not free of charge, it is rather expensive. But everybody knows that money spent on the brain is never spent in vain.

The academic year is divided into two terms, each ending in examinations. The students attend lectures and practical classes and have every opportunity to develop their talents and gifts. Sport has become an essential part of students' life and they can do any sports they like.

The higher school today does not only give knowledge to the students but develops their abilities to think creatively and to work productively. Today's scientific and technological progress demands of the higher school graduates to be prepared to deepen their knowledge individually and adapt themselves quickly to the changes in the branches of science or industry they have chosen as their speciality. This means that future specialists must be given a good grounding in basic subjects. In order to obtain practical experience all the students of higher schools have practical training at different enterprises, schools and offices.

Every year thousands of graduates receive diplomas of higher education and start working in different branches of science, economy and production. Some of them enter postgraduate courses to get more specialized study and to defend a thesis on a chosen scientific problem. We have every right to say that the future of our country in many respects depends upon the quality of education received by its citizens.

3. Find in the text the English equivalents of the following phrases:

высоко квалифицированные специалисты
открывать широкие возможности
с высоким уровнем образования
общее количество студентов
основной принцип

доступный всем
законченное среднее образование
вечернее и заочное обучение
негосударственные учебные заведения
посещать лекции и семинары
приобретать практический опыт
получить диплом

4. Complete the following sentences with the appropriate words from the list below.

*equal, solve, postgraduate courses, defend, humanities,
determining, research, terms, scholarships*

- 1) Only highly qualified specialists can ... the complex problems, which our society faces.
- 2) He's got greater abilities for... than for natural sciences.
- 3) Important... is carried out in BSU.
- 4) All young people in Belarus have ... opportunities to acquire higher education.
- 5) The role of universities in the system of higher education is....
- 6) Students who study well get...
- 7) The academic year is divided into two...
- 8) Some graduates enter ... to get more specialized study and to ..., a thesis.

5. Answer the following questions.

- 1) How many institutions of higher education are there in the Republic of Belarus?
- 2) What is the basic principle of the organization of national education in our country?
- 3) Why does the role of universities in the system of higher education become determining?
- 4) Is free higher education available for everyone in Belarus?
- 5) What changes have taken place in the system of Belorussian higher education of late?
- 6) In what way do the students obtain practical experience when studying at higher schools?

6. Find out what paragraph of the text deals with the following statements.

- 1) The educational level in the Republic of Belarus improved greatly in the 20th century.
- 2) If you want to enter the university, you should pass your secondary school finals.
- 3) Future specialists are trained in both theoretical and practical spheres.
- 4) Some graduates continue their studies after graduating from universities.
- 5) Along with state educational establishments, there exist other types of them.

**1.1.2 Система высшего образования
в стране изучаемого языка**

Study the words and word-combinations.

admission (of students) <i>n</i>	приём (студентов)
application for (admission) <i>n</i>	заявление о (приёме)
local authorities	органы местного управления, местные власти
body <i>n</i>	орган, учреждение, организация
degree course	курс обучения по программе, ведущей к получению степени
“sandwich” courses	Курсы “сэндвич” (комбинированное обучение, чередующее периоды теоретического и практического обучения)
curriculum (-la) <i>n</i>	учебный план(-ы)
Bachelor Degree	степень бакалавра (низшая ученая степень)
Bachelor of Arts	бакалавр искусств или гуманитарных наук
Bachelor of Science	бакалавр естественных или технических наук
Master Degree	степень магистра наук
Doctor of Philosophy	доктор философии (высшая учёная степень по любой отрасли науки)
fund (syn. to finance) <i>v</i>	финансировать
funds <i>n</i>	фонды, денежные средства
grant <i>n</i>	субсидия, стипендия, пособие студентам
locate <i>v</i>	располагать
maintain <i>v</i>	поддерживать
provide <i>v</i>	обеспечивать, снабжать
academic qualification	учебная квалификация

teaching qualification	педагогическая квалификация
regulation <i>n</i>	правило
self-governing <i>adj</i>	самоуправляющийся
submit <i>v</i>	представлять (на рассмотрение)

1. Find in B Russian equivalents to the English words in A.

A. Institution, source, admission, selection, application, to submit, self-governing, regulation, curriculum, degree, to award, to fund, council, to alternate, employment, body, to maintain, to describe, polytechnic.

В. Источник, поддерживать, приём (в учебное заведение), самоуправляющийся(-емый), правило, политехнический институт, описывать (характеризовать), степень, работа (служба), финансировать, чередовать, орган (учреждение), совет, присуждать, отбор, представлять (на рассмотрение), заявление, учебный план, учреждение.

2. Translate the following word-combinations.

higher educational institution, institute of higher education; come into existence; application for admission; independent and self-governing institution; teacher training college; degree course; “sandwich” courses; submission of a thesis; to be funded by the state; higher education sector; full-time employment.

3. Read and translate the text.

Higher Education in Great Britain

The structure of higher education in Great Britain is very complex. The main sources of higher educational institutions are: universities (including the Open University), teacher-training colleges and polytechnics.

British universities come in all ages, sizes and shapes. The oldest of them, Oxford and Cambridge, founded in the 12-th and 13-th centuries took the students from all over the country. The younger civic or “Redbrick” universities serving the needs of their cities were organized in the 19-th century.

The newest “Whitebrick” universities came into existence during the 1960s. Admission to universities is by examination or selection in the form of interviews. Applications from candidates for admission to nearly all universities are submitted to the Universities’ Central Council on Admissions (UCCA).

It is the UCCA that sends the copies to different universities and each university selects its own students.

British universities are independent, self-governing institutions. Although they all receive financial support from the state (about 79 per cent), the Department of Education and Science has no control over their regulations, curriculum, examinations and the way in which the money is spent.

Teacher education includes all forms of education provided mostly by teacher-training colleges, which receive their grants directly from the Department of Education and Science. The great majority of colleges are maintained by the Local Education Authorities. The most usual route to a teaching qualification is by way of three or four-year course, leading to the Bachelor of Education Degree. The universities and teacher-training colleges are classed as higher educational institutions because they award degrees. The normal duration of a first degree course is three or four years. At the end a Bachelor Degree is awarded on the results of examinations. A Master Degree is usually awarded after a further year or two years of studies. The highest degree is the Doctor of Philosophy. It is awarded for research and submission of a thesis—normally after Bachelor and Master Degrees.

Apart from the Universities and teacher-training colleges there are 30 polytechnics in England and Wales and 14 Scottish central institutions. The work of the Polytechnics is of university level. But the universities, funded directly by the state, are less controlled than the Polytechnics. Local Education Authorities are responsible for the budgets of the Polytechnics. Their work is planned and financed by the Polytechnics and Colleges Funding Council.

Most degrees in Polytechnics are awarded by a national body called the Council for National Academic Awards. The Council ensures that the degrees awarded in polytechnics are equal to the degrees awarded by universities.

Polytechnics award the Diploma in Technology. The usual course for the diploma is 3 years for full-time students and 4 years for “sandwich” course ones.

The “sandwich” course students alternate periods of full-time education and fulltime employment. These courses provide many people with the opportunity of receiving higher technical education.

Notes to the text:

Open University	открытый университет
civic university	городской университет
“Redbrick” university	«краснокирпичный» университет
“Whitebrick” university = new university	новый «белокирпичный» университет
The Universities’ Central Council on Admission (UCCA)	Центральный совет по вопросам приёма в университет

The Department of Education and Science	Министерство просвещения и науки
Local Education Authorities	местные органы народного образования
Polytechnics' and Colleges' Funding Council	Совет по финансированию колледжей и политехнических институтов
the Council for National Academic Awards	Совет по национальным академическим квалификациям.

4. Read the 2nd passage of the text and choose the right variant.

British universities are divided into groups according to:

- a) age
- b) size
- c) shape

5. From the offered points of the plan on a theme «Higher education in Great Britain» choose what are mentioned in the text, and arrange them in a sequence in the text.

- 1) The main sources of higher education in Great Britain.
- 2) Academic year in British higher educational establishments.
- 3) Types of British universities.
- 4) Admission to British universities.
- 5) Differences between public and private educational establishments.
- 6) Functions of the Department of Education and Science.
- 7) Teacher education and the way to it.
- 8) Financial aid of the government to the students.
- 9) Scientific degrees awarded by the British higher educational establishments.
- 10) Polytechnics and their educational and financial authorities.
- 11) Types of courses provided by Polytechnics.

6. Pick up in the right column of a word for definitions in the left column. Find in the text and translate sentences with these words.

- | | |
|---|----------------|
| 1) to help financially | a) application |
| 2) a list of subjects which are to be taught at some educational institutions | b) to award |
| 3) academic title given by a university to one who has passed an examination or defended a thesis | c) curriculum |

- | | |
|--|---------------|
| 4) a request, especially in written form | d) to fund |
| 5) to give as a result of an official decision,
e.g. a degree, a prize, a medal | e) to support |
| 6) money given by the state for a particular purpose,
e.g. to a university or a student | f) degree |
| 7) a group of persons who do smth. together
in a planned way | g) body |
| 8) to provide money for smth | h) grant |

7. Complete the sentences.

- 1) The main sources of British higher educational establishments are: ... and...
- 2) British universities come in all ages ... and...
- 3) Admission to the universities is by ... or...
- 4) British universities are self-governing...
- 5) Teacher education is provided by...
- 6) The universities and teacher-training colleges are classed as higher education sector because they...
- 7) Polytechnics are officially described...
- 8) Polytechnics provide many people with the opportunity of receiving...
- 9) Polytechnics award...
- 10) The usual course for the diploma is 3 years for and 4 years for...

8. Answer the following questions.

- 1) What are the main sources of higher education in Great Britain?
- 2) How are British universities classified?
- 3) How are the British students admitted to the universities?
- 4) What is the role of the Department of Education and Science in controlling universities?
- 5) What financial support do the universities get from the state?
- 6) What are the main sources of teacher education in Great Britain?
- 7) How are the teacher-training colleges maintained?
- 8) What is the usual way to get a teaching qualification?
- 9) Why are universities and teacher-training colleges classed as higher educational institutions?
- 10) How many years do the students study to get a Bachelor Degree, a Master Degree?
- 11) When is the highest degree awarded? What is it?

- 12) How many Polytechnics are there in Great Britain and Scotland?
- 13) Are the British Polytechnics of the university level?
- 14) What organizations fund the Polytechnics?
- 15) What bodies control the work of the Polytechnics?
- 16) Are the degrees awarded by Polytechnics comparable in level to the degrees awarded by Universities?
- 17) What national body awards degrees and diplomas at the Polytechnics?
- 18) What types of courses do the Polytechnics provide?
- 19) How many years do the students study there?

9. Translate the text in the written form.

Types of University Degrees in Great Britain

In Britain the most usual titles for the first degrees are Bachelor of Arts and Bachelor of Science and for the second ones are Master of Arts and Master of Science accordingly. Doctor of Philosophy is the highest scientific degree.

After a course of studies lasting three or four years the student sits for a final examination. The present three-year degree course in Great Britain is one of the shortest in the world.

Throughout the Middle Ages studies in Arts were the first stage of university education. Following this tradition Oxbridge still calls the first degree in most faculties Bachelor of Arts.

First-degree courses are of two main kinds: those in which the students specialize with some intensity, and those, which allow them to spread their studies over a wider field but with less intensity.

Having finished the first-degree courses the graduates may follow the post-graduate ones. They lead to higher degrees, most of which are Master's or Doctor's degrees.

Notes to the text:

Oxbridge – сокращенное название двух старейших университетов Великобритании – Оксфорда и Кембриджа

1.1.3 Студенческая жизнь

1. Read the dialogue.

At the Lecture

Bob: Excuse me, Alec, is this seat taken?

Alec: No, it isn't.

Bob: Would you mind moving over one, so my friend and I can sit together?

Alec: Not at all.

Bob: Thanks a lot. Do you always attend Professor Petrov's lectures?

Alec: As a rule I do. I find them very interesting and instructive, besides he is a brilliant speaker.

Bob: Yes, I quite agree with you.

Alec: What do you think of Professor Ivanov's course?

Bob: Not much.

Alec: Why, what wrong with it?

Bob: Oh, I don't know. It's just that he... Well, because he overloads it with detail. That course he gave on town planning last year. It was just the same – just a load of detail, which you could have got from a book anyway, and more and more technical terms. There was no...

Alec: No general overview you mean.

Bob: Yes. I suppose you could call it that. I couldn't see the town for the buildings.

Alec: But you've got to have detail in this kind of subject, Bob, and anyway I think he's good. You take his first lecture for instance – I thought that was very interesting, and not at all over-detailed.

Bob: But that's just it, Alec. That's just what I'm getting at. He starts off all right and engages your interest so that you sit back and think "I'm going to enjoy this. I'm going to get a general idea of the important points in this topic". When bang! Before you know it you're up to your neck in minute details and he's bombarding you with technical terminology and...

Alec: Oh, rubbish! Now you're exaggerating.

2. Answer the questions.

- 1) Where do the two students, Bob and Alec, meet?
- 2) Where do they study?
- 3) What are they going to become?
- 4) Whose lecture have they come to listen to?

- 5) Why does Alec always attend Professor Petrov's lectures?
- 6) Why doesn't Bob think much of Professor Ivanov's lectures?
- 7) What does Professor Ivanov overload his lecture with, in the boy's opinion?
- 8) Why does Bob think Professor Ivanov does not give any general overview in his lectures?
- 9) Why does Alec think Bob is exaggerating?
- 10) Do you think future specialists must know a lot of detail about their future speciality? Why?

3. Acting the scene.

Characters: Helen and Mary are talking about their lectures on Economics. You may use the following words and expressions:

What do you think of Professor B.'s course?; a brilliant speaker; to engage one's interest; instructive; I quite agree with you; I don't think much of it; he's not much of a speaker; no general overview; to overload one's lectures with detail; minute details; a load of detail and terms; over-detailed; to exaggerate.

4. Multiple-choice questions. Choose the best answer and comment on it.

- 1) The professor speaks (from notes, from a written lecture, from memory).
- 2) Lecture courses are valuable because the professors who teach them are (specialists in their fields, great enthusiasts, real orators).
- 3) Recitation classes are usually (rather small, quite large, very small).

5. Study the words and word-combinations.

housing <i>n</i>	жильё
dormitory, students hostel	студенческое общежитие
rent a flat (an apartment) <i>v</i>	снимать квартиру
share <i>v</i>	делить(ся)
alarm clock <i>n</i>	будильник
roommate <i>n</i>	сосед по комнате
miss <i>v</i>	пропускать
gossip <i>v</i>	болтать, беседовать, сплетничать

6. Scan through the text [2, c. 54-56].

My Working Day

I am a first-year student of the Faculty of Economics of the State University. My parents live in Brest and I study in Baranovichi so I need some housing. There are two opportunities for me: I can live in a dormitory (a student's hostel), or to rent a flat (an apartment).

I decided to rent a room. To make the rent smaller, I also decided to share my room with another girl — Olya Alyokhina. She studies at the University, too, and she is my best friend now.

Now, let me describe my usual working day. My classes begin at 8:30. So on weekdays I have to get up at 7:15. I don't have an alarm clock and usually my roommate wakes me up and my working day begins. I turn on the radio and do my morning exercises while Olya takes a shower. I don't take a bath in the morning because I don't have enough time for it. I take a cool shower (that's when I completely wake up), brush my teeth. After that I go back to our room and get dressed. I brush my hair and put on a light make-up. Then we have breakfast. Olya makes breakfast every Monday, Wednesday and Friday. I have to serve breakfast on Tuesdays, Thursdays and Saturdays. I love to listen to the latest news on the radio while I am eating and Olya prefers light music.

We leave the house around eight and walk to the nearest bus stop. We live rather close to the University and it usually takes us about ten-fifteen minutes to get there by bus. Sometimes when the weather is fine and we have enough time we walk to the University. It is very healthy to walk much.

Our classes begin at 8.30 in the morning and they end at 3:00 p.m. We have lectures in different subjects. As a rule we have three or four classes a day. Sometimes it is very hard to wait till they end.

Usually I don't miss my classes because I want to pass my exams successfully. But sometimes I do, especially when the weather is fine and the classes are boring.

At 11. 20 we have a big break. It lasts for half an hour. That's my favourite time. That is the time to share the latest news and to gossip. My friends and I prefer not to go to the canteen and we often have lunch in a small cafe not too far from the University. At 11. 50 we have to be back to our classes. During the working day we also have several short breaks that last for ten minutes.

Occasionally I have to stay at the University till 6 or even 7 o'clock in the evening because I go to the library to get ready for my practical classes or to write a report. As a rule I have no free time on week-days. So by the end of the week I get very tired.

When we come home in the evening, we have supper together and share the news.

After supper we wash dishes, drink coffee or tea and watch TV. I prefer old comedies and Olya likes soap-operas or films about travelling. Sometimes Olya and I go for a walk in the park or visit our friends.

At about eleven at night I go to bed. I like to read something before going to bed and Olya likes to listen to some music. Sometimes I fall asleep while I am reading and Olya gets up and switches off the light and says Good night!

7. Write one sentence with each word:

- 1) usual — usually — as usual — unusual
- 2) occasion — occasional — occasionally
- 3) to end — to finish — to be over
- 4) to start — to begin — to get ready for
- 5) on Sunday — at five o'clock — in cafeteria
- 6) full time student — part time student
- 7) freshman — second year student — school graduate

8. Translate into English.

быть студентом(студенткой) дневного отделения

рассказать вам о...

в будние дни

просыпаться – вставать в 7 часов утра

включать магнитофон

принимать душ

чистить зубы

одеваться

слушать последние новости

У меня уходит час, чтобы добраться до института

ездить на автобусе (троллейбусе, трамвае)

опаздывать на занятия

заканчиваться в 15.50 вечера

пропускать занятия

сдать экзамены успешно

время от времени

подготовиться к занятиям

как правило

устать

приходить домой

быть дома

иметь свободное время

9. Tell about the typical working day, answering the following questions:

- 1) Do you get up early?
- 2) Is it easy for you to get up early?
- 3) Do you wake up yourself or does your alarm clock wake you up?
- 4) Do you do your morning exercises?
- 5) What do you prefer: a hot or cold shower in the morning?
- 6) How long does it take you to get dressed?
- 7) What do you usually have for breakfast?
- 8) Some people look through newspapers or listen to the latest news on the radio while having breakfast. What about you?
- 9) When do you usually leave your house?
- 10) Do you work? If yes, where?
- 11) How long does it take you to get to your University (Institute)?
- 12) Do you go there by bus/trolley-bus or walk?
- 13) Where do you usually have lunch (dinner)?
- 14) What time do you come home?
- 15) How long does it take you to do your homework?
- 16) How do you usually spend your evenings?
- 17) Do you have a lot of free time?
- 18) Do you play any musical instrument?
- 19) Are you fond of listening to music?
- 20) What kind of music do you prefer?
- 21) Do you collect anything (stamps, records, postcards, coins, matchboxes, etc.)?
- 22) What time do you usually go to bed?

10. Tell about.

- 1) the working-day of your father or mother
- 2) the usual weekend at home
- 3) the best day of your life
- 4) a holiday spent with your friends or relatives (New Year's day, Christmas, 8th of March)
- 5) the working day of famous people (writers, artists, politicians – the President, Governor, Head of the Ministry).

1.1.4 Наш университет

1. Read and translate the text.

Baranovichi State University

I'm a student of Baranovichi State University. I'm very happy that I study here, because studying at our University gives a solid background (твердая база, основание) in all spheres of knowledge and prepares for practical work.

Our University is quite large but very young, compared to other national institutions. Baranovichi State University was founded in 2004. Before that there had been four separate educational establishments: a pedagogical college, two non-state institutes and a branch of the National Technical University. In 2004 they were united into Baranovichi State University by a decree of the President. The course of study at my University lasts four or five years. The University consists of four departments: the Economy and Law Department, the Engineering Department, the Pedagogic and Psychology Department and the Department of Slavonic and Germanic Languages. The university trains lawyers, economists, engineers and teachers.

At the University teach many highly educated tutors, among them doctors of science, candidates of science and masters. They not only teach students but also conduct independent research work and write books.

Our University is large and we have several buildings. Each faculty has its own building for lectures and seminars. There are some large classrooms there so that students of 3-4 groups together can fit in there. And that is more than 100 people. The acoustics in such large halls is very good but sometimes it is noisy when students chat during the lecture.

Baranovichi State University also has different sports clubs and societies, so its students can practice skiing, skating, gymnastics, boxing, playing different sports games, as well as acting on the stage, singing, dancing and participating in other extra-curriculum activities.

In every building there is a library, a reading hall, some computer class-rooms and other facilities. Many students from our faculty want to do their own research work in future and these facilities will certainly help them.

There are some students' canteens at the University. The food there is tasty and affordable (доступный).

There are hostel buildings where students from other cities or countries live. Hostels are the best not only in our city but in the country.

2. Ask questions to the text.

3. Make up a plan and retell the text.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Структура предложения

В английском языке, в отличие от русского, существует твердый порядок слов, изменение которого может привести к нарушению смысла предложения. Обычный порядок слов в повествовательном предложении таков:

My brother	entered	the University
<i>подлежащее</i>	<i>сказуемое</i>	<i>дополнение</i>
(the Subject)	(the Predicate)	(the Object)

Структура распространенного предложения может быть представлена следующим образом:

This year	my brother	successfully	entered	the University	in Minsk
<i>обстоятельство времени</i>	<i>подлежащее</i>	<i>обстоятельство образа действия</i>	<i>сказуемое</i>	<i>дополнение</i>	<i>обстоятельство места</i>
the Adverbial Modifiers of Time	the Subject	the Adverbial Modifiers of Manner	the Predicate	the Object	the Adverbial Modifiers of Place

Слова, входящие в состав предложения и отвечающие на какой-либо вопрос, являются членами предложения. Члены предложения делятся на главные и второстепенные. К главным членам предложения относятся *подлежащее* и *сказуемое*. К второстепенным – *дополнения*, *определения* и *обстоятельства*. Каждый член предложения может расширяться за счёт различного рода определителей, образуя развёрнутые группы подлежащего, сказуемого, дополнения, определения или обстоятельства.

Подлежащее и сказуемое обязательны в английском предложении. Подлежащее может быть выражено существительным, местоимением, числительным, инфинитивом, герундием:

The students are translating texts.
They don't know the rule.
Two is a cardinal numeral.
To read much is to know much.
Reading did much for him.

Студенты переводят тексты.
Они не знают правила.
Два — количественное числительное.
Много читать — много знать.
Чтение много дало ему.

Местоимения *they* и *one* заменяют подлежащее в неопределённо-личном предложении, местоимение *it* употребляется в безличном. Например:

One can often see him here.

Его можно здесь часто видеть.

They say he is clever.

Говорят, что он умен.

It is cold today.

Сегодня холодно.

В предложениях с оборотом *there is / are* формальным подлежащим является слово *there*, которое, однако, не имеет самостоятельного значения. Такие предложения указывают на наличие предмета в определенном месте. Например:

There are many pages in this book.

В этой книге много страниц.

В повелительных предложениях подлежащее опускается.

Go to the blackboard.

Иди к доске.

Сказуемое, как правило, выражается глаголом в той или иной видо-временной форме:

The door is closed.

Дверь закрыта.

By that time she had already graduated from the University.

К тому времени она уже закончила университет.

Широко распространены и составные именные сказуемые.

I am a student.

Я студентка.

My name is Ann.

Меня зовут Аня.

В отличие от русского языка, глагол-связка в английском языке никогда не опускается.

Отрицательные предложения образуются путём прибавления частицы *not* к первому вспомогательному глаголу (*don't, doesn't, didn't, haven't, hadn't*). Глаголы *to be* и *to have* прибавляют частицу *not* к своим личным формам (*am not, isn't, aren't, wasn't, weren't, haven't, etc.*). В английском языке в отличие от русского может быть только одно отрицание.

I don't see anybody in the street.

Я никого не вижу на улице.

Nobody is seen in the street.

На улице никого не видно.

Exercises

1. Point out subjects and predicates in the following sentences; translate the sentences into Russian.

- 1) The stadium was near my house.
- 2) Swimming in cold water is not very pleasant.
- 3) To rebuild the city after the war was one of the hardest tasks.
- 4) Nobody visited her last year.
- 5) A famous actor played the main part in this film.
- 6) It is raining now.
- 7) It was necessary to buy a return ticket.
- 8) One mustn't be late for the lessons.
- 9) Three of the students got excellent marks.
- 10) Who has told you this?
- 11) The young ought to respect the old.
- 12) The wallet is mine.
- 13) The test is not difficult.
- 14) The weather seems to be changing.
- 15) He was seen crossing the street.
- 16) I am to take 3 exams this winter.
- 17) He is the manager of the company.
- 18) She is known to be a good doctor.
- 19) They are likely to arrive tonight.
- 20) There are many shops in this street.

2. Point out objects; translate the sentences into Russian.

- 1) We won't go out unless it stops raining.
- 2) They climbed higher.
- 3) That is the only book by Tolstoy he hasn't read.
- 4) I live in the house by the sea.
- 5) He asked me to open the door.
- 6) I called every morning to see if there was any news.
- 7) Their train arrives at five.
- 8) I am too tired to go to the cinema.
- 9) It is too late for you to go there.
- 10) The keys to the boxes were lost.
- 11) One can daily see him in the bar.

3. Point out attributes and adverbial modifiers; translate the sentences into Russian.

- 1) I am going to read the newspapers delivered.
- 2) Here is the document to be typed.
- 3) The problem being discussed is very important.
- 4) I read this article with great interest.
- 5) He told me about this tragic event at home yesterday.
- 6) He offered me a cinema ticket at the University yesterday.
- 7) We often come across this expression in business English.
- 8) He has sent me a few English books to read in my spare time.
- 9) She was reading a fresh newspaper sitting in a comfortable chair.
- 10) Show me telegram received in the morning.

4. Make up sentences observing the correct word order.

- 1) have, discussed, the problem, they.
- 2) In our, student, group, studies, this.
- 3) Examinations, June, will, take, students, the, next.
- 4) Now, am, at, I, the, lesson, English.
- 5) Laboratories, are, at, there, many, the, University.
- 6) Go, Academy, the, to, every, o'clock, at, nine, morning, I.
- 7) Factories, furniture, produce, these.
- 8) December, the shortest, the 22nd, of, day, the, year, is.

Вопросительные предложения

Вопросы подразделяются на общие, относящиеся ко всему предложению и требующие ответа «да» или «нет», специальные, к отдельным членам предложения, альтернативные и расчлененные. Основой для специальных вопросов служат общие.

Общий вопрос начинается с вспомогательных, глаголов *to be, to have, will/shall, would/should, to do* или с модальных глаголов в соответствующей форме.

Чтобы сформулировать общий вопрос, следует вынести вспомогательный глагол в начало предложения. Например:

- I can swim. – Can I swim ? – Yes, I can.
I will go home. – Will I go home ? – Yes, I will.

They do not like ice-cream. – Do they like ice-cream ? – No, they don't.

Если вспомогательного глагола в предложении нет, то в начало предложения выносится глагол to do (does, did).

I liked ice-cream: - liked – 1 лицо, ед. число, Past Indefinite.

Did I like ice-cream?

В ответе используется тот же вспомогательный глагол, что и в вопросе:

Will you go home? – Yes, I will.

Do you read books? – Yes, I do.

Can you swim? – Yes, I can.

Специальные вопросы (special questions) начинаются с вопросительного слова (*what, when, why, where, how, which, etc.*), после которого сохраняется структура общего вопроса.

He writes a book. – Does he write a book?

Чтобы поставить вопрос к слову *book* используется слово *what?* – что?

What does he write?

Исключение. Чтобы поставить вопрос к подлежащему, достаточно заменить этот член предложения на вопросительное местоимение *who?* кто? или *what?* что? Если смысловой глагол имеет форму настоящего времени, его надо поставить в форму 3-го лица единственного числа, т.е. с окончанием -s.

I write a book. — Who writes a book?

Альтернативные вопросы (alternative questions) фактически состоят из двух общих вопросов, связанных союзом *or*. Второй из вопросов обычно неполный:

Does he write a novel or (does he write) a poem ?

Ответ: He writes a poem.

В устной речи весьма распространены **расчленённые вопросы** (disjunctive questions). Такой вопрос состоит из утвердительного предложения, за которым следует краткий общий вопрос, соответствующий русскому обороту «не правда ли?», «не так ли?». Причем, если первая часть вопроса утвердительная, то вторая – отрицательная, и наоборот:

He has a book, hasn't he? – He doesn't like ice-cream, does he?

Чаще всего подлежащее второй части вопроса – местоимение. Ответ требуется такой же, как и на общий вопрос:

He is a student, isn't he? — Yes, he is.

Exercises

1. Point out 1) disjunctive, 2) alternative questions and 3) questions to the subject.

- 1) Does he often come here?
- 2) Who often comes here?
- 3) When does he come here?
- 4) He often comes here, doesn't he?
- 5) Does he or his friend often come here?
- 6) He doesn't often come here, does he?
- 7) What lay on the table?
- 8) Did the book lie on the table or on the floor?
- 9) The book lay on the table, didn't it?

2. Put all possible special questions to the following sentences.

- 1) Last night they went to the drama theatre to see a new play.
- 2) By the time he came home his younger sister has done all home exercises.
- 3) Every day at 5 o'clock the homeless black cat came to the back door of the old country house to get something to eat.
- 4) There are many flowers in our garden in summer.
- 5) He makes many mistakes when he writes his dictations or compositions.
- 6) The telegram will have been delivered before they get this letter.
- 7) The theatre was being built when I moved to this street.
- 8) The students had written their test by 12 o'clock yesterday.
- 9) Next year she will have taught English for 20 years already.
- 10) The students are listening to the lecturer attentively.

3. Put questions to the words in bold type.

- 1) **At nine o'clock** next morning he went to the station.
- 2) They work **at this problem now**.
- 3) The woman who is speaking with my sister is our **neighbour**.
- 4) **It was dark** and they couldn't see anything.
- 5) She is **eighteen**.

- 6) The document was signed **by the President**.
- 7) As a rule **I** have ham and eggs for breakfast.
- 8) There are **twelve** students in our group.
- 9) It will take **them half an hour** to get there.

Имя существительное (the Noun)

Имена существительные могут обозначать названия предметов (*a cottage, a lamp*), живых существ (*a girl, a boy*), веществ (*iron, milk*), явлений (*spring, movement*), признаков (*beauty, coldness*), действий и состояний (*rest, cooperation, honesty*).

Основными признаками существительного являются артикль и предлог: *a door, the door, on the table, over the table*.

Имена существительные делятся на собственные (*the Volga, London, Jane*) и нарицательные (*a tree, a crowd, a city*). Имена существительные нарицательные можно разделить на исчисляемые (*carpet, pen*) и неисчисляемые (*snow, sugar*), конкретные (*coal, wool*) и абстрактные (*knowledge, information*) и собирательные (*group, army*).

Имена существительные могут употребляться в предложении в функции:

1) подлежащего:

The lesson begins at 8.

2) дополнения (прямого и косвенного):

She gave **the child** a cake.

3) именной части составного сказуемого:

My son is **a doctor**.

4) определения:

The Minsk Underground is new.

5) обстоятельства места, времени, образа действия и др.:

The student made some mistakes in his **test**. We saw this play at the **theatre** on **Friday**.

В английском языке существительные имеют грамматические категории числа и падежа, но не имеют категории рода. Существительные, обозначающие лиц мужского пола, заменяются местоимением *he* (он), женского пола – местоимением *she* (она). Названия животных, птиц, а также все неодушевлённые предметы обозначаются местоимением *it* (он, она, оно).

В английском языке род имен существительных за редким исключением (*tiger – tigress, poet – poetess*) узнается только в контексте. Иногда к существительному добавляется слово, указывающее на пол: *a girl-friend, she-cat*.

Категория числа существительных

Большинство исчисляемых существительных в английском языке имеют два числа: единственное и множественное.

Множественное число большинства существительных образуется путём добавления к форме единственного числа окончания *-s* или *-es* (после *s, ss, x, ch, o*): *day – days, hero – heroes*. Окончание *-s(-es)* произносится как [z] после гласных и звонких согласных (*doors, walls*), как [s] после глухих согласных (*shops, states* и как после шипящих и свистящих (*speeches, boxes*)).

Имена существительные, оканчивающиеся на *-y* с предшествующей согласной, принимают окончание *-es*, причём *-y* меняется на *-i*: *city – cities, factory – factories*. Если буква *-y* стоит после гласной, то множественное число образуется по общему правилу путем прибавления *-s*: *toy – toys, key – keys*.

Имена существительные, оканчивающиеся в единственном числе на *-f*, образуют множественное число путем изменения *f* на *v* и прибавления окончания *-es*: *leaf – leaves, wolf – wolves, wife – wives*.

Однако некоторые существительные, оканчивающиеся на *-f* и *-fe*, образуют множественное число только путем прибавления окончания *-s*: *chief – chiefs, roof – roofs, safe – safes, belief – beliefs*.

Некоторые имена существительные образуют множественное число путём изменения корневых согласных:

Единственное число

man	мужчина
woman	женщина
child	ребенок
tooth	зуб
foot	ступня
goose	гусь
mouse	мышь
ox	бык

Множественное число

men
women
children
teeth
feet
geese
mice
oxen

У некоторых имён существительных формы единственного и множественного числа совпадают.

deer	олень	deer
fish	рыба	fish
swine	свинья	swine
sheep	овца	sheep

Неисчисляемые существительные обычно употребляются только в единственном числе: *iron* – железо, *sugar* – сахар, *love* – любовь, *hair* – волосы, *money* – деньги, *advice* – совет, *information* – информация, *progress* – успех, *knowledge* – знания, *news* – новость, *peace* – мир, *fruit* – фрукты, *series* – серия, серии.

The news is sad.

Новости печальные.

I will give you some good advice.

Я дам вам несколько хороших советов.

Названия парных предметов употребляются только во множественном числе: *glasses/spectacles* – очки, *trousers* – брюки, *scissors* – ножницы, *shorts* – шорты.

These trousers are too long.

Эти брюки слишком длинные.

Where are my spectacles ?

Где мои очки?

Существительные *goods* – товары, *contents* – содержание, *clothes* – одежда, *riches* – богатство, *wages* – заработная плата употребляются только во множественном числе.

Your clothes are wet.

Твоя одежда мокрая.

The goods are of high quality.

Товар (товары) высокого качества.

Собирательные существительные, обозначающие группу как единое целое, согласуются с глаголом в форме единственного числа. Если же такие существительные обозначают отдельных представителей группы, то глагол-сказуемое употребляется в форме множественного числа:

My family is large.

Моя семья большая.

All the family are at the table.

Вся семья (все члены семьи) за столом.

Собирательные существительные *people* – люди, *police* – полиция, *cattle* – скот всегда употребляются с глаголом только во множественном числе.

The police know about the stolen money.

Полиция знает об украденных деньгах.

Exercises

1. Find nouns in the plural form.

Positions, news, box, seas, problems, clothes, level, bus, countries, women, phenomenon, theses, money, crises, people, glass, class.

2. Give the singular form.

Women, feet, children, analyses, data, news, theses, means, series, glasses, leaves, knives, sheep, shorts, plays, books.

3. Choose the right variant:

- 1) I want to buy a cat because my wife is afraid of (mouse, mice) that live in our summer-cottage.
- 2) Through the window I see two (mans, men) crossing the street.
- 3) Dentists recommend to clean (teeth, tooths) every time after eating.
- 4) The song "Two merry (gooses, geese) is known to almost every little child.
- 5) I've no time to analyse these (data, datums) now, I'll do it a bit later.
- 6) An unusual or very surprising fact is often called (phenomena, phenomenon).
- 7) James Dough shot down thirteen enemy (craft, craftes, crafts).
- 8) Three (policemen, policeman, policemen) were present there.
- 9) (Pence, pennies) are made of bronze.
- 10) It cost 25 (pennies, pence).

Категория падежа существительных

Существительные в английском языке имеют только два падежа: общий (The Common case) и притяжательный (The Possessive case). Существительное в общем падеже не имеет специальных окончаний. Существительное в притяжательном падеже является определением к другому существительному и отвечает на вопрос *whose?* чей?, означая принадлежность предмета. В форме притяжательного падежа употребляются в основном существительные одушевлённые, а также существительные, обозначающие:

- а) время и расстояние: *a month's holiday, a mile's distance*;
- б) страны, города, суда, а также существительные – *country, city, world, model, ship, town, nature, the moon, the sea*;
- в) вес, стоимость, место: *ten roubles' worth, a kilo's weight, at the baker's*;
- г) собирательные существительные: *army, party, company, government, family* и *другие: government's decisions, party's money*.

Показателем притяжательного падежа является окончание 's: *Jane's coat*. Если существительное стоит во множественном числе и оканчивается на -s, для обозначения притяжательного падежа апостроф ставится за словом: *the students' book*. Если существительное во множественном числе не имеет окончания -s, то притяжательный падеж образуется как у существительных в единственном числе: *children's toys*.

Наряду с существительными в притяжательном падеже для выражения принадлежности употребляются существительные с предлогом *of*: *the teacher's question = the question of the teacher*. Такое существительное переводится на русский язык прилагательным или существительным в одном из косвенных падежей.

my sister's children – дети моей сестры
Moscow Metro – московское метро
stone wall – каменная стена

В таких словосочетаниях ключевым словом всегда является последнее существительное.

Exercises

1. Translate into Russian.

- 1) Britain's trade.
- 2) A day's work.
- 3) My friend's hat.
- 4) The sister's letter.
- 5) The world's first spaceman.
- 6) The children's hands.
- 7) An hour's walk.
- 8) The women's magazines.
- 9) The Parliament's session.
- 10) A week's rest.

2. Use the possessive case.

- 1) The book by this writer is interesting.
- 2) The foot of my son is big.
- 3) The prospects of the company are good.
- 4) These are the notebooks of his students.
- 5) The newspaper of the party was a daily one.
- 6) The uncle of Tom is a scientist.
- 7) The favourite sport of my brother is tennis.
- 8) The programme of two months was fulfilled.
- 9) The dream of the mankind to fly into space came true.

3. Answer the questions.

Example: Whose dog is this? (Ann) – This is Ann's dog.

- 1) Whose teacher is this? (My son)
- 2) Whose car is this? (The Browns)

- 3) Whose cat is this? (Children)
- 4) Whose pens are these? (My friends)
- 5) Whose coat is this? (Miss White)
- 6) Whose article is this? (My teacher)

4. Translate into English.

- 1) Это новая программа правительства.
- 2) Лунный свет красивый.
- 3) Сын моего брата – историк.
- 4) Мать моего друга – пожилая женщина.
- 5) Это кабинет декана.
- 6) Улицы города широкие.
- 7) Переводы этих студентов – очень хорошие.
- 8) Доход фирмы растет.
- 9) Мне нравится машина Джона.
- 10) Студенческие каникулы закончились.
- 11) Друзья моих родителей – пенсионеры.

5. Choose the right variant:

- 1) This car does not belong to John. It is his...
 - a) brother-in-law's
 - b) brother's-in-law
 - c) brothers-in-law's
 - d) brother-in-law
- 2) I was introduced to...father.
 - a) Mary's and John
 - b) Mary and John
 - c) Mary and John's
 - d) Mary's and John's
- 3) ...parents have not met before.
 - a) Ann and Alex's
 - b) Ann's and Alex
 - c) Ann's and Alex's
 - d) Ann and Alex

- 4) Rome is...greatest historical and cultural centre.
- Italian
 - Italy
 - Italian's
 - Italy's
- 5) On her way home she usually bought a slice of honey-cake at....
- the bakers
 - the baker's
 - the bakers'
 - the baker
- 6) The newspapers wrote about...presence in this event.
- commander's-in-chief
 - commanders-in-chief
 - commander-in-chief's
 - commander-in-chiefs
- 7) We had to drive two hours to the airport. It is...to the airport.
- two hours' drive
 - two hours drive
 - two hour's drive
 - a two-hours drive
- 8) They will get their exam results...time.
- in six weeks
 - in six week's
 - in six weeks'
 - in a six-weeks
- 9) He lives...distance from here.
- kilometer
 - kilometers
 - a kilometer's
 - a kilometers'
- 10) Have you still got...newspaper?
- last Sunday
 - last's Sunday
 - last Sunday's
 - last Sunday'

Тема 1.2

Избранная специальность как научная отрасль

1.2.1 Экономика как наука

Study the words and word-combinations.

attempt <i>v</i>	попытаться
notable <i>adj</i>	примечательный
scarce <i>adj</i>	скудный, ограниченный
witticism <i>n</i>	шутка, острота,
practitioner <i>n</i>	терапевт
comprise <i>v</i>	включать в себя
core <i>n</i>	ядро
casual observations	зд. повседневные наблюдения
array <i>n</i>	массив, масса, множество
closely interrelated	тесно взаимосвязанные
convey <i>v</i>	передавать
expenditure <i>n</i>	затраты, издержки, расход(ы)
interest rate	процентная ставка
pharmacist <i>n</i>	фармацевт
plumber <i>n</i>	водопроводчик
conceivable <i>adj</i>	мыслимый, вероятный, возможный
expedient <i>adj</i>	целесообразный (-о), соответствующий, подходящий, надлежащий
claim <i>v</i>	приписывать себе, претендовать
invade <i>v</i>	вторгаться

1. Scan through the text [3].

Economics as a Science

Although the content and character of economics cannot be described briefly, numerous writers have attempted that. An especially useless, though once popular, example is: "Economics is what economists do".

Similarly, a notable economist of the last century Alfred Marshall called economics "a study of mankind in the ordinary business of life". Lionel Robbins in the 1930s described economics as "the science of choice among scarce means to accomplish unlimited ends".

During much of modern history, especially in the nineteenth century, economics was called simply "the science of wealth." Less seriously, George

Bernard Shaw was credited in the early 1900s with the witticism that “economics is the science whose practitioners, even if all were laid end to end, would not reach agreement”.

We may make better progress by comparing economics with other subjects. Like every other discipline that attempts to explain observed facts (e.g., physics, astronomy, meteorology), economics comprises a vast collection of descriptive material organized around a central core of theoretical principles. The manner in which theoretical principles are formulated and used in applications varies greatly from one science to another. Like psychology, economics draws much of its theoretical core from intuition, casual observation, and “common knowledge about human nature”. Like astronomy, economics is largely no experimental. Like meteorology, economics is relatively inexact, as is weather forecasting. Like particle physics and molecular biology, economics deals with an array of closely interrelated phenomena (as do sociology and social psychology). Like such disciplines as art, fantasy writing, mathematics, metaphysics, cosmology, and the like, economics attracts different people for different reasons: “One person’s meat is another person’s poison”. Though all disciplines differ, all are remarkably similar in one respect: all are meant to convey an interesting, persuasive, and intellectually satisfying story about selected aspects of experience. As Einstein once put it: “Science is the attempt to make the chaotic diversity of our sense-experience correspond to a logically uniform system of thought”.

Economics deals with data on income, employment, expenditure, interest rates, prices and individual activities of production, consumption, transportation, and trade. Economics deals directly with only a tiny fraction of the whole spectrum of human behaviour, and so the range of problems considered by economists is relatively narrow. Contrary to popular opinion, economics does not normally include such things as personal finance, ways to start a small business, etc.; in relation to everyday life, the economist is more like an astronomer than a weather forecaster, more like a physical chemist than a pharmacist, more like a professor of hydrodynamics than a plumber.

In principle almost any conceivable problem, from marriage, suicide, capital punishment, and religious observance to tooth brushing, drug abuse, extramarital affairs, and mall shopping, might serve (and, in the case of each of these examples has served) as an object for some economist’s attention. There is, after all, no clear division between “economic” and “noneconomic” phenomena. In practice, however, economists have generally found it expedient to leave the physical and life sciences to those groups that first claimed them, though not always. In recent years economists have invaded territory once claimed exclusively by political scientists and sociologists, not to mention territories claimed by physical anthropologists, experimental psychologists, and paleontologists.

2. Answer the following questions.

- 1) Is there a common opinion on the content and character of economics?
- 2) What definition of economics is referred to as «especially useless»?
- 3) With what sciences does the author compare economics? Why?
- 4) What similarities with economics have the following sciences:
 - a) psychology
 - b) astronomy
 - c) meteorology
 - d) particle physics and molecular biology
 - e) art, fantasy writing, mathematics, metaphysics, cosmology, and the like
- 5) What is the scope of economics? What does economics deal with?
- 6) What does the author refer to as “popular opinion”?
- 7) According to the text, can such problems as marriage and extramarital affairs be the subject of economists’ attention? Is there a division between “economic” and “noneconomic” problems?
- 8) What fields have economists “invaded” in recent years?

3. Which of the following is not true about economics and economists:

- 1) There is no brief description of the content and character of economics.
- 2) Alfred Marshall and Lionel Robbins agreed that: “Economics is what economists do.”
- 3) In the 19th century, economics was called “the science of wealth”.
- 4) Economics is only a theoretical science.
- 5) Einstein once said, “One person’s meat is another person’s poison”.
- 6) Economics deals with the problems of income, employment, and interest rates.
- 7) Economics also deals with weather forecasting, psychology and fantasy writing.
- 8) In recent years economists switched to the new fields, such as political science and sociology.

4. Say in your own words what each of the following outstanding people thought of economics and economists:

- 1) George Bernard Show
- 2) Alfred Marshall
- 3) Lionel Robbins

5. Read and memorize the following words and word combinations:

affect smth., smb. <i>v</i>	влиять на что-либо, действовать на кого-либо
describe <i>v</i>	описывать
explain <i>v</i>	объяснить
scientific <i>adj</i>	научный
be concerned with <i>v</i>	быть связанным с, иметь отношение, касаться чего-либо

6. Read and translate the text into Russian.

The Science of Economics

Economics is a science. This science is based upon the facts of our everyday lives. Economists study our everyday lives. They study the system, which affects our lives. The economist tries to describe the facts of the economy in which we live. He tries to explain how the system works. His methods should be objective and scientific. We need food, clothes and shelter. If we could get food, clothes and shelter without working, we probably would not work. But even when we have these essential things, we may want other things. If we had them, these other things (like radios, books and toys for children) might make life more enjoyable. The science of economics is concerned with all our material needs and wants. It is not just concerned with basic needs like food, clothes and shelter.

7. Give Russian equivalents to the following:

to be based upon, to affect our lives, to describe the facts, to explain how the system works, objective, probably, essential things, make life more enjoyable, to be concerned with, basic needs

8. Complete these sentences with the words given below in appropriate form and translate the sentences into Russian:

to be concerned with, to explain, to affect, enjoyable, method

- 1) Economists study the system which our lives...
- 2) The economist tries ... how the system work.
- 3) Economics should be ... objective and scientific.
- 4) Radios, books and toys for children make life more...
- 5) It... essential things.

9. Complete the sentences and translate them into Russian:

- 1) The science of economics...
- 2) Economists try...
- 3) Even when we have...
- 4) We need...
- 5) Economics is based upon...
- 6) If we could get food...

10. Answer the following questions.

- 1) What is economics?
- 2) What is it based upon?
- 3) What two things do economists study?
- 4) What does the economist try to describe?
- 5) What should the economist's methods be?
- 6) What do we need?
- 7) What things might make life more enjoyable?
- 8) What is the science of economics concerned with?

11. Study the words and word-combinations.

activity <i>n</i>	деятельность
affect <i>v</i>	воздействовать
anticipate <i>v</i>	предвидеть, предупреждать
compute <i>v</i>	считать, вычислять
dominant <i>adj</i>	господствующий
engage in <i>v</i>	заниматься чем-либо
framework <i>n</i>	корпус, рамки
gain <i>v</i>	извлекать пользу, выгоду
incentive <i>n</i>	стимул, побуждение
interest <i>n</i>	выгода, доля, проценты
output <i>n</i>	выпуск продукции
rate <i>n</i>	норма, ставка
regulation <i>n</i>	предписание
revenue <i>n</i>	доход
weal, a second hat	выполнять две или более обязанностей

12. Read and translate the text [4].

What Economists Do

Usually a person is not qualified to use the name “economist” without a graduate. Degree in economics, either a master’s degree or a Ph. D. (Doctor of Philosophy). By this definition, there are about 100 000 economists in the US.

About half of them academic economists, who engage in teaching, writing and doing research in colleges and universities. They also write textbooks and journal articles, develop and test new theoretical models, provide consulting services to governments and businesses, and engage in a variety of other professional activities.

The other half of the profession works for business or government. Business economists forecast sales and costs, help firms anticipate (or try to influence) government policy. Some business economists work for private lobbying organizations, helping them prepare their arguments to try to affect tax laws, regulations that are important to particular kinds of industries.

Government economists also perform a variety of useful tasks. Often the government economist wears a second hat as a policy analyst. Economists forecast tax revenues and interest rates, analyses who gains and who loses from particular changes, monitor prices, compute total output and perform other useful tasks in the public sector.

In tile broader sense, economists study the ways in which people deal with the problem of scarcity.

13. Match English and Russian equivalents.

- | | |
|--------------------------------------|---|
| 1) forecast sales and costs | a) выполнять две или более обязанностей |
| 2) government policy | b) прогнозировать объем продаж и цены товаров |
| 3) private organisations | c) отдельный вид промышленности |
| 4) affect tax laws | d) выполнять множество полезных заданий |
| 5) particular kind of industry | e) влиять на законы по налогообложению |
| 6) perform a variety of useful tasks | f) политика правительства |
| 7) wear a second hat | g) частные организации |
| 8) lose from particular changes | h) исчислять общий выпуск продукции |
| 9) compute total output | i) налог на доходы |
| 10) tax revenues | j) нести убытки от конкретных изменений |

14. Choose the right word.

1) ...economists engage in teaching, writing and doing research in colleges and universities.

- a) academic;
- b) business;
- c) government.

2) Business economists...

- a) write textbooks;
- b) help firms anticipate government policy;
- c) forecast tax revenues.

3) Economists study the ways in which people deal with the problems of...

- a) society;
- b) relationship;
- c) scarcity.

4) Some business economists work for ..., helping them prepare their arguments to try to affect tax laws.

- a) private lobbying organizations;
- b) government;
- c) public sector.

5) ...economists forecast tax revenues and interest rates, monitor prices.

- a) government;
- b) business;
- c) academic.

15. Complete the sentences.

1) Academic economists engage in...

2) Academic economist provide...

3) Business economists forecast...

4) Some business economists work for...

5) Government economists forecast...

6) In the broader sense, economists study the ways in which people...

16. Insert the right prepositions *without, with, in, to, from, of*.

- 1) A person is not qualified to use the name “economist” ... a graduate degree ... “economics” ... a graduate degree ... economics.
- 2) Academic economists provide consulting services ... governments and businesses and engage...a variety ... other professional activities.
- 3) The other half ... economists work ...business and government.
- 4) Economists analyze who gains and who loses ... particular changes. 5. Economists study the ways ... which people deal ... the problems ... scarcity.

17. Answer the questions on the text.

- 1) Who is qualified as an “economist” in the United States?
- 2) How many economists are there in the US?
- 3) What are academic economists involved in?
- 4) What do business economists do?
- 5) What are the tasks performed by government economists?

Макроэкономика*

Study the words and word-combinations

total production	общая производительность
total employment	общая занятость
the rate of change of overall prices	коэффициент изменений предельных цен
rate of economic growth	темпы экономического роста
broad aggregates	масштабные совокупности
individual households	индивидуальные хозяйства
layoff <i>n</i>	увольнение
economic activity	экономическая активность
determinants <i>n</i>	показатели, определители
meaningful totals	значимые итоги
gross domestic product (GDP)	валовой внутренний продукт (ВВП)
national income	национальный доход
personal income	личный доход
personal disposable income	личный доход после уплаты налогов
business cycle	экономический цикл

1. Scan through the text [5].

Macroeconomics

The word macroeconomics means economics in the large. The macroeconomist's concerns are with such global questions as total production, total employment, the rate of change of overall prices, the rate of economic growth, and so on. The questions asked by the macroeconomist are in terms of broad aggregates — what determines the spending of all consumers as opposed to the microeconomic question of how the spending decisions of individual households are made; what determines the capital spending of all firms combined as opposed to the decision to build a new factory by a single firm; what determines total unemployment in the economy as opposed to why there have been layoffs in a specific industry.

Macroeconomists measure overall economic activity; analyze the determinants of such activity by the use of macroeconomic theory: forecast future economic activity; and attempt to formulate policy responses designed to reconcile forecasts with target values of production, employment, and prices.

An important task of macroeconomics is to develop ways of aggregating the values of the economic activities of individuals and firms into meaningful totals. To this end such concepts as gross domestic product (GDP), national income, personal income, and personal disposable income have been developed.

Macroeconomic analysis attempts to explain how the magnitudes of the principal macroeconomic variables are determined and how they interact. And through the development of theories of the business cycle and economic growth, macroeconomics helps to explain the dynamics of how these aggregates move over time.

Macroeconomics is concerned with such major policy issues as the attainment and maintenance of full employment and price stability. Considerable effort must first be expended to determine what goals could be achieved. Experience teaches that it would not be possible to eliminate inflation entirely without inducing a major recession combined with high unemployment. Similarly, an overambitious employment target would produce labour shortages and wage inflation.

During the 1960s, it was believed that unemployment could be reduced to 4 percent of the labour force without causing inflation. More recent experience suggests that reduction of unemployment to 5.5 percent of the labour force is about as well as we can do.

2. Answer the following questions.

- 1) What does the word macroeconomics mean?
- 2) What are the concerns of a macroeconomist?
- 3) What is the difference between the questions asked by macroeconomists and microeconomics?
- 4) What is, according to the text, the important task of macroeconomist?
- 5) What does macroeconomic analysis attempt to explain?
- 6) What are the concepts of macroeconomics?
- 7) What are the most important theories of macroeconomics?
- 8) What is said about the correlation between the inflation and unemployment?

3. Which of the following statements are true about macroeconomics and macroeconomists:

- 1) Macroeconomics deals with global questions only.
- 2) Macroeconomics means economics in the large because it asks more questions than microeconomics.
- 3) Macroeconomist analyzes activities of families and large firms.
- 4) Such concepts as gross domestic product, national income and personal disposable income serve as meaningful totals.
- 5) Macroeconomic analysis shows the development of the economic theory.
- 6) Theory of business cycles concerns business. That is why this is a microeconomic theory.
- 7) Inflation could not be eliminated without some negative changes in economics.
- 8) More recent experience proves that macroeconomists of 60s were wrong.

4. Translate into Russian:

1) The questions asked by the macroeconomist are in terms of broad aggregates.

2) What determines the capital spending of all firms combined as opposed to the decision to build a new factory by a single firm?

3) Macroeconomists measure overall economic activity; analyze the determinants of such activity by the use of macroeconomic theory.

4) Macroeconomic analysis attempts to explain how the magnitudes of the principal macroeconomic variables are determined.

5) Considerable effort must first be expended to determine what goals could be achieved.

6) More recent experience suggests the reduction of unemployment to 5.5 percent of the labor force.

7) Experience teaches that it would not be possible to eliminate inflation entirely.

5. Explain in your own words the importance and practical applications of the following concepts. (Give Russian equivalents):

1) total production

2) total employment

3) the rate of change of overall prices

4) GDP

5) national income

6) personal income

7) personal disposable income

6. Are you able to answer the following macro- economic questions (If not, explain why it is impossible):

1) What determines the spending of all consumers?

2) What determines the capital spending?

3) What determines the capital spending of all firms?

7. Questions for discussion:

1) Was there a difference between macroeconomics and microeconomics in the Soviet economics? In 18th century? In 19th century?

2) What is more important for economy in general - microeconomics or macroeconomics?

3) Is there a difference in analyzing macroeconomic and microeconomic problems?

Микроэкономика*

Study the words and word-combinations

investigate <i>v</i>	исследовать
applied economics	прикладная экономика
distinction <i>n</i>	отличие
matter <i>n</i>	вопрос, материал
blur <i>v</i>	затуманивать, размывать
remain <i>v</i>	оставаться
exchange ratio	ставка (соотношение) обмена
utility <i>n</i>	полезность
utility function	функция полезности
constraints <i>n</i>	ограничение, стеснение
opportunity cost	альтернативные издержки
sacrifice <i>v</i>	пожертвовать, приносить в жертву
undertake <i>v</i>	взять на себя
maximize <i>v</i>	максимально увеличивать
revenue <i>n</i>	доходы

1. Scan through the text [6].

Microeconomics

The word “micro” means small, and microeconomics means economics in the small. The optimizing behavior of individual units such as households and firms provides the foundation for microeconomics.

Microeconomists may investigate individual markets or even the economy as a whole, but their analyses are derived from the aggregation of the behaviour of individual units. Microeconomic theory is used extensively in many areas of applied economics. For example, it is used in industrial organization, labor economics, international trade, cost-benefit analysis, and many other economic subfields. The tools and analyses of microeconomics provide a common ground, and even a language, for economists interested in a wide range of problems.

At one time there was a sharp distinction in both methodology and subject matter between microeconomics and macroeconomics.

The methodological distinction became somewhat blurred during the 1970s as more and more macro-economic analyses were built upon microeconomic foundations. Nonetheless, major distinctions remain between the two major branches of economics. For example, the microeconomist is interested in the

determination of individual prices and relative prices (i. e. exchange ratios between goods), whereas the macro-economist is interested more in the general price level and its change over time.

Optimization plays a key role in microeconomics. The consumer is assumed to maximize utility or satisfaction subject to the constraints imposed by income or income earning power. The producer is assumed to maximize profit or minimize cost subject to the technological constraints under which the firm operates. Optimization of social welfare sometimes is the criterion for the determination of public policy.

Opportunity cost is an important concept in microeconomics. Many courses of action are valued in terms of what is sacrificed so that they might be undertaken. For example, the opportunity cost of a public project is the value of the additional goods that the private sector would have produced with the resources used for the public project.

Theory of the Consumer

The individual consumer or household is assumed to possess a utility function, which specifies the satisfaction, which is gained from the consumption of alternative bundles of goods. The consumer's income or income-earning power determines which bundles are available to the consumer. The consumer then selects a bundle that gives the highest possible level of utility. With few exceptions, the consumer is treated as a price taker — that is, the consumer is free to choose whatever quantities income allows but has no influence over prevailing market prices. In order to maximize utility the consumer purchases goods so that the subjective rate of substitution for each pair of goods as indicated by the consumer's utility function equals the objective rate of substitution given by the ratio of their market prices. This basic utility - maximization analysis has been modified and expanded in many different ways.

Theory of the Producer

The individual producer or firm is assumed to possess a production function, which specifies the quantity of- output produced as a function of the quantities of the inputs used in production. The producer's revenue equals the quantity of output produced and sold times its price, and the cost to the producer equals the sum of the quantities of inputs purchased and used times their prices. Profit is the difference between revenue and cost. The producer is assumed to maximize profits subject to the technology given by the production function. Profit maximization requires that the producer use each factor to a point at which its marginal contribution to revenue equals its marginal contribution to cost.

Under pure competition, the producer is a price taker who may sell at the going market price whatever has been produced. Under monopoly (one seller) the producer recognizes that price declines as sales are expanded, and under monopsony (one buyer) the producer recognizes that the price paid for an input increases as purchases are increased.

A producer's cost function gives production cost as a function of output level on the assumption that the producer combines inputs to minimize production cost. Profit maximization using revenue and cost functions requires that the producer equate the decrement in revenue from producing one less unit (called marginal revenue) to the corresponding decrement in cost (called marginal cost). Under pure competition, marginal revenue equals price. Consequently, the producer equates marginal cost of production to the going market price.

2. Answer the following questions:

- 1) What is, according to the text, microeconomics?
- 2) What is meant by «economics in the small»?
- 3) What economic phenomena are of microeconomists attention?
- 4) Where is microeconomic theory used?
- 5) What is «optimization»?
- 6) What is the concept of the theory of consumer?
- 7) What is the major difference between the theory of consumer and the theory of producer?

3. Find equivalents in Russian:

- 1) optimizing behaviour of individual units
- 2) industrial organization
- 3) labour economics
- 4) international trade
- 5) cost-benefit analysis
- 6) sharp distinction in both methodology and subject matter
- 7) subjective rate of substitution

4. Translate into Russian:

- 1) Microeconomic theory is used extensively in many areas of applied economics.
- 2) Their analyses are derived from the aggregation of the behaviour of individual units.
- 3) The consumer then selects a bundle that gives the highest possible level of utility.
- 4) The consumer is free to choose whatever quantities income allows but has no influence over prevailing market prices.

- 5) The producer equates marginal cost of production to the going market price.
- 6) The producer recognizes that price declines as sales are expanded.
- 7) Under pure competition, the producer is a price taker who may sell at the going market price whatever has been produced.

5. Give definition to the following:

- 1) microeconomics
- 2) applied economics
- 3) optimization
- 4) opportunity action
- 5) utility maximization

6. Questions for discussion:

- 1) What areas of applied economics are of the most importance?
- 2) What distinction in methodology between macro— and microeconomics is the most distinctive?
- 3) Does the author's concept of theories of consumer and producer comply with your own?

1.2.2 Научно-исследовательская деятельность студента

Study the words and word-combinations.

conduct investigations <i>v</i>	проводить исследования
contest <i>n</i>	конкурс
draw students into research work	привлекать студентов к исследовательской работе
handle equipment <i>v</i>	управлять оборудованием
improve knowledge <i>v</i>	углублять знания
master techniques <i>v</i>	овладевать методами
realize value of knowledge <i>v</i>	осознать ценность знаний
term paper <i>n</i>	курсовая работа
conducting research	проводя исследования
projects of practical importance	проекты, представляющие практический интерес

1. Translate the following sentences into Russian.

- 1) Students who take part in research work become highly-qualified specialists.
- 2) Student research is of great importance for writing term papers and graduation projects.
- 3) One of the most effective methods for training qualified specialists is student participation in research.
- 4) Students' Scientific Society is one of the forms of student participation in research.

2. Read and translate the text.

Higher School and Ways to Science

Institutes and Universities draw students into research work from the very beginning of their studies. Student participation in research is one of the most effective methods for training highly qualified professionals. Conducting research students improve their knowledge and put into practical use the things they learn at lectures, seminars and laboratories. It helps them realize the practical value of their knowledge, to master the basic experimental techniques, learn how to handle the modern equipment and analyze the results of the experiment.

Such students graduate as highly-qualified specialists. And this is one of the most important tasks facing higher schools.

Great attention is paid to the work of Students' Scientific Societies.

Contests, competitions and exhibitions, based on students' researches have become a tradition. Every year student contests are held for the best research project. The winners get medals and diplomas.

As a rule, students write their term papers and graduation projects on the problems of their research work. They handle experimental equipment, conduct theoretical investigations, read scientific literature.

Term papers, research works, graduation projects of practical importance to industry are the stages of making students highly qualified thinking specialists ready for independent work even before they get their diplomas.

3. Complete the sentences.

- 1) Institutes and Universities draw students into research work...
- 2) Conducting research students improve their knowledge and...
- 3) Such students graduate as...
- 4) Great attention is paid to...
- 5) Every year student contests are held...
- 6) Students write their term papers and graduation projects on...

4. Answer the following questions.

- 1) Why do higher schools draw students into research work?
- 2) What is one of the most important tasks facing our higher school?
- 3) What traditions do Students' Scientific Societies uphold?
- 4) How does scientific research help students in writing their term papers and carrying out graduation projects?
- 5) What are the stages of making students highly qualified professionals?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Артикль (the Article)

Артикль не имеет самостоятельного значения и является определителем существительного. В английском языке есть два артикля: неопределённый **a (an)** и определённый **the**. Неопределённый артикль имеет два варианта написания и произношения: **a** [ə] – перед словами, начинающимися с согласной (*a boy, a pen*), и **an** [ən] — перед словами, начинающимися с гласной (*an apple*). Определённый артикль **the** также имеет два варианта произношения: **the** [ðə] – перед словами, начинающимися с согласной (*the boy*) и **the** [i:] – перед словами, начинающимися с гласной (*the apple*). Наличие артикля исключает употребление других определителей существительного: указательного, притяжательного, неопределённого местоимений и т. д.

a
the
my bag
this
some
Pete's

Неопределённый артикль произошёл от числительного *один* и поэтому может употребляться перед исчисляемыми существительными в единственном числе, давая понятия о предмете, обозначая название предмета или класса, к которому относится предмет. В русском языке перед таким существительным можно поставить слова *один, какой-то, любой*.

Give me a book, please. Дайте мне, пожалуйста, книгу (какую-нибудь, любую).

Определённый артикль **the** произошёл от указательного местоимения **that** (тот). **The** употребляется как с исчисляемыми существительными в единственном и множественном числе, так и с неисчисляемыми существительными. Существительные с определённым артиклем обозначают не название предмета, вещества, а конкретный, данный предмет, который рассматривается как уже известный и говорящему, и слушающему.

Give me the books that I gave you yesterday. Дайте мне (те самые) книги, которые я дал вам вчера.

Употребление неопределённого артикля

1) с исчисляемыми существительными, когда они упоминаются впервые;

I can see a book on the table.

2) с существительным, являющимся частью составного именного сказуемого;

My brother is a doctor.
He is a clever young man.

3) с существительным после оборота *there is ...*, а также после *it is ...*, *this is ...*;

There is a new music school in our street.
It is a pen. This is a pencil.

4) после слов *such*, *rather*, *quite*, *what*;

Tom is such a nice boy.

5) с существительными в роли приложения;

My grandmother, a schoolteacher, is on pension now.

6) перед числительными *a dozen*, *a hundred*, *a thousand*, *a million*, в выражениях *a lot (of)*, *a great many of*;

I've read a lot about this author.

7) в некоторых оборотах: *it is a pleasure*, *as a result*, *as a matter of fact*, *as a rule*, *to be in a hurry*, *it's a pity*, *at a time*, *for a short (long) time*, *in a loud (low) voice*.

8) в сочетаниях с глаголами *to have*, *to take*, *to give*: *to have a cold*, *to have a good time*, *to have a toothache*, *to have a rest*, *to have a smoke*, *to take a shower*, *to give a hand*.

Употребление определённого артикля

1) с существительным в единственном и множественном числе, когда говорящему ясно, о каком предмете идет речь;

Here is the magazine you want to read.
Open the window, please.

2) с существительным, которое упоминается в контексте не впервые;

I saw a new film on TV yesterday.
The film was not very interesting.

3) когда перед существительным стоит:

а) порядковое числительное,

Gagarin is the first cosmonaut of the world.

б) прилагательное в превосходной степени,

Minsk is the largest city in Belarus.

в) одно из прилагательных: *following, last, next, same, very, only*

Но: *next door, last week, last year*

Answer the following questions.

She is the only child in the family.

4) когда существительное имеет при себе уточняющее или ограничивающее определение;

The price of fruit is high this year.
Somebody is knocking at the door of our flat.

5) с существительными, обозначающими предметы, единственные в своём роде: *the Sun, the Moon, the Earth, the sky, the world, the air, а также в словосочетаниях: in the morning, in the afternoon, in the evening, in the night, in the country, in the corner, in the middle, on the right (left), on the one (other) hand, on the whole, the day before yesterday, the day after tomorrow, the other day, to go to the cinema (the pictures, the theatre), to tell the truth, to pass the time.*

What is the time?

The sky is blue and the sun shines brightly in summer.

The air is fresh and the ground is covered with leaves in autumn.

I get up at 7 o'clock in the morning and go to bed at 11 o'clock in the evening.

б) с исчисляемыми существительными, обозначая весь класс однородных предметов, а не выделяя один предмет из рода ему подобных;

The cow is a domestic animal.

The article is a structural part of speech used with nouns.

The snowdrop is the first spring flower.

7) с названиями:

а) водных бассейнов, горных цепей, групп островов, пустынь,
the Thames, the Volga, the Black Sea, the English Channel, the Atlantic Ocean, the Urals

б) некоторых стран и местностей,
the United States (the USA), the Crimea

в) некоторых исторических зданий (учреждений), музеев, театров, библиотек, организаций, английских газет,
the Kremlin, the British Museum, the National Gallery, the United Nations Organization, The Times.

г) сторон света: *the North, the South, the East, the West*
но: без артикля: *from East to West, from North to South*

He works in the North.

In the West Belarus borders on Poland.

8) при существительном, обозначающим фамилию, когда речь идет о всей семье в целом.

The Browns spend their holidays in Italy.

9) с именами прилагательными и причастиями, превратившимися в имена существительные со значением множественного числа: *the rich, the poor, the old, the young, the blind, the deaf, the sick, the dead, the disabled, the unemployed, the injured.*

There are special schools for the blind.

Отсутствие артикля

1) перед существительным, которое имеет определение, выраженное местоимением (притяжательным, указательным, вопросительным, неопределённо-личным), именем собственным в притяжательном падеже или количественным числительным;

Give me your plan, please.

There are some books on the table.

This man is John's father.

Where is room six ?

I have five English books.

Open your books at page 5 and do exercise 10.

2) с существительными во множественном числе, которые являются частью именного сказуемого;

We are friends. Nick and Tom are doctors.

3) с неисчисляемыми существительными, если они не имеют ограничительных или уточняющих определителей;

Do you like tea or coffee ?

Но: The coffee is cold.

4) с названиями дней недели, месяцев и времен года;

Winter begins in December.

My day off is Sunday.

5) с именами собственными

Mary, London, Pushkin Street

6) с существительными, обозначающими названия наук и учебных предметов

My favourite subject is History. My brother is good at Physics.

7) в ряде устойчивых сочетаний: *at night, at dinner (breakfast, supper), at home, at school, at work, at dawn (sunset), at sunrise, at first sight, in (on) time, at war, in debt, in fact, in conclusion, on board a ship, on sale, by bus (train, tram), by air, by post, by heart, by chance, by mistake, by name, day after day,*

day and night, to be in bed, to go to bed, after school, from morning to (till) night, from time to time; to have breakfast (dinner, supper), to be in hospital, to keep house, to start (finish) work, to go (come, arrive, get) home.

Exercises

1. Fill in articles where necessary.

- 1) These ... flowers are beautiful.
- 2) ...textbook is in ... bag.
- 3) I live in ... Kirov Street.
- 4) We have ... five exams in winter.
- 5) My parents are ... engineers.
- 6) Where is ... book?
- 7) Meet ... engineers from ... Moscow.
- 8) Here are ... your books.
- 9) ...Mr. Black will come at five.
- 10) ...Thames is ... river.
- 11) He told me ... way to ... the theatre.

2. Insert the articles.

- 1) ...Volga is ... longest river in ... European part of ... Russia.
- 2) I'd like to go on ... excursion to ... Crimea.
- 3) There is ... stadium not far from our ... house. ... stadium is ... largest in our town.
- 4) My brother is a pupil of ... 8th form and he wants to become ... engineer.
- 5) ...Chemistry is his favourite subject at ... school.
- 6) ...children like ... ice-cream.
- 7) Can you tell me ... way to ... theatre?
- 8) Here is ... book you need.
- 9) ...walls of our classroom are yellow.

3. Use the proper article.

1) ...woman of about thirty-five detached herself from the group and rushed along the steps to Ellie. ...woman was looking at me and Ellie said quietly, "Let me introduce – Mr.Rogers, Mrs.Bennington."

2) There was a murder or something long ago. ...man and his wife and another man. Some story that ... husband shot ... other two and then shot himself.

3) I found Ellie sitting in the central lounge and opposite her was ... tall blonde young woman. ... women were talking.

4) Suddenly ... white rabbit with pink eyes ran close by her. ... Rabbit actually took ... watch out of its waistcoat – pocket and looked at it.

5) Alice opened ... door and found that it led into ... small passage; she knelt down and looked along ... passage into ... loveliest garden you ever saw.

6) This time she found ... little bottle on it, and tied round ... neck of ... bottle was ... paper label with ... word “DRINK ME”.

7) ... enormous puppy was looking down at her with large brown eyes. She picked up a little bit of stick, and held it out to ... puppy; whereupon ... puppy jumped into ... air off all its feet at once.

8) She peeped over ... edge of ... mushroom, and her eyes immediately met those of ... large blue caterpillar. ... Caterpillar and Alice looked at each other in silence.

9) Suddenly ... footman in livery came running out of ... wood. ... Footman began by producing from under his arm ... great letter.

4. Use the proper article.

1) I went up ... winding road that led out of ... village.

2) From ... time I left school I wanted to find something, but I didn't yet know what that something was going to be.

3) “A very fine example of the artist's work”, said ... man who was holding the picture.

4) Most of ... rich people I've known have been fairly miserable.

5) I took a violent dislike to ... man and his wife I was driving.

6) “That was a dull business”, I said to one of ... country-looking fellows whom I was next to as I went out.

7) And so I came to ... spot in ... road where I first saw Ellie.

8) I had told her a lot about Santonix and about ... houses he'd built.

9) My whole belief in life was based on ... fact that Ellie loved me.

10) It's not going to be ... life that you've led.

11) I'm ... person who's bought it.

5. Use the proper article.

Seasons

1) ... year is divided into four seasons: ... spring, ... summer, ... autumn, and ... winter. In ... spring ... Nature awakes from her long winter sleep. The trees are filled with ... new life, ... earth is warmed by ... rays of ... sun, and the

weather gets gradually milder. The fields and meadows are covered with ... fresh green grass. ... Sky is blue and cloudless. At ... night, ... millions of... stars shine in ... darkness.

2) When ... summer comes, ... weather gets warmer still and sometimes it's very hot. It's the farmer's busy season – he works in his fields from ... morning till ... night. The grass must be cut and the hay must be made, while ... dry weather lasts. Sometimes ... skies are overcast with ... heavy clouds. There are ... storms with ... thunder, ... lightning and ... hail.

3) ...Autumn brings with it ... harvest-time when the crops are gathered in and the fruit is picked in ... orchards. The woods turn yellow and brown, ... leaves begin to fall from the trees, and ... ground is covered with them. ... Skies are grey, and very often it rains.

4) When ... winter comes, we're obliged to spend more time indoors because out of ... doors it's cold. We may get ... fog, ... sleet and ... frost. ... Ponds, ... lakes, ... rivers and ... streams are frozen. The trees are bare. ... Bitter north winds have stripped them of all their leaves.

(From London Linguaphone Course)

6. Use the proper article; pay attention to the use of the article with the names of meals.

1) A servant announced ... dinner.

2) She wouldn't go in to ... supper with anyone but Winton.

3) "We only learned ourselves before ... dinner", said Lady Muriel. After ... breakfast he rose from ... table and lighted ... cigarette.

4) At ... lunch ... rain was still pouring down.

5) It was... cold lunch.

6) At...lunch Mariette told him with ... pride that this evening ... cinema would be open.

7) I wonder why it is that I always wake up so cold in ... mornings now. It's because I don't have ... good hot dinner in ... evenings.

8) "I shall be back about ... tea-time, I expect," she said "There's no one coming for ... dinner."

9) He had to stand aside for the maid to carry in ... luncheon.

10) That evening at ... dinner, she was just as usual.

11) I must go and look at ... dinner.

12) When I got back ... breakfast was already on ... table and Ted had just started.

13) At ... end of ... meal we were served with ... coffee.

14) I looked into ... kitchen. Mary-Ann was putting ... supper on ... tray to take it into ... dining-room.

15) They got ... table by ... window and Edward ordered ... excellent lunch.

16) ...breakfast was not yet over before the men came to put up the marquee.

17) ...lunch was over by half past one.

7. Use the proper article; pay attention to the use of the article with the nouns “school”, “bed”, “town” and “hospital.”

1) Felicity certainly wants to leave ... school.

2) They had met through ... Labour Party activities when Mor had been teaching in ... school on ... south side of London.

3) “I suppose I can’t give either of you ... lift back to ... school?” ... Invitation did not sound very whole-hearted.

4) Demoyte was ... former headmaster, now retired, but still living in his large house near to ... school.

5) ... St. Bride’s became, dare we say it, sound and ... reputable public school of ... second class.

1) Then he found out that he could not stay in ... bed.

2) He went to ... bed and slept excellently.

3) He got into ... bed but could not sleep.

4) He found Dora lying on ... bed in their bedroom reading ... novel. I’ll bring you up some coffee and ... egg in ... bed.

1) To him it was inconceivable that ... intelligent man should be happy to live in ... provincial town.

2) Dusk was falling in ... desert town of Eldorado when, Bob Eden alighted from ... train.

3) He had some school business in London, and they had agreed that she should meet him after ... lunch when it was done and they should spend ... rest of ... day in ... town.

4) Eddie was in ... terrific rush when he got back to ... town.

5) How long have you been in ... town?

6) I must get back to ... town after ... dinner.

8. Use the proper article.

1) I’d had two more trips to ... Continent, 1) one to ... France and ... other to ... Germany.

2) When I was in ... Hamburg that things came to a crisis.

3) I asked what her ... Uncle Frank was like.

4) She and her family had been in ... south of ... France.

5) You also have the house in ... Long Island wherever you care to visit it.

6) We were considering ... French impressionist picture ... Cezanne, I think, it was.

7) William ... Conqueror, whose cause was favoured by ..., pope, was soon submitted to by ... English, who wanted Leaders, and had been of Late much accustomed to ... usurpation and ... conquest.

Тема 1.3 Предмет и содержание специальности

1.3.1 История развития экономики

History of Economics

1. Read and translate the text [7, с. 14-15].

In the 1500s, there were few universities. Those that existed taught religion, Latin, Greek, philosophy, history, and mathematics. No economics. Then came the Enlightenment (about 1700) in which reasoning replaced God as the explanation of why things were the way they were. Pre-Enlightenment thinkers would answer the question, “Why am I poor?” with, “Because God wills it.” Enlightenment scholars looked for a different explanation. “Because of the nature of land ownership” is one answer they found.

Such reasoned explanations required more knowledge of the way things were, and the amount of information expanded so rapidly that it had to be divided or categorized for an individual to have hope of knowing a subject. Soon philosophy was subdivided into science and philosophy. In the 1700s, the sciences were split into natural sciences and social sciences. The amount of knowledge kept increasing, and in the late 1800s and early 1900s social science itself split into subdivisions: economics, political science, history, geography, sociology, anthropology, and psychology. Many of the insights about how the economic system worked were codified in Adam Smith’s *The Wealth of Nations*, written in 1776. Notice that this is before economics as a sub discipline developed, and Adam Smith could also be classified as an anthropologist, a sociologist, a political scientist, and a social philosopher.

Throughout the 18th and 19th centuries, economists such as Adam Smith, Thomas Malthus, John Stuart Mill, David Ricardo, and Karl Marx were more than economists; they were social philosophers who covered all aspects of social science. These writers were subsequently called Classical economists. Alfred Marshall continued in that classical tradition, and his book, *Principles of Economics*, published in the late 1800s, was written with the other social sciences in evidence. But Marshall also changed the question economists ask; he focused on the questions that could be asked in a graphical supply-demand framework. In doing so he began what is called neo-classical economics.

For a while economics got lost in itself, and economists learned little else. Marshall’s analysis was downplayed, and the work of more formal economists of the 1800s (such as Leon Walras, Francis Edgeworth, and Antoine Cournot) was seen as the basis of the science of economics. Economic analysis that focuses only on formal interrelationships is called Walrasian economics...

2. The text you've read gives a very brief view of the history of Economics. What other names (schools, theories) can you give to continue the story?

3. Make up the plan and retell the text using your plan.

4. Scan through the text

What Is The World Economy?

In many ways, we are all part of the world economy. When we drink our imported coffee or hot chocolate in the morning, when we use a foreign-made videocassette recorder, or when we travel abroad on holiday, we are participating in the growing world of international trade and finance.

And it is not only as a consumer of foreign goods and services that we are part of the world economy. The money that our pension funds or university endowments earn from global investments may actually be paying for our retirement or a new building on campus. Foreign investment in local real estate and companies can also provide needed jobs for our friends and families. Even the local athlete who has signed a contract to play abroad is part of the expanding global economy.

The world economy is made up of all those interactions among people, businesses, and governments that cross international borders, even the illegal ones. We use the world economy to achieve specific political or ecological objectives when we employ economic sanctions to fight racial segregation or the illegal killing of whales.

Basically, whatever crosses an international border – whether goods, services, or transfers of funds – is part of the world economy. Food imports, automobile exports, investments abroad, even the trade in services such as movies or tourism contribute to each country's international economic activity.

5. Choose the correct answer according to the information in the text

- 1) What is the global economy made up of?
 - a) The world economy is made up of goods and services.
 - b) The world economy is made up of all interactions between people, businesses and governments that cross international borders.
 - c) The world economy is made up of domestic and international trade.

- 2) What is the part of the world economy?
 - a) Everything that crosses international borders.
 - b) All goods and services at men's disposal.
 - c) Each country's economic activity.

- 3) What can provide needed jobs for our friends and families?
- a) Our own money.
 - b) Loans from local banks.
 - c) Foreign investment in local real estate and companies.

6. Find the right translation of the following economic terms

- 1) Trade
- a) торговля
 - b) торг
 - c) торговый оборот
- 2) Investment
- a) достаток
 - b) дар
 - c) капиталовложение
- 3) Goods
- a) товары
 - b) услуги
 - c) чеки

7. Match Russian and English equivalents

- | | |
|-------------------|---------------------|
| 1) goods | a) капиталовложение |
| 2) to participate | b) цель |
| 3) investment | c) недвижимость |
| 4) retirement | d) услуги |
| 5) real estate | e) выход на пенсию |
| 6) interaction | f) вкладывать |
| 7) contribute | g) участвовать |
| 8) consumer | h) потребитель |
| 9) objective | i) товары |
| 10) services | j) взаимодействие |

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Имя прилагательное (the Adjective)

В английском языке имя прилагательное имеет те же степени сравнения, что и в русском: положительную (positive), сравнительную (comparative) и превосходную (superlative).

Одно- и двусложные прилагательные образуют сравнительную степень при помощи суффикса **-er**, а превосходную при помощи суффикса **-est**, которые прибавляются к прилагательному в положительной степени:

long — longer — the longest

Степени сравнения многосложных прилагательных образуются при помощи слов **more** — для сравнительной и **most** для превосходной степени:

important — more important — the most important

Степени сравнения наречий образуются аналогично степеням сравнения прилагательных:

late — later — the latest
actively — more actively — the most actively.

Некоторые прилагательные и наречия образуют степени сравнения не по правилу:

Good	better	(the) best
well		
bad	worse	(the) worst
badly		
much	more	(the) most
many		
little	less	(the) least
far	farther	(the) farthest
	further	(the) furthest

В английском языке после прилагательного в сравнительной степени употребляется союз **than** (чем), тогда как в русском языке этот союз может опускаться:

My son is younger than yours. Мой сын моложе, чем ваш.

Сравнительные конструкции

Прилагательные и наречия могут употребляться в следующих сравнительных конструкциях:

Модель	Перевод	Пример
as ... as	такой же ... как	This boy is as tall as my brother. Этот мальчик такой же высокий, как мой брат.
	так же ... как	He runs as fast as you do. Он бегает так же быстро, как ты.
not so ... as (not as ... as)	не такой ... как	This room is not so light as that one. Эта комната не такая светлая, как та.
	не так ... как	She doesn't know Minsk as well as we do. Она знает Минск не так хорошо, как мы.
the ... the	чем ... чем	The earlier we leave, the sooner we'll arrive. Чем раньше мы отправимся, тем скорее приедем.

Exercises

1. Write down the missing form of the adjectives and adverbs.

good	...	the best
famous	more famous	...
rich	richer	...
...	more	the most
strong	...	the strongest
...	earlier	the earliest
...	nicer	the nicest
quick	quicker	...

2. Use the necessary form of the adjective or adverb.

- 1) The Mississippi is (long) river in the world.
- 2) My cigarettes are (bad) than yours.
- 3) The battle of Waterloo was the (great) battle of all times.
- 4) This plan is (practical) of all.

- 5) She is not so (tall) as her sister.
- 6) He is (strong) than his brother.
- 7) Our house is as (low) as yours.
- 8) Elbrus is the (high) peak in the Caucasian mountains.
- 9) The Neva is (wide) and (deep) than the Moskva river.
- 10) This method is (efficient) than the common one.
- 11) October is (cold) than June.

3. Answer the questions.

- 1) Are the cities in Scotland as large as the cities in England?
- 2) Is the Volga longer than the Don?
- 3) Which is the shortest month of the year?
- 4) Which is the biggest city in Great Britain?
- 5) Which is the most beautiful square in Minsk?
- 6) Which season is the coldest?
- 7) Where is it better to spend a holiday: in the South or in the North?
- 8) Where is it better to live: in the city or in the countryside?

4. Translate into English.

- 1) В прошлом году я тратил на английский язык меньше времени, чем в этом.
- 2) Ваш доклад был гораздо интереснее.
- 3) Это крайне важный вопрос.
- 4) Он тратит большую часть своих денег на книги.
- 5) Большинство людей любят фрукты.
- 6) Эта улица самая широкая в городе.
- 7) Это самая мощная электростанция.
- 8) Вчера был более трудный день.
- 9) Эта книга значительно интереснее, чем та.
- 10) Ваша сестра старше Вас? – Нет, моложе.
- 11) Ты много читаешь? – Нет, я читаю мало, гораздо меньше тебя.
- 12) Чем длиннее ночь, тем короче день.

1.3.2 Экономика Республики Беларусь

Study the words and word-combinations.

favorable <i>adj</i>	благоприятный, подходящий
advanced <i>adj</i>	передовой
succeed <i>v</i>	преуспевать, достигать цели
bearings <i>n</i>	подшипник
refining <i>n</i>	очистка
fiber <i>n</i>	волокно
fertilizer <i>n</i>	удобрение
enterprise <i>n</i>	предприятие
furrow <i>v</i>	пахать
engine <i>n</i>	машина, двигатель
vehicle <i>n</i>	сухопутное транспортное средство
blacksmith <i>n</i>	кузнец
device <i>n</i>	механизм
flax <i>n</i>	лён

1. Scan through the text.

Belorussian Economy

The Republic of Belarus is one of the most economically advanced regions among the countries united in the CIS. Thanks to its favorable geographical position advanced network of transport communications connecting Europe and Asia, availability of scientific and technical potential with a highly skilled workforce, the Belarussian economy is achieving an appropriate level for satisfying its needs by means, and, also by raising the quality, and competitiveness of Belarussian goods on foreign markets.

Belarus has succeeded in industrial development of such branches as motor industry, manufacture of tractors and agricultural engineering, machine-tool industry and manufacture of bearing, electronics and electro technical, manufacture and refining of petroleum, mining, manufacture of synthetic fibers, mineral fertilizers, radio engineering products, pharmaceutical industry, manufacture of construction materials, light industry and food-processing industry.

There are 36 enterprises of tractor and agricultural mechanical engineering on the territory of the Republic with more than 80 thousand workers. These highly specialized enterprises produce universal-furrow wheeled tractors, engines, starting

engines, units and details for tractors, self-propelled combine-harvesters, potato diggers, organic fertilizer spreaders, tractor trailers and other agricultural vehicles and components.

Belarus produces various multipurpose lorries, including open-bit automobiles and hoppers with a carrying capacity ranging from 30 up to 180 tones.

The machine-tool production specialized in manufacturing different kinds of machine-tools and blacksmith-extruding equipment.

In Belarus there are powerful facilities for producing computers, micro-electronic devices. It produces watches, radio-receivers and TV sets, electronic devices, devices for controlling and regulating technological processes.

Belarusian household refrigerators and deep freezers are exported to many countries in the world.

Potassium fertilizers are produced by four enterprises in Soligorsk. There is a chemical factory in Gomel; high-quality nitric fertilizers are produced at the producers association "Azot" in Grodno.

The wood, wood-processing and cellulose-paper industry is one of the oldest branches of the industrial complex of Belarus. It has managed to continue functioning stable even during the difficult transitional periods.

The share of light industry comprises 7.7 % of industrial production of Belarus. The leading places here belong to textile, clothing and shoe industries.

On the basis of flax cultivation the republic has developed flax and flax-processing industry. The largest flax-processing factory in the republic is in Orsha.

Agriculture

2. Study the words and word-combinations.

cover <i>v</i>	покрывать, охватывать
density <i>n</i>	плотность
grain <i>n</i>	зерно
barley <i>n</i>	ячмень
oat <i>n</i>	овёс
sow <i>v</i>	сеять, засевать
supply <i>v</i>	снабжать, поставлять
demand <i>n, v</i>	требование, требовать
utilization <i>n</i>	использование, утилизация

3. Scan through the text.

Among half of the territory of Belarus covering 20.7m ha, is occupied is characterized by high density of grain in the overall structure of crops. The grain sector is mainly presented by rye, wheat, barley, and oat.

The arable land is sown with sugar beets, flax, potatoes, vegetables, fruit-trees. Today the structure of the cultivated area in Belarus is changing in view of the developing market supply and demand for appropriate types of foodstuffs. Grain crops are developing in the first place; this concerns mainly wheat, which previously was imported by the republic from other countries.

Favorable natural conditions of Belarus allow it to produce such highly profitable commodities as milk, beef, pork, poultry meat, eggs, grain, potatoes, fiber flax, sugar beets, etc.

The basic purpose of the national agrarian policy is increasing its agricultural efficiency forming a competitive agrarian market, supporting foodstuffs manufactures profits, maintaining a steady supply to the population of high-quality food-stuffs the maximum utilization of the export potential of the agrarian sector, and also re-structuring of agriculture.

4. Match the English expressions with their Russian equivalents.

- 1) Machine-tool industry
 - 2) Electro technical industry
 - 3) Synthetic fibers
 - 4) Mineral fertilizers
 - 5) Pharmaceutical industry
 - 6) Food-processing industry
 - 7) Flax-processing industry
 - 8) Agricultural vehicles
 - 9) Wood-processing industry
 - 10) Agrarian policy
- a) Синтетическое волокно
 - b) Пищеперерабатывающая промышленность
 - c) Станкостроительная промышленность
 - d) Фармацевтическая промышленность
 - e) Деревообрабатывающая промышленность
 - f) Аграрная политика
 - g) Электротехническая промышленность
 - h) Сельскохозяйственный транспорт
 - i) Минеральные удобрения
 - j) Льнообрабатывающая промышленность

5. Answer the following questions.

- 1) Why has Belarusian economy achieved such level of development?
- 2) What are the main branches of Belarusian economy?
- 3) Are there powerful facilities for producing microelectronic devices in Belarus?
- 4) Where are high-quality nitric fertilizers produced?
- 5) On the basis of flax cultivation the republic has developed flax and flax-processing industry, hasn't it?
- 6) What agricultural vehicles are produced in our republic?
- 7) What is one of the oldest branches of the industrial complex in Belarus?
- 8) What food products are produced in our country?
- 9) What is grain sector mainly presented by?
- 10) What is the basic purpose of the national agrarian policy?

6. Complete the sentences.

- 1) The Republic of Belarus is...
- 2) Belarus has succeeded in industrial development of...
- 3) Belarus produces various multipurpose...
- 4) The machine-tool production specialized in...
- 5) Belarusian refrigerators and deep freezers are...
- 6) The leading place in the light industry belong to...
- 7) The wood-processing industry was managed to continue...
- 8) Favorable natural conditions of the Republic of Belarus allow it...
- 9) Today the structure of the cultivated area in Belarus is...
- 10) The basic purpose of the natural agrarian policy is...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Личные и притяжательные местоимения

По своему значению местоимения делятся на следующие разряды:

Вид	Формы			
	Именительный падеж		Объектный падеж	
Личные местоимения (Personal Pronouns)	I	we	me	us
	you	you	you	you
	he	they	him	them
	she		her	
	it		it	
Притяжательные местоимения (Possessive Pronouns)	<i>I форма</i>		<i>II форма</i>	
	my		mine	
	your		yours	
	his		his	
	her		hers	
	its		its	
	our		ours	
	their		theirs	

1. Complete the sentences using personal pronouns.

- 1) Who is that man? Why are you looking at...?
- 2) I'm talking to you. Please, listen to...
- 3) "Do you know that man?" – "Yes, I work with..."
- 4) I like that camera. I'm going to buy ...
- 5) These photographs are nice. Do you want to look at...?
- 6) Where are the tickets? I can't find ...
- 7) We're going out. You can come with ...
- 8) Where is she? I want to talk to...

2. Use the appropriate form of possessive pronouns in the following sentences.

- 1) I know Mr. Watson but I don't know (he) wife.
- 2) Put on (you) coat when you go out. It's very cold.
- 3) We are staying at a very big hotel. (We) room is very comfortable.
- 4) The man next door has been busy cutting the grass in (he) garden.
- 5) I'll have (I) hair cut this afternoon.

- 6) She folded the letter and replaced it in (it) envelope.
- 7) The children had had (they) tea. Kate was late for (she) as usual.
- 8) We make all (we) clothes ourselves.

3. Use the absolute form of the possessive pronoun in brackets.

- 1) His composition is much more interesting than (your) or (my).
- 2) It was through no fault of (her).
- 3) You can very well do without my help but not without (their).
- 4) This radio-set of (his) is always out of order. – But so is (your)!
- 5) (Our) was the last turn.
- 6) The pleasure was all (my).

4. Choose the correct forms of the pronouns in brackets.

- 1) Would you like to see some of (her, hers) latest sketches?
- 2) He has not read a line of (your, yours). How can he criticize (your, yours) poems?
- 3) If this book is neither (her, hers) nor (his, him), it should be (my, mine).
- 4) (Their, theirs) knowledge of the subject is not much superior to (our, ours).
- 5) I'm afraid they will take (your, yours) words against (her, hers).
- 6) All (our, ours) clothes were extremely dirty, and (my, mine) especially so.
- 7) Will you help me to sort out the things? I cannot tell which are (your, yours) and which are (my, mine).
- 8) (Their, theirs) boat was faster than (our, ours).

Возвратные местоимения

Возвратные и усилительные местоимения образуются прибавлением ударного окончания **-self** (во множественном числе **-selves**) к притяжательным местоимениям **my, our, your**; личным местоимениям в объектном падеже **him, her, it, them** и неопределённому местоимению **one**.

myself	-ся (-сь), себя, сам
yourself	-ся (-сь), себя, сам
himself	-ся (-сь), себя, сам
herself	-ся (-сь), себя, сама
itself	-ся (-сь), себя, сам (-а,-о)
themselves	-ся (-сь), себя, сами
ourselves	-ся (-сь), себя, сами
yourselves	-ся (-сь), себя, сами
oneself	-ся (-сь), себя, сам (-а,-о)

Неопределённо-личная форма **oneself** употребляется, когда конкретное лицо, совершающее действие, неизвестно.

В качестве возвратных местоимений все эти местоимения соответствуют русской частице -ся (-сь), присоединяемой к глаголам для придания им возвратного значения, а также русским возвратным местоимениям **себя, себе, собой**.

They defended **themselves** bravely

Они храбро защищались.

Let me introduce **myself**.

Разрешите представиться.

She was pleased with **herself**.

Она была довольна собой.

После следующих глаголов возвратные местоимения опускаются:

to wash	умываться
to dress	одеваться
to meet	встречаться
to shave	бриться
to behave	вести себя
to relax	расслабляться
to stand up	вставать
to get up	вставать, подниматься
to sit down	садиться
to wake up	просыпаться
to hide	прятаться
to bring/to take smth. with	приносить, брать с собой
to feel	чувствовать себя
to bathe	купаться
to concentrate	концентрировать (-ся)

Но: I dried **myself**.- Я вытерся.

I shaved, washed, dressed and had my breakfast. Я побрился, умылся, оделся и позавтракал.

I feel great after having a shower. После душа я чувствую себя прекрасно.

You should try to concentrate. Ты должен попытаться сконцентрироваться.

Однако в повелительном наклонении после указанных глаголов употребляются возвратные местоимения.

Children, behave **yourselves**!

Дети, ведите себя как следует!

Go and dress **yourself**!

Иди оденься

Взаимные местоимения

Взаимные местоимения — это двойные местоимения.

each other – друг друга, друг другу (для двоих)

one another – друг друга, один другого (для многих)

Each other относится обычно к двум лицам или предметам, а **one another**, когда число лиц или предметов больше, чем два.

Однако особенно в живой разговорной речи часто имеют место отступления от упомянутого правила, когда взаимные местоимения **each other** и **one another** употребляют без всяких различий.

They love **each other**.

Они любят друг друга.

Brothers and sisters look after **each other**.

Братья и сестры присматривают друг за другом.

The children were always quarrelling with **one another**.

Дети вечно ссорились друг с другом.

Предлог, относящийся к **each other** или **one another**, ставится перед **each** или **one**:

for each other – друг для друга (для двоих)

from each other – друг от друга (о двоих)

about one another – друг о друге (о многих)

Взаимные местоимения могут употребляться в притяжательной форме.

Mike and Barbara haven't been very happy; they get on **each other's** nerves and argue all the time.

Майк и Барбара не очень счастливы; они всё время действуют друг другу на нервы и спорят.

Относительные местоимения

Относительные местоимения – это вопросительные местоимения (**what, who, whom, which, whose**), только использованные в сложном повествовательном предложении для соединения главного предложения с придаточным. Поэтому эти местоимения называются также соединительными.

В то же время внутри придаточного предложения эти местоимения выполняют самостоятельную синтаксическую функцию (подлежащего, дополнения, определения).

The gentleman, **who** is from Belfast, speaks Irish. Тот джентльмен, который родом из Белфаста, говорит по-ирландски (*подлежащее*).
He always says **what** he thinks. Он всегда говорит то, что думает (*дополнение*).
This is the doll **which** I bought for my daughter. Это кукла, которую я купила для своей дочери (*дополнение*).

Вместо относительного местоимения (*what, who, whom, which, whose*) в определительном придаточном предложении может употребляться относительное местоимение **that** (который, которые) по отношению к одушевлённым и неодушевлённым предметам.

This is the gentleman **whom** you saw this morning. Это тот джентльмен, которого вы видели сегодня утром.
This is the gentleman **that** you saw this morning.
This is the table **which** we bought last week. Это стол, который мы купили на прошлой неделе.
This is the table **that** we bought last week.

Относительное местоимение **whose** употребляется по отношению к одушевлённым предметам непосредственно перед именем существительным, к которому оно относится.

Do you happen to know the young man **whose** name is Jim Peterson?
Вы случайно не знаете молодого человека, имя которого Джим Питерсон?

Если относительные местоимения *who, which, that* вводят определительные придаточные предложения, то они могут опускаться, в особенности в не-официальной речи, кроме тех случаев, когда местоимение выполняет функцию подлежащего в придаточном предложении.

I saw some people I knew personally. Я увидел людей, которых знал лично.
The boy, who has broken the window, is my son. Мальчик, который разбил это окно, мой сын.

Когда опускается относительное местоимение, имеющее при себе предлог, этот предлог ставится после глагола, а при наличии дополнения – после дополнения.

That's the motel **in which** we stayed. Это мотель, в котором мы остановились.
That's the motel we stayed in.
Mr. Jones, the broker **about whom** I told you this morning, has come. Пришел м-р Джоунз, брокер, о котором я говорил вам сегодня утром.
Mr. Jones, the broker I told you **about** this morning, has come.

Относительное местоимение **which** может вводить определительное придаточное предложение, относящееся не к отдельному слову, а ко всему главному предложению, которое всегда отделяется запятой. В этом случае оно соответствует русскому местоимению **что**.

He informed me about it, **which** helped me very much. Он сообщил мне об этом, **что** очень мне помогло.

Exercises

1. Fill in the blanks with the proper pronouns.

- 1) When my Granny was making a pudding she burnt ... on the oven.
- 2) All our friends enjoyed ... at his birthday party.
- 3) It is convenient to have an automatic iron. It turns ... on and off.
- 4) Polly and Nancy, help ... to sweets and juice.
- 5) They haven't decided yet where they'd meet...
- 6) We usually paint the house....
- 7) She got up, washed ..., brushed ..., dressed ... and left the house without disturbing anyone.
- 8) Relax ... when you dance.
- 9) Who went with her? – Nobody. She went by...
- 10) He feels ... not well today.

2. Insert the proper relative pronouns.

- 1) Do you know the man ... wrote this letter?
- 2) The magazine ... you lent me is very interesting.
- 3) The street ... leads to the station is very wide.
- 4) The doctor ... she visited told her to stay in bed.
- 5) The man ... you want to see has just left.
- 6) There is the student ... book you found.
- 7) The girl ... you see at the door is my sister.
- 8) A friend of mine ... was present at the meeting, told me all about it.
- 9) Is the man with ... you spoke a writer?
- 10) These are some of the finest pictures ... I have ever seen.
- 11) He will be glad of any help ... you can give him.
- 12) This is the only example ... I can give you.
- 13) Yesterday I met my brother ... showed me a letter ... he had received from our parents.
- 14) My youngest sister ... you met at my house last week, has just got married.

3. Translate into English.

- 1) Книга, которую вы мне дали вчера, очень интересная.
- 2) Олег – единственный студент, который написал этот диктант с ошибками.
- 3) Девушка, о которой он говорил вам, – сестра моего приятеля. Он отказался помочь своему приятелю, что меня очень удивило. Человек, которого мы встретили в коридоре, директор нашего института.
- 4) Это студент, сочинение которого я вам показывал.
- 5) Студент, которому я одолжил свой словарь, принесёт его завтра утром.
- 6) Студент, словарём которого я пользуюсь, просил меня вернуть его ему сегодня вечером.
- 7) Это самая интересная книга, которую я когда-либо читал по этому вопросу.
- 8) Мы прошли мимо комнаты, дверь которой была открыта.
- 9) Он помог мне нести мой чемодан, что было очень любезно с его стороны.
- 10) В лесу было уже много деревьев, листья которых были совсем жёлтые.

1.3.3 Экономика страны изучаемого языка

Экономика Великобритании

Study the words and word-combinations.

account for	составлять
cause <i>v</i>	быть причиной, вызывать
coal <i>n</i>	уголь
competitive <i>adj</i>	конкурентный
demand <i>n</i>	спрос
deposit <i>n</i>	запас, вклад
experience <i>v</i>	осуществлять
extensive <i>a</i>	экстенсивный
extraction <i>n</i>	добыча
gross national product	валовый национальный продукт
interaction <i>n</i>	взаимодействие
iron <i>n</i>	железо
mainly <i>adv</i>	главным образом
manufacture <i>v</i>	производить
merchant <i>n, adj</i>	продавец
mill <i>n</i>	фабрика, завод
oil <i>n</i>	нефть
petroleum <i>n</i>	нефть
prevail <i>v</i>	преобладать
purchase <i>v</i>	покупать
self-sufficient <i>adj</i>	самостоятельный
supply <i>n</i>	предложение
tin <i>n</i>	олово
wheat <i>n</i>	пшеница
Commonwealth <i>n</i>	содружество

1. Scan through the text [8].

Economy of the United Kingdom

A nation's economy is a term for the system that creates wealth through the production and sale of goods and services. England was the first country in the world to experience industrialization. The industrial revolution started in the textile mills of Lancashire in the late 18th century.

Britain's economy power rests on its industries and natural resources. These include the extraction of oil and gas from the North sea, coal mining, agriculture, textiles, fishing, electronics, tourism, publishing, chemicals and Financial service.

As part of the European Union Britain enjoys extensive trading relations with its neighbours across the channel as well as with many countries around the world.

The United Kingdom has an economy based mainly on private enterprises. Since 1980 all of the largest public industries have been privatized. They are no longer controlled by government. Examples are coal, steel, shipbuilding, civil aviation, electricity, gas and water supplies.

The best indicator of an economy's health is its annual total output of goods and services, which is called the gross national product or, simply, GNP.

Agriculture accounts for about 3% of the gross national product and employs 2% of the population. Since Roman times the cultivation of wheat has been the main agricultural activity. Fruit growing in the south and sheep rearing in the north are traditional sources of employment.

Britain has rich mineral deposits: coal, iron and tin. Oil production has allowed Britain to become self-sufficient in petroleum and accounts for over 5% of Britain's annual GNP.

Manufacturing industries now account for one fifth of the GNP and employ less than one-third of the work force. Major manufacturing products include metal goods, ships, motor vehicles, petrochemicals, and other chemicals.

Export of goods and services accounts for as much as one-third of the GNP, and the British merchant navy remains one of the largest in the world. The European Union which the United Kingdom joined in 1973, accounts for three-fifths of the country's trade. Exports to the countries of the Commonwealth represent approximately one-tenth of the United Kingdom's total exports and ordinarily exceed imports.

2. Match English and Russian equivalents.

- | | |
|------------------------------------|-----------------------------------|
| 1) nation's economy | a) осуществить индустриализацию |
| 2) to create wealth | b) природные ископаемые |
| 3) to experience industrialization | c) добыча нефти |
| 4) sale of goods | d) торговые отношения |
| 5) natural resources | e) народное хозяйство |
| 6) extraction of oil | f) частное предприятие |
| 7) trading relations | g) валовой национальный продукт |
| 8) private enterprise | h) составлять |
| 9) gross national product | i) создавать благосостояние |
| 10) to account for | j) продажа товаров |
| 11) annual total output | k) общий годовой выпуск продукции |

3. Choose the right word or word-combination.

- 1) National economy creates wealth through the production and....
 - a) sales of goods and services
 - b) annual total output
 - c) traditional sources of employment
- 2) The United Kingdom has an economy based mainly on
 - a) private enterprises
 - b) state companies
 - c) public organisations
- 3) The test indicator of an economy's health is....
 - a) oil production
 - b) the gross national product
 - c) export of goods
- 4) Oil production ... over 5% of Britain's annual GNP.
 - a) exceeds
 - b) accounts for
 - c) includes

4. Insert the necessary prepositions: *on, by, of, for, in, to.*

- 1) The UK economy is based ... private enterprises.
- 2) These companies are no longer controlled ... the government.
- 3) The best indicator ... an economy's health is GNP.
- 4) Oil production accounts ... over 5% of annual GNP.
- 5) Fruit growing ... the south and sheep rearing ... the north are traditional sources of employment.
- 6) Exports ... the countries of the Commonwealth ordinarily exceed imports.

5. Mark the sentences that are true.

- 1) Nation's economy is a system that creates wealth through production and sale of goods and services.
- 2) England was the third country in the world to experience industrialization.
- 3) The best indicator of an economy's health is its annual total output of goods and services.
- 4) Manufacturing industries in the U. K. account for one half of the GNP.
- 5) The British merchant navy remains one of the largest in the world.
- 6) Exports in the U. K. represent one-tenth of total exports and ordinarily exceed imports.

6. Answer the questions to the text.

- 1) What is a nation's economy?
- 2) When did the industrial revolution start in the U. K.?
- 3) What is the GNP?
- 4) How much do manufacturing industries account for?

7. Read and translate the dialogue.

This is the dialogue between Anna Smirnova, a Russian teacher of English, and Bernard Law, a London University lecturer. Anna is leaving London for Edinburgh next Saturday morning.

Anna: Bernard, could you do me a favour?

Bernard: Year, sure. I'll be glad to if I can.

A.: Next Saturday morning I'm going to Edinburgh by car. What cities would you advise me to see on my way there?

B.: Well, it's going to be a long journey. When are you expected in Edinburgh?

A.: Next Tuesday afternoon.

B.: Then you should try to see Northern England with Manchester, Leeds and Bradford and Midlands with Birmingham, Coventry and Sheffield. They are the most northwest industrial cities.

A.: What are they famous for?

B.: Well, the wool industry is centred in Bradford and Leeds. Other industries of these cities include the making of locomotives, agricultural implements, heavy iron and steel goods of all kinds, chemicals, glass, leather goods, artificial silk and pottery.

A.: And what about Manchester?

B.: You see, it's the centre of cotton industry with a population of nearly one million. The University of Manchester, founded in 1880, is famous for its modern studies.

A.: Ah... that's worth knowing. And I've heard that the district of Birmingham is known as the Black Country. Is it really so heavily industrialized?

B.: Oh, sure. It is a land of factories and mines and it owes its importance to iron industry. Iron goes to the steel, heavy machinery and shipbuilding industries of Newcastle and other cities.

A.: I wonder how they transport all these goods to other cities and countries. As far as I know Birmingham doesn't have outlet on the sea-coast and doesn't stand on any great river.

B.: You're right. The nearest port is Liverpool – the main port of western England. It is first in Great Britain in export and comes second after London in imports. But most of the goods are transported to London and then distributed to different parts of the world.

A.: Bernard, you've mentioned Coventry as one of the industrial cities of Midland and I'd love to do the sights of this town to tell my friends about this Volgograd's twin city.

B.: I have never heard about it. How interesting! What do they have in common?

A.: Don't you know? Both Volgograd and Coventry were badly destroyed during World War II. Nowadays these cities exchange delegations and their contribution to Russian-British cooperation is appreciable.

B.: Then you should try to visit this city. I suggest you should spend at least a few hours in Coventry and see the Cathedral.

A.: I certainly will. Oh, I'm afraid I've taken up too much of your time. Thank you very much. I really appreciate your help.

B.: My pleasure. Enjoy your stay in Britain.

8. Match English world with their Russian equivalents:

- | | |
|----------------------------|------------------------------------|
| 1) railway carriages | a) автомобили |
| 2) motor cars | b) горно-добывающая промышленность |
| 3) agricultural implements | c) сельскохозяйственные орудия |
| 4) cutlery | d) железнодорожные вагоны |
| 5) shipbuilding | e) изделия из кожи |
| 6) leather goods | f) изделия из стекла |
| 7) artificial silk | g) судостроение |
| 8) glass goods | h) ножевые изделия |
| 9) mining | i) искусственный шелк |
| 10) pottery | j) гончарные изделия |

9. Make up sentences using the table.

- | | | |
|----------------------------|-----------------------|-------------------|
| 1) Shipbuilding | | |
| 2) Motor cars, bicycles | | Sheffield |
| 3) Agricultural implements | | Liverpool |
| 4) Cutlery, special steel | | Newcastle |
| 5) Locomotives | to be developed in | Leeds |
| 6) Chemicals | | Birmingham |
| 7) Glass, leather goods | | Manchester |
| 8) Wool industry | | Coventry |
| 9) Cotton industry | to be manufactured in | Bradford |
| 10) Artificial silk | | Glasgow |
| 11) Pottery | | London |
| 12) Aircraft construction | | The Black Country |

10. Answer the questions.

- 1) What are the biggest industrial centres of the U. K.?
- 2) What are chief industries of the country?
- 3) What articles are manufactured in the Black Country?
- 4) Name the greatest ports and shipbuilding centres of Britain.
- 5) What cities are British textile centres?
- 6) What English city is the twin town of Volgograd?
- 7) What is Liverpool famous for?
- 8) What are the main English ports?

11. Learn the dialogue by heart and act it out.

12. Role play involving the whole group.

Imagine that some of you are British students from London, Liverpool, Manchester, Birmingham, Sheffield, Leeds and the other are students from Volgograd. Discuss the industrial potential of the cities you come from.

Экономика США (часть 1)

Study the words and word-combinations.

amount to <i>v</i>	составлял, (сумму); равняться
antitrust law	антитрестовский закон
assembly line	сборочный конвейер
beef cattle	крупный рогатый скот
depression <i>n</i>	снижение, падение, депрессия
free enterprise	свободное предпринимательство
gasoline <i>n</i>	бензин
government regulations	государственные нормы
hay <i>n</i>	сено
hog <i>n</i>	свинья
raining <i>n</i>	разработка месторождений полезных ископаемых
moderate <i>adj</i>	умеренный
operate <i>v</i>	управлять
phosphate <i>n</i>	фосфат
primary <i>adj</i>	первичный

rank <i>v</i>	занимать какое-л место
recession <i>n</i>	спад, снижение
refinery <i>n</i>	очистительный завод
slump <i>n</i>	спад, падение
soybean <i>n</i>	соя
tertiary <i>adj</i>	третичный
total <i>n</i>	сумма
turn out <i>v</i>	производить
unsafe merchandise	ненадежный товар

1. Answer these questions with a partner before you read the text below.

- 1) Where is the United States situated?
- 2) How does the United States rank among the countries of the world in population and area?
- 3) What system is the American economy based on?
- 4) What is a free enterprise system?
- 5) What sectors is the US economy divided into?
- 6) What is the ruling political party in the USA nowadays?
- 7) Who is the president of the USA at present?

2. Scan through the text [9, с. 60].

The American Economy (Part I)

The United States ranks first in the world in the total value of its economic production. The nation's gross domestic product (GDP) amounts to over \$ 7 trillion. This total is more than 1 1/2 times the GDP of Japan, which ranks second.

The United States economy is based largely on a free enterprise system. In such a system, individuals and companies are free to make their own economic decisions. Individuals and companies own the raw materials, equipment, factories, and other items necessary for production, and they decide how best to use them in order to earn a profit.

Even though the U.S. economy is based on free enterprise, the government has placed regulations on economic practices through the years. It has passed antitrust laws, which are designed to keep one company or a few firms from controlling entire industries. Such control, called a monopoly, does away with competition and enables controlling companies to charge high prices and reduce the quality of goods. Government regulations help protect consumers from unsafe merchandise. They also help protect workers from unsafe working conditions

and unreasonably low wages. The government has also enacted regulations designed to reduce environmental pollution. In spite of involvement by the government, the United States still has one of the least regulated economies in the world.

In spite of its overall strength, the United States economy has faced problems from time to time. The problems include recessions (mild business slumps), depressions (severe business slumps), and inflation (rising prices).

The US economy consists of three main sectors – the primary, secondary, and tertiary.

Primary economic activities are those directly extracting goods from the natural environment, including agriculture, forestry, fishing, and mining. The primary sector usually contributes about 3 percent of annual GDP.

Agriculture accounts for 2 percent of the US gross domestic product and employs 3 percent of the nation's workers. Yet, the United States is a world leader in agriculture production. The country's farms turn out as much food as the nation needs, with enough left over to export food to other countries. About a third of the world's food exports come from US farms.

Beef cattle rank as the most valuable product of American farms. Other leading farm products, in order of value, include milk, soybeans, chickens and eggs, hop, wheat, and cotton. United States farms also produce large amounts of hay, tobacco, turkeys, oranges, potatoes, tomatoes, and apples.

A variety of natural resources provide the raw materials that support the economy of the United States. In addition to a moderate climate, the most valuable resources are minerals, soils, water, forests, and fish.

The United States has large deposits of coal, iron ore, natural gas and petroleum, which are vital to the country's industrial strength. Its many other important minerals include copper (gold, phosphates, silver, and zinc). The United States ranks among the leading countries in the value of its mineral production. The United States ranks third, after Russia and Saudi Arabia, in the production of petroleum. It is second to Russia in natural gas production and to China in coal production. To meet its needs, however, the United States must import additional amounts of iron ore, petroleum, and other minerals.

Although mining accounts for a small share of the total U.S. economic output, it has been a key to the growth of other parts of the economy. Coal and iron ore, for example, are needed to make steel. Steel, in turn, is used to make automobiles, buildings, bridges, and many other goods. Coal is also a fuel for electric power plants. Refineries turn petroleum into gasoline; fuel oil for heating and industrial power; and petro-chemicals used in plastics, paint, drugs, fertilizers, and synthetic fabrics.

The farms, factories, households, and motor vehicles of the United States consume vast amounts of energy annually. Various sources are used to generate the energy. Petroleum provides about 40 percent. It is the source of most of the energy used to power motor vehicles, and it heats millions of houses

and factories. Natural gas generates about 25 percent of the energy used. Many industries use gas for heat and power and millions of households' burn it for heat and cooking. Coal is the source of about 25 percent of all the energy. Its major uses are in the production of electricity and steel. The electricity lights buildings and powers factory and farm machinery. Hydroelectric and nuclear power plants each generate about 5 percent of America's energy.

Secondary economic activities involve processing or combining materials into new products, and include manufacturing and construction. They account for 22 percent of the gross domestic product and employ 20 percent of the workers. The leading categories of U.S. products are, in order of value, chemicals, transportation equipment, food products, non-electrical machinery, electrical machinery and equipment, printed materials, scientific and medical instruments, fabricated metal products, paper products, rubber and plastic products, and primary metals.

Through the years, Americans have developed manufacturing processes that have greatly increased productivity. During the early 1900's, U S automobile firms introduced the moving assembly line and identical interchangeable parts for cars. This led to mass production, in which large numbers of goods could be produced in less lime and at a lower cost than ever before. Beginning in the mid-1900s, U.S. industries turned increasingly to automation – the use of machines that operate with little human help. American inventors and engineers developed computers to bring automation to an even higher level. Today computers operate machines, handle accounting, and perform many other important functions in industries.

Construction accounts for 4 percent of the US GDP and provides jobs for 4 percent of the work force. This industry employs such workers as architects, engineers, contractors, bricklayers, carpenters, electricians, plumbers, roofers, ironworkers, and plasterers.

3. Find word from the list below for a person.

Roofer, contractor, engineer, plumber, ironworker, bricklayer, plasterer, electrician, carpenter, architect

- 1) qualified to design buildings and to superintend their erection.
- 2) trained or skilled in laying bricks.
- 3) skilled in woodwork, cap in buildings, ships, etc.
- 4) that contracts to supply materials or labour, cap for building.
- 5) whose occupation is the installation, maintenance, and repair of electrical devices.
- 6) trained in any branch of the profession of engineering.
- 7) who makes articles of iron.
- 8) who covers walls and ceilings inside buildings with a smooth paste made of sand, lime, and water.

- 9) who installs and repairs pipes, fixtures, etc., for water, drainage, and gas.
- 10) who builds a structure that covers or forms the top of a building.

4. Match the words listed below with the dictionary definitions that follow.

Manufacturing, depression, resource, slump, environment, agriculture, inflation, profit, merchandise, production, industry, value, competition, monopoly, service, wage, productivity, consumer, mining, cost, commodity, enterprise, output, law, accounting, recession, goods

- 1) The skill or practice of maintaining and auditing accounts and preparing reports on the assets, liabilities, etc., of a business.
- 2) The science or occupation of cultivating land and rearing crops and livestock, farming; husbandry.
- 3) An exchangeable unit of economic wealth, esp. a primary product or raw material.
- 4) Rivalry between suppliers providing goods or services for a market.
- 5) A person who purchases goods and services for his own personal needs.
- 6) The price paid or required for acquiring, producing, or maintaining something, usually measured in money, lime, or energy; expense or expenditure; outlay.
- 7) An economic condition characterized by substantial and protracted unemployment, low output and investment, etc., slump.
- 8) A business unit, a company or firm.
- 9) External conditions or surroundings, esp. those in which people live or work.
- 10) Things that are made to be sold.
- 11) The sector of an economy that is concerned with manufacture.
- 12) A progressive increase in the general level of prices.
- 13) A system of rules that a society or government develops in order to deal with business agreements, social relationships, and crime.
- 14) The production of goods, esp. by industrial processes.
- 15) Commercial goods; commodities.
- 16) The act, process, or industry of extracting coal, ores, etc., from the earth.
- 17) Exclusive control of the market supply of a product or service; an enterprise exercising this control.
- 18) The act of production or manufacture.
- 19) The process of manufacturing or growing something in large quantities, or the amount of goods manufactured or grown.
- 20) The output of an industrial concern in relation to the materials, labor, etc., it employs.
- 21) An amount of money that you gain when you are paid more for something than it costs you.

- 22) A temporary depression in economic activity or prosperity.
- 23) A source of economic wealth, esp. of a country (mineral, land, labor, etc.) or business enterprise (capital, equipment, personnel, etc.).
- 24) A job that an organization or business can do for you.
- 25) A time when there is a lot of unemployment and poverty.
- 26) The amount that can be obtained for something by exchanging it for money or goods.
- 27) Payment in return for work or services, esp. that made to workmen on a daily, hourly, weekly, or piece-work basis.

5. Complete the following sentences with the appropriate terms from the list below.

free enterprise system, antitrust laws, construction, wages, economic, production, merchandise, work force, economic, output, productivity, minerals

- 1) The United States ranks first in the world in the total value of its...
- 2) The United States economy is based largely on a...
- 3) Even though the US economy is based on free enterprise, the US government has passed...
- 4) Government regulations help protect consumers from unsafe...
- 5) Government regulations help protect workers from unsafe working conditions and unreasonably low...
- 6) To meet its needs the United States must import additional amounts of iron ore, petroleum, and other...
- 7) Mining accounts for a small share of the total U.S....
- 8) Secondary economic activities include manufacturing and...
- 9) Americans have developed manufacturing processes that have greatly increased...
- 10) Construction accounts for 4 percent of the US GDP and provides jobs for 4 percent of the...

6. Do you think the following statements are true or false? Discuss your answers in pairs.

- 1) The United States ranks second in the world in the total value of its economic production.
- 2) The US economy is mainly based on a government controlled system.
- 3) In a free enterprise system individuals and companies are free to make their own economic decisions.
- 4) Antitrust laws are designed to keep one company or a few firms from controlling entire industries.

- 5) The United States has one of the most regulated economies in the world.
- 6) The United States has never faced problems in its economy.
- 7) The United States is a world leader in agriculture production.
- 8) Agriculture accounts for most of the U.S. gross domestic product.
- 9) The United States ranks first in the world in the value of its mineral production.
- 10) Mining has been a key to the growth of other parts of the economy.

7. Select the correct answer.

- 1) The US government has enacted regulations designed to...
 - a) protect workers from unsafe working conditions and unreasonably low wages
 - b) protect consumers from unsafe merchandise
 - c) reduce environmental pollution
 - d) to fulfill all of the above functions

- 2) Which of the following best describes the way resources are allocated in the US economy?
 - a) by tradition
 - b) by markets
 - c) by command
 - d) by government

- 3) Which of the following are considered scarce in the US economy?
 - a) hamburgers
 - b) automobiles
 - c) petroleum products
 - d) all of the above

- 4) Monopolies are allowed...
 - a) to control entire industries
 - b) to charge high prices
 - c) reduce the quality of goods
 - d) none of the above actions

- 5) Secondary economic activities involve...
 - a) manufacturing
 - b) agriculture
 - c) forestry
 - d) mining

- 6) The leading categories of U.S. products are, in order of value
- a) chemicals, food products, non-electrical machinery
 - b) transportation equipment, food products, non-electrical machinery
 - c) chemicals, transportation equipment, food products
 - d) chemicals, transportation equipment, electrical machinery
- 7) The US government has passed antitrust laws, which...
- a) do not allow to reduce the quality of goods
 - b) allow one company or a few firms to control entire industries
 - c) do not protect consumers from unsafe merchandise
 - d) enable controlling companies to charge high prices
- 8) The source of most of the energy used to power motor vehicles is...
- a) natural gas
 - b) petroleum
 - c) coal
 - d) electricity
- 9) Productivity has greatly increased due to...
- a) new manufacturing processes
 - b) new information technologies
 - c) computerization of manufacturing
 - d) all of the above factors
- 10) Secondary economic activities involve...
- a) the output of goods
 - b) the output of services
 - c) extracting goods from the natural environment
 - d) all of the above activities

Экономика США (часть 2)

Study the words and word-combinations.

Board of Trade	министерство торговли (в Англии); торговая палата (в США)
bond <i>n</i>	облигация
circulate <i>v</i>	распространять(-ся)
circulation <i>n</i>	тираж
comic strips	комиксы
commodity <i>n</i>	товар
compete <i>v</i>	конкурировать
compound <i>n</i>	соединение
corn <i>n</i>	зерно
dealership <i>n</i>	представительство; агентство (фирмы)
disabled <i>adj</i>	нетрудоспособный
exceed <i>v</i>	превысить
freight carrier	грузовое судно (самолет)
freight traffic	грузовые перевозки
grain <i>n</i>	зерно; хлебные злаки
grant <i>n</i>	субсидия
grocery store	бакалейно-гастрономический магазин
hire <i>v</i>	нанимать
liability <i>n</i>	обязательство; ответственность
loan <i>n</i>	ссуда
lubricant <i>n</i>	смазочный материал
machinery <i>n</i>	оборудование
manufactured articles	промышленные изделия
mineral fuels	минеральные топлива
motor vehicle	автомашина
needy <i>adj</i>	нуждающийся
newsprint <i>n</i>	газетная бумага
paper clip	скрепка для бумаг
range from <i>v</i>	располагаться
rank <i>v</i>	занимать какое-л. место
rather than	а не, скорее чем
repair shop	ремонтная мастерская
retired <i>adj</i>	ушедший на пенсию
securities <i>n, pl</i>	ценные бумаги
security exchange	биржа ценных бумаг
sewerage <i>n</i>	канализация
stock <i>n</i>	акция, акционерный капитал
tertiary <i>adj</i>	третичный

1. Answer these questions with a partner before you read the text below.

- 1) What do tertiary economic activities involve?
- 2) Who finances much of the economic activity in the United States?
- 3) What are the most important types of financial institutions?
- 4) What are the main US imports?
- 5) What does the country export?
- 6) What are the major US trading partners?
- 7) How does government influence the economy?
- 8) What are the main US newspapers?

2. Read and translate the text [10].

The American Economy (Part II)

Tertiary economic activities involve the output of services rather than goods. Examples of tertiary activities include wholesale and retail trade, banking, government, and transportation.

Service industries account for 75 percent of the US gross domestic product and employ 76 percent of the country's workers. This industry group includes a wide variety of businesses that provide services rather than producing goods.

Community, social, and personal services rank first among U.S. service industries in terms of the gross domestic product. This industry includes such establishments as doctors' offices and private hospitals, hotels, law firms, computer programming and data processing companies, restaurants, repair shops, private research laboratories, and engineering companies.

Finance, insurance, and real estate rank next among U.S. service industries. Banks finance much of the economic activity in the United States by making loans to both individuals and businesses. American banks loan billions of dollars annually. Most of the loans to individuals are for the purchase of houses, automobiles, or other major items. Bank loans to businesses provide an important source of money for capital expansion – the construction of new factories and the purchase of new equipment. As a business expands, it hires more workers. These workers, in turn, produce more goods and services. In this way, the nation's level of employment and its economic output both increase.

Other important types of financial institutions include commodity and security exchanges. Commodities are basic goods, such as grains and precious metals. Securities are certificates of investment, such as stocks and bonds. The prices of commodities and securities are determined by the buying and selling that takes place at exchanges. The New York Stock Exchange is the nation's largest security exchange. The Chicago Board of Trade is the world's largest commodity exchange.

The United States has the world's largest private insurance industry. The country has about 2,000 life and health insurance companies and about 3,500 property and liability companies. Real estate is important to the economy because of the large sums of money involved in the buying and selling of property.

Wholesale and Retail Trade play major roles in the American economy. Wholesale trade, which includes foreign trade, takes place when a buyer purchases goods directly from a producer. The goods may then be sold to other businesses for resale to consumers. Retail trade involves selling products to the final consumer. Grocery stores, department stores, and automobile dealerships are examples of retail trade establishments.

Foreign trade provides markets for surplus agricultural goods and many raw materials and manufactured goods produced in the United States. The nation imports goods that it lacks entirely or that producers do not supply in sufficient quantities. It also imports goods produced by foreign companies that compete with U.S. firms. During much of the country's history, the value of U.S. exports has exceeded, or been about the same as, the value of its imports. But since the mid-1960's, the value of imports has usually been much higher than the value of exports.

Important U.S. exports include, (1) machinery and transportation equipment, such as aircraft, computers, electric power equipment, industrial machinery, and motor vehicles and parts; (2) manufactured articles, especially scientific measuring equipment; (3) chemical elements and compounds, including plastic materials; (4) basic manufactures, such as metals and paper; and (5) agricultural products, especially corn and wheat.

The leading U.S. imports are 1) machinery and transport equipment, such as automobiles and parts, engines, office machines, and telecommunications equipment; 2) manufactured articles, such as clothing, shoes, and toys; 3) mineral fuels and lubricants, especially petroleum; 4) basic manufactures, such as iron, steel, and other metals, and paper and newsprint; and 5) chemical products, such as chemical compounds and medicines.

Canada and Japan are the country's chief trading partners. Other major U.S. trading partners include Germany, Mexico, South Korea, Taiwan, and the United Kingdom.

Government services play a major role in the economy. Federal, state, and local governments employ 17 percent of U.S. workers. Many government employees are directly involved in making public policies. Others – including police officers, postal workers, teachers, and trash collectors – provide public services.

Federal, state, and local governments buy a fifth of all the goods and services produced in the nation. These purchases range from paper clips to office buildings. The federal government is the nation's largest single buyer of goods and services. Its agencies, including the military, buy billions of dollars worth of equipment from private companies. In addition, federal grants finance much of the nation's research activity. State governments spend most of their income on

education, health care and hospitals, highways, and public welfare. Local governments spend over a third of their income on education, and less for police and fire protection, hospitals, streets, sanitation and sewerage, and parks.

In addition to its roles as an employer and purchaser of goods and services, government influences the economy by providing income to certain groups of people. For example, the federal government makes social security payments to retired and disabled persons. Federal, state, and local governments provide welfare assistance to the needy. Such government programs are the only source of income for some Americans.

Transportation and communication are also important to the economy. Railroads rank as the leading freight carriers, handling more than 35 percent of the freight. Trucks carry nearly 25 percent of the freight. About 15 percent of the freight traffic travels on waterways. Airlines handle less than 1 percent of the freight traffic.

Private corporations operate the publishing and broadcasting industries in the United States. Publishers in the United States issue about 8,600 daily, weekly and semiweekly newspapers, which have a total circulation of more than 60 million copies. The newspapers provide information on local, national, and international events. Many also include such special features as opinion columns, articles on health and fashion, and comic strips and crossword puzzles. Most newspapers serve a local region. But *The Wall Street Journal*, *USA Today*, *The New York Times*, and *The Christian Science Monitor* circulate to most of the country. *The Wall Street Journal*, which specializes in business news, has the largest circulation among U.S. papers.

3. Match the words listed below with the dictionary definitions that follow.

Commodity, producer, capital, investment, property, dealer, insurance, welfare, stock, securities, finance, grant, liabilities, income, bond, exchange, partner, loan

- 1) A certificate of debt issued in order to raise funds. It carries a fixed rate of interest and is repayable with or without security at a specified future date.
- 2) Material wealth owned by an individual or business enterprise.
- 3) Something that is sold for money.
- 4) A person or firm engaged in commercial purchase and sale; trader.
- 5) A place where securities or commodities are sold, bought, or traded, esp. by brokers or merchants.
- 6) The system of money, credit, etc., esp. with respect to government revenues and expenditures.
- 7) A sum of money provided by a government or public fund to finance educational study, overseas aid, etc.

- 8) The amount of monetary or other returns, either earned or unearned, accruing over a given period of time.
- 9) A means of protecting or safeguarding against risk or injury.
- 10) The activity of buying shares or of putting money into a bank account in order to obtain profit.
- 11) The money that a company owes.
- 12) Property lent, esp. money lent at interest for a period of time.
- 13) An ally or companion; a member of a partnership.
- 14) A person or business enterprise that generates goods or services for sale.
- 15) Something that belongs to someone.
- 16) Stocks, shares, bonds, or other certificates bought as an investment.
- 17) The capital raised by a company through the issue and subscription of shares entitling their holders to dividends, partial ownership, and usually voting rights.
- 18) Health, happiness, prosperity, and well-being in general.

4. Find antonyms among the following words and group them into six groups.

Borrow, employee, export, loan, consumer, employer, hire, producer, discharge, expand, import, reduce.

5. Review the following terms and give your definitions for them.

- 1) Commodity exchanges – centers in commodity markets where, except for auction sales, all dealings are either in actuals or in futures.
- 2) Real estate – property in the form of buildings and land.
- 3) Retail trade – the sale of goods to consumers, to the general public, especially in shops, markets and by direct-mail trading.
- 4) Social security – any government scheme for paying allowances such as sickness, maternity and unemployment benefits and retirement pensions, especially if paid entirely out of taxation.
- 5) Stock exchange – an organized market where securities are bought and sold under fixed rules.
- 6) Tertiary production – the performing of services such as banking, insurance, transport and trade (commercial services), and the work done by the professions and service industries and trades.
- 7) Wholesale trade – the sale of goods in large quantities, especially to retailers or jobbers, not to consumers.

6. Do you think the following statements are true or false? Discuss your answers in pairs.

- 1) Tertiary economic activities involve the output of goods.
- 2) Finance, insurance, and real estate rank first among U.S. service industries.
- 3) Banks finance much of the economic activity in the United States by making loans to both individuals and businesses.
- 4) As a business expands, it hires less workers.
- 5) The prices of commodities and securities are determined by the buying and selling that takes place at exchanges.
- 6) The Chicago Board of Trade is the world's largest commodity exchange.
- 7) Retail trade takes place when a buyer purchases goods directly from a producer.
- 8) Wholesale trade involves selling products to the final consumer.
- 9) The nation imports goods that it lacks entirely or that producers do not supply in sufficient quantities.
- 10) Canada and Mexico are the country's chief trading partners.

7. Select the correct answer.

- 1) Tertiary economic activities involve...
 - a) the output of goods
 - b) the output of services
 - c) extracting goods from the natural environment
 - d) all of the above activities
- 2) In terms of the gross domestic product U.S. service industries account for...
 - a) 75 percent
 - b) 50 percent
 - c) 25 percent
 - d) 15 percent
- 3) Which of the following groupings contains a word which does not belong?
 - a) finance, insurance, and real estate
 - b) wholesale and retail trade, banking, government, and transportation
 - c) community, social, and personal services
 - d) macroeconomics, microeconomics, mixed economies
- 4) Commodities are...
 - a) basic goods, such as grains and precious metals
 - b) certificates of investment
 - c) stocks and bonds
 - d) the prices of goods

- 5) Tertiary economic activities include...
- wholesale
 - retail trade
 - banking
 - all of the above activities
- 6) The world's largest commodity exchange is...
- the New York Stock Exchange
 - the Chicago Stock Exchange
 - the Chicago Board of Trade
 - the New York Board of Trade
- 7) Retail trade includes...
- buying goods directly from a producer
 - selling products to the final consumer
 - buying and storing goods in large quantities
 - selling goods in large quantities
- 8) The USA imports goods...
- that it lacks entirely
 - that producers do not supply in sufficient quantities
 - produced by foreign companies that compete with U.S. firms
 - all of the above
- 9) The country's chief trading partners are...
- Canada and Germany
 - Canada and Japan
 - Japan and the United Kingdom
 - the United Kingdom and Mexico
- 10) The nation's largest buyers of goods and services are...
- individual consumers
 - private companies
 - federal, state, and local governments
 - foreign companies

8. Answer these questions.

- What do tertiary economic activities involve?
- What are the examples of tertiary economic activities?
- What part of the gross domestic product do service industries account for?
- What businesses does this industry group include?

- 5) What services rank first among U.S. service industries in terms of the gross domestic product?
- 6) Who finances much of the economic activity in the United States?
- 7) What is the purpose of most of the loans to individuals?
- 8) What are the most important types of financial institutions?
- 9) What are the prices of commodities and securities determined by?
- 10) Why is real estate important to the economy of the United States?
- 11) What is the difference between wholesale and retail trade?
- 12) What is the role of foreign trade?
- 13) What are the main US imports?
- 14) What does the country export?
- 15) What are the major U.S. trading partners?
- 16) What role do Government Services play in the economy?
- 17) What do state governments spend most of their income on?
- 18) How does government influence the economy?
- 19) What is the most important means of transportation in the economy of the United States?
- 20) What are the main US newspapers?

9. Which ten words for 'money' can you use in place of the words in brackets?

*banknotes, currency, capital, budget, cash, subsidy,
account, cheque, fund, loan*

- 1) If you have an ... (the sum of money deposited at a bank) with a bank, you leave money with it and withdraw it when you need it.
- 2) Originally all ... (pieces of paper money) were fully backed by gold and could be exchanged on demand for gold.
- 3) A ... (expected income and expenditure of a country, company, etc.) is a plan showing how much money a person or organization has available and how it should be spent.
- 4) This business was started with a ... (money used in a business) of \$ 10,000.
- 5) Could you give me ... (money in banknotes and coins) for this cheque?
- 6) If you cash a ... (a printed form on which you write an amount of money), you exchange it at a bank for the amount of money that it is worth.
- 7) The Deutsche Mark is the ... (type of money used) in Germany.
- 8) He made a generous donation to our campaign ... (a reserve of money, etc., set aside for a certain purpose).
- 9) They found it impossible to get a bank ... (a sum of money that you borrow).
- 10) ... (money paid by a government to help a company) distort international trade but they are sometimes used by governments to help to establish a new industry in a country.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Неопределённые местоимения

К неопределённым местоимениям относятся местоимения:

some	несколько, немного, некоторые
any	сколько-нибудь, какие-нибудь
many	много
much	много
few	мало
little	мало
a few	несколько
a little	немного
each	каждый, всякий
every	каждый, всякий
all	все, весь, вся, всё
both	оба, и тот и другой
other	другой, другие
another	ещё один
one	некто, некий, кто-то
попе	ни один, никто, ничто
either	и тот, и другой
neither	ни тот, ни другой
no	не, нет

Местоимение *some*

Местоимение *some* (несколько, немного, некоторые) употребляется как с исчисляемыми так и с неисчисляемыми существительными. *Some* и его производные *something* (что-то, что-нибудь, что-либо), *somebody* (кто-то, кто-нибудь, кто-либо), *someone* (кто-то, кто-нибудь, кто-либо), *somewhere* (где-то, где-нибудь, куда-нибудь) обычно употребляются в утвердительных предложениях.

There is some milk in the bottle.

В бутылке есть немного молока.

Here are **some** expressions of gratitude.

Вот несколько выражений благодарности.

I have **something** to tell you.

Я хочу тебе кое-что сказать.

Однако они могут быть использованы и в вопросительных структурах:

1) для выражения просьбы, предложения

Would you like **something** to eat? Кушать будете?
Can I have **some** water? Можно мне немного воды?

2) когда мы предполагаем утвердительный ответ на наш вопрос.

Are you doing **something** at the moment? Ты сейчас чем-то занят?

Местоимение *any*

Местоимение *any* (*несколько, немного, какие-нибудь*) употребляется как с исчисляемыми, так и с неисчисляемыми существительными. **Any** и его производные (*anybody* — кто-либо, *anything* — что-либо, *anywhere* — где-либо, *anyone* — кто-то) обычно употребляются в вопросительных и отрицательных предложениях.

I'm glad that you haven't **any** problems with your studies. Я рад, что у тебя нет никаких проблем с учёбой.
Has **anybody** called me? Мне кто-нибудь звонил?

Any и его производные могут употребляться в утвердительных конструкциях в следующих ситуациях:

1) в значении *любой, всякий, что-угодно, где-угодно и т.д.*

Anyone can tell you her name. Кто-угодно может сказать тебе её имя.
You may take **anything** you like. Ты можешь взять всё что хочешь.

2) в придаточных предложениях после *if*.

I wonder if they found **anybody** there. Интересно, нашли ли они там кого-нибудь.
Let me know if you have **any** trouble. Если будут какие-либо проблемы, дай мне знать.

3) после следующих слов, имеющих отрицательное значение:

hardly	едва, почти не
never	никогда
without	без
seldom	редко
rarely	изредка

Sally **seldom** talks to **anyone**. Салли редко с кем-либо разговаривает.
I could hardly see anything in the dark room. Я едва мог что-либо видеть в темной комнате.

Any может употребляться с предлогом *of* в значении *любой из...*

You can catch **any** of these trams. Вы можете ехать на любом из этих трамваев.
They all go to Lake Komsomolskoe. Все они идут к Комсомольскому озеру.

Местоимение *No*

Местоимение **no** употребляется как с исчисляемыми, так и с неисчисляемыми существительными. *No* имеет следующие производные: **nobody**, **no one** — *никто*, **nothing** — *ничего*, **nowhere** — *нигде*. Так как местоимения имеют отрицательное значение, то глагол-сказуемое в предложении должен стоять в утвердительной форме.

I've heard nothing about this man. Я ничего не слышал об этом человеке.
When they entered the room they saw nobody there. Когда они вошли в комнату, то никого там не увидели.

Местоимение *None*

Местоимение **none** означает *ни один, никто, ничто* и употребляется тогда, когда речь идёт о более чем двух предметах, лицах и т. д.

– Which cartoon did you like more? – Какой мультфильм тебе понравился больше?
– None. – Никакой.

Выражение **none of** может употребляться в начале предложения как перед именами существительными, так и перед местоимениями в объектном падеже. Глагол, с которым сочетается местоимение **none**, употребляется только в утвердительной форме и может стоять как в единственном, так и во множественном числе.

None of the trains go/goes to Oxford. Ни один из поездов не идет в Оксфорд.

Местоимения *Much / Many*

Местоимения *many* и *much* употребляются в значении *много*. Местоимение **many** соотносится с исчисляемыми именами существительными во множественном числе, местоимение *much* — с неисчисляемыми именами существительными. Местоимения *much* и *many* употребляются преимущественно в отрицательных и вопросительных предложениях.

Were there **many** trainees at the meeting? Много стажеров было на собрании?
They won't have **much** work to do tomorrow. У них не много работы на завтра.

Местоимения *Few, a few / Little, a little*

Местоимения *few* и *little* переводятся на русский язык как *мало*. *Few* употребляется перед исчисляемыми существительными, а *little* — перед неисчисляемыми.

Местоимения *few* и *little* могут употребляться с неопределённым артиклем *a*, обозначая наличие некоторого, часто весьма незначительного, количества чего-нибудь. В этих случаях они переводятся как *несколько, немного*.

We are going away for a **few** days. Мы уезжаем на несколько дней..
We've got a **little** time left. У нас еще есть немного времени.

Но: *quite a few* — означает *много*.

Местоимения *Each / Every*

Местоимения *each* и *every* означают *каждый, всякий* и употребляются перед исчисляемым существительным в единственном числе.

Местоимение *each* используется, когда речь идет об ограниченном числе лиц (предметов)

Each employee at our office has got a car. У каждого работника нашего офиса есть автомобиль.

Местоимение *every* употребляется по отношению к группе лиц или предметов и синонимично местоимениям *all, everyone, everything*. Местоимение

every не может употребляться без последующего существительного. Оно ставится перед исчисляемым существительным единственного числа и при этом исключает применение артикля.

Every house will be equipped with central heating. Каждый дом будет оборудован центральным отоплением (*каждый* в значении *все*).

Местоимение *All*

Местоимение ***all*** имеет значения:

- а) *все* (с исчисляемыми существительными во множественном числе);
- б) *весь, вся, всё* (с неисчисляемыми существительными).

Артикль, притяжательные и указательные местоимения употребляются после местоимения ***all***.

All the students were present at the conference. Все студенты присутствовали на совещании.

He spent all his money. Он израсходовал все свои деньги.

Местоимение *Both*

Местоимение ***both*** означает *оба, и тот и другой* и относится к двум лицам или предметам. Оно употребляется с существительным и местоимением во множественном числе в функции определения. При этом после ***both*** перед существительным может стоять артикль либо притяжательное местоимение.

Both my cousins are very fond of music. Мои обе двоюродные сестры очень любят музыку.

Both the cameras were produced in Germany. Оба этих фотоаппарата были произведены в Германии.

Местоимение ***both*** может употребляться и без последующего существительного либо местоимения.

The secretary brought Mr. Smith two letters. He read **both**. Секретарь принесла м-ру Смиту два письма. Он прочёл оба.

Местоимение *Other*

Местоимение *other* имеет значение *другой, другие, остальные*. Оно может употребляться в качестве прилагательного перед существительными как единственного, так и множественного числа. Перед местоимением *other* может стоять как определенный так и неопределенный артикль (*the other, another*) или отсутствовать артикль в соответствии с правилами употребления артиклей.

Another стоит перед исчисляемым существительным в единственном числе и обозначает *другой, как один из некоторого количества*.

One film starts at three; **another film** starts at six and so on. Один фильм начинается в три, другой фильм – в шесть и т.д.

Такое использование местоимения – прилагательного *another* предполагает, что помимо этих двух фильмов, в кинотеатре идут и другие.

The other – как конкретный *другой (второй)*, как единственный *из оставшихся* используется тогда, когда речь идет только одних лиц или предметах.

There were two letters on Mr. Brown's desk. На письменном столе м-ра Брауна лежали два письма.

One was from "Continental Computers" and **the other letter** was from "Anglo Exports". Одно было от компании «Континентл Компьютерс», а другое от «Англо-Экспорте.»

Формы *others* и *the others* используются вместо исчисляемых существительных во множественном числе в приведенных выше значениях.

At weekends some people like to go out and dance while **others** prefer to stay at home and relax.

Неопределённое местоимение *Either*

Неопределённое местоимение *either* употребляется по отношению к двум лицам или предметам со значением *и тот и другой, каждый из двух, любой из двух, один из двух*.

There were bus stops at **either** end of the street. На том и другом конце улицы были автобусные остановки. (со значением *и тот и другой*)

You can do it **either** way.

Вы можете выполнить это и тем и другим способом.

Местоимение **either** может употребляться в значении *тоже не, также не* в отрицательных предложениях и располагаться в конце предложения.

I don't like this film **either**.

Мне тоже не нравится этот фильм.

Местоимение *Neither*

Местоимение **neither** имеет значение *ни тот, ни другой; никто, ничто* и относится к двум предметам, лицам или явлениям.

Так как **neither** имеет отрицательное значение, то глагол после него употребляется в утвердительной форме в единственном числе.

We could accept **neither** offer.

Мы не могли принять ни того, ни другого коммерческого предложения.

Neither flat **was** exactly what we wanted.

Ни та, ни другая квартира не была в точности той, что мы хотели.

Exercises

1. Fill in *some, any, no, every* or their derivatives.

- 1) Why are you looking under the table? Have you lost...?
- 2) Do they live ... near Suvorov Street?
- 3) There is ... in my soup. It's a mosquito!
- 4) I'm thirsty. Can I have ... cold juice?
- 5) Stop sitting there doing ... and help me.
- 6) He can do the job alone. He doesn't need ... to help him.
- 7) We cannot close our eyes to the facts ... longer.
- 8) I can't find my shoes. I've looked...
- 9) Don't worry about your problem. ... is all right.
- 10) Where can she find a good job with plenty of money and no work?
- 11) If... ask about me I'm at Kate's.

2. Choose the correct word for each sentence: *much, many, a lot (of)*.

- 1) Do you drink ... coffee?
- 2) It costs ... money to travel round the world.
- 3) I like reading. I read...
- 4) We saw ... interesting things in the museum.
- 5) Most people in – town have jobs – there isn't ... unemployment there.
- 6) It takes ... hard work to get a university degree.
- 7) There was so ... traffic that we were delayed for an hour.
- 8) Have you invited ... guests to your dinner party?

3. Choose the correct pronoun for each sentence: *little, a little, few, a few*.

- 1) There was ... food in the fridge. It was nearly empty.
- 2) “When did you see Helen?” – “... days ago.”
- 3) She is very lazy. She does... work.
- 4) Our friends are not rich but they've got ... money – enough to live on.

4. Choose the correct word for each sentence.

- 1) Have you got (another, the other) book to read? I've finished mine.
- 2) Simone came to see us (the other, another) day; she looked very well.
- 3) Terry plays football every (other, the other) week.
- 4) Do you think I could borrow (another, the other) 5000\$ this week?
- 5) I would like Gill and Tom to stay after class, (others, the others) can go home.
- 6) The price is sixty pounds a week, then ten pounds for (each, some) extra day.
- 7) Do you want the big bag or the small one? – (Either / neither) of them would do.
- 8) (Every, each) pupil has to be at school by 8 o'clock.
- 9) (We all, the whole) went to see a film last night.
- 10) (Either, neither) parents nor grandparents arrived on time.

1.3.4 Деньги. Функции денег, история печатных денег

Study the words and the word-combinations.

commodity <i>n</i>	товар
medium of exchange	средство обмена
facilitate <i>n</i>	содействовать
discharge of debt	погашение долга
discharge of contract	исполнение договора
unit of account	расчетная единица
price system	ценовая система
keep an account	вести счёт
cost <i>n</i>	стоимость
profit <i>n</i>	прибыль
loss <i>n</i>	убыток
deferred payment	отсроченный платёж
defer payment	откладывать платёж
loan <i>n</i>	ссуда
future transactions / futures	сделки на срок
store of wealth	хранение материальных ценностей
specify <i>n</i>	точно устанавливать
value <i>n</i>	стоимость
bullion <i>n</i>	слиток золота или серебра
insecure <i>adj</i>	небезопасный
mode <i>n</i>	способ
convey <i>n</i>	перевозить
issue <i>n</i>	пускать в обращение
redeemable in gold	обратимый в золото
redeem <i>n</i>	выкупать
settle <i>n</i>	улаживать
transfer <i>n</i>	перемещение
collapse <i>n</i>	обвал
suspend <i>n</i>	приостанавливать
precious <i>adj</i>	драгоценный
quote <i>v</i>	дать расценку
ounce <i>n</i>	унция (28,35 грамма)

1. Scan through the text.

Money and its Functions

Money is a commodity commonly accepted as a medium of economic exchange. The idea of money as a universal equivalent is familiar to us since our childhood. Money circulates from person to person and country to country, thus facilitating trade, and it is the principal measure of wealth. Money has four functions:

1) to serve as a medium of exchange, a commodity universally accepted in exchange for goods and services and for the discharge of debts or for the discharge of contracts;

2) to act as a unit of account, the unit that makes the operation of the price system possible and provides the basis for keeping accounts and calculating cost, profit, and loss;

3) to serve as a standard of deferred payments, the unit in which loans are made and future transactions are fixed;

4) to provide a store of wealth, a convenient form in which to hold any income not immediately required for use.

- 1) What is meant by the term “money”?
- 2) How many functions does money have?
- 3) What does money serve as?
- 4) What does money act as?
- 5) What does money make?
- 6) What does money provide?
- 7) What does money calculate?
- 8) What is the third function of money?
- 9) What is the fourth function of money?

2. Agree or disagree with the following statements.

- 1) Money is a medium of communication.
- 2) The idea of money as a universal equivalent is unfamiliar to us.
- 3) Money has five functions.
- 4) Money is used in exchange for goods and services.
- 5) Money is used for the discharge of defendant.
- 6) Money is used for the discharge of agreements.
- 7) Money acts as a trustee.
- 8) Money makes the operation of the price system impossible.
- 9) Money ensures the basis for keeping accounts.
- 10) Money counts cost, profit, and loss.

- 11) Money is exercised as a standard of deferred payments.
- 12) Money serves as the unit in which borrowings are made.
- 13) Money serves as the unit in which futures are fixed.
- 14) Money provides a store of material values.

3. Translate the following words, phrases and statements from Russian into English.

Обмен; удобный; держать; доход; немедленно; требовать; необходимый; возможный; хорошо знакомый; экономический; обыкновенно; эквивалент; товар; средство обмена; служить в качестве; общепринятый; товары; услуги; погашение долга; расчётная единица; ценовая система; обеспечивать; вести счёт; подсчитывать; стоимость; прибыль; убыток; отсроченный платёж; ссуда; сделка на срок; хранение материальных ценностей; употребление; содействовать; исполнение договора.

Деньги – это металлические и / или бумажные знаки, являющиеся мерой стоимости при купле-продаже и выполняющие роль всеобщего эквивалента, то есть выражающие стоимость всех других товаров и обмениваемые на любой из них. Деньги – это особый товар, выполняющий роль всеобщего эквивалента.

4. Complete the following statements.

- 1) Money is...
- 2) The idea of money as a universal equivalent is...
- 3) Money has...
- 4) Money serves as...
- 5) Money is used in exchange for...
- 6) Money is used for the discharge of...
- 7) Money acts as...
- 8) Money makes...
- 9) Money provides...
- 10) Money calculates...
- 11) Money serves as a standard of...
- 12) Money is the unit in which...
- 13) Money provides a store of...
- 14) Money is a convenient form in which...

5. Scan through the text.

Paper Money and Gold Standard

Metals, especially gold and silver, have been used for money for at least 4,000 years. For perhaps 2,600 years, standardized coins have been the form in which money metals circulate. Gold and silver coins contain legally specified amounts of gold or silver and are theoretically equal in value to that quantity of the metal. Coins or uncoined bullion, however, can be an inconvenient and insecure mode for conveying large quantities of value. For large transactions, various forms of paper notes came into use. In the late 18th and early 19th centuries, banks began issuing such notes – banknotes. Each banknote was redeemable for gold or silver. This paper money became the principal money of growing industrial economies. Up to 1931, paper money was backed by a reserve of gold and any settlement of international debts was settled by the transfer of gold from one country to another. With the collapse of the gold standard in 1931, many countries suspended the movement of gold, but gold still being a precious metal is still quoted each day on the market in ounces against the US \$.

- 1) What has been used for money for 4,000 years?
- 2) What form did money metals circulate in?
- 3) What do gold and silver coins contain?
- 4) What can be inconvenient and insecure for conveying large quantities of value?
- 5) What came into use for large transactions?
- 6) When did banks begin issuing banknotes?
- 7) What was each banknote redeemable for?
- 8) What did this paper money become?
- 9) What was paper money backed by up to 1931?
- 10) What was settled by the transfer of gold from one country to another?
- 11) Why did many countries suspend the movement of gold?
- 12) What is still quoted each day on the market?

6. Agree or disagree with the following statements.

- 1) Metals were not used for money.
- 2) Money metals moved around in the form of coins.
- 3) Gold coins had legally specified amounts of gold as a part.
- 4) Coins might be convenient and secure for conveying large quantities of value.
- 5) Paper notes came out of use for large transactions.
- 6) Banks ceased issuing banknotes.

- 7) Each banknote might be bought in for gold.
- 8) This paper money became the most important money of economies.
- 9) Paper money was supported by a reserve of gold.
- 10) Any settlement of debts was ended by the transfer of gold.
- 11) Gold standard failed in 1931.
- 12) Gold is estimated each day on the market.
- 13) The gold standard means the use of the value of gold as a fixed standard on which to base the value of money.

7. Translate the following words, phrases and statements from Russian into English.

Стандартизировать; выкупать; урегулирование; улаживать; перемещение; обвал; приостанавливать; драгоценный; дать расценку; унция; слиток золота или серебра; небезопасный; способ; перевозить; сделка; пускать в обращение; обратимый в золото; быть в обращении; юридически; точно устанавливать; равный; стоимость; золотой стандарт.

Золотой стандарт – это денежная система, при которой цена валюты, выраженная в золоте, устанавливается законом, и органы власти должны быть готовы обменять по требованию золото на валюту по установленному курсу. Для золотого стандарта характерны свободная чеканка и обращение золотых монет. В большинстве стран золотой стандарт был отменен в 1931 г.

8. Complete the following statements.

- 1) Gold and silver have been used for...
- 2) Money metals circulate in the form of...
- 3) Gold and silver coins contain...
- 4) Gold and silver coins are equal in...
- 5) Coins or uncoined bullion can be...
- 6) Various forms of paper notes came into use for...
- 7) Banks began...
- 8) Each banknote was redeemable for...
- 9) This paper money became...
- 10) Paper money was backed...
- 11) Any settlement of debts was settled by...
- 12) Many countries suspended... because of...
- 13) Gold is still quoted...

Монетаризм. Отмывание денег

Study the words and the word-combinations.

monetarism <i>n</i>	монетаризм
excessive <i>adj</i>	избыточный
money supply	денежная масса в обращении
ultimately <i>adv</i>	максимально
government securities	государственные ценные бумаги
expand <i>v</i>	расширять
contract <i>v</i>	сокращать
governmental units	правительственные подразделения
demand deposit	вклад до востребования
money-laundering	отмывание денег
laundered money	отмытые деньги
circulate / extend	распространять
authorize <i>v</i>	узаконить
restrict <i>v</i>	ограничивать
transfer <i>v</i>	перемещение
concealment	утаивание
illicit <i>adj</i>	незаконный
deny <i>v</i>	не допускать
reasonable	разумный
true <i>adj</i>	подлинный
identity <i>n</i>	опознание личности
verify <i>v</i>	удостоверять подлинность
bona fides	добросовестность, честность
law compliance	соблюдение закона
constraints <i>n pl</i>	ограничения
confidentiality <i>n</i>	конфиденциальность
consistent <i>adj</i>	согласующийся
mistaken identity	принятие одного лица за другое

1. Scan through the text.

Monetarism

Monetarism as an economic theory states that inflation is caused by an excessive supply of money. Thus the best way to manage and control a country's economic system is to limit the amount of money in circulation. Where there is too much money it will cause the price of goods to rise, i.e. the value of money will fall. The concept of money supply (all the money that exists in a country's eco-

monic system at a particular time) plays an important role in economic policy-making, because many economists believe that it is the quantity of money within the economy that ultimately determines real price levels, the rate of economic growth, and the rate of inflation. The Federal Reserve Banks in the United States and the Bank of England in the United Kingdom regulate the money supply to stabilize their respective economies. The Federal Reserve Banks, for example, can buy or sell government securities, thereby expanding or contracting the money supply. Monetary systems are today very much alike in all the major countries of the world. Monetary systems consist of three levels: 1) the holders of money (the “public”) – individuals, businesses, governmental units; 2) commercial banks, which borrow, by way of demand deposits (= bank deposits that can be withdrawn without advance notice), from the public and make loans to individuals, firms, or governments; and 3) central banks, which have a monopoly on the issue of money, serve as the bankers for the central government and the commercial banks, and have the power to determine the quantity of money in circulation.

- 1) What does monetarism state?
- 2) What is the best way to manage an economy?
- 3) What will cause the price of goods to rise?
- 4) What plays an important role in economic policymaking?
- 5) What do economists believe?
- 6) What might be done to expand or contract the money supply?
- 7) What is the first level of monetary systems?
- 8) What is the second level of monetary systems?
- 9) What is its third level?

2. Agree or disagree with the following statements.

- 1) Deflation is caused by an excessive supply of money.
- 2) Too much money in circulation does not cause the price of goods to rise.
- 3) To limit the amount of money in circulation is the best way to control an economy.
- 4) Money supply plays an insignificant role in economic policymaking.
- 5) The quantity of money in circulation has a strong influence on real prices.
- 6) The quantity of money in circulation has a strong effect on the rate of economic growth.
- 7) Commercial banks do not borrow money from the public.

3. Translate the following words, phrases and statements from Russian into English.

Монетаризм; стабилизировать; соответственный; регулировать; темп экономического роста; инфляция; быть причиной; чрезмерный; денежная

масса в обращении; стоимость; мнение; управлять; контролировать; количество; разработка политического курса; полагать; в конце концов; определять; уровень; государственные ценные бумаги; таким образом; расширять; сокращать; денежный; главный; держатель; фирма; правительственные подразделения; занимать; вклад до востребования; ссуда; эмиссия; темп развития инфляции; Федеративный резервный банк; общественность.

Монетаризм – это экономическое учение, согласно которому принцип жесткого контроля над количеством денег в обращении является основным инструментом денежно-кредитной политики, особенно направленной против инфляции. Монетаризм обычно влечет за собой сокращение расходов населения и временное установление высоких процентных ставок

4. Complete the following statements.

- 1) Monetarism states...
- 2) The best way to control a country's economic system is...
- 3) ...will cause the price of goods to rise.
- 4) The concept of money supply plays...
- 5) Many economists ...
- 6) ...regulate the money supply to stabilize...
- 7) ...can buy or sell...
- 8) Monetary systems consist of...

5. Scan through the text and answer the questions that follow.

Money Laundering

Criminals use the financial system to put money which has been obtained illegally into legal businesses and bank accounts, so that they can hide it or use it. These activities are commonly referred to as money laundering. In January 1989 the Basle Statement of Principles on Money Laundering was circulated to all institutions authorised under the Banking Act. The Statement of Principles does not restrict itself to drug related money laundering, but extends to all aspects of laundering through the banking system, i.e. the deposit, transfer and / or concealment of money derived from illicit activities whether robbery, terrorism, fraud or drugs. The Statement of Principles seeks to deny to those involved in money laundering by the application of the following principles: a) Know your customer – banks should make reasonable efforts to determine the customer's true identity, and have effective procedures for verifying the bona fides of new customers, that is, they are who they say they are. b) Compliance with laws – banks should ensure

that business is conducted in conformity with high ethical standards and laws; that a service is not provided where there is good reason to suppose that transactions are associated with laundering activities. c) Co-operation with law enforcement agencies – within any constraints imposed by rules relating to customer confidentiality, banks should co-operate fully with national law enforcement agencies including, where there are reasonable grounds for suspecting money laundering, taking appropriate measures which are consistent with the law.

- 1) What is commonly referred to as money laundering?
- 2) What was circulated to all banks in 1989?
- 3) What does the Statement of Principles extend to?
- 4) How many principles are included in the Statement of Principles?
- 5) What is the first one?
- 6) What is the second one?
- 7) What is the third one?

6. Agree or disagree with the following statements.

- 1) Banks should determine the customer's mistaken identity.
- 2) Banks should not check the bona fides of new customers.
- 3) If you check someone's bona fides, you check that they are who they say they are.
- 4) Banks should ensure that business is conducted in a way that obeys rules.
- 5) Banks should make it certain that a service is not provided where there are laundering activities.
- 6) Banks should disobey law enforcement agencies. Banks should take correct or suitable measures against money laundering.

7. Translate the following words, phrases and statements from Russian into English.

Ошибочное опознание личности; применение; разумный; подлинный; опознание личности; удостоверить подлинность; добросовестность; соблюдение закона; обеспечивать; соответствие; предоставлять; предполагать; распространять; трансферт; утаивание; незаконный; мошенничество; искать; не допускать; сделка; отмывание денег; узаконить; отмытые деньги; ограничивать; ассоциироваться; полицейский орган; ограничения; конфиденциальность; согласующийся.

Отмытые деньги – это средства, посланные последовательно через большое число депозитарных институтов в попытке скрыть источник денег. Гангстеры отмывают деньги для придания видимости легальности нелегальным источникам своего обогащения.

8. Complete the following statements.

- 1) Criminals use...
- 2) These activities are referred to as...
- 3) ...was circulated to...
- 4) The Statement of Principles does not restrict... but extends to...
- 5) Banks should make...
- 6) Banks should have... for verifying...
- 7) Banks should ensure that business is...
- 8) Banks should ensure that a service is...
- 9) Banks should cooperate... including taking...

Инфляция

1. Read the text and answer the questions [11].

Inflation

Prices of nearly all goods and services have moved in recent history. Inflation is the process of rising prices or, what is the same thing – a fall in the value of money. Each of us is becoming adjusted to inflation.

At the beginning a rising price level may not be considered dangerous. It improves the climate for investment, reduces payments of the National Debt.

The problem, however, is that when the rise in prices starts, it is difficult to stop it. Gradually the rate of inflation increases, it may lead to hyperinflation.

Inflation reduces the standard of living of persons dependent on fixed incomes, as pensioners. But on the other hand it is easier to pay debts. Not all the prices are rising. Even during rather rapid inflation some prices may be constant and others even fall.

Inflation may occur for many different reasons. Traditionally changes in the price level have been explained by an excess of total demand. The essence of this kind of inflation may be expressed in the phrase “too much money chasing too few goods”.

In this case we see long queues of shoppers to make purchases. Stocks of goods available are less than the quantity of goods that the consumers are willing to buy. Besides, there are some black markets in which people buy things at prices much higher than they should be.

There are other factors causing inflation. There were some periods in our recent economic history when the price level rose despite low demand. Sometimes the cost of goods rises and this results in the rise of prices, or inflation. In this case the cost makes the price level higher.

Inflation can create serious difficulties for a country dependent on international trade, as Britain has discovered over the past thirty years. When

the level of internal prices rises in comparison with prices of foreign traders, imports increase. Moreover, exports are discouraged.

Thus, it is important that the control of inflation should be given priority in government policy.

- 1) What is inflation?
- 2) Does inflation mean that all prices are necessarily rising?
- 3) What are the reasons for inflation?
- 4) How does inflation influence the country dependent on international trade?

2. Use the suitable tense form of the verb in parentheses.

- 1) Inflation (to increase) steadily this year.
- 2) She (to be) with the company since it began.
- 3) Traditionally, changes in the price level (to explain) by an excess of total demand.
- 4) We (to study) the effect of the rise in the dollar's value at the moment.
- 5) Considerable efforts (to make) now to solve economical problems.

3. Transform into active.

- 1) Inflation is considered as a fact of economic instability.
- 2) Rise of prices was caused by the cost rise.
- 3) All the resources are already employed.
- 4) The reasons for inflation have been explained.
- 5) Inflation was caused by the excess of demand.

4. Name the infinitive and identify its function.

- 1) Supply of goods is not enough to meet the demand requirements.
- 2) One of the best ways to know the problem is to examine it from different points of view.
- 3) To decrease prices you should reduce the cost of the product.
- 4) The aim of macroeconomics is to study the economy in general.

5. Find in the text the words with suffix *-ing*. What part of speech are these words?

6. Transform the sentences using participles.

- 1) As they reduced the cost of the product, they managed to decrease the price of it.
- 2) Inflation is a general level of prices which rise.
- 3) Management is a part of many processes which determine the outlook of the world.
- 4) When the company used new equipment it could raise its output.

7. Name the gerund and identify its function.

- 1) I don't think this product is worth advertising.
- 2) The owner went on reducing per unit production cost.
- 3) This businessman succeeds in increasing his investments.
- 4) His having failed to manage the company surprised everybody.
- 5) He insisted on the decision being taken immediately.

8. Read the text.

Money

Money is used for buying or selling goods, for measuring value and for storing wealth. Almost every country now has a money economy based on coins and paper notes of one kind or another. However, this has not always been true. In primitive societies a system of barter was used. Barter was a system of direct exchange of goods. Somebody could exchange a sheep, for example, for anything in the market place that they considered to be of equal value. Barter, however, was a very unsatisfactory system because people's precise needs seldom coincided. People needed a more practical system of exchange, and various money systems developed based on goods which the members of a society recognized as having value. Cattle, grain teeth, shells, feather, salt, tobacco have been used. Precious metals gradually replaced them because, when made into coins, they were portable, durable, recognizable and divisible into larger or smaller units of value.

A coin is a piece of metal, usually disc-shaped, which bears lettering, designs or numbers showing its value. Until the eighteenth and nineteenth centuries coins were given monetary worth based on the exact amount of metal contained in them, but most modern coins are based on face value, the value that governments choose to give them, irrespective of the actual metal content. Coins have been made of gold, silver, copper, aluminium, nickel, plastic and in China even from pressed leaves. Gold proves to be the most popular.

9. Agree or disagree with the following statements.

- 1) Money is used for many different purposes.
- 2) Many centuries ago a system of barter was used.
- 3) Barter was an unsatisfactory system because it couldn't be used in the markets.
- 4) Precious metals took over because they cost much.
- 5) Coins have been made of gold, silver, copper and other substances.

10. Choose the right translation.

- 1) Almost every country now has a money economy based on coins and paper notes.
 - a) Почти каждая страна сейчас имеет денежную экономику, основанную на монетах и бумажных записях.

- b) Почти каждая страна сейчас имеет денежную экономику, основанную на монетах и бумажных деньгах.
- c) Почти каждая страна сейчас имеет экономичные деньги, основанные на монетах и бумажных записях.

2) A coin is a piece of metal, usually disk-shaped, which bears lettering, designs or numbers showing its value.

- a) Монета – это кусочек металла, обычно дисковидной формы, который содержит надпись, рисунок или цифры, показывающие её стоимость.
- b) Монета – это кусочек металла который содержит буквы, дизайн и цифры, показывающие её стоимость.
- c) Монета – это кусочек металла или номера, указывающие её стоимость.

3) Gold proves to be most popular.

- a) Золото доказывает свою популярность.
- b) Золото оказалось самым популярным.
- c) Золото доказывает, что оно самое популярное.

11. Choose the right word to complete the sentence.

1) Barter was a system of ... exchange of goods.

- a) right
- b) direct
- c) satisfactory
- d) unsatisfactory

2) Various ... systems developed based on cattle, grain, teeth, shells and other goods which the members of a society recognized as having value.

- a) exchange
- b) barter
- c) monetary
- d) business

3) Coins were given monetary ... based on the exact amount of metal contained in them.

- a) value
- b) substance
- c) price
- d) meaning

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Имя числительное (The Numeral)

Имена числительные в английском языке делятся на количественные числительные (Cardinal Numerals), отвечающие на вопрос «сколько?», и порядковые числительные (Ordinal Numerals), отвечающие на вопрос «который?».

Количественные числительные от 13 до 19 образуются прибавлением суффикса **-teen** к основе. Числительные, обозначающие десятки, прибавляют к основе суффикс **-ty**. Порядковые числительные кроме первых трёх (first, second, third) образуются прибавлением суффикса **-th** к соответствующему количественному числительному. Они употребляются с определённым артиклем.

Количественные (1 – 10)	Порядковые (1 – 10)	Количественные (11 – 20)	Порядковые (11 – 20)
1 — one	the first	11 — eleven	the eleventh
2 — two	the second	12 — twelve	the twelfth
3 — three	the third	13 — thirteen	the thirteenth
4 — four	the fourth	14 — fourteen	the fourteenth
5 — five	the fifth	15 — fifteen	the fifteenth
6 — six	the sixth	16 — sixteen	the sixteenth
7 — seven	the seventh	17 — seventeen	the seventeenth
8 — eight	the eighth	18 — eighteen	the eighteenth
9 — nine	the ninth	19 — nineteen	the nineteenth
10 — ten	the tenth	20 — twenty	the twentieth
Количественные (20 – 100)	Порядковые (20 – 100)		
20 – twenty	the twentieth	20th	
21 – twenty-one	the twenty-first	21th	
22 – twenty-two	the twenty-second	22nd	
23 – twenty-three	the twenty-third	23d	
24 – twenty-four	the twenty-fourth	24th	
30 – thirty	the thirtieth	30th	
40 – forty	the fortieth	40th	
50 – fifty	the fiftieth	50th	
60 – sixty	the sixtieth	60th	
70 – seventy	the seventieth	70th	
80 – eighty	the eightieth	80th	
90 – ninety	the ninetieth	90th	
100 – a (one) hundred	the hundredth	100th	

101	– a (one) hundred and one
110	– one hundred and ten
200	– two hundred
350	– three hundred and fifty
1,000	– a (one) thousand
1,530	– a (one) thousand five hundred and thirty
2,000	– two thousand
3,000	– three thousand
100,000	– a (one) hundred thousand
1,000,000	– a (one) million

Дробные и смешанные величины		
1/2	a (one) half	половина
1/3	a (one) third	треть
1/4	a (one) quarter	четверть
3/5	three fifths	три пятых
0.8	point eight nought [no:t] point eight o [ou] point eight	
1.02	one point nought two one point o [ou] two	
4.25	four point twenty-five	

Exercises

1. Write the following dates using numbers.

- 1) The tenth of February nineteen seventy-eight.
- 2) The first of July two thousand and three.
- 3) The fifth of March nineteen ninety-six
- 4) The third of November eighteen twenty-seven.
- 5) The thirtieth of June two thousand and nine.
- 6) The twelfth of February nineteen eleven.
- 7) The third of August seventeen forty-eight.

2. Write the following dates using words.

01.03.2004, 13.10.1912, 25.11.1917, 21.12.2010, 04.05.1901

3. Read and translate the following sentences:

- 1) William Shakespeare was born in 1564 and died in 1616 in Stradford-on-Avon.
- 2) Shakespeare wrote 37 plays.
- 3) The battle of Hastings took place in 1066.
- 4) Jack London was born on the 12th of January 1876 and died in 1916.
- 5) On April 12, 1961 the whole world learned about Gagarin's flight into space.
- 6) A new millenium began on the 1st of January 2001.

4. Say in English:

a)

1 сентября 1986 года
7 ноября 1990 года
9 октября 1847 года
21 июня 1945 года
21 января 1638 года

22 апреля 1907 года
11 февраля 1972 года
13 марта 2000 года
5 июля 2006 года
12 мая 2014 года

b)

2 798 студентов
365 дней
24 часа
около 18 000 студентов
более 1 500 000 человек
менее 1 000 страниц

первый автобус
сороковая страница
тридцать шестой размер
часть первая
номер двенадцать
том второй

5. Answer the questions.

- 1) When do we celebrate the first day of spring (Victory Day, New Year's day, Christmas, Women's Day, May Day, Cosmonautics Day, Independence Day)?
- 2) When were you born?
- 3) When was Baranovichi founded?
- 4) How much is 543 plus 2198?
- 5) What time is it now?

1.3.5 Кредиты. Кредитный риск

Study the words and the word-combinations.

crediting <i>n</i>	кредитование
securities <i>n</i>	ценные бумаги
shares <i>n</i>	акции
bonds <i>n</i>	облигации
in return <i>adv</i>	взамен
given <i>adj</i>	предоставленный
indication <i>n</i>	знак
extend <i>v</i>	предоставлять
finance <i>v</i>	финансировать
expenditures <i>n</i>	расходы
judge <i>v</i>	оценить
capacity <i>n</i>	способность
collateral <i>n</i>	залог
abuse <i>v</i>	злоупотребление
imply <i>v</i>	подразумевать
discharge of debt	погашение долга
credit risk	кредитный риск
interview <i>n</i>	деловое свидание
credit scoring system	система оценки потенциальных заемщиков
clerical <i>adj</i>	канцелярский
marital status	брачный статус
refer <i>v</i>	направлять
credit rating	рейтинг общей кредитоспособности заемщика
judgement <i>n</i>	мнение
entity <i>n</i>	юридическое лицо

1. Scan through the text.

Credit and Crediting

Credit – transactions between two parties in which one (the creditor or lender) supplies money, goods, services, or securities in return for a promised future payment by the other (the debtor or borrower). [Creditor is someone who money is owed to. Debtor is someone who owes money.] Credit given is an indication of trust in that person to pay for the goods given or money lent. Credit transactions normally include the payment of interest to the lender. Credit may be extended

by public or private institutions to finance business activities, agricultural operations, consumer expenditures, or government projects. Most modern credit is extended through specialized financial institutions, of which commercial banks are the oldest and most important. The lender must judge each loan he makes on the basis of the character of the borrower (his intention to repay), his capacity to repay (based on his potential for earning income), and his collateral (property or other goods that you promise to give someone if you cannot pay back the money they lent you). [Loan is an amount of money that you borrow from a bank.] Customers and lenders may publicly regulate the terms of credit transactions to prevent abuses.

- 1) What is meant by the term “credit”?
- 2) What does credit normally include?
- 3) What institutions may extend credit?
- 4) What may credit finance?
- 5) How is most modern credit extended?
- 6) How must the lender judge each loan?
- 7) What does the character of the borrower imply?
- 8) What is the debtor’s capacity to repay based upon?
- 9) What does the debtor’s collateral imply?
- 10) What may be publicly regulated?
- 11) Why may the terms of credit transactions be publicly regulated?

2. Agree or disagree with the following statements.

- 1) Credit is an arrangement with a shop, bank etc that makes it possible for you to buy something and pay for it later.
- 2) The lender supplies shares in return for a future payment by the borrower.
- 3) Credit doesn’t include the payment of interest to the lender.
- 4) Credit may sponsor consumer expenditures.
- 5) The lender must appreciate each loan.
- 6) The lender must estimate the character of the borrower.
- 7) The lender may not judge the borrower’s intention to repay.
- 8) The borrower must judge the lender’s capacity to repay.
- 9) The borrower’s capacity to repay is based on his potential for making money.
- 10) The lender must judge the borrower’s pledge.
- 11) The terms of credit can’t prevent abuses by customers and lenders.
- 12) Customers and lenders may secretly correct the terms of credit transactions to prevent abuses.

3. Translate the following words, phrases and statements from Russian into English.

Кредитование; акции; взамен; обещать; обещанный; долг; дебитор; облигации; занимать; знак; доверие; сделка; проценты; предоставлять; финансировать; потребитель; расходы; оценить; ссуда; способность; заработать; доход; залог; условия соглашения; публично; предотвратить; заказчик; подразумевать; кредитор; давать займы; ссудодатель; поставлять; ценные бумаги; предоставленный; злоупотребления; участвующее лицо.

Кредит – это ссуда в денежной или товарной форме на условиях возвратности. Кредитор – это один из участников кредитных отношений, выступающий как субъект, предоставляющий ссуду. Кредитором может быть государство, банк, предприятие или организация. Дебитор – это должник, юридическое или физическое лицо, имеющее денежную задолженность предприятию, организации, учреждению. Должник – это сторона в обязательстве, от которой другая сторона-кредитор вправе требовать передачи имущества, выполнения работы или уплаты денег в счёт погашения долга.

4. Complete the following statements.

- 1) Credit means...
- 2) Credit given is...
- 3) Credit transactions include...
- 4) Credit may be...
- 5) Credit finance...
- 6) Most modern credit is extended...
- 7) The lender must judge...
- 8) Customers may regulate...

5. Scan through the text.

Credit Risk

Credit risk – in general, the risk that a lender will not be able to get the money loaned back from the borrower. To guard against this, the credit risk is assessed either by a lending manager at an interview, or by the submission of a specially prepared form which is designed to score the credit rating. Credit scoring is a method of measuring the risk factor in a personal lending situation. By using this computer method, the bank saves on management time, clerical costs, etc. The procedure only demands the time of a junior clerk to see that the customer

completes the form correctly and such data as marital status, address, employment, income, etc. is fed into the computer and the answer is given. Should the answer be unreasonable, then the loan application can be referred to a senior official. Credit rating is a judgement made by a financial institution about how likely a person or business is to pay their debts. Credit rating is usually obtained through the banking system or through the credit analyst whose function is to research into the records / affairs of an individual or company to assess whether that person / entity has a degree of creditworthiness (creditworthy – considered to be able to repay debts).

The use of credit in modern societies is so various and widespread that many types of insurance have grown up to cover some of the risks involved. Examples of these risks are the risk of bad debts from insolvency, death, and disability; the risk of loss of savings from bank failure; the risk attaching to home-loan debts when installments are not paid for various reasons, resulting in foreclosure with subsequent loss to the creditor; and the risk of loss from export credit because of war, currency restrictions, cancellation of import licenses, or other political causes.

- 1) What is meant by the term “credit risk”?
- 2) What is to be done to guard against credit risk?
- 3) Who has the right to assess credit risk?
- 4) What is meant by the term “credit scoring”?
- 5) What does the bank save by using credit scoring?
- 6) What does the procedure of credit scoring demand?
- 7) What is fed into the computer?
- 8) When can the loan application be referred to a senior official?
- 9) What does credit rating inform?
- 10) How is credit rating usually obtained?
- 11) What is the function of credit analyst?

6. Agree or disagree with the following statements.

- 1) A lending manager at an assignation assesses credit risk.
- 2) Credit risk might not be assessed.
- 3) Credit scoring is not a method of measuring risk factor.
- 4) The bank economizes clerical costs by using credit scoring.
- 5) The procedure demands the time of a senior clerk.
- 6) The customer completes the form untruthfully.
- 7) Such data as matrimonial status or address is fed into the computer.
- 8) The loan application can be referred to a junior official.
- 9) Credit rating is an estimation made by a financial institution.
- 10) Credit rating is derived through the banking system.

- 11) Credit rating is not obtained through the credit analyst.
- 12) Credit analyst studies the affairs of an individual in detail.
- 13) Credit analyst assesses whether that person has a degree of solvency.
- 14) Lender is a person that offers money to a borrower with the expectation that repayment will be made, with interest, either by installments or in one amount, by a specified date.

7. Translate the following words, phrases and statements from Russian into English.

Юридическое лицо; риск неплатежа по кредиту; измерять; беречь; канцелярский; младший служащий; данные; брачный статус; питать; неразумный; прошение; направлять; старший; рейтинг общей кредитоспособности заёмщика; мнение; представление документов; вероятный; исследовать; ссуда; оценивать; деловое свидание; система оценки потенциальных заёмщиков; кредитоспособность.

Кредитоспособность определяется показателями, характеризующими заёмщика: его аккуратностью при расчёте по ранее полученным кредитам, его текущим финансовым положением, его способностью при необходимости мобилизовать денежные средства из различных источников. Кредитный риск – это вероятность неоплаты задолженности по платежам и обязательствам в установленный контрактом срок.

8. Complete the following statements.

- 1) Credit risk means...
- 2) Credit risk is assessed...
- 3) Credit scoring is ...
- 4) The bank saves ... by using...
- 5) Credit scoring demands...
- 6) Credit scoring includes such data as...
- 7) The loan application is referred ... when...
- 8) Credit rating is ... and is obtained through...
- 9) The function of credit analyst is...

Кредитный союз. Кредитные карточки

Study the words and the word-combinations.

credit union	кредитный союз
common bond	общая связь
tenant <i>n</i>	наниматель жилья
savings <i>n</i>	сбережения
repayment <i>an</i>	погашение
rate of interest	процентная ставка
supervisory <i>adj</i>	наблюдательный
minimum <i>n</i>	минимум
maximum <i>n</i>	максимум
credit card	кредитная карточка
availability <i>n</i>	годность
access <i>n</i>	доступ
outstanding <i>adj</i>	неуплаченный
mature <i>adj</i>	зрелый
retail outlet	розничная торговая точка
settlement <i>n</i>	расчет
receipt <i>n</i>	получение
statement <i>n</i>	отчет

1. Scan through the text.

Credit Union

A system, popular in North America, by which people with a common bond – membership of the same club, church, tenants' association or trade union – can collaborate to put their savings (all the money that one has saved, especially in a bank) into a joint fund. Members can then apply to borrow from the fund and make repayments at an annual rate of interest of 12 per cent. The loans are usually short-term consumer loans, mainly for automobiles, household needs, medical debts, and emergencies. In less developed countries these loans are particularly important, constituting the only credit source for many people, and are used primarily for farm production and small business enterprise. Credit unions generally operate under government charter and supervision. At annual meetings, the members elect the directors, the credit committee, and the supervisory committee. The Credit Union Act 1979 included the following: 1. the minimum membership shall be 21 and the maximum 5 000; 2. the maximum savings permitted per person to be \$ 3 000; 3. the unions must be non-profit making and the purpose is to provide a service to its members.

- 1) What people can put their savings into a joint fund?
- 2) Can the members of credit unions apply to borrow from the fund?
- 3) What repayments can the members make?
- 4) What loans can the members take?
- 5) What do these loans constitute?
- 6) What are these loans used for?
- 7) What do credit unions operate under?
- 8) What do the members do at annual meetings?
- 9) What is said about credit unions in the Credit Union Act 1979?

2. Agree or disagree with the following statements.

- 1) People can cooperate together to put their savings into a joint fund.
- 2) The members of credit unions can appeal to borrow from the fund.
- 3) The members of credit unions make repayments at a monthly rate of interest of 15 per cent.
- 4) The loans are usually long-term consumer loans.
- 5) These loans are not for emergencies.
- 6) These loans compose the only credit source for many people.
- 7) These loans are used primarily for major concerns.
- 8) Credit unions generally operate under Magna Charter.
- 9) Credit unions do not operate under government supervision.
- 10) Credit unions must be uncommercial organizations.
- 11) Credit union is not obliged to provide a service to its members.
- 12) Fund is an amount of money that is collected and kept for a particular purpose.
- 13) A non-profitmaking organization uses the money it earns to help people.
- 14) Repayment is an amount of money that you pay back.
- 15) Tenant is someone who lives in a house, room etc and pays rent to the person who owns it.
- 16) Loan is an amount of money that you borrow from a bank etc.
- 17) Consumer is someone who buys and uses products and services.
- 18) Charter is a signed statement from a government, which allows an organization to officially exist and have special rights.

3. Translate the following words, phrases and statements from Russian into English.

Общая связь; избирать; учреждать; источник; предприятие; обычно; хартия; надзор; наблюдательный; разрешать; не ставящий себе целью извлечение прибыли; цель; членство; арендатор; союз; профсоюз; сотрудничать; сбере-

жения; совместный; фонд; медицинский; обращаться; занимать; погашение; годовой; процентная ставка; ссуда; краткосрочный; потребительский; главным образом; домашнее хозяйство; непредвиденный случай; особенно; включать; обеспечить; долг; развивающиеся страны.

Кредитные союзы – это финансовые кооперативные организации, объединяющие частные лица по какому-либо общему признаку (например, лица наемного труда или проживающие в одной местности). Принципы деятельности кредитных союзов те же, что и у акционерных обществ, они предоставляют своим членам потребительский кредит с условием погашения его в рассрочку.

4. Complete the following statements.

- 1) Credit union is...
- 2) People with a common bond are...
- 3) People can collaborate... 4) Members can apply...
- 4) Members make...
- 5) The loans are...
- 6) These loans constitute...
- 7) These loans are used...
- 8) Credit unions operate...
- 9) The members of credit unions elect...
- 10) The Credit Union Act included...

5. Scan through the text and answer the questions that follow.

Credit Card and Credit Cardholders

Credit card is a piece of plastic about 85mm by 54mm, bearing the name and computer number of the holder and the period of availability. The holder must sign it. The best known cards in the UK are the VISA card and ACCESS; the American Express and Diners' Club (introduced by the Diners' Club, Inc., in 1950) are leisure or entertainment cards as no credit is permitted. VISA is an international credit card scheme which has worldwide representation. Major banks in a number of countries have issued cards through VISA. ACCESS is the name given to a credit card company jointly owned by three banks, namely, Lloyds, Midland and National Westminster. The American Express Company issues American Express card whose holders have no limit placed on the sum they

spend, but all outstanding debts must be settled by a given date. Any creditworthy mature person can be a credit card holder. Before a card is issued, certain details are supplied and references (reference – a letter written by someone who knows you well, usually to a new employer, giving information about you) given. On approval a credit card is given to the holder and the cardholder is at the same time notified of the maximum credit available to him / her. The credit card can be used at any retail outlet displaying the credit card company symbol. It is usual for settlement or partial settlement to be made by the credit cardholder within 25 days of receipt of the statement.

- 1) What does credit card bear?
- 2) What must the holder sign?
- 3) What credit cards are the best known cards in the UK?
- 4) What credit cards are leisure cards and why?
- 5) What is known about VISA?
- 6) What is known about ACCESS?
- 7) What is known about American Express card?
- 8) Who can be a credit card holder?
- 9) What is supplied and given before a card is issued?
- 10) What is the cardholder notified of?
- 11) Where can the credit card be used?
- 12) What is to be made by the cardholder within 25 days of receipt of the statement?

6. Agree or disagree with the following statements.

- 1) Credit card is a piece of wood.
- 2) Credit card bears the name of the owner.
- 3) Credit card bears the computer number of the possessor.
- 4) Credit card bears the period of serviceable life.
- 5) The holder must subscribe credit card.
- 6) Holders have limit placed on the sum they can spend.
- 7) All debts must be settled by a given date.
- 8) Any solvent person can be a credit card holder.
- 9) Recommendations are to be given before a card is issued.
- 10) The cardholder is announced of the minimum credit available to him.
- 11) The credit card can be used far and near.
- 12) Retailer is someone who sells things in a shop.

7. Translate the following words, phrases and statements from Russian into English.

Доступ; досуг; извещать; доступный; розничная торговая точка; демонстрировать; частичный; расчет; получение; зрелый; держатель; годность; развлечения; разрешать; неуплаченный; заслуживающий; кредитоспособность; отчёт; пускать в обращение; снабжать; рекомендация; одобрение; подписывать.

Кредитная карточка – это выпускаемая организацией карточка, которая даёт её владельцу возможность делать покупки в кредит в тех предприятиях торговли, которые заключили с данной организацией соглашение (например, кредитная карта “Экссон” может использоваться на автозаправочных станциях). Существуют одноцелевые карточки, выпускаемые конкретными фирмами, многоцелевые карточки (например, “Америкен экспресс”, “Карт бланш”) и банковские карточки (например, “Мастеркард” и “Виза”). Владелец карточки – это лицо, которому выдана кредитная карта для использования в личных, семейных, домашних или коммерческих расчётах

8. Complete the following statements.

- 1) Credit card is...
- 2) Credit card bears...
- 3) The holder must...
- 4) The best known cards in the UK are...
- 5) VISA is...
- 6) ACCESS is...
- 7) American Express card is known for its holders have...
- 8) Any creditworthy person can...
- 9) Before a card is issued...
- 10) The cardholder is notified of...
- 11) The credit card can be used...
- 12) The credit cardholder should make ... within 25 days.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Группа времен Simple

<i>Present</i>			<i>Past</i>			<i>Future</i>		
Affirmative								
I	work	I	worked	I	shall work			
He	works	We		We				
She		You		He				
It		They		She				
We	work	He		It	will work			
You		She		You				
They		It		They				
Negative								
I	do not (don't) work	I	did not (didn't) work	I	shal not (shan't)	work		
He	does not (doesn't) work	I		We				
She		He		He				
It		She		She				
We	do not (don't) work	It		It	will not (won't)	work		
You		We		You				
They		You		They				
Interrogative								
Do	I	work ?	Did	I	work?	Shall	I	work?
Does	he	work ?		he			we	
	she			she			he	
	it			it			she	
Do	we	work ?		we		Will	it	
	you			you			you	
	they			the			they	
				y				

Времена группы Indefinite обозначают обычное, регулярное, повторяющееся действие, либо указывают на сам факт его совершения в настоящем, прошедшем и будущем.

С временами группы Indefinite обычно употребляются следующие словосочетания:

1. Present Indefinite: often, seldom, always, usually, regularly, every day, sometimes, as a rule.
2. Past Indefinite: yesterday, last week (month, year), the day before yesterday, ago. Все английские глаголы делятся на правильные и неправильные.

Правильные глаголы образуют формы Past Indefinite путем прибавления суффикса -ed к основе глагола; to stop – stopped – stopped.

Формы неправильных глаголов следует заучивать; to write – wrote – written.

3. Future Indefinite: tomorrow, the day after tomorrow, next week (month, year), in a day (week, month).

Future Indefinite не употребляется в придаточных предложениях времени и условия после союзов if, when, before, after, as soon as, till, until. В этих предложениях вместо Future Indefinite употребляется Present Indefinite. На русский язык переводится будущим временем. Например: I shall enter the University when I finish school. Я поступлю в университет, когда закончу школу.

Exercises

1. Analyze the use of the tenses in the following sentences.

- 1) Dogs bark but do not always bite.
- 2) Does your cat drink milk?
- 3) Man proposes, God disposes.
- 4) Misfortunes never come singly.
- 5) If we take a taxi, we shall be in time there.
- 6) The train leaves at 12.30.

1) Charles Babbage, a professor of mathematics at Cambridge University, invented the first calculating machine in 1812.

2) Long, long time ago the people of Egypt made paper from the tall grass that grew on the banks of the river Nile.

3) Once there was a man who went to the market every day. He used to go there at the same time and always bought three loaves of bread.

- 4) Where did you spend your last holidays?
- 5) I didn't go out yesterday.

- 1) I shall make coffee for you.
- 2) In five years he will work as a lawyer.
- 3) Don't bother. I'll drive you home.
- 4) A drowning man will catch a straw.
- 5) The bag is too heavy. I'll help you with it.
- 6) I won't tell anybody about it.
- 7) Will you open the window, please?
- 8) Shall I read the text?

2. Make the sentences negative and interrogative.

- 1) He plays tennis twice a week.
- 2) Yesterday we went to University on foot.
- 3) Nick will work as a teacher.
- 4) My friend saw an interesting film last Tuesday.
- 5) Her cousin will go abroad next summer.
- 6) She entered the Economic Faculty.
- 7) They usually buy newspapers in the morning.
- 8) We shall make coffee for him.
- 9) Den studies at the University.

3. Put general questions to the following statements and give short and full answers to them.

- 1) I know him well.
- 2) Our English teacher speaks three foreign languages.
- 3) We shall move to a new flat next month.
- 4) He sold his car last week.
- 5) They arrived home an hour ago.
- 6) The children often swim in the river.
- 7) In five years he will work as an economist.
- 8) It takes me ten minutes to get to university.

4. Put questions to the italicized words.

- 1) The train leaves at 9.
- 2) We have supper at 8 p. m.
- 3) Old ladies like to sit by fire.
- 4) His grandparents live in Glasgow.
- 5) He visits his grandparents very often.
- 6) Her brother made three mistakes in his test.
- 7) He worked at a plant last year.
- 8) They will remember this day forever.
- 9) My father usually watches TV in the evening.

5. Open the brackets using the necessary tense form.

- 1) Nurses (look) after patients in hospitals.
- 2) Ann (play) the piano, but she (not play) it very well.
- 3) At night when it (get) dark, they (switch) on the TV or the radio and (listen) to music.

- 4) I (learn) to drive a car some years ago.
- 5) As soon as he (come) home, I'll phone you.
- 6) I (see) you next week?
- 7) You (mind) if I (ask) you a question? – That (depend) on the question.
- 8) You (go) abroad last year?
- 9) Mr. Brown (be) forty next April.
- 10) How old you (be) next year?
- 11) I (not want) to see John, so when he (enter) the room I (leave).
- 12) If it (not rain) tomorrow we (go) to the country.
- 13) Why you (not switch) the light when you (leave) the house?
- 14) It often (snow) in your country in winter?
- 15) His mother often (tell) him that he (spend) too much money but he never (listen).
- 16) You (not get) any sweets until you (tidy up) your room.
- 17) The train (arrive) at 12.30.
- 18) I (not write) to him unless he (write) to me.

6. Translate into English.

- 1) Она не говорит по-французски.
- 2) Она вошла в комнату, сняла пальто и надела тапочки.
- 3) Где работает твой отец?
- 4) Завтра будет дождь?
- 5) Мы не видели этот фильм. Мы хотим посмотреть его в воскресенье.
- 6) Боюсь, что когда он придет меня не будет дома.
- 7) Нам делать это упражнение?
- 8) Дети съели яблоки, не правда ли?

1.3.6 Виды банков. Европейский Банк реконструкции и развития

Study the words and the word-combinations.

deal in <i>v</i>	торговать
deposit <i>n</i>	вклад в банк
derive a profit	извлекать прибыль
savings deposit	сберегательный вклад на неопределённый срок
	под процент
facilitate <i>v</i>	способствовать
funds <i>n</i>	денежные средства
charge fees	начислять комиссионные
issue <i>n</i>	эмиссия
lender of last resort	последний кредитор в критической ситуации
guarantor <i>n</i>	гарант
monetary system	денежная система
foster <i>v</i>	благоприятствовать
transition <i>n</i>	переход
entrepreneur <i>n</i>	предприниматель
endeavour <i>v</i>	пытаться
environmentally sound	относящийся к борьбе с загрязнением
	окружающей среды
range <i>n</i>	ряд
implement <i>v</i>	осуществлять
demonopolization <i>n</i>	демонополизация
decentralization <i>n</i>	децентрализация
privatization <i>n</i>	приватизация
banking <i>n</i>	банковские услуги
personnel administration	управление кадрами
evaluation <i>n</i>	оценка
internal audit	внутренняя ревизия

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Bank and its Classes

Bank – an institution that deals in money and its substitutes and provides other financial services. Banks accept deposits and make loans and derive a profit from the difference in the interest rates. They also have the power to create money. The two major classes of banks are commercial and central banks. Commercial banks accept savings deposits, make loans and other investments, and offer financial services that facilitate the exchange of funds among individuals and institutions. In addition to the profit derived from the difference in the interest rates, commercial banks charge fees for various services. Central banks are involved in the issue of money and maintain the country's foreign currency reserves. Central banks maintain the accounts of other banks and supervise their activities. Central banks act as bankers to governments, as the designers of monetary and credit policies, and as lenders of last resort to commercial banks in the case of a financial crisis. Central banks also play a significant psychological role as guarantors of the monetary system. Central banks may be nationalised organisations and are subject to government control, but some of them can have independence from governmental supervision.

- 1) What meant by the term “bank” is?
- 2) What banks do accept?
- 3) What banks make do?
- 4) What banks derive a profit do from?
- 5) What do power banks have?
- 6) What the two major classes of are banks?
- 7) What commercial banks accept do?
- 8) What do make commercial banks?
- 9) What commercial banks offer do?
- 10) What central banks are involved in?
- 11) What central banks do maintain?
- 12) What central banks supervise do?
- 13) What central banks do act as?
- 14) What role central banks do play?
- 15) Are subject to central banks government control or not?

2. Agree or disagree with the following statements.

- 1) Bank trades in money.
- 2) Bank gives various financial services.
- 3) Banks receive deposits.
- 4) Banks don't make loans.
- 5) Banks derive a profit by skillfully deceiving people.
- 6) Commercial banks aid the exchange of funds among individuals and institutions.
- 7) Central banks act as bankers to organized crime.
- 8) Central banks act as the designers of default.
- 9) Central banks act as the designers of foreign policy.
- 10) Central banks act as lenders of last resort to counterfeiters.
- 11) Central banks play an important role as guarantors of the monetary system.
- 12) Central banks have the right to issue money.
- 13) Central banks keep the country's foreign currency reserves.
- 14) Central banks back up the accounts of other banks.
- 15) Central banks oversee the activities of other banks.
- 16) Central banks may be private owned organisations.
- 17) Central banks are subject to shadow ministers.
- 18) Central banks are totally dependent on their bank customers.

3. Translate the following words, phrases and statements from Russian into English.

Торговать; сберегательный вклад на неопределенный срок под процент; способствовать; денежные средства; начислять комиссионные; валютная политика; кредитная политика; последний кредитор в критической ситуации; денежная система; вклад в банк; ссуда; извлекать прибыль; процентная ставка.

- 1) Банк торгует деньгами и их заменителями.
- 2) Банк обеспечивает различные финансовые услуги.
- 3) Банк принимает депозиты.
- 4) Банки предоставляют займы.
- 5) Банки получают прибыль из разницы в процентных ставках.
- 6) Банки могут быть независимы от правительственного контроля.

4. Complete the following statements.

- 1) Bank deals in...
- 2) Bank provides...
- 3) Banks accept...

- 4) Banks make...
- 5) Banks derive...
- 6) Banks have...
- 7) The two major classes of banks are...
- 8) Commercial banks accept...
- 9) Commercial banks make...
- 10) Commercial banks offer...
- 11) Commercial banks charge...
- 12) Central banks are involved in...
- 13) Central banks maintain...
- 14) Central banks supervise...
- 15) Central banks act as...
- 16) Central banks play...
- 17) Central banks may be...
- 18) Central banks are subject to...
- 19) Central banks can have...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

European Bank for Reconstruction and Development

The European Bank, with its headquarters in London, was established in May 1990. It is the first international financial institution of the post-Cold War period. Its purpose is to foster the transition towards open market oriented economies and to promote private and entrepreneurial initiative in the countries of Central and Eastern Europe. The European Bank will endeavour to help the economies of these countries integrate into the international economy, with particular concern for strengthening democratic institutions, respect for human rights and for environmentally sound policies. In fulfilling its purpose, the Bank performs a wide range of functions designed to assist countries with operations to implement structural economic reforms, including demonopolization, decentralization and privatization. The European Bank has the following departments: merchant banking (merchant bank a bank that provides banking services for business), development banking, finance, personnel and administration, project evaluation, secretary general, chief economist, communications and press, internal audit. The Bank has 59 members: 57 countries and two institutions – the European Investment Bank (EIB) and the Economic Community (EC), known as the European Economic Community or Common Market.

- 1) When the European Bank was established?
- 2) Where its headquarters is?
- 3) What its purpose is?
- 4) What the European Bank will endeavour to do?
- 5) What the European Bank's requirements to integrate into the international economy are?
- 6) What the European Bank perform in fulfilling does its purpose?
- 7) What departments the European Bank does have?
- 8) What members the European Bank have does?

6. Agree or disagree with the following statements.

- 1) The European Bank's headquarters is in Paris.
- 2) The European Bank was founded in 1980.
- 3) The European Bank's ambition is to favour the transition to a planned economy.
- 4) The European Bank's aim is to promote business initiative.
- 5) The European Bank will help less developed countries join into the international economy.
- 6) Industrial nations should strengthen democratic institutions.
- 7) Commonwealth countries must respect human rights.
- 8) The countries of European Union have to conduct environmentally sound policies.
- 9) The European Bank brings the underdeveloped countries to ruin with privatization.
- 10) The European Bank assists the open market oriented economies with monopolization.
- 11) The European Bank lends the open market oriented economies a helping hand with centralization.

7. Translate the following words, phrases and statements from Russian into English.

Пытаться; оценка; особый; забота; укреплять; уважение; ряд; осуществлять; торговый; проект; благоприятствовать; частная инициатива; банковские услуги; экономическое развитие; штаб-квартира; учреждать; переход; ориентированный на; предприниматель; управление кадрами; внутренняя ревизия; относящийся к борьбе с загрязнением окружающей среды.

- 1) Европейский банк реконструкции и развития был учреждён в 1990 году.
- 2) Его цель состоит в том, чтобы благоприятствовать переходу к рыночной экономике.
- 3) Банк осуществляет множество функций.
- 4) Банк помогает странам осуществить приватизацию.
- 5) Банк имеет множество отделов.
- 6) Банк предоставляет долгосрочные кредиты развивающимся странам.

8. Complete the following statements.

- 1) The European Bank has its headquarters in...
- 2) It was established...
- 3) It is the first...
- 4) Its purpose is...
- 5) The European Bank will endeavour...
- 6) Its particular concern is...
- 7) The Bank performs...
- 8) These functions are designed to assist...
- 9) The European Bank has... departments and... members.

Банк Англии. Европейский инвестиционный Банк

Study the words and the word-combinations.

directives <i>n</i>	инструкции
increase <i>n</i>	рост
viability <i>n</i>	жизнеспособность
consistency <i>n</i>	согласованность
adjustable <i>adj</i>	регулируемый
variable <i>adj</i>	переменный
maturities <i>n</i>	сроки платежа
disburse <i>v</i>	платить
charge <i>v</i>	требовать
commitment fee	комиссия за обязательство предоставить кредит
banking <i>n</i>	банковские услуги
issue <i>n</i>	эмиссия
balance sheet	балансовый отчет
Exchange Equalisation Account	Фонд (счет) стабилизации валюты (золотые и валютные резервы страны)
equalize <i>v</i>	уравнять
treasury bill	казначейский вексель (краткосрочная, срок действия до 1 года, правительственная ценная бумага, регулярно поступающая в обращение)

1. Scan through the text. Restore the word order in the questions that follow and answer them.

European Investment Bank (EIB)

The EIB was formed in 1958 with its headquarters in Luxembourg. It is administered by a Board of Governors which consists of a Minister (usually the Finance Minister) of each member country, that lays down general directives on credit policy, approves the balance sheet, decides on capital increases and appoints directors and members of the management and audit committees. The Board of Directors has overall responsibility for deciding on loans and setting interest rates. The EIB makes loans for a wide range of projects. The pattern of lending depends on demand, the viability of the projects and their consistency with the European Economic Community's policies. Almost all the funds necessary to finance its lending operations are raised by borrowing on capital markets, mainly through public bond issues. While its traditional product is fixed

rate loans, adjustable fixed-rate and variable-rate loans are also available. Maturities range between 4 – 20 or more years with repayment of principal and interest normally in equal six-monthly installments. Depending on the borrower's preferences and the EIB's holdings, loans are disbursed in a single currency, such as the ECU (Euro), or the borrower's own currency, or in a mix of several currencies. The European Investment Bank does not charge commitment, management or other fees.

- 1) When the EIB was formed?
- 2) Where its headquarters is?
- 3) What it administered by is?
- 4) Whom the Board of Governors does consist of?
- 5) What the functions of the Board of Governors are?
- 6) What the Board of Directors have does?
- 7) What the EIB does make?
- 8) What the pattern of lending depend on does?
- 9) Where the EIB take its funds does?
- 10) What are loans available by the EIB?
- 11) What the EIB's maturities do range?
- 12) How the EIB's loans are disbursed?
- 13) Does the EIB any fees charge?

2. Agree or disagree with the following statements.

- 1) The Board of Directors formulates general directives on credit policy.
- 2) The Board of Directors sanctions the balance sheet.
- 3) The Board of Directors decides on capital decreases.
- 4) The Board of Directors ousts directors.
- 5) The Board of Directors doesn't assume responsibility for deciding on loans.
- 6) The EIB makes investments for a wide range of projects.
- 7) The EIB's pattern of lending depends on market.
- 8) Borrowing on capital markets cuts the EIB's funds.
- 9) The EIB's traditional product is variable-rate loans.
- 10) The EIB's loans are paid in a single currency.
- 11) The EIB charges commitment and management fees.

3. Translate the following words, phrases and statements from Russian into English.

Формулировать; жизнеспособность; согласованность; рынок капитала; облигация; эмиссия; кредит с фиксированной процентной ставкой; регулируемый; переменный; сроки платежа; колебаться в пределах; основная сумма, на которую начисляются проценты; очередной платеж при рассрочке платежа; предпочтения; вклады; платить; требовать; комиссия за обязательство предоставить кредит; указания; балансовый отчет; рост; всеохватывающий; процентная ставка.

- 1) Европейский инвестиционный банк был создан в 1958 году.
- 2) Банк заимствовал средства на рынке капитала.
- 3) Банк субсидировал многие проекты.
- 4) Банк не требовал комиссию за обязательство предоставить кредит.
- 5) Банк не требовал комиссию за обязательство предоставить менеджмент.
- 6) Кредит с фиксированной процентной ставкой означает заем с фиксированной ставкой процента, установленной на весь срок его действия, предоставляемый на фиксированный период времени.

4. Complete the following statements.

- 1) The EIB was formed...
- 2) Its headquarters is...
- 3) The EIB is administered by...
- 4) The Board of Governors lays down...
- 5) The EIB makes...
- 6) The EIB's pattern of lending depends on...
- 7) The EIB's funds are raised...
- 8) The EIB's traditional product is...
- 9) The EIB's maturities range...
- 10) The EIB's loans are disbursed...
- 11) The EIB does not charge...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Bank of England

The central bank in the UK is the Bank of England. Established in 1694 by Royal Charter, it had a capital of £ 1 200 000. This charter was renewed periodically and over the course of time, the Bank of England very gradually

moved from being a commercial to being a central bank. Under the 1844 Bank Charter Act the Bank of England was divided into departments – the Banking Department and the Issue Department. Both these departments had to issue a balance sheet each week and still do. The Bank of England acquired the note issuing monopoly in England and Wales. Its present functions are a) banker to the government; b) bankers' bank; c) manages the Exchange Equalisation Account [Exchange equalisation account – an account held at the Bank of England for the Treasury that contains the country's foreign currency and gold reserves. This account is used to stabilize the value of sterling against other international currencies, so that if the Bank of England considers that sterling is drifting too low, it will buy sterling with funds from the account, or if sterling is becoming expensive the Bank of England will sell sterling and receive foreign currency and replenish the account.]; d) handles the issue of Treasury bills; e) supervises the banking institutions in the UK; f) maintains the sterling accounts of other central banks and international organisations; g) lender of last resort; h) the note issuing authority in England and Wales.

- 1) What bank the central bank in the UK is?
- 2) When it was established?
- 3) What it established by was?
- 4) What capital it did have?
- 5) How that charter was renewed?
- 6) How the Bank of England move did over the course of time?
- 7) How the Bank of England divided was?
- 8) What those departments have to did do?
- 9) What the Bank of England did acquire?
- 10) What its present functions are?

6. Agree or disagree with the following statements.

- 1) The Bank of England is one of the commercial banks in the UK.
- 2) The Bank of England is a borrowing bank from the government.
- 3) The Bank of England manages the gold and currency reserves of the nation.
- 4) The Bank of England handles the issue of long-term bills.
- 5) The Bank of England supervises the educational institutions in the UK.
- 6) The Bank of England has nothing to do with the sterling accounts of other central banks.
- 7) The Bank of England can scarcely be a lender of last resort.
- 8) The Bank of England does not participate in banknote circulation in England.
- 9) The Treasury is a government department that controls the money that the country collects and spends.

7. Translate the following words, phrases and statements from Russian into English.

Учреждать; приобретать; банкнот; королевская хартия; управлять; казначейство; полагать; обновлять; со временем; банковские услуги; эмиссия; балансовый отчёт; дрейфовать; счет стабилизации валюты; уравнивать; казначейский вексель; последний кредитор в критической ситуации; снова наполнять.

- 1) Английский банк является центральным банком в Великобритании.
- 2) Банк Англии является банкиром правительства.
- 3) Английский банк обслуживает счета в фунтах стерлингов других стран.
- 4) Банк Англии выступает как последнее средство при получении кредита.
- 5) Этот банк является учреждением, которое уполномочено выпускать банкноты английской национальной валюты.
- 6) Английский банк не имеет право выпускать банкноты необеспеченные драгоценными металлами.
- 7) Обществом доверяет банкнотам, выпущенным в обращение Английским банком.

8. Complete the following statements.

- 1) The Bank of England is...
- 2) The Bank was established in ... by...
- 3) The Bank had...
- 4) The Bank moved from ... to...
- 5) The Bank was divided into...
- 6) The Bank's departments had to...
- 7) The Bank acquired...
- 8) The Bank's present functions are...
- 9) The Exchange Equalisation Account is...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Времена группы Continuous

to be (am, are, is, was, were, shall be, will be) + Participle I

<i>Present</i>			<i>Past</i>			<i>Future</i>		
Affirmative								
I	am speaking		I	was speaking		I	shall be speaking	
He	is speaking		We	were speaking		We		
She			You			He		
It			The y			She		
We	are speaking		He	was speaking		It	will be speaking	
You			She			You		
They			It			They		
Negative								
I	am not speaking		I	was not (wasn't) speaking		I	shal not (shan't)	
He	is not (isn't) speaking		I			We		
She			He			He		
It	She	She						
We	are not (aren't) speaking		It	were not (weren't) speaking		It	be speaking	
You			We			You		
They			You			They		
Interrogative								
Am I speaking?			Was	I	speaking?	Shall	I	be speaking?
Is	he	speaking?		he			we	
	she			she		he		
	it		it	she				
Are we speaking?			Were	we	speaking?	Will	it	
Are	you	speaking?		you			you	
	they			they		they		

Продолженные времена (Continuous Tenses) обозначают действие и процессе его развития в определённый момент в настоящем, прошедшем или будущем.

Некоторые глаголы не могут выражать действие или состояние как процесс, совершающийся в определённый момент, и, следовательно, употребляются во временах группы Continuous. К ним относятся: to love – любить, to want – хотеть, to like – нравиться, to hate – ненавидеть, to wish, to desire – желать, to see – видеть, to hear – слышать, to feel – чувствовать, to notice – замечать, to know – знать, to understand – понимать, to consist – состоять, to belong – принадлежать, to recognize – узнавать, to be – быть и др.

С временами группы Continuous обычно употребляются следующие указатели времени:

1. Present Continuous: now, right now, just now, at the moment, today, this week (month, season), these days, tonight (this evening).

2. Past Continuous: at that time, all day (night) long, at six o'clock, the whole evening (morning, afternoon), from seven to nine.

3. Future Continuous: at this time tomorrow (next week, next month), at 10 o'clock on Friday.

EXERCISES

1. Answer the following questions.

- 1) Are you reading or writing now?
- 2) Are you making progress in your English?
- 3) Is your friend listening to you now?
- 4) Is it snowing now?
- 5) Where are you going to spend your winter holidays?
- 6) What were the students doing in the laboratory so late yesterday?
- 7) Were you having a rest when I rang you up?
- 8) Were they waiting for you at the station?
- 9) Where was he hurrying at 8 o'clock in the morning?
- 10) What were the students translating when the teacher came?
- 11) Whom were you speaking with when I came up to you?
- 12) At what time were your friends having a meeting after the lectures?
- 13) What will you be doing after the meeting?
- 14) Will you be taking any examination this month?

2. Put the verb in brackets into the Present, Past or Future Continuous Tense.

- 1) He (to take) a bath now.
- 2) I (not to laugh) at you.
- 3) He (to come) here next week.
- 4) If I (to sleep) when he comes, please, wake me up.
- 5) What journal you (to read) when I came to the library?
- 6) The whole family (to have) dinner when the telephone rang.
- 7) Where he (to go) when the rain started?
- 8) She (to sing) over the radio at 5 o'clock tomorrow.
- 9) They will not go on excursion with us. They (to have) a lecture at 2 o'clock.
- 10) What you (to do) from 2 till 3 o'clock tomorrow?
- 11) The children (to play) when we return home.
- 12) Look! It is getting dark. It (to rain) in a minute.

3. Form questions with the question words given.

- 1) The expedition is returning next week. (When)
- 2) We are doing grammar exercises now. (What)
- 3) The mother is teaching her little son to read. (Who)
- 4) I am reading a book on modern art. (What)
- 5) They were still arguing when I entered the room. (Who)
- 6) Our group was staying in Vitebsk for some days. (For how long)
- 7) We were talking and he was listening to the radio. (What)
- 8) They will be moving to a new flat this month. (When)
- 9) We shall be listening to Petrov at the concert. (When)
- 10) He is coming tomorrow. (When)

4. Translate into English.

- 1) Что вы обсуждаете? – Мы обсуждаем план будущей экскурсии.
- 2) Вы идете в кино с нами?
- 3) О чем вы сейчас думаете?
- 4) Автобус уже отправлялся, когда я подошел к остановке.
- 5) Что он делал, когда вы зашли к нему?
- 6) Идет дождь, и мы не можем поехать за город.
- 7) Вчера в 10 часов наша группа сдавала экзамен по философии.
- 8) Мы будем переводить этот текст, когда ты вернешься.
- 9) Не опаздывай! Я буду ждать тебя возле кинотеатра.
- 10) Весь сентябрь студенты будут работать в колхозе.
- 11) Какую делегацию вы будете встречать завтра?

1.3.7 Биржи

Study the words and the word-combinations.

stock exchange <i>n</i>	фондовая биржа
sale <i>n</i>	продажа
purchase <i>v</i>	покупать
securities <i>n</i>	ценные бумаги
share <i>n</i>	акция
bond <i>n</i>	облигация
ready market	большой спрос
ensure <i>v</i>	обеспечивать
liquidity <i>n</i>	ликвидность (легкость превращения материальных ценностей в наличные деньги)
encourage <i>v</i>	поощрять
channel <i>v</i>	направлять в
savings <i>n</i>	сбережения
determine <i>v</i>	определять
actual value	действительная стоимость
continuous <i>adj</i>	постоянный
auction <i>n</i>	торг
vary <i>v</i>	изменяться
rigour <i>n</i>	строгость
eligibility <i>n</i>	обладание правом в силу удовлетворения соответствующим установленным требованиям
legislation <i>n</i>	законодательство
legislative	законодательный
securities <i>n</i>	ценные бумаги
evolve <i>v</i>	развиваться
plane-tree <i>n</i>	платан
adopt <i>v</i>	принимать
purchase <i>v</i>	покупать
speculation <i>n</i>	спекуляция
stock <i>n</i>	акция; капитал
accelerating <i>adj</i>	ускоряющий
industrialization <i>n</i>	индустриализация
suffer <i>v</i>	терпеть
disclose <i>v</i>	раскрывать
finances <i>n</i>	финансы
crash <i>n</i>	крах
signal <i>v</i>	дать сигнал

securities and exchange commission	комиссия по ценным бумагам и биржам
requirements <i>n</i>	требования
outstanding shares	акции, выпущенные в обращение
stockholder <i>n</i>	владелец акций
financial statement	финансовый отчёт

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Stock Exchange

Stock exchange – organized market for the sale and purchase of securities such as shares (share – one of the equal parts into which the ownership of a company is divided) and bonds (bond – an official document promising that a government or company will pay back money that it has borrowed, often with interest). In developed capitalist countries, the stock exchange has important functions: as a ready market for securities, it ensures their liquidity (the state of being readily convertible into cash) and thus encourages people to channel savings into business; and, as a pricing mechanism, it determines prices that reflect the actual value of a company's stock (the capital of a company). Trading is done in various ways: it may occur on a continuous auction basis or it may involve brokers buying and selling shares in a company for other people. Membership requirements of the exchanges of different countries vary mainly with respect to the number of members and the rigour of the eligibility requirements. Membership requirements also differ in the degree to which government participates in their management. The London Stock Exchange, for example, functions as an independent institution, free from government legislation. In the United States, stock exchanges are subject to specific legislative regulation. In Europe, it is quite common for the members of the exchanges to be appointed by a government official and to have semi governmental status.

- 1) What meant by the term “stock exchange” is?
- 2) What functions the stock exchange does have?
- 3) How trading is done?
- 4) How membership requirements of the exchanges of different countries do vary?
- 5) What the London Stock Exchange function as does?
- 6) What stock exchanges in the United States are subject to?
- 7) Who the members of the exchanges in Europe appoints?
- 8) What meant by the term “liquidity” is?

2. Agree or disagree with the following statements.

- 1) Stock exchange is a place where shares are bought and sold.
- 2) Stock exchange is not a ready market for securities.
- 3) Stock exchange keeps people from putting savings into business.
- 4) Stock exchange is a pricing device.
- 5) Stock exchange determines the exact value of a company's stock.
- 6) Stock exchange trading might be based on an auction basis.
- 7) Stock exchange trading must not involve brokers.
- 8) Stock exchange may act as an independent institution.
- 9) Stock exchange stands upon government legislation.
- 10) Stock exchange might have semi-official status.

3. Translate the statements from Russian into English.

- 1) Фондовая биржа – это организованный и регулярно функционирующий рынок по купле-продаже ценных бумаг.
- 2) Фондовая биржа мобилизует временно свободные денежные средства через продажу ценных бумаг.
- 3) Фондовая биржа устанавливает рыночную стоимость ценных бумаг.
- 4) Фондовая биржа осуществляет перелив капитала между компаниями, отраслями и сферами.
- 5) Биржа может функционировать как независимый институт.
- 6) Биржа может иметь полуофициальный статус.
- 7) Члены биржи назначаются правительственными чиновниками.

4. Complete the following statements.

- 1) Stock exchange is...
- 2) As a ready market for securities, stock exchange ensures...
- 3) Stock exchange encourages...
- 4) As a pricing mechanism, stock exchange determine...
- 5) Stock exchange trading may occur...
- 6) Stock exchange trading may involve...
- 7) Membership requirements vary...
- 8) Membership requirements differ...
- 9) The London Stock Exchange functions...
- 10) In the United States, stock exchanges are...
- 11) In Europe, the members of the exchanges may be appointed by ... and may have...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

New York Stock Exchange

New York Stock Exchange – world's largest marketplace for securities. The exchange evolved from a meeting of 24 men under a plane tree in 1792 on what is now Wall Street in New York City. The present name was adopted in 1863. Membership, limited to 1,366 since 1953, is obtained by purchasing a seat from an existing member. Greater commercial activity in the United States after the War of 1812 and speculation in railroad stocks in the 1830s increased demand for capital and stimulated trading at the New York Stock Exchange. After the Civil War, the exchange provided the capital for the accelerating industrialization of the United States. After the Panic of 1837, when many investors suffered heavy losses, the New York Stock Exchange began to demand that companies disclose to the public information about their finances as a condition of offering stock. The Stock Market Crash of 1929, which signaled the start of the Great Depression, led to investigation by the federal government and regulation by the Securities and Exchange Commission, which was authorized to provide supervision over buying and selling of securities. A corporation must meet certain requirements to be listed on the NYSE. These include that the company must earn \$ 2,500,000 (before taxes), have at least 1,000,000 outstanding shares, give common stockholders voting rights, and publish periodic financial statements.

- 1) What the NYSE is?
- 2) What it did evolve from?
- 3) When the present name was adopted?
- 4) What its membership limited to is?
- 5) What its membership is obtained by?
- 6) What demand for capital increased and trading at the exchange stimulated?
- 7) What the exchange provide the capital for after the Civil War did?
- 8) What the exchange did begin to demand as a condition of offering stock?
- 9) What the Stock Market Crash of 1929 did lead to?
- 10) What a corporation must do to be listed on the NYSE?

6. Agree or disagree with the following statements.

- 1) The NYSE deals with securities.
- 2) The NYSE was conceived in 1792.
- 3) Its present name was adopted in 1793.
- 4) Its membership was without restriction.
- 5) Its membership is obtained by borrowing a seat from an existing member.

6) The War of 1812 and currency speculation stimulated trading at the New York Stock Exchange.

7) The New York Stock Exchange provided the capital for the expansionism of the United States.

8) The New York Stock Exchange began to demand that companies conceal the information about their finances from the public.

9) A corporation is to satisfy certain requirements to be listed on the NYSE.

7. Translate the statements from Russian into English.

1) Фондовая биржа – это рынок ценных бумаг.

2) Комиссия по ценным бумагам и биржам уполномочена осуществлять постоянный надзор за операциями купли / продажи ценных бумаг.

3) Спекуляция – это купля-продажа биржевых ценностей (акций, облигаций, валюты) с целью получения прибыли от разницы между покупной и продажной ценой при перепродаже этих ценностей.

4) Крах фондовой биржи может случиться в любое время.

5) Брокер – это официальный посредник при заключении сделок между покупателями и продавцами ценных бумаг на фондовых биржах.

6) Брокер обладает местом на бирже.

7) Брокер заключает сделки от своего имени по поручению и за счёт клиентов.

8) Акционер – это совладелец акционерного предприятия.

9) Акционер имеет право на участие в управлении делами акционерного предприятия.

8. Complete the following statements.

1) The NYSE is...

2) The NYSE evolved from...

3) Its membership is obtained...

4) ...increased demand for capital and stimulated trading at the NYSE.

5) The NYSE provided the capital for...

6) The NYSE began to demand...

7) To be listed on the NYSE, a corporation must...

Товарная биржа

Study the words and the word-combinations.

commodity exchange	товарная биржа
futures market	рынок сделок на срок
futures contract	фьючерский контракт
trade <i>v</i>	торговать (in — чем-либо; with — с кем-либо)
binding	обязывающий
specify <i>v</i>	точно определять
open outcry	свободный биржевой торг
whereby / wherewith	посредством чего
generate <i>v</i>	порождать
sufficient volume	достаточный объём
two-way business	двусторонние сделки
owing to	вследствие
associate <i>v</i>	связывать
insurance <i>adj</i>	страховой
adverse movements	неблагоприятные изменения
interest rate	процентная ставка
expectation <i>n</i>	ожидание
commit <i>v</i>	вверять
speculation <i>n</i>	спекуляция, игра на бирже
purchase <i>v</i>	покупать; покупка
asset <i>n</i>	имущество
on the assumption that	при условии, что
Chicago Board of Trade	Чикагская торговая палата
grain <i>n</i>	зерно
voluntary <i>adj</i>	добровольный
association <i>n</i>	союз
prominent <i>adj</i>	выдающийся
merchants <i>n</i>	купцы
wheat <i>n</i>	пшеница
outlying <i>adj</i>	отдалённый
enable <i>v</i>	давать возможность
avoid <i>v</i>	избегать
legislature <i>n</i>	законодательная власть
incorporate <i>v</i>	регистрировать как корпорацию
legislative <i>adj</i>	законодательный
sell by sample	продавать по образцам
grade <i>v</i>	сортировать

standardize <i>v</i>	стандартизировать
facilitate <i>v</i>	содействовать
access <i>n</i>	доступ
trading floor = pit <i>n</i>	операционный зал товарной биржи
pit <i>n</i>	яма
account <i>n</i>	выгода
eventually	со временем
term <i>n</i>	термин
volume <i>n</i>	объём
value <i>n</i>	стоимость
corn <i>n</i>	кукуруза
oats <i>n</i>	овес
rye <i>n</i>	рожь
soy-bean <i>n</i>	соевый боб
oil <i>n</i>	масло

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Commodity Exchange

Commodity Exchange – also called Futures Market, or Futures Exchange, organized market where futures contracts are traded. A futures contract represents a binding agreement to buy a commodity at a specified price on a specified future date. Thus it is possible for a trader to obtain a guarantee for the price he will have to pay for a commodity in the future. The method of obtaining a price is usually in open outcry in the commodity exchange. There are two basic types of traders in a futures market: hedgers and speculators. Both are necessary to the market in order to generate a sufficient volume of two-way business. Hedging – the process whereby a dealer or investor will seek to gain some protection against the possible loss of their investment owing to some sudden movement in the market. Hedgers seek to avoid or minimize the financial risks associated with their current commercial activity by taking out an insurance policy in the shape of a futures contract against adverse price or interest-rate movements. On the other hand, the speculator, in the expectation of making a profit, seeks risk by committing his funds to back his own view of higher or lower prices or interest rates. Speculation – a risk on the purchase of an asset (an item of property or value) that it will rise at some time in the near future and can be sold for a profit, or the sale of an asset on the assumption that its price will drop and it can be purchased at a lower price, hence make a profit.

- 1) Where futures contracts are traded?
- 2) What a futures contract does represent?
- 3) Wherewith a trader can obtain a guarantee for the price he is to pay for a commodity?
- 4) What the method of obtaining a price is in?
- 5) What dealers a sufficient volume of two-way business generate?
- 6) What hedgers do seek?
- 7) What do hedgers financial risks by minimize?
- 8) Why the speculator does seek risk?
- 9) What the speculator does seek risk by?
- 10) What meant by the term “hedging” is?
- 11) What meant is by the term “speculation”?

2. Agree or disagree with the following statements.

- 1) A futures contract deals with a commodity at a specified price on a specified future date.
- 2) A futures contract is a contract to buy or to sell a specific amount of a named commodity or financial paper at an agreed price on a given future date.
- 3) There are three basic types of traders in a futures market.
- 4) Hedgers seek financial risks.
- 5) Hedgers seek to minimize financial risks.
- 6) Speculators seek to avoid financial risks.
- 7) Buying a house will be a hedge against inflation.
- 8) One may buy gold or diamonds as a hedge against inflation.
- 9) To speculate means to buy goods in a company hoping that you will make a large profit when you sell them.

3. Translate the statements from Russian into English.

- 1) Фьючерский рынок имеет дело с фьючерскими контрактами.
- 2) Фьючерский контракт – это контракт, заключаемый по фиксируемой в момент заключения контракта цене с исполнением через определенный промежуток времени.
- 3) Хеджеры стремятся избегать финансовых рисков.
- 4) Спекулянты ищут финансовые риски.
- 5) Спекуляция – это купля-продажа биржевых ценностей с целью получения прибыли от разницы между покупной и продажной ценой при перепродаже этих ценностей.

4. Complete the following statements.

- 1) Commodity Exchange is...
- 2) A futures contract represents...
- 3) A futures contract allows a trader to obtain...
- 4) The method of obtaining a price is...
- 5) Hedgers and speculators are necessary to...
- 6) Hedgers seek...
- 7) In the expectation of ... speculators seek...
- 8) Hedging is...
- 9) Speculation is...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Chicago Board of Trade

The largest commodity exchange is the Chicago Board of Trade. The Board of Trade is the first grain futures exchange in the United States, organized in 1848 in Chicago. The Chicago Board of Trade began as a voluntary association of prominent Chicago grain merchants. Merchants in Chicago who bought wheat from outlying territories were not sure of the arrival time and quality of a delivery. The introduction of futures contracts enabled the sellers to get a better price for their product and buyers to avoid serious price risk. In 1849 the Chicago Board of Trade received a charter from the Illinois legislature, and in 1859 it was incorporated by a special legislative act. At first grain was sold by sample (a small part or amount of something that is examined in order to find out something about the whole), but soon a system of inspection and grading was introduced to standardize the market and facilitate trading. By 1858 access to the trading floor, known as the "pit," was limited to members with seats on the exchange, who traded either for their own account or for their clients. The Chicago Board of Trade was eventually to become the largest of the world's futures markets in terms of volume and value of business. The Chicago Board of Trade trades in wheat, corn, oats, rye, soybeans, soybean oil, and soybean meal.

- 1) What the Chicago Board of Trade is?
- 2) When and where it was organized?
- 3) What it begin as did?
- 4) What it enable the sellers and buyers to did do?
- 5) What it receive in 1849 did?
- 6) When and by what it was incorporated?
- 7) What introduced to standardize the market and facilitate trading was?

- 8) Who obtain could admittance to its trading floor?
- 9) What the Chicago Board of Trade does trade in?

6. Agree or disagree with the following statements.

- 1) The Chicago Board of Trade is the third grain futures exchange in the US.
- 2) The Chicago Board of Trade was organized in 1847.
- 3) The Chicago Board of Trade began as a voluntary association of employees.
- 4) The Board of Trade refused to accept a charter from the Illinois legislature.
- 5) The Chicago Board of Trade was not incorporated by a special legislative act.
- 6) The Chicago Board of Trade became the smallest of the world's futures markets.
- 7) The Chicago Board of Trade grows fresh fruit for the market.

7. Translate the statements from Russian into English.

- 1) Чикагская торговая палата торговала зерном.
- 2) Чикагская торговая палата начинала как ассоциация купцов.
- 3) Чикагская торговая палата позволила продавцам получать более высокую цену за свои товары.
- 4) Чикагская торговая палата позволила покупателям избежать ценового риска.
- 5) Чикагская торговая палата торгует пшеницей, кукурузой и рожью.
- 6) Чикагская торговая палата специализируется на торговле серебром, золотом и ценными бумагами.
- 7) Чикагская торговая палата – это крупная биржа срочных сделок.

8. Complete the following statements.

- 1) The largest commodity exchange is...
- 2) The Chicago Board of Trade is...
- 3) The Chicago Board of Trade was organized in...
- 4) The Chicago Board of Trade began as...
- 5) Merchants in Chicago bought...
- 6) Merchants in Chicago were not sure of...
- 7) ... enabled the sellers to get ... and buyers to avoid...
- 8) The Chicago Board of Trade received...
- 9) The Chicago Board of Trade was incorporated by...
- 10) The Chicago Board of Trade became...
- 11) The Chicago Board of Trade trades in...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Времена группы Perfect

to have (has, had, will have) + Participle II

	Present	Past	Future
Affirmative	I We You They He She It <i>have written</i> <i>has written</i>	I We You They He She It <i>had written</i>	I We You They He She It <i>shall have written</i> <i>will have written</i>
Negative	I We You They He She It <i>have not (haven't) written</i> <i>has not (hasn't) written</i>	I We You They He She It <i>had not (hadn't) written</i>	I We You They He She It <i>shall not (shan't) have written</i> <i>will not (won't) have written</i>
Interrogative	I we you they he she it <i>Have ... written?</i> <i>Has ... written?</i>	I we you they he she it <i>Had ... written?</i>	<i>Shall I have written?</i> we you they <i>Will he have written?</i> she it

Совершенные времена (Perfect Tenses) обозначают действие, которое совершилось к определенному моменту в настоящем, прошедшем или будущем.

Времена группы Perfect переводятся на русский язык глаголами совершенного вида.

Present Perfect часто употребляется с наречиями времени (*already, just, yet, never, ever*) и со словами, выражающими ещё не истекшие периоды времени (*today, this year, this month, this week, this morning* и т. д.).

Present Perfect может употребляться для выражения действия, которое началось в прошлом и не закончилось к данному моменту, а все еще продолжается. Период действия обычно указывается с помощью слов *for* (в течение) или *since* (с, с тех пор как, с тех пор). В этом случае Present Perfect переводится на русский язык глаголом несовершенного вида:

I have lived here since 1970.

Я живу здесь с 1970 года.

Определённый момент в прошлом (Past Perfect) или будущем (Future Perfect) выражается обозначениями времени с предлогом *by* — к (*by 3 o'clock yesterday, by 3 o'clock tomorrow, by the time he came (comes)*).

Exercises

1. Answer the following questions:

- 1) Have you learnt the new words?
- 2) Has your brother learnt to drive a car?
- 3) Have you bought a new dictionary?
- 4) How many films have you seen this month?
- 5) What English books have you read this year?
- 6) Where has Ann gone?
- 7) Had you ever heard a word of spoken English before you went to England?
- 8) Had he got his scientific degree by the end of 1990?
- 9) Had you participated in any scientific society before you entered the University?
- 10) Will you have come back before the new term begins?
- 11) By what time will you have reached the airport?
- 12) Will he have finished his picture by November?
- 13) By what time will they have sent on their heavy things?
- 14) By what time will the game have started?

2. Put the verbs in brackets into the Present, Past or Future Perfect Tense.

- 1) I (*to hear*) of him ever since I was born.
- 2) By the time you arrive we (*to leave*).
- 3) The students (*to know*) the results of the examination by 3 o'clock tomorrow.

- 4) By 5 o'clock the Congress (*to adopt*) the draft programme.
- 5) After they (*to present*) the draft of the Programme, long debates took place.
- 6) I (*to do*) already all my lessons.
- 7) He (*to reject*) just our proposal.
- 8) Our family (*to live*) in this street since we got a new flat.

3. Form general or special questions with the question words given.

- 1) We have been friends since childhood. (*since, when*)
- 2) The rain hasn't stopped yet. (*General*)
- 3) The film has been on for a week. (*for, how long*)
- 4) He had recovered by the time I returned from my leave. (*General*)
- 5) He will have worked as a teacher for 20 years by next September. (*for, how long*)
- 6) The students will have started the discussion by the time you come. (*who*)

4. Translate into English.

- 1) Он когда-нибудь показывал свои работы специалисту?
- 2) Этот фильм шёл в нашем кинотеатре целую неделю.
- 3) Его лекции были всегда интересными.
- 4) Что с ней произошло? Я давно её не вижу.
- 5) Он сказал, что его родители всегда жили в деревне.
- 6) Он получил плохую оценку на экзамене по английскому языку, так как сделал много ошибок в письменном переводе.
- 7) На вечере мы встретили людей, которых никогда раньше не видели.
- 8) Мой сын еще школьник, но на будущий год к этому времени он уже закончит школу.

1.3.8 Налоги

Study the words and the word-combinations.

objectives of taxation	цели налогообложения
impose <i>v</i>	облагать
compulsory <i>adj</i>	принудительный
levy <i>n, v</i>	сбор; взимать
entity	юридическое лицо
raise revenue	увеличить доход
expenditures <i>n</i>	расходы
view <i>v</i>	узреть
resource allocation	распределение / размещение ресурсов
income redistribution	перераспределение дохода
competitiveness <i>n</i>	конкуренентоспособность
reduce <i>v</i>	понижать
pollution <i>n</i>	загрязнение окружающей среды
further <i>v</i>	продвигать
lessen <i>v</i>	уменьшать
inequality <i>n</i>	неравенство
to the extent	до такой степени
excessive <i>adj</i>	чрезмерный
unjust <i>adj</i>	несправедливый
stabilization <i>n</i>	стабилизация
maintenance <i>n</i>	поддержание
employment <i>n</i>	занятость
tax evasion	уклонение от уплаты налогов
tax avoidance	уход от налогового обложения
philosopher <i>n</i>	философ
systematize <i>v</i>	систематизировать
rational <i>adj</i>	разумный
canons <i>n</i>	критерии
subject <i>adj</i>	подданный
contribute <i>v</i>	жертвовать
respective <i>adj</i>	соответственный
ability <i>n</i>	платёжеспособность
revenue <i>n</i>	доход
enjoy <i>v</i>	пользоваться, обладать
certain <i>adj</i>	определённый
arbitrary <i>adj</i>	произвольный
quantity <i>n</i>	количество

clear <i>adj</i>	недвусмысленный
plain <i>adj</i>	простой, понятный
contributor <i>n</i>	жертвователь
levy	сбор, взимать
likely <i>adj</i>	подходящий
convenient <i>adj</i>	удобный
retain <i>v</i>	сохранять
relevance <i>n</i>	уместность
derive <i>v</i>	извлекать
fair <i>adj</i>	справедливый
tax burden	налоговое бремя
benefit <i>n</i>	выгода
equivalence <i>n</i>	равноценность
tax haven	налоговая гавань
exile <i>n</i>	изгнанник

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Objectives of Taxation

Tax is a compulsory levy on individuals and companies by the state to meet the expenses of the government. Taxation is imposition of compulsory levies on persons or other entities by governments. Taxes are levied in almost every country of the world, primarily to raise revenue (money that a business or organization receives over a period of time, especially from selling goods or services) for government expenditures. One useful way to view the purpose of taxation is to distinguish between objectives of resource allocation, income redistribution, and economic stability. Economic growth or development and international competitiveness (the ability of a company or a product to compete with others) are sometimes listed as separate goals. In the absence of a strong reason for interference, such as the need to reduce pollution, the resource allocation objective is furthered if tax policy does not interfere with market-determined allocations. The redistributive objective is to lessen inequalities in the distribution of income and wealth to the extent they are considered excessive and unjust. The stabilization objective is the maintenance of high employment and price stability.

- 1) What meant by the term "tax" is?
- 2) What is by the term "taxation" meant?
- 3) Where taxes are levied?
- 4) What taxes are levied to do?
- 5) What the first objective of taxation is?
- 6) What the is second objective of taxation?

- 7) What the third objective of is taxation?
- 8) What the fourth objective is of taxation?
- 9) What is the one fifth?
- 10) What meant is by the term “competitiveness”?
- 11) When the resource allocation objective furthered is?
- 12) What the redistributive objective to do is?
- 13) What the stabilization objective is?

2. Agree or disagree with the following statements.

- 1) Tax is an amount of money paid by citizens to the government.
- 2) Taxation is the system of charging taxes.
- 3) Taxes are charged to increase revenue for government expenses.
- 4) Taxation provides resource allocation.
- 5) Taxation ensures income redistribution.
- 6) Taxation provides economic instability.
- 7) Taxation provides economic regression.
- 8) Taxation provides economic stagnation.
- 9) Taxation fails to provide international competitiveness.
- 10) Tax evasion is illegal ways of paying less tax.
- 11) Tax avoidance is legal ways of paying less tax.

3. Translate the statements from Russian into English.

- 1) Каждый человек должен платить налоги.
- 2) Налоги существуют во всех странах мира.
- 3) Налогообложение не должно вмешиваться в рыночное распределение ресурсов.
- 4) Налогообложение должно уменьшать неравенство в распределении дохода.
- 5) Налогообложение должно поддерживать стабильность цен.

4. Complete the following statements.

- 1) Tax is...
- 2) Taxation is...
- 3) Taxes are levied in...
- 4) Taxes are levied to raise...
- 5) The first objective of taxation is...
- 6) The second objective of taxation is...
- 7) The third objective of taxation is...

- 8) The fourth objective of taxation is...
- 9) The fifth objective of taxation is...
- 10) Competitiveness is...
- 11) The resource allocation objective is furthered if...
- 12) The redistributive objective is to lessen...
- 13) The stabilization objective is the maintenance of...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Principles of Taxation

The 18th-century philosopher Adam Smith attempted to systematize the rules that should govern a rational system of taxation. In his books he set down three general canons.

I. The subjects of every state ought to contribute towards the support of the government in proportion to their respective abilities, that is, in proportion to the revenue which they respectively enjoy under the protection of the state.

II. The tax which each individual is bound to pay ought to be certain, and not arbitrary. The time of payment, the manner of payment, the quantity to be paid, ought all to be clear and plain to the contributor, and to every other person.

III. Every tax ought to be levied at the time, or in the manner, in which it is most likely to be convenient for the contributor to pay it. Although they need to be reinterpreted from time to time, these principles, especially the first, retain remarkable relevance. From the first can be derived both of the leading views of what is fair in the distribution of tax burdens among taxpayers. These are the belief that taxes should be based on the individual's ability to pay, known as the ability-to-pay principle, and the benefit principle, the idea that there should be some equivalence between what the individual pays and the benefits he derives from governmental activities.

- 1) Who Adam Smith was?
- 2) What he attempt to do did?
- 3) What he set down in his books did?
- 4) What the first was canon?
- 5) What the was second canon?
- 6) What the third canon was?
- 7) What the two leading principles that taxes should be based on are?

6. Agree or disagree with the following statements.

- 1) Adam Smith arranged the rules of taxation.
- 2) Adam Smith set down five general canons.

- 3) The subjects of the state ought to give money, help and ideas to the government in proportion to their abilities. Each individual is not obliged to pay taxes.
- 4) The tax ought to be loose.
- 5) The tax ought to be arbitrary.
- 6) The time of payment ought to be incomprehensible to the contributor.
- 7) The manner of payment ought to be ambiguous to the contributor.
- 8) The quantity to be paid ought to be ambulatory to the contributor.
- 9) Every tax ought to be inconvenient for the contributor to pay it.
- 10) These principles of taxation are to be reinterpreted from time to time.
- 11) These principles of taxation retain remarkable irrelevance.
- 12) Taxes should be based on the individual's ability to make money.
- 13) Taxes should be based on the benefits the individual derives from governmental activities.
- 14) Tax haven is a place where people go to live to avoid paying high taxes in their own country.
- 15) Tax exile is someone who lives abroad in order to avoid paying high taxes in their own country.

7. Translate the statements from Russian into English.

- 1) Вы должны платить налоги в соответствии со своей платежеспособностью.
- 2) Никто не любит платить налоги.
- 3) Надо сделать так, чтобы налоги было выгодно платить.
- 4) Налоги должны быть разумными.
- 5) Налоги должны быть уместными.

8. Complete the following statements.

- 1) Adam Smith attempted...
- 2) Adam Smith set down...
- 3) The subjects of every state ought to contribute...
- 4) The tax ought to be...
- 5) The time of payment ought to be...
- 6) The manner of payment ought to be...
- 7) The quantity to be paid ought to be...
- 8) Every tax ought to be levied...
- 9) The canons of Adam Smith need to be ... but they retain...
- 10) The ability-to-pay principle is the belief that...
- 11) The benefit principle is the idea that...

Налоговая декларация

Study the words and the word-combinations.

tax return	налоговая декларация
legal provision	правовая норма
transfer of property	передача собственности
inheritance tax	налог на наследство
real property	недвижимость
personal property	движимое имущество
pertinent	имеющий отношение
balance sheet	балансовый отчёт
statement <i>n</i>	официальный отчёт
minutes <i>n</i>	протокол
attach <i>v</i>	прикладывать
compute <i>v</i>	подсчитывать
assume <i>v</i>	предполагать
otherwise	иначе
liability <i>n</i>	обязательство
minority <i>n</i>	меньшинство
audit <i>n</i>	ревизия
timely <i>adj</i>	своевременный
arithmetical <i>adj</i>	арифметический
accuracy <i>n</i>	точность
income tax	подходный налог
inheritance tax	налог на наследство
real estate tax	налог на недвижимость
sales tax	налог с оборота
sales <i>n</i>	сбытовые операции
value-added tax (VAT)	налог на добавленную стоимость
excise tax	акцизный налог
ability to pay	платежеспособность
net <i>adj</i>	чистый
levy	сбор, взимать
in excess of	сверх
stipulate <i>v</i>	обусловливать
adjust <i>v</i>	приспосабливать
graduated income-tax	прогрессивный доходный налог
rate <i>n</i>	(налоговая) ставка
impose <i>v</i>	облагать
consumption <i>n</i>	потребление

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Tax return

Tax return is the form on which you have to give information so that your tax can be calculated. The definition of the amount subject to taxation requires an analysis of the taxpayer's situation and of the legal provisions that apply to him. With the income tax (and also some taxes on the transfer of property, such as the inheritance tax), the taxpayer submits a tax return providing information as to his occupation, his real and personal property, his professional expenditures, and other pertinent matters; a corporation supplies, additionally, copies of the balance sheet, profit and loss statement, and minutes of the general meeting that approved these financial reports. The return, with the attached reports and statements, is meant to provide such complete information that the assessing tax official (someone who works for the government, deciding how much tax a person or company should pay) can rely on it to compute the correct tax. In examining tax returns, the basic principle is that a return is assumed to be correct until the assessing official determines otherwise. In countries such as the United States, where the self-assessment method prevails (the income taxpayer's liability is computed by himself), a minority of returns is selected for audit; most of them are only checked as to timely arrival, inclusion of all required forms and attachments, and arithmetical accuracy.

- 1) What meant by the term "tax return" is?
- 2) What analysis the definition of the amount subject to taxation does require?
- 3) What the taxpayer does submit?
- 4) What a tax does return provide?
- 5) What a corporation does supply?
- 6) What is the return to provide meant?
- 7) What the basic principle in examining tax returns is?
- 8) Where does prevail the self-assessment method?
- 9) What the self-assessment method in countries such as the United States mean does?

2. Agree or disagree with the following statements.

- 1) Tax return is a formal statement on a required legal form showing taxable income, allowable deductions and exemptions, and the computation of the tax due.
- 2) Taxation is required to analyse the taxpayer's situation.

- 3) Taxation is asked to analyse the legal norms that apply to the taxpayer.
- 4) The taxpayer is not bound to submit a tax return.
- 5) The taxpayer's return provides information of his intellectual facilities.
- 6) The corporation's return supplies copies of commercial secrets.
- 7) The assessing tax official cannot lean on a return to compute the correct tax.
- 8) The return is assumed to be proper until the assessing official determines otherwise.
- 9) Income tax is a tax on the net income of an individual or a business.
- 10) Inheritance tax is a tax on the money or property that you give to someone else after you die.
- 11) Real property is property in the form of land or houses.
- 12) Personal property is something that belongs to you.
- 13) Tax inspector is someone who works for the government, deciding how much tax a person or company should pay.

3. Translate the statements from Russian into English.

- 1) Налогоплательщик должен представить налоговую декларацию.
- 2) Налоговая декларация обеспечивает полную информацию.
- 3) Сборщик налогов доверяет налоговой декларации.
- 4) Налоговые декларации должны быть подвергнуты аудиту.
- 5) Налоговая декларация должна подаваться вовремя.

4. Complete the following statements.

- 1) Tax return is...
- 2) Taxation requires...
- 3) The taxpayer submits...
- 4) A corporation supplies...
- 5) The return is meant to provide...
- 6) In examining tax returns, the basic principle is...
- 7) The self-assessment method prevails in...
- 8) In the United States, a minority of returns is selected for...
- 9) In the United States, a majority of returns are checked as...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Classes of Taxes

Taxes are most commonly classified as either direct or indirect, an example of the former type being the income tax (inheritance tax, real estate tax) and of the latter the sales tax (value-added tax, excise tax). Direct taxes are taxes on persons; they are aimed at the individual's ability to pay as measured by his income or his net wealth. Income taxes are levied on total personal net income in excess of some stipulated minimum. They are also adjusted to take into account the circumstances influencing the ability to pay of the individual, such as family status, number and age of children, and financial burdens resulting from illness. Income taxes are often levied at graduated rates, that is, at rates that rise as income rises. Inheritance taxes are taxes on the money or property that you give to someone else after you die. Real estate taxes are taxes imposed upon immovable property consisting of land, any natural resources, and buildings. Indirect taxation is a system of collecting taxes by adding an amount to the price of goods and services that people buy. Sales tax is a tax that you have to pay in addition to the cost of something you are buying. Value-added taxes are taxes on the rise in value of a product at each stage of manufacture and marketing. Sales tax levied on the manufacture, purchase, sale, or consumption of a specific commodity is known as an excise tax.

- 1) What taxes are classified as?
- 2) What are direct taxes mentioned in the text?
- 3) What mentioned indirect taxes are in the text?
- 4) What direct taxes aimed at are?
- 5) What income taxes levied are on?
- 6) What income taxes adjusted are to?
- 7) What circumstances the ability to pay of the individual influence?
- 8) What rates income are taxes levied at?
- 9) What meant by the term "inheritance tax" is?
- 10) What is by the term meant "real estate tax"?
- 11) What indirect taxation does collect taxes by?
- 12) What meant by the term "sales tax" is?
- 13) What meant by the term "value-added tax" is?
- 14) What known as an excise tax is?

6. Agree or disagree with the following statements.

- 1) Taxes may be either direct or indirect.
- 2) Inheritance taxes are indirect taxes.

- 3) Excise taxes are direct taxes.
- 4) Direct taxes are taxes on landowners.
- 5) Direct taxes are aimed at the individual's inability to pay.
- 6) The individual's ability to pay is measured by his gross profit.
- 7) Income taxes are imposed on total personal net income.
- 8) Income taxes have respect to the circumstances influencing the ability to pay of the individual.
- 9) Income taxes are progressive taxes.
- 10) Direct taxation collects taxes by adding an amount to the price of goods and services.
- 11) Direct tax is a tax exacted directly from the taxpayer.
- 12) Indirect tax is a tax on a commodity which is collected from the manufacturer or supplier, but is ultimately paid by the consumer.
- 13) Income tax is a tax paid on the money that you earn.
- 14) Progressive tax is a tax that takes a larger percentage of money from people with higher incomes than from people with lower incomes.

7. Translate the statements from Russian into English.

- 1) Налоги бывают двух видов: прямые и косвенные.
- 2) Подоходным налогом облагается чистый личный доход человека.
- 3) Налог на добавленную стоимость — это система налогообложения продуктов на сумму стоимости, добавленной на каждом этапе их производства и обмена.
- 4) Налог с оборота — это налог с продаж товаров и услуг.
- 5) Налог с оборота — это косвенный налог.

8. Complete the following statements.

- 1) Taxes are classified as...
- 2) Direct taxes include...
- 3) Indirect taxes include...
- 4) Direct taxes are taxes on...
- 5) Direct taxes are aimed at...
- 6) Income taxes are levied on...
- 7) Income taxes are adjusted...
- 8) Income taxes are levied at...
- 9) Inheritance tax is...
- 10) Real estate tax is...
- 11) Indirect taxation is...
- 12) Sales tax is...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Времена группы Perfect Continuous (Progressive) to be в Perfect + Participle I

	Present Perfect Continuous	Past Perfect Continuous	Future Perfect Continuous
Affirmative	I We You <i>have been writing</i> They He She <i>has been writing</i> It	I We You They <i>had been writing</i> He She It	I <i>shall have been writing</i> We You They He <i>will have been writing</i> She It
Negative	I We <i>have not (haven't) been writing</i> You They He <i>has not (hasn't) been writing</i> She It	I We You They <i>had not (hadn't) been writing</i> He She It	I <i>shall not (shan't) have been writing</i> We You They He <i>will not (won't) have been writing</i> She It
Interrogative	I <i>Have</i> we <i>been writing?</i> you they he <i>Has</i> she <i>been writing?</i> it	I we you <i>Had</i> they <i>been writing?</i> he she it	<i>Shall</i> I <i>have been writing?</i> we you they <i>Will</i> he <i>have been writing?</i> she it

Времена группы Perfect Continuous (совершенные длительные) образуются с помощью вспомогательного глагола *to be* в Perfect (Present Perfect, Past Perfect, Future Perfect) и Participle I смыслового глагола.

Present Perfect Continuous выражает длительное действие, которое началось в прошлом, продолжается до настоящего времени либо закончилось непосредственно перед моментом речи. При употреблении этого времени обычно указан период времени, в течение которого совершается действие: *for an hour* (в течение часа), *for a long time* (долгое время), *since 6 o'clock* (с 6 часов), *all my life* (всю жизнь), *all this week, month, year* (всю эту неделю, весь месяц, год) и др.

Past Perfect Continuous выражает длительное прошедшее действие, которое началось раньше другого прошедшего действия и все еще происходит в момент его наступления или закончилось непосредственно перед моментом наступления другого прошедшего действия. Период действия может быть указан: *for 2 months* (в течение двух месяцев), *for a long time* (давно, долго) и т. д.

Future Perfect Continuous выражает длительное будущее действие, которое начнется ранее другого будущего действия и будет еще совершаться в момент его наступления.

Exercises

1. Make the following sentences negative and interrogative.

- 1) He has been painting this fence for a long time.
- 2) My secretary has been typing the report for 5 hours.
- 3) The boys have been trying to fix that bike since morning.
- 4) The tourists have been waiting for the guide since 4 o'clock.
- 5) You have been talking for almost an hour without stopping.
- 6) It has been snowing heavily during the whole night.
- 7) We have been looking for that café for half an hour.
- 8) He has been writing this letter since the lecture began.
- 9) He has been living in this city since 1970.
- 10) They have been repairing the road for the last five years.

2. Ask questions to the following sentences beginning with the words in brackets.

- 1) They've been looking for a restaurant since they came to the town. (*Who, where, what, for*)
- 2) She has been packing her suitcase since morning. (*What, why*)
- 3) Arthur has been driving for 6 hours without any rest. (*Who, how*)
- 4) They've been answering their child's questions the whole day. (*Whose, what*)
- 5) Ed has been playing with his dog in the park since morning. (*Who, with, where*)
- 6) She has been washing up since breakfast. (*Who, what*)
- 7) Her husband has been watching football on TV since breakfast. (*Who, what*)
- 8) Someone has been looking through my things. (*Why*)
- 9) My mother has been staying with us for three weeks. (*Who*)
- 10) He's been working here since 1990. (*How long*)

3. Use the Present Perfect or the Present Perfect Progressive.

- 1) She (*to walk*) in the park since morning. It's time to have dinner, but she (*not to come*) yet.
- 2) She (*to read*) this book for 3 days and (*to read*) 300 pages already.
- 3) He (*to drive*) to London for 6 hours. How many miles he (*to cover*) by now?

- 4) How long you (*to write*) this test?
- 5) I (*to learn*) French since I was ten.
- 6) He (*to solve*) this puzzle at last!
- 7) Jack and Tony (*to play*) chess since they are here.
- 8) Barry (*not to finish*) doing his room yet.
- 9) The customers (*to complain*) about mixed-up bills all morning.
- 10) They (*to pull down*) the old houses in this street for the last few months.

4. Join the following sentences. Use the Past Perfect Progressive Tense in the main clause.

Pattern: They began watching TV. After half an hour their parents came. — They had been watching TV for half an hour when their parents came.

- 1) The Thompsons went to live to Sussex. Six months later their son joined them.
- 2) We started to play football at about 3. Somewhere about half past 3 it began to rain.
- 3) Mother started cooking dinner. After 10 minutes Hazel came to help her.
- 4) Brian was trying to fix his car. After 3 hours he gave up the idea.
- 5) She worked for this company. After 25 years she retired.
- 6) My sister studied French. Then, after 5 years, she went to France.
- 7) We settled down in London. After a fortnight our two cousins joined us.
- 8) We sat down to dinner. After 5 minutes the door-bell rang.
- 9) Ann sat down and began to write her report.
- 10) The family began watching an interesting film. After half an hour the TV broke down.

5. Use the Past Simple of the Past Perfect Progressive Tense instead of the infinitive in brackets.

- 1) He (*to look*) at her. He (*to know*) she (*to cry*).
- 2) She (*to tell*) him about her plan, which she (*to think of*) all morning.
- 3) Holly (*to close*) the book which she (*to read*) and (*to look up*) at her mother.
- 4) Through the window he (*to see*) the room where they (*to sit*) the previous night.
- 5) Paul (*to think*) for some time before he (*to dare*) to answer.
- 6) They (*to sit down*) to dinner which mother (*to cook*) all morning.
- 7) How long Tony (*to read*) when this terrible accident (*to happen*)?
- 8) When I (*to come*) everyone (*to stop*) talking.
- 9) How long this man (*to stand*) there and (*to watch*) you before you (*to notice*) him?

6. Use the Future Perfect Progressive Tense or the Present Simple Tenses instead of the infinitives in brackets.

- 1) He (*to write*) a letter for 3 hours when you (*to come*).
- 2) He (*to learn*) French for 6 years already when he (*to enter*) this college.
- 3) Ann (*to study*) English for 10 months by the time he (*to go*) back to Syria in October.
- 4) By the time we (*to get*) to New Zealand, we (*to fly*) for 13 hours.
- 5) I (*to sleep*) for 2 hours by the time he (*to get*) home.
- 6) They (*to ask*) me silly questions for 2 hours. Why they (*not to stop*)?
- 7) The painter (*to work*) on this landscape for almost a year by Christmas.
- 8) By July 1 she (*to live*) here for 5 years.
- 9) They (*to try*) to solve this problem for 3 years by 2013.
- 10) We (*to have*) dinner for half an hour tomorrow when he (*to call*) for us.

7. Translate into English.

- 1) Наконец я нашёл книгу, которую долго искал.
- 2) Я буду писать доклад уже час, когда ты придёшь.
- 3) Когда я вошел в комнату, они обсуждали эти новости больше часа.
- 4) Я жду тебя уже 15 минут.
- 5) Мы живём здесь около 15 лет.
- 6) Ты слишком долго слушаешь музыку.
- 7) Весь день идёт снег.
- 8) Я работаю здесь с прошлого года.
- 9) Как давно она преподаёт в университете?
- 10) Что вы тут делаете с раннего утра?

1.3.9 Виды компаний. Холдинговая компания

Study the words and the word-combinations.

Nouns and noun phrases

asset(s)	актив(ы)
bankruptcy	банкротство
board	правление
board of directors	правление директоров, дирекция (правление) корпорации
charter	устав
company	компания
limited company	компания с ограниченной ответственностью
debt	долг
entity	существо, организм, организация
expenses	расходы
fee	гонорар
flexibility	гибкость
imprisonment	тюремное заключение
insanity	душевная/психическая болезнь, безумие, невменяемость
lender	заимодавец
liabilities	пассивы
licence	лицензия
management	управление, руководство
objective	цель
operation	операция, деятельность, работа, эксплуатация
owner	собственник
ownership	собственность
partner	партнер
partnership	товарищество, партнёрство
proprietor	владелец, хозяин
proprietorship	собственность
sole proprietorship	единоличное владение
retail	розничная продажа
retail store	магазин розничной торговли
retirement	отставка, выход на пенсию
revenue	доход
share	акция
shareholder	акционер
tax	налог
whim	прихоть, каприз

Adjectives

complementary	дополнительный
leery	хитрый, недоверчивый
legal	законный, легальный
liable	ответственный

Verbs and verbal phrases

borrow	одалживать
charge	нагружать
be charged he was charged with	ему было поручено
dissolve	распускать, расторгать, растворять
entail	влечь за собой
involve	вовлекать, влечь за собой, вытекать
be involved	быть вовлеченным
pledge	отдавать в долг, закладывать, обязываться, ручаться
Adverbs	
consequently	следовательно, значит, стало быть

1. Read and translate the following words. Mind the stress: a) on the first syllable; b) on the second syllable; c) on two syllables.

a) asset, company, entity, charter, lender, owner, partner, retail, revenue, legal, leery, liable, management;

b) expenses, imprisonment, insanity, objective, proprietor, retirement. dissolve, entail, involve;

c) flexibility, liability, operation, complementary.

2. Match the words with the definitions below.

- | | |
|----------------|--|
| 1) stock | a) Owner of shares. |
| 2) shareholder | b) Money lent to a government in return for interest; shares in the capital of a business company. |
| 3) assets | c) Anything owned by a person, company, etc. that has money value and that may be sold to pay debts. |
| 4) ownership | d) Right of possessing. |
| 5) charter | e) A business owned by two or more people. |
| 6) debt | f) An amount of money that you have to pay to the government so that it can pay for public services. |
| 7) liabilities | g) The sums of money which a company or organization owes, for example because it has made promises or signed agreement. |
| 8) retail | h) Written or printed statement of rights, permission to do something, especially from a ruler or government. |
| 9) partnership | i) Payment, which must be, but has not yet been, paid to somebody; obligation. |
| 10) tax | j) Sale of goods (usually in small quantities) to the general public, not for resale. |

3. Mind that the words *stocks* and *shares* have certain similarities in meaning, but are not exactly the same.

Although these words are often used as synonyms there is a difference in meaning.

1. *Stocks* are similar to loans and pay interest. In the UK, they are known as *debentures* (if issued by companies) or *gilts* if issued by the government. The interest is usually at a fixed rate. They are a safe investment as companies are obliged to pay interest and repay the capital whether or not the firm is making a profit. However, the return on the investment is likely to be lower than on shares.

2. *Shares* pay *dividends* rather than interest and enable the *bearer* to own a part of the company. If a company goes *bankrupt*, the *shareholders* will only be repaid after all the other creditors. As the term *equity* can be defined as what remains when all other claims on a company's assets have been met, *stock* and *equity* are interchangeable terms. There are many varieties of shares; these are some of the most important.

2.1. *Ordinary shares* give the bearer the right to vote, appoint and remove directors and the right to receive a dividend.

2.2. *Preference shares* give the holder the right to receive dividends before ordinary shareholders and priority if the company is liquidated. However, the dividend is fixed.

2.3. *Cumulative preference* shares entitle the bearer to be paid in arrears if a dividend is not paid in anyone year.

3. *Stocks, shares* and *bonds* are known collectively as securities.

4. Using a dictionary add as many words as possible into the table. An example has been given to help you.

Verbs

to flex

Adjectives

flexible

Nouns

flexibility
management
operation
owner
retirement
tax

to charge
to dissolve

complementary
legal

5. Make adjective from the following nouns.

Leer, liability, complement, legalism.

6. Make nouns from the following verbs.

To borrow, to entail, to involve, to pledge, to lend.

7. Make verbs from the following nouns.

Imprisonment, licence, objective, board, expenses.

8. Choose the words with similar meaning from the two groups and arrange them in pairs.

A. Objective, lender, board, expenses, charter, owner, management, revenue.

B. Creditor, income, governing body, regulations, overheads, aim, administration, proprietor.

9. What are the opposites?

Legal, leery, complementary, to borrow, expenses, operation.

10. Form all possible word combinations using the words of both columns and translate them into Russian.

legal	proprietorship
limited	forms
sole	company
involve	store
retail	license
registration	debts
dissolve	lenders
be liable for	management
leery	shareholders
borrow	capital
income	taxes

11. Complete the sentences with the words from the box below.

*single, ownership, sole proprietorship, flexibility, individuals,
liability, own, to operate, directors, stock*

- 1) There are three major legal forms of ... sole proprietorship, the partnership and the limited company.
- 2) A sole proprietorship is owned and operated by a ... individual.
- 3) A can be dissolved as easily as it can be started.
- 4) A sole proprietorship offers the owner freedom and ... in making decisions.
- 5) A partnership is an unincorporated enterprise owned by two or more...
- 6) One partner may possess the management skills the firm.
- 7) In partnerships, the unlimited ... is both joint and personal.
- 8) Limited companies are separate from the people who ... and manage them.
- 9) The owners of limited companies elect a board of... at an annual meeting.
- 10) Shareholders of corporations can only lose the amount of money they have invested in company...

12. Translate into English.

- 1) Единоличное владение – самая простая форма организации бизнеса.
- 2) Единоличное владение предоставляет владельцу свободу и гибкость в принятии решений.
- 3) Владелец ответственен за все долги компании.
- 4) Время существования компании может быть ограничено банкротством, тюремным заключением, уходом на пенсию, прихотью владельца и т. д.
- 5) Заимодавцы предпочитают вкладывать деньги в партнерства, чем в единоличные владения, поскольку все партнеры являются финансово ответственными.
- 6) Партнерства не так легко распускаются, как единоличные владения.
- 7) В компаниях с ограниченной ответственностью собственность представлена акциями акционерного капитала.
- 8) Акционеры могут только потерять деньги, инвестированные в корпорации.
- 9) Дивиденды акционеров корпораций облагаются налогом на основе индивидуального принципа.
- 10) Компания обязана посылать акционерам ежегодный отчет, отражающий финансовое состояние фирмы.

13. Make up your own sentences using the following words and word combinations.

Forms of ownership, sole proprietorship, a single individual, most common form of ownership, partnerships, easy to start, partners, to be legally liable for all debts, owners, limited companies, board of directors.

14. Read the text to get the gist of it. Answer the following questions.

- 1) What is the most risky form of ownership?
- 2) What form of ownership is the least easy to dissolve?

Forms of Ownership

There are three major legal forms of ownership: sole proprietorship, the partnership and the limited company. It is important to note which form of ownership is involved because the different characteristics of each will have implications for the operation of the firm. The following section explains the various forms of ownership, their advantages and disadvantages.

Sole Proprietorship

A sole proprietorship is a business owned and usually operated by a single individual. Its major characteristic is that the owner and the business are one and the same. In other words, the revenues, expenses, assets and liabilities of the sole proprietorship are the revenues, expenses, assets, liabilities of the owner. A sole proprietorship is also referred to as the proprietorship, single proprietorship, individual proprietorship, and individual enterprise.

A sole proprietorship is the oldest and most common form of ownership. Some examples include small retail stores, doctors' and lawyers' practices and restaurants.

Advantages

A sole proprietorship is the easiest form of business to organize. The only legal requirements for starting such a business are a municipal licence to operate a business and a registration licence to ensure that two firms do not use the same name. The organization costs for these licences are minimal.

A sole proprietorship can be dissolved as easily as it can be started. A sole proprietorship can terminate on the death of the owner, when a creditor files for bankruptcy, or when the owner ceases doing business.

A sole proprietorship offers the owner freedom and flexibility in making decisions. Major policies can be changed according to the owner's wishes because the firm does not operate under a rigid charter. Because there are no others to consult, the owner has absolute control over the use of the company's resources.

Disadvantages

As mentioned earlier, the financial condition of the firm is the same as the financial condition of the owner. Because of this situation, the owner is legally liable for all debts of the company. If the assets of the firm cannot cover all the liabilities, the sole proprietor must pay these debts from his or her own pocket. Some proprietors try to protect themselves by selling assets such as their houses and automobiles to their spouses.

A sole proprietorship, dependent on its size and provision for succession, may have difficulty in obtaining capital because lenders are leery of giving money to only one person who is pledged to repay.

A proprietorship has a limited life, being terminated on the death, bankruptcy, insanity, imprisonment, retirement, or whim of the owner.

Partnerships

A partnership is an unincorporated enterprise owned by two or more individuals. A partnership agreement, oral or written, expresses the rights and obligations of each partner. For example, one partner may have the financial resources to start the business while the other partner may possess the management skills to operate the firm. There are three types of partnerships: general partnerships, limited partnerships, and joint ventures. The most common form is the general partnership, often used by lawyers, doctors, dentists, and chartered accountants.

Advantages

Partnerships, like sole proprietorships, are easy to start up. Registration details vary by province, but usually entail obtaining a license and registering the company name. Partners' interests can be protected by formulation of an "Agreement of Partnership". This agreement specifies all the details of the partnership.

Complementary management skills are a major advantage of partnerships. Consequently partnerships are stronger entity and can attract new employees more easily than proprietorships.

The stronger entity also makes it easier for partnerships to raise additional capital. Lenders are often more willing to advance money to partnerships because all of the partners are subject to unlimited financial liability.

Disadvantages

The major disadvantage of partnerships is that partners, like sole proprietors, are legally liable for all debts of the firm. In partnerships, the unlimited liability is both joint and personal. Partners are also legally responsible for actions of other partners. Partnerships are not as easy to dissolve as sole proprietorships.

Limited companies

Limited companies, unlike proprietorships or partnerships, are created by law and are separate from the people who own and manage them. Limited companies are also referred to as corporations. In limited companies, ownership is represented by shares of stock. The owners, at an annual meeting, elect a board of directors which has the responsibility of appointing company officers and setting the enterprise's objectives.

Advantages

Limited companies are the least risky from an owner's point of view. Shareholders of corporations can only lose the amount of money they have invested in company stock.

Corporations can raise larger amounts of capital than proprietorships or partnerships through the addition of new investors or through better borrowing power.

Limited companies do not end with the death of owners.

Disadvantages

It is more expensive and complicated to establish corporations than proprietorships or partnerships. A charter, which requires the services of a lawyer, must be obtained through provincial governments or the federal government. In addition to legal costs, a firm is charged incorporation fees for its charter by the authorizing government.

Limited companies are subject to federal and provincial income taxes. Dividends to shareholders are also taxed on an individual basis.

With diverse ownerships, corporations do not enjoy the secrecy that proprietorships and partnerships have. A company must send each shareholder an annual report detailing the financial condition of the firm.

15. Find international words in paragraphs 10 and 11.

16. Read the text again and choose the best endings to the following statements.

- 1) A sole proprietorship is a business owned and usually operated by...
 - a) two or more individuals
 - b) a single individual
 - c) shareholders
- 2) A sole proprietorship is...
 - a) the oldest form of ownership
 - b) the youngest form of ownership
 - c) the least risky form of ownership
- 3) Only a municipal and registration licences are necessary for starting...
 - a) a sole proprietorship
 - b) a partnership
 - c) a limited company
- 4) A sole proprietorship can be dissolved...
 - a) with great difficulties
 - b) not easily
 - c) easily

- 5) A proprietorship has...
 - a) a limited life
 - b) an unlimited life
 - c) a long life
- 6) A partnership agreement, oral or written, expresses the rights and obligations of...
 - a) the owner
 - b) each partner
 - c) shareholders
- 7) General partnerships, limited partnerships, and joint ventures are three types of...
 - a) limited companies
 - b) sole proprietorships
 - c) partnerships
- 8) The most common form of partnerships is...
 - a) the general partnership
 - b) the limited partnership
 - c) the joint venture
- 9) Partnerships can attract new employees more easily than...
 - a) limited companies
 - b) proprietorships
 - c) corporations
- 10) In partnerships, the unlimited liability is...
 - a) joint
 - b) personal
 - c) joint and personal
- 11) From an owner's point of view limited companies are...
 - a) the most risky
 - b) the least risky
 - c) risky
- 12) Dividends to shareholders are taxed on...
 - a) an individual basis
 - b) a common basis
 - c) both individual and common basis

17. Complete the unfinished questions in column A that are answered in column B.

A	B
How many...?	3 major forms of ownership.
How many...?	1 individual.
How many...?	2 or more individuals.
How many...?	3 types of partnerships.
What...?	Shares of stock.
What...?	A board of directors.
What...?	Secrecy.

18. Find key words, phrases and the topic sentences which best express the general meaning of each paragraph.

19. Using the information obtained from the paragraphs make an outline of the text.

20. Speak about forms of ownership using key words, phrases, the topic sentences and the outline.

Предпринимательство

Study the words and the word-combinations.

entrepreneur <i>n</i>	предприниматель
entrepreneurship <i>n</i>	предпринимательство
rate of economic growth	темп экономического роста
argue <i>v</i>	спорить (with, against – с кем-либо, about – о чем-либо)
undertake <i>v</i>	брать на себя
identical <i>adj</i>	одинаковый
fixed assets	основные фонды
necessarily <i>adv</i>	обязательно
enterprise investment	вложение капитала в предприятие
introduction <i>n</i>	введение
techniques <i>n</i>	технология
labour productivity	производительность труда
hesitation <i>n</i>	колебание
ignorance <i>n</i>	невежество
marginal <i>adj</i>	несущественный
gross national product	валовой национальный продукт
enterprise <i>n</i>	предприятие
individual proprietor	единоличный собственник
partnership <i>n</i>	товарищество
limited liability company	компания с ограниченной ответственностью
brokerage house	брокерская фирма
agency <i>n</i>	агентство
varied <i>adj</i>	разнообразный
contribution <i>n</i>	долевой взнос
whenever <i>adv</i>	всякий раз когда
constitute <i>v</i>	учреждать
incur <i>v</i>	подвергаться
extend <i>v</i>	простираться
assets <i>n</i>	имущество
acceptance <i>n</i>	принятие
vital <i>adj</i>	жизненно важный
large-scale industry	крупная промышленность
enable <i>v</i>	дать возможность
entire <i>adj</i>	целый
fortune <i>n</i>	судьба, богатство

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Entrepreneurs and Entrepreneurship

Entrepreneur is someone who starts a company, arranges business deals, and takes risks in order to make a profit. Of course, to work for someone else is less trouble. Someone creates a job for you, gets orders, collects money from the clients and takes on the responsibility for making both ends meet. At night entrepreneur figures if he has enough money to write out your paycheque, pay the rent for the building, buy equipment and so on. On the other hand, entrepreneurship gives you an incomparable sense of personal freedom. The quality of entrepreneurship is seen by many economists as an important explanation of differences in the rate of technical progress between countries. It has been argued that two countries undertaking similar amounts of investment leading to more or less identical rates of growth in the fixed assets will not necessarily show the same rate of technical progress. In one country entrepreneurs may be undertaking enterprise investment that has as its aim the introduction of the most advanced types of production techniques, those that will lead to a rapid growth of labour productivity. In the other, because of hesitation or ignorance, the investment program may lead only to marginal changes in productive processes; the resulting growth in labour productivity and Gross National Product will be small.

1. What is by the term “entrepreneur” meant?
2. What less trouble and why is?
3. What entrepreneurship can give you?
4. What the quality of entrepreneurship is seen by many economists as?
5. Are to show two countries undertaking similar amounts of investment the same rate of technical progress?
6. In what country a rapid growth of labour productivity will take place?
7. When the resulting growth in labour productivity and Gross National Product will be small?

2. Agree or disagree with the following statements.

1. Entrepreneur sets up a company.
2. Entrepreneur makes business deals.
3. Entrepreneur risks his neck in order to make a profit.
4. Entrepreneur introduces new types of legal techniques.
5. Entrepreneur leads his company to a slow growth of labour productivity.

6. Entrepreneur must not be doubtful or ignorant.

7. Investment is the money that people or organizations have put into a company, business, or bank in order to get a profit, or to make a business activity successful.

8. Labour productivity is the rate at which goods are produced, compared with the work, time, and money needed to produce them.

9. The GNP is the total value of all the goods and services produced in a country, including income from abroad.

10. Fixed assets may be divided into the following groups: I. Intangible; patents, goodwill, trade marks, etc. II. Tangible; land and buildings, plant and machinery, office equipment, etc. III. Investment; shares and loans to other companies.

3. Translate the following questions from Russian into English and answer them.

1. Предпринимательство – это форма деятельности в сфере производства товаров и предоставления услуг с целью получения прибыли?

2. Предприниматель – это человек, занимающийся любым видом экономической деятельности, приносящей прибыль?

3. Предприниматель рискует, чтобы получить прибыль?

4. Предприниматель применяет новые технологии производства?

5. Рост компании зависит от деловой активности предпринимателя?

6. Трудно ли быть предпринимателем?

4. Complete the following statements.

1) Entrepreneur starts...

2) Entrepreneur arranges...

3) Entrepreneur takes risks...

4) Entrepreneur creates...

5) Entrepreneur gets...

6) Entrepreneur collects...

7) Entrepreneur takes on...

8) Entrepreneur writes out...

9) Entrepreneur pays...

10) Entrepreneur buys...

11) Entrepreneurship gives...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Company

Company is an organization that makes or sells goods or services in order to get money. Business enterprises usually take one of three forms: individual proprietorships, partnerships, or limited-liability companies. In the first form, a single person holds the entire operation as his personal property, usually managing it on a day-to-day basis. Most businesses are of this type. The second form, the partnership, may have from two to 50 or more members, as in the case of large law and accounting firms, brokerage houses (companies of brokers), and advertising agencies. This form of business is owned by the partners themselves; they may receive varied shares of the profits depending on their investment or contribution. Whenever a member leaves or a new member is added, the firm must be reconstituted as a new partnership. The third form, the limited-liability company, functions on the basis of limited liability. Limited liability is the legal position under which the loss that an owner (shareholder) of a business firm may incur is limited to the amount of capital invested by him in the business and does not extend to his personal assets. Acceptance of this principle by business enterprises and governments was a vital factor in the development of large-scale industry, because it enabled business firms to mobilize large amounts of capital from a wide variety of investors who were understandably unwilling to risk their entire personal fortunes in their investments.

- 1) What by the term “company” is meant?
- 2) What forms business enterprises usually do take?
- 3) What is by the term “individual proprietorship” meant?
- 4) What meant by the term “partnership” is?
- 5) What the is third form of business enterprises?
- 6) What meant is by the term “limited liability”?

6. Agree or disagree with the following statements.

- 1) Company makes or sells goods or services in order to get profit.
- 2) Proprietor is an owner of a business.
- 3) Individual proprietor keeps the entire operation as his rented property.
- 4) Individual proprietor manages his personal property on a from time to time basis.
- 5) Partnership is a business owned by two or more partners who share the profits and losses.

6) Partners share the profits and losses according to their investment or contribution.

7) Whenever a partner leaves or a new partner is added, the firm must be reconstituted as a new partnership.

8) Sleeping (silent) partner is someone who owns part of a business but is not actively involved in operating it.

9) Limited liability company is a company whose owners only have to pay a limited amount if the company gets into debt.

10) Limited liability is the legal position of being responsible for paying only a limited amount of debt if something bad happens to yourself or your company.

7. Translate the following questions from Russian into English and answer them.

1) Компания продаёт товары и услуги, чтобы заработать деньги, не так ли?

2) Компанией может владеть индивидуальный собственник, не так ли?

3) Компания может быть собственностью товарищества, не так ли?

4) Компания с ограниченной ответственностью функционирует на основе принципа ограниченной ответственности, не так ли?

5) Ограниченная ответственность – это ограничение возмещения убытков от хозяйственной деятельности суммой вложенного капитала?

8. Complete the following statements.

1) Company is...

2) Business enterprises take...

3) The first form of business is...

4) The second form of business is...

5) The third form of business is...

6) Individual proprietor holds...

7) Individual proprietor manages...

8) Partners receive...

9) Whenever a partner leaves...

10) Limited-liability company functions...

11) Limited liability is...

12) Limited liability enables business firms to...

13) Investors are understandably unwilling to...

Холдинговые компании. Банкротство

Study the words and the word-combinations.

holding company	холдинг компания
voting stock	controlling number of the shares
stock <i>n</i>	акции
exercise <i>v</i>	выполнять
exclusively <i>adv</i>	исключительно
engage <i>v</i>	заниматься
majority <i>n</i>	большинство
subsidiary <i>n</i>	подконтрольная компания
ownership <i>n</i>	владение
diffuse <i>v</i>	распространять
suffice <i>v</i>	хватать
gain <i>v</i>	добывать
merger <i>n</i>	поглощение; слияние
reap <i>v</i>	пожинать плоды
goodwill <i>n</i>	престиж фирмы
liability <i>n</i>	денежные обязательства
bankruptcy <i>n</i>	банкротство
judicial process	судебная процедура
indiscriminately <i>adv</i>	неразборчив;
insolvency <i>n</i>	неплатежеспособность
meet debts	оплачивать долги
adjudication in bankruptcy	объявление банкротом по суду
file a petition	подать петицию
enact <i>v</i>	вводить закон
orderly <i>adj</i>	аккуратный
estate <i>n</i>	имущество
insolvent debtor	несостоятельный должник
couple <i>v</i>	связывать
impose <i>v</i>	налагать
fraudulent debtors	должники, дающие ложные сведения о своём имущественном положении;
designation <i>n</i>	называние
stigma <i>n</i>	клеймо, репутация преступника
eventually <i>adv</i>	со временем
adjustment <i>n</i>	улаживание
rehabilitation <i>n</i>	восстановление в правах
salvage <i>n</i>	спасение имущества
labour force	рабочая сила

1. Scan through the text. Restore the word order in the questions that follow and answer them.

Holding Company

Holding company is a company that owns enough voting stock (a controlling number of the shares) in one or more other companies to exercise control over them. A company that exists exclusively for this purpose is called a pure holding company, while one that also engages in a business of its own is called a holding-operating company. A holding company typically owns a majority of stock in a subsidiary (a company that is owned or controlled by another company), but if ownership of the remaining shares is widely diffused, even minority ownership may suffice to give the holding company control. A holding company provides a means of control of several companies with a minimum amount of investment. The use of a holding company is legally simpler and less expensive than other means of gaining control of another company, such as, for example, merger (the act of joining together two or more companies to form a single enterprise). A holding company is able to reap the benefits of a subsidiary's goodwill (the success of a company, and its good relationship with its customers, calculated as part of its value when it is sold) and reputation, yet its liability is limited to the proportion of the subsidiary's stock that it owns. These and other factors make holding companies an effective form of organization on both national and international levels.

- 1) What by the term “holding company” is meant?
- 2) What is by the term “voting stock” meant?
- 3) What is company called a pure holding company?
- 4) What company called a holding-operating company is?
- 5) What by the term “subsidiary” meant is?
- 6) What stock the holding company control over its subsidiary gives?
- 7) What company a means of control of several companies with a minimum amount of investment provides?
- 8) What the simplest way to gain control of another company is?
- 9) What by the term “merger” is meant?
- 10) What by the term is “goodwill” meant?
- 11) What a holding company is able to get?
- 12) What a holding company’s liability is limited to?
- 13) What an effective form of organization on both national and international levels is?

2. Agree or disagree with the following statements.

1) Holding company is a company that holds a control packet of shares in other companies.

2) Controlling interest is ownership of more than 50 per cent of a business.

3) If you have a controlling interest in a company, you own enough shares to be able to make decisions about what happens to the company.

4) Holding company controls the composition of the board of directors of the subsidiary company.

5) Goodwill is the favor or prestige that a business has acquired beyond the mere value of what it sells.

6) Holding company is an inefficient form of organization.

3. Translate the following questions from Russian into English and answer them.

1) Холдинг-компания – это компания, владеющая контрольным пакетом акций других компаний с целью осуществления контроля над их операциями?

2) Контрольный пакет акций – это доля акций, сосредоточенная в руках одного владельца и дающая возможность осуществлять фактический контроль над акционерным обществом?

3) Гуд-вилл – это условная стоимость деловых связей фирмы?

4) Гуд-вилл – это престиж торговых марок, опыт деловых связей, устойчивая клиентура, не так ли?

5) От чего зависит престиж компании?

6) От чего может пострадать репутация компании?

4. Complete the following statements

1) Holding company is...

2) ...is called a pure holding company.

3) ...is called a holding-operating company.

4) A holding company typically owns...

5) Minority ownership may ... if...

6) A holding company provides...

7) The use of a holding company is...

8) A holding company is able to...

9) A holding company's liability is limited to...

5. Scan through the text. Restore the word order in the questions that follow and answer them.

Bankruptcy

Bankruptcy – the status of a debtor who has been declared by judicial process to be unable to pay his debts. Although sometimes used indiscriminately to mean insolvency, the terms have distinct legal significance. Insolvency, as used in most legal systems, indicates the inability to meet debts. Bankruptcy, on the other hand, results from a legal adjudication that the debtor has filed a petition or that creditors have filed a petition against him. Bankruptcy laws were enacted to provide and govern an orderly and equitable liquidation of the estates of insolvent debtors. This purpose has remained an important aim of bankruptcy legislation since the Middle Ages. Because in the past bankruptcy was coupled with the loss of civil rights and imposition of penalties upon fraudulent debtors, the designation bankrupt came to be associated with dishonesty, casting a stigma on persons who were declared bankrupts. Eventually, however, bankruptcy legislation was extended to provide procedures for the adjustment of debts so as to avoid liquidation and for the rehabilitation of insolvent debtors. Modern bankruptcy laws include the salvage of an enterprise in financial difficulties. It has become the principal focus of bankruptcy legislation with particular concern for the maintenance of employment opportunities and the protection of members of the labour force.

- 1) What by the term “bankruptcy” is meant?
- 2) What insolvency indicate does?
- 3) What bankruptcy does result from?
- 4) What bankruptcy laws enacted to do were?
- 5) What was bankruptcy with in the past coupled?
- 6) What the designation bankrupt did come to be?
- 7) What bankruptcy legislation extended to do was?
- 8) What modern bankruptcy laws do include?
- 9) What the particular concern of bankruptcy legislation is?

6. Agree or disagree with the following statements.

- 1) Bankruptcy is the state of being unable to pay your debts.
- 2) Insolvency indicates the ability to meet debts.
- 3) Bankruptcy laws provide a disorderly liquidation of the estates of solvent debtors.

4) Bankruptcy laws govern a prejudicial liquidation of the estates of insolvent debtors.

5) Bankruptcy was linked with the loss of civil liberties.

6) Bankruptcy inflicted punishment upon fraudulent debtors.

7) Bankruptcy legislation may include settlement of debts.

8) The designation bankrupt was connected with unfairness.

9) Bankrupt is someone who has officially said that they cannot pay their debts.

10) Bankrupt is an insolvent person who has been adjudicated bankrupt by the court.

7. Translate the following questions from Russian into English and answer them.

1) Банкрот не способен платить свои долги?

2) Неплатёжеспособность – это финансовое положение фирмы, при котором она не может своевременно выполнять свои финансовые обязательства?

3) Неплатёжеспособность необязательно означает банкротство, не так ли?

4) Кредитор может подать заявление в суд на должника?

5) Законы о банкротстве ликвидируют имущество неплатёжеспособных должников?

6) Банкротство связано с потерей гражданских прав?

7) Как называются должники, дающие ложные сведения о своём имущественном положении?

8. Complete the following statements.

1) Bankruptcy is...

2) Insolvency indicates...

3) Bankruptcy results from...

4) Bankruptcy laws were enacted...

5) Bankruptcy was coupled with...

6) The designation bankrupt came to be...

7) Bankruptcy legislation was extended...

8) Modern bankruptcy laws include ... with particular concern for...

Почему компании имеют обозначения LTD., INC., GMBH, OR S.A.?

1. Check the transcription in a dictionary, read and translate the words listed below.

Nouns: liability, skyscraper, assets, bankrupt, enterprise, key, guarantee, equity, fund, firm, identity.

Adjectives: initial, anonymous, public, private.

Verbs: own, require, pursue.

Adverbs: enough, though, almost.

2. Read and translate the following pairs of words. Note how the meaning of the words changes:

Model: due to the suffix *-ship*: relation – relationship – взаимоотношения (между)

friend-friendship

member-membership

partner-partnership

comrade-comradeship

owner-ownership

Model: due to the suffix *-hood*: man – manhood – мужественность

child-childhood

brother-brotherhood

mother-motherhood

3. Read and translate the text.

Why are Companies Referred to as LTD., INC., GMBH, or S.A.?

The heart of capitalism is private ownership, and a limited liability company allows people to own almost anything – from skyscrapers to television stations – without risking their professional assets should the company go bankrupt.

An individual, like Henry Ford, might want to begin a small enterprise and personally retain total responsibility and liability, but once it starts to grow, a partnership or a “company” – such as Ford Motor Company – would need

to be formed. The key factor in owning any company is the guarantee called limited liability: the owners of a company never have to pay more than they have invested in the company. Their liabilities are limited. When a company goes bankrupt, the owners can never be required to pay its unpaid bills.

The worst that can happen to investors in a limited liability company is losing their initial investment if the company fails. By limiting the downside risk for shareholders, companies are able to attract equity investors and raise large amounts of funds called equity capital through sales of shares rather than by borrowing money at potentially high interest rates.

The names of companies around the world reflect this guarantee or limited liability. The abbreviations “GmbH” in Germany, “Inc” in the United States, or “Ltd.” in most other English-speaking countries indicate that the firm is a limited liability company and investors have nothing more to lose than the money invested in their shares. The “S.A.” in French- and Spanish-speaking countries also refers to limited liability by defining shareholders as “anonymous”. Since the identity of shareholders can be kept secret, the creditors of a bankrupt company have no right to pursue them for the company's unpaid debts.

Many countries make a clear distinction between public and private companies, with separate designations, such as AC and GmbH in Germany, or Plc and Ltd. in Britain. Generally, “public” companies are those large enough to have their shares traded on stock exchange, while smaller unquoted companies are said to be “private,” even though their shares can be held by the public at large. In some countries, a large company is said to be privately owned if its shares are not available to the general public. In the United States, where little distinction is made between public and private companies, most companies simply bear the title “Incorporated”.

4. Which of two parallel sentences are true?

- | | |
|--|---|
| 1) The heart of capitalism is private ownership. | a) The heart of capitalism is public ownership. |
| 2) The owners of a company never have to pay more than they have invested in it. | b) Sometimes, the owners of a company have to pay more than they have invested in it. |
| 3) Companies are able to raise a large amount of funds through sale of shares. | c) Companies prefer to raise a large amount of funds through borrowing money at high interest rates. |
| 4) The creditors of a bankrupt company have right to pursue shareholders for the companies unpaid debts. | d) The creditors of a bankrupt company have no right to pursue shareholders for the company's unpaid debts. |

5. Complete each sentence according to the information in the text.

- 1) If a company fails, its investors...
 - a) lose all their property
 - b) lose their initial investments
 - c) are arrested
- 2) The names of companies around the world reflect...
 - a) the guarantee of limited liability
 - b) amounts of funds of the company
 - c) the authority of the company on the international market
- 3) In the United States most companies bear the name...
 - a) Public Limited Company
 - b) Limited
 - c) Incorporated

6. What attributes are not suitable to the given terms?

- 1) investment – high-risk, initial, responsible, foreign, heavy, unpaid, small, profitable.
- 2) deficit – trade, political, financial, profitable, food, budget.
- 3) security – guaranteed, economic, independent, public, high, financial, available, national.

7. Insert prepositions (to, between, of, on, in) where necessary.

- 1) Public companies allow people to have shares traded ... stock exchanges.
- 2) Today we have a meeting of the owners ... our company.
- 3) I lost all money that I had invested ... these shares.
- 4) Is there any distinction ... public and private companies?
- 5) In some private companies the shares are not available ... the general public.
- 6) A budget deficit affects ... trade deficit.

8. Translate from English into Russian paying attention to the equivalents of modal verbs.

- 1) After graduating from our faculty he was able to work as economist.
- 2) The doctor said that now I was allowed to work.
- 3) Because of a high budget deficit the company has to reduce its expenditures.

- 4) Our manager is to call me at 9.
- 5) Some large companies are not permitted to trade their shares to general public.
- 6) The firm was not able to pay back the money owed to its creditors.
- 7) The terms of delivery goods didn't have to be infringed.

9. Answer the questions using modal verbs or their equivalents.

- 1) What can people own in capitalist countries?
- 2) Are you able to continue your business?
- 3) When are you to pay your debts?
- 4) What can happen to investors, if the company fails?
- 5) Do the owner of a company have to pay more than they had invested in it?
- 6) Privately owned large companies mustn't have their shares traded on stock exchange?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Страдательный залог (The Passive Voice)

В английском языке глаголы имеют два залога: действительный (the Active Voice) и страдательный (the Passive Voice).

В действительном залоге действие совершается подлежащим.

В страдательном залоге подлежащее (лицо или предмет) подвергается воздействию со стороны другого лица или предмета.

L. Tolstoy wrote the novel *War and Peace*. Л. Толстой написал роман «Война и мир».

The novel *War and Peace* was written by L. Tolstoy. Роман «Война и мир» был написан Л. Толстым.

Видовременные формы глагола в страдательном залоге

<i>Present</i>		<i>Past</i>		<i>Future</i>	
<i>Indefinit</i>					
am is are	+Participle II	was were	+Participle II	shall be will be	+Participle II
I am often asked about it. <i>Меня об этом часто спрашивают.</i>		I was asked about it yesterday. <i>Меня спросили об этом вчера.</i>		I shall be asked about it tomorrow. <i>Меня спросят об этом завтра.</i>	
<i>Continuous</i>					
am being is being are being	+Part. II	was being were being	+Part. II		
I am being asked about it now. <i>Меня спрашивают об этом сейчас.</i>		I was being asked about it when you came. <i>Меня спрашивали об этом, когда вы пришли.</i>			
<i>Perfect</i>					
have been has been	+Part. II	had been	+Part. II	shall have been will have been	+Part. II
I have been asked about it this morning. <i>Меня спросили об этом сегодня утром.</i>		I had been asked about it before I met you. <i>Меня спросили об этом до того, как я встретил вас.</i>		I shall have been asked about it by that time. <i>Меня уже спросят об этом к тому времени.</i>	

При образовании вопросительной формы в страдательном залоге вспомогательный глагол ставится перед подлежащим:

Are the exercises done?
Will they be done?

Have they been done?
Are they being done?

При образовании отрицательной формы частица not употребляется после первого вспомогательного глагола.

The letters will not be typed tomorrow.

В английском языке в страдательном залоге могут употребляться не только переходные, но и непереходные глаголы с предлогами, такие как:

to agree on (upon)
to attend to
to comment on
to face with
to dream of
to depend on
to talk about
to think of

to insist on (upon)
to laugh at
to look at
to look after
to speak of (about)
to send for
to refer to
to rely on

Способы перевода глаголов в страдательном залоге на русский язык

1. Глаголом «быть» в сочетании с краткой формой причастия страдательного залога.	The book was published last year. <i>Книга была опубликована в прошлом году.</i>
2. Глаголом, оканчивающимся на -ся, -сь.	This problem is being discussed. <i>Эта проблема обсуждается.</i>
3. Неопределенно-личным предложением.	The film is much spoken about. <i>О фильме много говорят.</i>
4. Глаголом в действительном залоге, если в предложении есть дополнение с предлогом by.	She was laughed at by everybody. <i>Над ней все смеялись.</i>
5. Безличные конструкции соответствуют в русском языке глаголам в 3-м лице множественного числа с неопределенно-личным значением.	It is said... <i>Говорят...</i> It is known... <i>Известно...</i> It must be said... <i>Следует сказать...</i> It can't be forgotten... <i>Нельзя забыть...</i>

При преобразовании предложений из действительного залога в страдательный необходимо помнить следующее:

а) глагол в страдательном залоге ставят в том же времени, что и в действительном. Лицо и число может меняться, так как меняется подлежащее.

I read newspapers in the evening.
Newspapers are read in the evening.

Я читаю газеты вечером.
Газеты читают(ся) вечером.

б) дополнение в действительном залоге будет подлежащим в страдательном и наоборот.

They build new houses in our street.
New houses are built in our street.

Они строят новые дома на нашей улице.
На нашей улице строятся новые дома.

в) если в предложении действительного залога имеется два дополнения, то любое из них может быть подлежащим в страдательном залоге. При этом дополнение, выраженное местоимением в косвенном падеже, ставится в действительном залоге в именительном. Местоимение, указывающее на носителя действия в страдательном залоге, ставится в объектном падеже. Например:

Nick gave me an interesting book.
An interesting book was given to me.
I was given an interesting book.

Николай дал мне интересную книгу.
Мне дали интересную книгу.
Мне дали интересную книгу.

г) дополнение с предлогом в страдательном залоге часто опускается, если оно выражено личным местоимением. Например:

He showed me a picture.
A picture was shown to me (by him).

Он показал мне картину.
Мне показали картину.

д) если сказуемое действительного залога выражено сочетанием модального глагола с инфинитивом, то в страдательном залоге ему соответствует сочетание того же модального глагола с инфинитивом в страдательном залоге. Например:

I can't answer your question.
Your question can't be answered.
He must clean the room.
The room must be cleaned.

Я не могу ответить на ваш вопрос.
На ваш вопрос невозможно ответить.
Он должен убрать в комнате.
В комнате необходимо убрать.

Exercises

1. Use the Present Perfect or the Past Simple Tense in the Active or the Passive Voice instead of the verbs in brackets.

- 1) The old fireplace (to replace) in his room recently.
- 2) In 1964 Martin Luther King (to win) the Nobel Peace Prize.
- 3) The cartoon character Mickey Mouse (to create) by Walt Disney.
- 4) What (to change) in this room? You (to put) a new carpet?
- 5) Lawyers (to give) a new pay rise.
- 6) Where you (to find) this dog? It's so dirty.
- 7) A valuable painting (to steal) from the Central Art Gallery last night.
- 8) Where you (to be lately)?
- 9) You (to invite) to the party?
- 10) John Kennedy (to assassinate) in Dallas in 1963.

2. Ask question to the following sentences beginning with the words in brackets:

- 1) The tape-recorder is being fixed now (what?).
- 2) Some records is being played (what?).
- 3) The fire is being put out by the firemen (whom ... by?).
- 4) Ted was stung by a bee (who?).
- 5) Local calls are booked well in advance (when?).
- 6) Lorries are produced at a plant (where?).
- 7) I was given 2 hours to make a decision (what?).
- 8) By the time you get there everything will have been done (when?).
- 9) She will be sent abroad next month (where?).
- 10) A very interesting book was shown to me (what?).

3. Change the sentences from active to passive.

- 1) Bob Smith built the house.
- 2) People speak Spanish in Peru.
- 3) Do people speak Spanish in Peru?
- 4) A special committee is going to settle the dispute.
- 5) Mr. Show hasn't taught that course since 1990.
- 6) Lightening didn't cause the fire.
- 7) The news will amaze you.
- 8) I think that they have sent us the wrong tickets.
- 9) They showed her the easiest way to do it.
- 10) Someone had given her the wrong number.

4. Use active or passive in any appropriate tense for the verbs in brackets.

- 1) A valuable painting (steal) from the Central Art Gallery last night.
- 2) Walt Disney (create) the cartoon character Mickey Mouse.
- 3) This problem (discuss) at the last meeting.
- 4) These photos (take) by my sister.
- 5) Right now Alec (treat) for a bad burn on his hand and arm.
- 6) A new house (build) next to ours next year.
- 7) Yesterday the wind (blow) my hat off my head.
- 8) The first fish (appear) on the earth about 500 million years ago.
- 9) When your bike (steal)?
- 10) Our mail (deliver) before noon every day.

5. Put the verbs in brackets into the correct tense-form.

- 1) This piece of music (know) to me. But it never (play) so wonderfully before.
- 2) When I came into the cinema, a new film (show). I was sorry that I (not, tell) about the show before and was late for the beginning as the end impressed me greatly.
- 3) It is raining and football (not, play).
- 4) The students (work) at the laboratory the whole evening yesterday.
- 5) Nick was late for the party, so when he came into the room all the guests (introduce) to each other, some of them (dance) and some (sing) in the next room.
- 6) The mother (tell) not to worry about her sick boy. He (examine) soon by the doctor.
- 7) We (discuss) the problem already when you came.
- 8) The weather changed for the worst. It (rain) heavily. The windows (break) by the strong wind.
- 9) When you come here in summer, their house (repair).
- 10) It's a very good class. It (teach) by Mr. Smith.
- 11) I (give) a kitten. It (call) Pussy, but my little sister (call) it Push.
- 12) I (introduce) to him last week but I am afraid I (not, recognize) him if I meet him again.
- 13) I (not, see) anything of Moscow yet.

6. Transform the sentences from Passive into Active.

- 1) The student was asked to tell the story once again.
- 2) Moscow is very much admired by the visitors.
- 3) "King Lear" can be successfully performed by a group of amateurs.
- 4) The meal is being prepared now.
- 5) Many valuable paintings were destroyed by the fire.

- 6) Light and heat are given to us by the sun.
- 7) The question hasn't been answered properly.

7. Translate the following sentences into Russian.

- 1) My letter was answered at once.
- 2) We were joined by a group of our students in the Crimea.
- 3) These events were followed by a wave of strikes.
- 4) The lecture was attended by many students.
- 5) The terms were agreed upon.
- 6) We hope that an agreement will be arrived at.
- 7) He was listened to attentively.
- 8) This problem was not spoken about.
- 9) The doctor will be sent for at once.
- 10) This book was often referred to.
- 11) He was never heard of.
- 12) The terms were insisted upon.
- 13) They are taught French at school.
- 14) He was offered a new job.
- 15) We are paid twice a month.

8. Translate into English.

- 1) Какой вопрос сейчас обсуждается? – Обсуждается работа нашего научного кружка.
- 2) Ее можно видеть в библиотеке каждый день.
- 3) Когда будет открыта новая школа?
- 4) Мне предложили новую работу.
- 5) За последнее время в нашем городе построено мало красивых зданий.
- 6) В этой школе преподается английский язык.
- 7) Какие достопримечательности города будут показаны туристам?
- 8) Когда доставили эту телеграмму?
- 9) Это событие широко комментируется в прессе.

1.3.10 Бухгалтерское дело

Study the words and the word-combinations.

accounting <i>n</i>	бухгалтерское дело
legislative body	законодательный орган
appraise <i>v</i>	оценивать
performance <i>n</i>	показатели работы
devote <i>v</i>	уделять
data <i>n</i>	данные
financial statement	финансовый отчёт
balance sheet	балансовый отчёт
income statement	отчёт о доходах
cash flow statement	баланс оборотных средств
financial situation	финансовое положение
balance sheet	балансовый отчёт
assets <i>n</i>	активы
liabilities <i>n</i>	обязательства
in exchange for	в обмен на
equity <i>n</i>	собственные средства
on behalf of	от имени кого-либо
identity <i>n</i>	тождество
equation <i>n</i>	уравнение
inevitable <i>adj</i>	неизбежно
accompany <i>v</i>	сопровождать
current assets	оборотный капитал
fixed assets	основной капитал
intangible assets	нематериальные активы
real estate	недвижимость
trademark <i>n</i>	торговая марка
goodwill <i>n</i>	репутация

1. Read and translate the text.

Accounting and its Financial Statements

Accounting is the systematic development and analysis of information about the economic affairs of an organization. This information may be used in a number of ways: by the organization's managers to help them plan and control the organization's operations; by owners and legislative bodies to help them appraise the organization's performance and make decisions as to its future; by owners,

lenders, suppliers, employees, and others to help them decide how much time or money to devote to the organization; by governmental bodies to determine how much tax the organization must pay; and by customers to determine the price to be paid. Accounting provides information for all these purposes through the maintenance of files of data, analysis and interpretation of these data, and the preparation of various kinds of reports. These reports are called financial statements. Three financial statements will be discussed: the balance sheet, the income statement, and the statement of cash flows. Accountant is a professionally qualified person who is able to record, keep, check, and prepare financial statements.

2. Restore the word order in the questions and answer them.

- 1) What by the term “accounting” is meant?
- 2) What people with accounting and why deal?
- 3) What does accounting its information through provide?
- 4) What are three financial statements mentioned in the text?
- 5) What by the term “accountant” is meant?

3. Agree or disagree with the following statements.

- 1) Accounting is the systematic analysis of illegal ways of paying less tax.
- 2) The organization’s managers to plan and control the organization’s operations use intercom.
- 3) Owners to appraise the organization’s performance use illegal tapping.
- 4) Lenders to decide how much time or money to devote to the organization use the newspapers that print shocking stories about people’s personal lives.
- 5) Governmental bodies to determine how much tax the organization must pay use tax legislation.
- 6) Customers to determine the price to be paid use their common sense.
- 7) Accounting provides its information through Internet.
- 8) Accounting provides its information through the preparation of various kinds of statements.
- 9) Balance sheet is a statement of how much money a business has earned and how much money it has paid for goods and services.
- 10) Cash flow is the movement of money coming into a business as income and going out as wages, materials etc.
- 11) Income is a gain or recurrent benefit usually measured in money that derives from capital or labour.
- 12) It’s only reasonable that people on a high income should pay more tax.

13) Accountant is a professionally qualified person who is able to find legal ways of paying less tax.

14) Accountant is someone who does his best to conceal unlawful income.

4. Translate the following questions from Russian into English and answer them.

1) Бухгалтерское дело – это систематический анализ информации об экономическом положении организации?

2) Финансовый отчёт – это отчёт о финансовом положении организации?

3) Документами финансового отчёта являются: балансовый отчёт, отчёт о доходах и баланс оборотных средств, не так ли?

4) Балансовый отчёт – это доклад о финансовом положении организации на определенную дату?

5) Отчёт о доходах – это документ о денежных или материальных ресурсах, поступающих государству, предприятию, учреждению или отдельному лицу в процессе распределения национального дохода?

6) Баланс оборотных средств – это доклад об изменениях в финансовом положении организации?

5. Retell the text “Accounting and its reports”.

1) Accounting is ...

2) Accounting is used by managers to ...

3) Accounting is used by legislative bodies to ...

4) Accounting is used by lenders and employees to ...

5) Accounting is used by governmental bodies to ...

6) Accounting is used by customers to ...

7) Accounting provides ...

8) Three financial statements are ...

6. Read and translate the text.

Balance Sheet

A balance sheet describes the resources that are under a company's control on a specified date and indicates where these resources have come from. Any balance sheet consists of three major sections: 1) the assets: material values and money resources owned by the company; 2) the liabilities: the funds that have been provided by outside lenders and other creditors in exchange for the company's promise to make payments or to provide services in the future;

and 3) the owners' equity: the funds that have been provided by the company's owners or on their behalf. The list of assets shows the forms in which the company's resources are kept; the lists of liabilities and the owners' equity indicate where these same resources have come from. The balance sheet, in other words, shows the company's resources from two points of view, and the following relationship must always exist: total assets are total liabilities plus total owners' equity. This same identity is also expressed in another way: total assets minus total liabilities equals total owners' equity. In this form, the equation emphasizes that the owners' equity in the company is always equal to the net assets (assets minus liabilities). Any increase in one will inevitably be accompanied by an increase in the other, and the only way to increase the owners' equity is to increase the net assets.

7. Restore the word order in the questions and answer them.

- 1) What a balance sheet describe does?
- 2) What a balance sheet does indicate?
- 3) What sections any balance sheet does consist of?
- 4) What by the term "assets" is meant?
- 5) What is by the term "liabilities" meant?
- 6) What funds the owners' equity include does?
- 7) What the list of assets does show?
- 8) What the lists of liabilities and the owners' equity do indicate?
- 9) What equation the balance sheet must show?
- 10) What this equation does emphasize?
- 11) What the only way to increase the owners' equity is?

8. Translate the following questions from Russian into English and answer them.

1) Как называется документ бухгалтерского учета, который в денежном выражении даёт представление о состоянии дел фирмы на определённую дату?

2) Как называется часть бухгалтерского баланса, отражающего на определённую дату все принадлежащие данному предприятию материальные ценности и денежные средства?

3) Активы компании – это оборотный капитал компании, основной капитал компании и нематериальные активы компании?

4) Оборотный капитал компании – это наличные деньги и сырьё, не так ли?

5) Основной капитал компании – это недвижимость, машины и оборудование, не так ли?

6) Нематериальные активы компании – это патенты, репутация и торговая марка, не так ли?

Отчёт о прибылях и убытках Отчёт о движении денежных средств

Study the words and the word-combinations.

income statement	отчёт о прибылях и убытках
assets <i>n</i>	активы
net income	чистый доход
sales revenue	доходы от продаж
obtain <i>v</i>	получать
consume <i>v</i>	расходовать
cost of merchandise cost	стоимость реализованных товаров
depreciation <i>n</i>	амортизация
net gain / income	чистая прибыль
net loss	чистый убыток
interest revenues	доходы от процентов
expenses <i>n</i>	расходы

1. Read and translate the text.

Income Statement

The company uses its assets to produce goods and services. The company's success depends on whether it is wise or lucky in the assets it chooses to hold and in the ways it uses these assets to produce goods and services. The company's success is measured by the amount of profit it earns. Net income is the accountant's term for the amount of profit that is reported for a particular time period. The company's income statement for a period of time shows how the net income for that period was derived. The first line in the company's income statement shows the company's net sales revenues for the period: the assets obtained from customers in exchange for the goods and services. The second line summarizes the company's revenues from other sources. The income statement next shows the expenses of the period: the assets that were consumed while the revenues were being created. The expenses are usually broken down into several categories (cost of merchandise sold, salaries of employees, depreciation, and etc.) indicating what the assets were used for. The income statement shows only a single number, the net gain on the sale. If net income is negative, it is referred to as a net loss.

2. Restore the word order in the questions and answer them.

- 1) What the company's income statement does show?
- 2) What the first line in the company's income statement show does?

- 3) What the second line in the does company's income statement summarizes?
- 4) What does expenses the income statement show?
- 5) What does number the income statement show?
- 6) What is to as a net loss referred?

3. Translate the following questions from Russian into English and answer them.

- 1) Чистый доход – это доход после уплаты всех налогов?
- 2) Чистый убыток – это когда расходы превышают доходы?
- 3) Что включает в себя понятие «стоимость»?
- 4) Что включает в себя понятие «издержки»?
- 5) Зарплата работающих по найму отражена в отчете о доходах?
- 6) Амортизация – это постепенное снижение ценности основных фондов вследствие их изнашивания?
- 7) Амортизация – это постепенное перенесение стоимости основных фондов на вырабатываемую продукцию с целью накопления средств для их обновления?

4. Complete the statements.

- 1) The company uses...
- 2) The company's success depends on...
- 3) The company's success is measured by...
- 4) Net income is...
- 5) The company's income statement shows...
- 6) The first line in the company's income statement shows...
- 7) The second line in the company's income statement summarizes...
- 8) The income statement next shows...
- 9) The expenses are broken down into... and indicate...
- 10) The income statement shows only...

5. Read the text.

Cash Flow Statement

Companies also prepare a third financial statement, the statement of cash flows. Cash flows result from three major groups of activities: 1) operating activities, 2) investing activities, and 3) financing activities.

6. Translate the following words and phrases from Russian into English and vice versa rapidly (covering them in turn). Check each other up.

Баланс оборотных средств; прибыль от торговли инвестициями; инвестиционная деятельность; покупка оборудования; финансовая деятельность; выпуск облигаций; облигация; денежный дивиденд; остаток кассы; движение наличных средств; денежная наличность; текущая (эксплуатационная) деятельность; чистый доход; амортизация; отсроченные налоги; валютные активы.

Cash balance; cash flow statement; investing activities; purchase of equipment; financing activities; issuance of bonds; bond; cash flow; cash; operating activities; net income; depreciation; deferred taxes; monetary assets; gain on sale of investment; cash dividend.

7. Translate the following statements from English into Russian.

1) Cash is money in the form of coins or notes rather than cheques, credit cards etc.

2) Cash flow is the movement of money coming into a business as income and going out as wages, materials etc.

3) A net amount of money is the amount that remains after everything has been taken away from it.

4) A gross amount of money is the total amount before any tax or costs have been taken away.

5) Income is the amount of money (usually annual) accruing as payment, profit, interest, etc., from labour, business, professions or property.

6) Net income is a person's total income after deduction of income tax.

7) Depreciation is the measure of wearing out of a fixed asset arising from use, effluxion of time or obsolescence through technological or market changes.

8) To defer means to delay something until a later date.

9) Tax is a compulsory levy on individuals and companies by the state to meet the expenses of the government.

10) Assets are the things that a company owns, that can be sold to pay debts.

11) Gain is the increase of resources, due to profitable trading.

12) Sale is the act of giving property, food, or other goods to someone in exchange for money.

13) Investment is the money that people or organizations have put into a company, business, or bank in order to get a profit, or to make a business activity successful.

14) Equipment is all the special tools, machines, clothes etc that you need for a particular activity.

15) Bond is an official document promising that a government or company will pay back money that it has borrowed, often with interest.

16) Dividend is a part of a company's profit that is divided among the people who have shares in the company.

8. Complete the following statements.

- 1) Deferred taxes are...
- 2) Monetary assets are...
- 3) Cash dividends are...
- 4) Cash balance is...
- 5) Cash from operating activities includes...
- 6) Cash for investing activities consists of...
- 7) Cash from financing activities comprises...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Согласование времен (Sequence of Tenses)

1. Если сказуемое главного предложения выражено глаголом в настоящем или будущем времени, то сказуемое придаточного предложения может стоять в любом времени, которое требуется по смыслу. Например:

He says	he studies English.	Он говорит,	что изучает английский язык.
	he will study English.		что будет изучать английский язык.
	he has studied English.		что изучал английский язык.

2. Если сказуемое главного предложения стоит в прошедшем времени, то сказуемое придаточного предложения должно стоять в одном из прошедших времен. Выбор конкретной видо-временной формы определяется тем, происходит ли действие в придаточном предложении одновременно с главным, предшествует ему, либо будет происходить в будущем. Например:

He said (that)	he worked	работает.
	(was working)	
	he had worked	работал.
	(had been working)	
	he would work	будет работать.
	(would be working)	

В ряде случаев правило согласования времен не соблюдается:

1. В придаточных дополнительных предложениях, которые выражают общеизвестный факт или истину.

He said that the 22nd of December is the shortest day of the year.

3. В придаточных дополнительных предложениях, сказуемое которых выражено глаголом в сослагательном наклонении.

It was demanded that the work be improved.

4. Модальные глаголы *must*, *should* и *ought* употребляются в придаточном предложении независимо от того, в каком времени стоит глагол-сказуемое главного предложения.

He says (said) that I ought to write her a letter.

I told her that she should consult a doctor.

The teacher told us that we must learn this rule.

Прямая и косвенная речь (Direct and Indirect Speech)

Содержание ранее высказанного сообщения можно передать прямой речью (от лица говорящего) или косвенной речью (от лица передающего). Например: She said: "I can speak two foreign languages" (прямая речь). She said that she could speak two foreign languages (косвенная речь).

В косвенной речи также соблюдается правило согласования времен. При обращении утвердительных предложений из прямой речи в косвенную производятся следующие изменения:

- 1) Косвенная речь вводится союзом *that*, который часто опускается.
- 2) Глагол *to say*, после которого следует дополнение, заменяется глаголом *to tell*.
- 3) Личные и притяжательные местоимения заменяются по смыслу.
- 4) Времена глаголов в придаточном предложении изменяются согласно правилам согласования времен.
- 5) Указательные местоимения и наречия времени и места заменяются другими словами:

<i>this</i>	<i>that</i>
<i>these</i>	<i>those</i>
<i>now</i>	<i>then</i>
<i>today</i>	<i>that day</i>
<i>tomorrow</i>	<i>the next day</i>
<i>the day after tomorrow</i>	<i>two days later</i>
<i>yesterday</i>	<i>the day before</i>
<i>the day before yesterday</i>	<i>two days before</i>
<i>ago</i>	<i>before</i>
<i>next year</i>	<i>the next year, the following year</i>
<i>here</i>	<i>there</i>

Общие вопросы вводятся союзами *if*, *whether*, имеющими значение частицы «ли». В придаточных предложениях соблюдается порядок слов утвердительного предложения.

He asked me: "Do you play the piano?" Он спросил меня: «Вы играете на пианино?»
He asked me if I played the piano. Он спросил меня, играю ли я на пианино.

Специальные вопросы вводятся тем же вопросительным словом, с которого начинается прямая речь. Соблюдается порядок слов утвердительного предложения.

He asked me: "When did you send the telegram?" Он спросил меня: «Когда ты отослал телеграмму?»

He asked me when I had sent the telegram. Он спросил меня, когда я отослал телеграмму.

Для передачи побуждений в косвенной речи употребляются простые предложения с инфинитивом с частицей *to*. Если прямая речь выражает приказание, то глагол *to say* заменяется глаголом *to tell* (велеть) или *to order* (приказывать). Если прямая речь выражает просьбу, глагол *to say* заменяется глаголом *to ask* (просить).

She said to him: "Come here at nine". Она сказала ему: «Приходи сюда в 9 часов».

She told him to come there at nine. Она велела ему приходить в 9 часов.

I said to her: "Please, give me that book". Я сказал ей: «Дай мне, пожалуйста эту книгу».

I asked her to give me that book. Я попросил ее дать мне эту книгу.

Exercises

1. Open the brackets using the rules of the Sequence of Tenses.

- 1) She said that she (to know) English a little.
- 2) We know that they (to come) to visit us next week.
- 3) They were sure that the play (to be) a success.
- 4) I said that I (to leave) that morning.
- 5) They said that they (to see) that film a week before.
- 6) We didn't know that you (to wait) for us so long.
- 7) He said that he (to finish) his course paper the next month.
- 8) He said that he (not to consult) the lawyer yet.
- 9) The passengers were afraid that the train (not to arrive) on time.
- 10) We were told that we (to catch) the train if we (to hurry).

2. Convert into indirect speech.

- 1) "Is Jack coming tonight for dinner?" asked Doris.
- 2) "Has Michael arrived yet?" asked Nigel.
- 3) "The taxi is waiting", said the porter.
- 4) "Maria always come home for dinner", said Mr. Collins.
- 5) "I shall miss you when you leave for Paris", said Alice to Meg.
- 6) "What's the time? My watch has stopped", said he.

- 7) "Have you anything to declare?" asked the customs officer.
- 8) "Step aside, please", asked Albert.
- 9) "Don't bother, I com find this book myself", said Maurice.
- 10) "How did you find me", said Nelly.

3. Convert into direct speech.

- 1) She told him that her parents would come next week.
- 2) She said that he was ill and tired.
- 3) Monica said that Maurice was in the garden.
- 4) She asked him whether he had heard the news.
- 5) Becky asked Mike to come and see her next week.
- 6) She asked him if he would come back that day.
- 7) They said that they had not expected him that day.
- 8) She said that she was writing a new novel then.
- 9) Nick realized that it was not his day.
- 10) George asked Maud not to interfere with his work.

4. Find the mistake and correct it.

- 1) I wonder what does he do all day long.
- 2) I'd like to know where are they.
- 3) We were told that our parents will be coming buck on Saturday.
- 4) The customers officer asked Dan if he has got anything to declare.
- 5) He asked me whether I would go back there next year.
- 6) She asked them what colour were they going to paint the living room.
- 7) I don't know why they had not kept their promise to take us with them.
- 8) He said he thought it is rather silly idea.
- 9) They asked him who he wants.
- 10) Can you tell me if there is a café near here?

5. Translate the sentences into Russian.

- 1) I knew she went to bed early.
- 2) I remembered that he didn't like opera.
- 3) He said that many good actors would star in that film.
- 4) I understood that he had missed the train.
- 5) She was angry. She said she had been waiting for me for half an hour.
- 6) My mother said that I could go to Moscow for a week.

- 7) Yesterday he called me and asked whether I wanted to go to the cinema.
- 8) When I saw her I understood that she was upset by something.
- 9) He said that he would join us as soon as he passed his exams.
- 10) He said that he had no car.

6. Use the verbs in brackets in the appropriate tense-forms.

- 1) I was sure that the children (play) in the garden.
- 2) I thought that they (not to see) this film yet.
- 3) I thought that you (graduate from) the University.
- 4) He said that he (like) to buy a house.
- 5) The porter knew that the train (be) late.
- 6) I said that I (buy) the ticket later.
- 7) She said she (want) to go to the South.
- 8) I didn't know you (be) at home.
- 9) I wondered if he (leave) school.
- 10) I was surprised she didn't know the news. I was sure her husband (tell) her everything.
- 11) She couldn't get into the flat. She said she (lose) her key.
- 12) I learnt that he (not come) yet.

7. Translate into English.

- 1) Она подумала, что опоздала на поезд.
- 2) Я был уверен, что она позвонит мне.
- 3) Я знал, что переведу статью без словаря.
- 4) Он сказал, что может легко перевести эти статьи.
- 5) Она сказала, что устаёт вечером.
- 6) Я не знал, что у вас есть много книг по истории Беларуси.
- 7) Студенты сказали, что готовятся сейчас к семинару.
- 8) Он говорил, что хочет изучать два иностранных языка.
- 9) Я думал, что вы уже слышали об этой поездке.
- 10) Она не знала, что мы провели отпуск в деревне.

1.3.11 Реклама

Study the words and the word-combinations.

medium <i>n</i>	средство (pl -s, -dia)
media <i>n</i>	средства массовой информации
circulation <i>n</i>	тираж
likely <i>adj</i>	вероятный
pervasive <i>adj</i>	всюду проникающий
spot <i>n</i>	место
composition <i>n</i>	состав
charge <i>v</i>	запросить
segment <i>n</i>	сектор
direct <i>v</i>	направлять
billboards <i>n</i>	рекламные щиты
poster <i>n</i>	плакат, афиша
intrusive <i>adj</i>	назойливый, навязчивый
techniques	технические приемы
persuade <i>v</i>	убедить
respond <i>v</i>	реагировать
charities <i>n</i>	благотворительные дела
by word of mouth	устно
flourish <i>v</i>	процветать
primarily <i>adv</i>	главным образом

1. Scan through the text.

Advertising and Its History

To advertise means to tell people publicly about a product or service in order to persuade them to buy it. Advertising – the techniques and practices used to bring products, services or opinions to public notice for the purpose of persuading the public to respond in a certain way toward what is advertised. Most advertising involves promoting a good that is for sale, but similar methods are used to encourage people to drive safely, to support various charities, or to vote for political candidates. In many countries advertising is the most important source of income for the media through which it is conducted. The media are all the organizations, such as television, radio, and the newspapers, that provide information for the public. In the ancient and medieval world such advertising as existed was conducted by word of mouth. The first step toward modern advertising came with the development of printing in the 15th and 16th centuries.

In the 17th century weekly newspapers in London began to carry advertisements, and by the 18th century such advertising was flourishing. The great expansion of business in the 19th century was accompanied by the growth of an advertising industry; it was that century, primarily in the United States, that saw the establishment of advertising agencies. Advertising agency is a company that designs and makes advertisements for other companies. By the 1920s advertising agencies could plan and execute complete advertising campaigns.

2. Answer the questions.

- 1) What is by the term “advertising” meant?
- 2) What most advertising involve does?
- 3) Where advertising is used?
- 4) What the most important source of income for the media is?
- 5) How was advertising in the ancient and medieval world conducted? What the first step toward modern advertising was?
- 6) Who to carry advertisements in the 17th century in London began?
- 7) What was accompanied the great expansion of business in the 19th century by?
- 8) What century the saw establishment of advertising agencies?

3. Agree or disagree with the following statements.

- 1) To advertise means to make an announcement, for example in a newspaper or on a poster, that a job is available.
- 2) Advertisement is a picture, set of words, a film etc. that is used to advertise a product or service.
- 3) Advertising is used to bring its preconceived opinions to public notice.
- 4) Advertising promotes unsaleable goods for sale.
- 5) Advertising encourages people to make traffic violations.
- 6) Advertising discourage people to back up various charities.
- 7) Advertising has the purpose of persuading the public that charity begins at home.
- 8) Advertising encourages people to vote for political candidates holding extreme views in politics.
- 9) Advertising encourages people to hold a candle to the devil.
- 10) Advertising is something that gives people what they want knowing it is not good for them.
- 11) Advertising is the most important source of income for the gutter press.
- 12) Advertising tuckers any man of sense out.
- 13) Advertising makes anyone extremely angry or annoyed.

4. Translate the following questions from Russian into English and answer them.

- 1) Реклама используется для того, чтобы привлечь внимание публики к определённым товарам?
- 2) Реклама убеждает нас осторожно водить автомобиль?
- 3) Реклама поддерживает благотворительные дела?
- 4) Реклама призывает нас голосовать за политических кандидатов?
- 5) Реклама процветает?

5. Complete the following statements and retell the text.

- 1) To advertise means...
- 2) Advertising is...
- 3) ...is the action of calling something to the attention of the public especially by paid announcements.
- 4) Most advertising involves...
- 5) Advertising encourages...
- 6) Advertising supports...
- 7) Advertising helps people to vote...
- 8) The most important source of income for the media is...
- 9) Advertising is conducted through...
- 10) Advertising was conducted by ... in the ancient and medieval world.
- 11) Modern advertising came with...
- 12) Weekly newspapers in London began...
- 13) ...was accompanied by...
- 14) The United States saw...
- 15) Advertising agencies could...

6. Read and translate the text.

Advertising and Its Media

There are some principal media for advertising. Newspapers can offer advertisers large circulations (circulation – the average number of copies of a newspaper or magazine that are usually sold each day, week, month etc) and the opportunity to alter their advertisements frequently and regularly. Magazines may be of general interest or they may be aimed at specific audiences (such as people interested in computers or literature) and offer the manufacturers of products of particular interest to such people the chance to make contact with their most likely customers. The most pervasive (existing or spreading everywhere) media are television and radio. Advertisers can buy short “spots” of time to promote

their products or services. Advertising spots are broadcast between or during regular programs. For advertisers the most important facts about a given television or radio program are the size and composition of its audience. The size of the audience determines the amount of money the broadcaster can charge an advertiser, and the composition of the audience determines the advertiser's choice as to when a certain message, directed at a certain segment of the public, should be run. The other advertising media include direct mail, outdoor billboards, posters, etc. Advertising is on some occasions too intrusive (affecting someone's private life or interrupting them in an unwanted and annoying way).

7. Answer the questions.

- 1) What newspapers can offer advertisers?
- 2) What magazines may be aimed at?
- 3) What magazines may offer the manufacturers?
- 4) What the most pervasive media are?
- 5) What and why advertisers can buy?
- 6) When advertising spots are broadcast?
- 7) What facts the most important for advertisers are?
- 8) What the size of the audience does determine?
- 9) What the composition of the audience determine does?
- 10) What the do other advertising media include?
- 11) Do you advertising too intrusive find?

8. Agree or disagree with the following statements.

- 1) Newspapers can offer advertisers small circulations.
- 2) Newspapers can offer advertisers the opportunity to buy printing machines.
- 3) Magazines may help the manufacturers of products to foist their substandard goods upon their customers.
- 4) The most pervasive media are old wives' tales.
- 5) Advertisers can buy television and radio to promote their products or services.
- 6) The term "direct mail" means advertisements that are sent by post to many people.
- 7) Billboard is a large sign used for advertising.
- 8) Poster is a large printed notice, picture, or photograph, used to advertise something or as a decoration.
- 9) Audience is a group of people who watch and listen to someone speaking or performing in public.

10) Audience is the number or kind of people who regularly watch or listen to a particular programme.

11) Target audience is the kind of people that a programme, advertisement etc. is supposed to attract.

9. Translate the following questions from Russian into English and answer them.

- 1) Почему размещать рекламу в газетах выгодно?
- 2) Журналы предлагают производителям установить контакты с потенциальными покупателями их товаров?
- 3) Телевидение и радио проникают повсюду?
- 4) Рекламу можно назвать «навязчивой»?
- 5) Реклама полезна всем?

10. Complete the following statements.

- 1) Newspapers can offer...
- 2) Magazines may be...
- 3) Magazines may offer...
- 4) The most pervasive media are...
- 5) Advertisers can buy...
- 6) Advertising spots are broadcast...
- 7) For advertisers ... are...
- 8) The size of the audience determines...
- 9) The composition of the audience determines...
- 10) The other advertising media include...
- 11) Advertising on some occasions affects...
- 12) ...is the kind of people that an advertisement is expected to attract.
- 13) ...is the number or kind of people who at regular times watch or listen to a peculiar programme.
- 14) ...is a large photograph used to advertise something.
- 15) ...is a large signboard used for advertising.

11. Read and translate the text.

Advertising and Advertisement

The importance of consumer discrimination in domestic life is clear. Indeed, the evaluation and selection of manufactures items – from soap powders to cars – is an inescapable part of life in today's society. But most people have little

knowledge of the actual production of what they buy and are therefore unable to make first-hand judgements of quality. So where do ideas of value for money originate? On what basis do we discriminate between two comparable products? Ideally, judgement is based on the type and quality of materials, construction, performance, appearance and price. Often, however, first-hand knowledge of these factors is not available and we rely on advertisements.

The essence of advertising is persuasion. To use reasoned argument in order to persuade people to buy a particular product seems a valid form of propaganda and, indeed, could be expected to assist the process of discrimination. But the advertiser's concern cannot be solely to assist discrimination. His appeal is therefore rarely directed towards reason alone but also towards the more emotional responses that may be triggered by associating a product with the private hopes, fears, prejudices, and anxieties that beset the average human being. And if these appeals can be disguised within a reasoned argument, so much the better.

The British Code of Advertising Practice exists to protect the consumer from being deceived and misinformed by advertisements. Their slogan is: "All advertisements should be legal, decent, honest and truthful" and in their own advertisement they invite consumers to exercise discrimination and to report the authorities any advertisements which do not fulfill their requirements advertising practice is based on.

General Principles.

1) Advertisements should not contain statements or visual presentations offensive to the standards of decency prevailing among those who are likely to be exposed to them.

2) Advertisements should not be so framed as to abuse the trust of the consumer or exploit his lack of experience or knowledge.

3) Advertisements should not without justifiable reason play on fear.

4) Advertisements should not contain anything which might lead or lend support to acts of violence, nor should they appear to condone such acts.

5) All descriptions, claims and comparisons which relate to matters of objectively ascertainable fact should be capable of substantiation, and advertisers and advertising agencies are required to hold such substantiation ready for production without delay to the CAP Committee of the Advertising Standard Authority.

6) Advertisements should not contain any statement or visual presentation which, directly or by implication, omission, ambiguity, or exaggerated claim, is likely to mislead the consumer about the product advertised, the advertiser, or about any other product or advertiser.

7) Advertisements should not misuse research results or quotations from technical and scientific literature.

8) Consumers should not be led to overestimate the value of goods whether by exaggeration or through unrealistic comparisons with other goods or other prices.

9) All comparative advertisements should respect the principles of fair competition and should be so designed that there is no likelihood of the consumer being misled as a result of the comparison, either about the product advertised or that with which it is compared.

10) Advertisements should not unfairly attack or discredit other products, advertisers or advertisements directly or by implication.

11) Advertisements should be clearly distinguishable as such whatever their form and whatever the medium used. When an advertisement appears in a medium which contains news, editorial or programme matter it should be so designed, produced and presented that it will be readily recognized as an advertisement.

12) Advertisements should not, without justifiable reason, show or refer to dangerous practices or manifest a disregard for safety. Special care should be taken in advertisements directed towards or depicting children or young people.

13) Advertisements addressed to children or young people or likely to be seen by them, should not contain anything whether in illustration or otherwise, which might result in harming them physically, mentally or morally, or which exploits their credulity, their lack of experience, or their natural sense of loyalty.

12. Choose the best endings to the following statements.

1) Most people are unable to make first-hand judgements of...

- a) price
- b) colour
- c) quality

2) The advertiser appeals to reason and...

- a) emotional responses
- b) the producer
- c) another advertiser

3) The British Code of Advertising Practice protects the consumer from...

- a) being informed
- b) being controlled
- c) being deceived and misinformed

4) Advertisements should not without justifiable reason play on...

- a) fear
- b) positive emotions
- c) experience

- 5) Advertisements should not contain anything that is likely to mislead the consumer about...
- a) the programme
 - b) the product
 - c) the market
- 6) Consumers should not be led to overestimate...
- a) the beauty of goods
 - b) the value of goods
 - c) the attractiveness of goods
- 7) Advertisements should be readily recognized as...
- a) news
 - b) advertisements
 - c) games
- 8) Advertisements should not manifest disregard for...
- a) jokes
 - b) humour
 - c) safety
- 9) Advertisements addressed to children or young people should not contain anything which might result in...
- a) harming them
 - b) entertaining them
 - c) teaching them

13. Complete the unfinished questions in column A that are answered in column B.

- | | |
|-----------------|-----------------------------|
| 1) How many...? | a) 13 principles. |
| 2) What...? | b) Persuasion. |
| 3) What... for? | c) To protect the consumer. |
| 4) What...? | d) A form of propaganda. |

14. Ask questions about the following and answer them:

- 1) advertisements addressed to children or young people,
- 2) advertisements depicting children,

- 3) prohibition to mislead the consumer about the product advertised,
- 4) prohibition to contain something offensive to the product advertised,
- 5) respect for the principles of fair competition.

15. Name the principles about misleading and misinforming the consumer.

16. Find the sentences giving the main point of the text.

17. Find key words, phrases and the topic sentences which best express the general meaning of each paragraph.

18. Speak about the essence of advertising and its general principles using key words, phrases, the topic sentences and the outline.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Модальные глаголы и их эквиваленты (Modal Verbs and their Equivalents)

Модальные глаголы – это такие глаголы, которые выражают не действие или состояние, а отношение лица, к действию или состоянию, выраженному инфинитивом. Модальный глагол в сочетании с инфинитивом образует в предложении составное глагольное сказуемое. Модальные глаголы выражают значение *возможности, необходимости, вероятности, желательности и т. п.*

К модальным глаголам относятся глаголы **can, could, may, might, must, ought to, should**. Некоторые глаголы и выражения в английском языке могут также приобретать значение модальности. К ним относятся: **have (got) to = (must), had better = (should), be able to = (can), be to = (must), need = (must)**.

Инфинитив, с которым сочетаются модальные глаголы, употребляется без частицы **to**, кроме инфинитива, который следует за глаголом **ought**.

Модальные глаголы отличаются от других глаголов тем, что они не имеют ряда форм.

- глаголы **can** и **may** имеют формы настоящего и прошедшего времени (**could** и **might**), а глаголы **must, ought** и **need** имеют только одну форму — настоящего времени
- модальные глаголы не имеют неличных форм — инфинитива, герундия и причастия
- модальные глаголы не имеют окончания **-s** в 3-м лице единственного числа

He can do it.	Он может это сделать.
He must do it.	Он должен это сделать.
He may do it.	Он может это сделать.
He ought to do it.	Он должен это сделать.

Вопросительная и отрицательная формы модальных глаголов в Present и Past Simple образуются без вспомогательного глагола **to do**. В вопросительной форме модальный глагол ставится перед подлежащим:

Can you do it ?	Ты можешь это сделать?
Need he do it ?	Ему нужно это делать?
May you do it?	Мог бы ты это сделать?
Ought she to do it ?	Следует ли ей это делать?
Must you do it ?	Должен ли ты это делать?

В отрицательной форме частица **not** ставится сразу же после модального глагола. Глагол **can** и отрицательная частица **not** в настоящем времени пишутся слитно: **cannot**.

He cannot do it.

Он не может этого сделать.

You may not smoke here.

Здесь курить не разрешается.

Модальные глаголы имеют следующие сокращенные отрицательные формы: **can't, may not, couldn't, mightn't, needn't, mustn't, oughtn't, shouldn't.**

Значение и употребление модальных глаголов

Can

Глагол **can** имеет значение *обладать физической или умственной способностью, умением выполнить действие*, выраженное инфинитивом глагола, с которым **can** сочетается.

1. Глагол **can** в сочетании с Indefinite Infinitive Active переводится на русский язык словом *может, могу*. В сочетании с Indefinite Infinitive Passive глагол **can** переводится словом *можно, может быть* с последующим инфинитивом:

I **can** carry this heavy bag.

Я смогу нести эту тяжелую сумку.

This fact **can** be explained.

Этот факт может быть объяснен. (Этому факту можно дать объяснение).

2. Глагол **can** в отрицательной форме с последующим Indefinite Infinitive Passive обычно переводится на русский язык словом **нельзя:**

It cannot be done.

Это нельзя сделать. (Это не может быть сделано).

Примечание: Сочетание **cannot but + Indefinite Infinitive** переводится как *нельзя не, не могу не, не может не* и т. д.:

I **cannot but** agree with you.

Нельзя не согласиться с вами.

Я не могу не согласиться с вами.

One **cannot but** admit...

Нельзя не признать...

3. Глагол **can (could)** в сочетании с глаголами, обозначающими чувства и восприятия (**to see, to hear, to feel, to smell, to taste** и т. д.), на русский язык **не переводится.**

В этом употреблении глагол **can** придаёт оттенок усилия в выполнении действия.

Look over there, can you see that house in the distance?

Посмотрите туда. Видите вы этот дом вдали?

Can you hear that strange noise?

Вы слышите этот странный шум?

4. И наконец, глагол **can (could)** может выражать сомнение, удивление, недоверие, критику, упрек, убеждение в невероятности действия и т.д.

- Сомнение:

They can't be staying up for so long.

Вряд ли они так долго не ложатся спать.

Could he have learnt French in a month's time ?

Разве мог он выучить французский за месяц?

- Удивление:

Can Sally have spent all the money ?

Неужели Сэлли истратила все деньги?

- Упрёк:

You could at least have called her yesterday.

Ты бы мог по крайней мере позвонить ей вчера.

- Запрещение:

You can't enter this area.

Нельзя входить на эту территорию. (Вам не разрешено).

- Просьбу:

Could I see the director ?

Могу я видеть директора?

- Убеждение в невероятности действия:

He can't have forgotten your address.

Не может быть, чтобы он забыл твой адрес.

Перфектный инфинитив в предложениях указывает на прошедшее время совершения действия.

1. Форма **could** употребляется:

- в косвенной речи:

He said that he could finish his work in time.

Он сказал, что может закончить работу вовремя.

I said that Fred couldn't have done it.

Я сказал, что Фред не мог этого сделать.

- в условных предложениях со значением *мог, мог бы, смог бы;*

If I tried, I could do it.

Если бы я постарался, я смог бы это сделать.

If she had worked harder, she could have finished her work in time.

Если бы она работала усерднее, она смогла бы закончить свою работу вовремя.

2. В значении глагола **can**, а также взамен его недостающих, форм (например, будущего времени) употребляется сочетание **to be able** – *быть в состоянии, быть способным к чему-либо* с последующим инфинитивом с частицей **to**:

They were able to buy a car after saving for years.

Они смогли купить машину, откладывая в течение нескольких лет.

I will be able to meet him at the station tomorrow.

Я смогу встретить его на станции завтра.

May

Глагол **may** имеет следующие значения:

- *Разрешение:*

You **may** use dictionaries.

Вы можете (вам разрешается) пользоваться словарями.

May I ask you a question ?

Можно (разрешите) задать вопрос?

1. Форма прошедшего времени от глагола **may** – **might** употребляется в значении разрешения только в косвенной речи. Во всех других случаях в этом значении в прошедшем времени употребляется сочетание **to be allowed**.

«You may take my car» – said Martin.

«Ты можешь взять мою машину» – сказал Мартин.

Martin said that **I might** take his car.

Мартин сказал, что я могу взять его машину.

Но:

He wasn't **allowed** to take my car.

Ему было не разрешено брать мою машину.

Примечание: В ответах на вопрос **May I...?** (Можно мне...?) русскому слову **можно** соответствует **you may**, а русскому слову **нельзя** соответствует **mustn't**:

May I come in ?	Можно войти?
Yes, you may .	Да, можно.
No, you must not .	Нет, нельзя.

- **Возможность:**

The answer **may** give the key to the whole problem.

Ответ (на этот вопрос) может дать ключ ко всей проблеме.

- **Предположение, сомнение, неуверенность** со стороны говорящего в возможности действия, выраженного последующим инфинитивом.

•

2. **May (might)** в сочетании с Indefinite Infinitive употребляется в отношении настоящего и будущего времени; **may (might)** в сочетании с Perfect Infinitive употребляется в отношении прошедшего времени.

He **may (might)** come today or tomorrow.

Он, может быть, придет сегодня или завтра.

So you say he **may** have been one of those two passengers?

Итак, вы говорите, что он, может быть, был одним из тех двух пассажиров?

She might have left.

Вероятно, она уехала.

3. После **may** может употребляться Continuous Infinitive, когда высказывается предположение, что действие совершается в момент речи:

They **may be walking** in the park now.

Они, может быть (возможно), гуляют сейчас в парке.

4. Для выражения предположения **may** употребляется также в отрицательной форме:

You **may not** find him there.

Может быть, вы не застанете его там.

- **Выражение упрека, замечания.**

В этом значении употребляется только глагол **might**. **Might** в сочетании с Indefinite Infinitive относится к настоящему, прошедшему и будущему

времени; в сочетании с Perfect Infinitive **might** выражает *упрек, сожаление о невыполненном действии* и относится только к прошедшему времени:

You **might do** it yourself.

Вы могли бы сделать это сами.

You **might have told** me about it long ago.

Вы могли бы давно сказать мне об этом.

- **Запрещение**

You may not smoke in the corridors.

Нельзя (запрещено) курить в коридорах.

Глагол **might** употребляется в главной части условных предложений:

If Ann called at his place at five o'clock, she **might** find him there.

Если бы Аня зашла к нему домой в пять часов, она, может быть, застала его там.

If John had been here yesterday, he **might** have helped us.

Если бы Джон был вчера здесь, он, может быть, помог бы нам.

Must

Глагол **must** выражает необходимость, моральную обязанность и соответствует в русском языке словам – *должен, нужно, обязан*.

I must hurry, I must warn him of the danger.

Я должен торопиться, я обязан предупредить его об опасности.

“The sick child must stay in bed,” the doctor said.

«Больной ребенок должен оставаться в постели», – сказал доктор.

1. **Must** употребляется в отношении настоящего и будущего времени. В отношении прошедшего времени глагол **must** употребляется только в косвенной речи:

He said that he **must** speak to Doctor Page himself.

Он сказал, что должен сам поговорить с доктором Пейдж.

2. Когда же **must** выражает долженствование, вызванное внешними или внутренними обстоятельствами, то вместо него употребляется глагол **to have (to)**. Однако глагол **to have** не употребляется вместо **must** для выражения приказа или совета.

I **had** to go to Brighton for a couple of weeks.

Я на пару недель должен был (вынужден) поехать в Брайтон.

She **will have to** sell her flat.

Она должна будет (ей придется) продать свою квартиру.

Примечание: В ответах на вопрос, содержащий глагол **must**, в утвердительном ответе употребляется повелительное наклонение, в отрицательном — **needn't**:

Must I go there? Yes, **do please**. No, **you needn't**.

Нужно мне идти туда? Да, нужно. Нет, не нужно.

1. **Mustn't** означает *нельзя* и употребляется:

- в отрицательном ответе на вопрос

May I ... ?

Можно я ...?

No, you **mustn't**.

Нет, нельзя.

- в утвердительных предложениях в значении запрещения

You **mustn't** touch the statues.

Трогать статуи нельзя (запрещено).

2. Глагол **must** может иметь значение *вероятности, возможности* и переводится как *должно быть, вероятно*. В сочетании с Perfect Infinitive глагол **must** обычно употребляется для обозначения действия, которое относится к прошлому.

Wait a little, the rain **must** stop soon.

Подождите немного, дождь, вероятно, скоро перестанет.

It occurred to Bert that he **must have said** the wrong thing.

Берту пришло на ум, что он, должно быть, сказал не то, что нужно.

3. Для выражения *предположения, относящегося к будущему*, **must** *не употребляется*. Такие русские предложения, как:

Погода, должно быть, изменится завтра.

переводятся на английский язык как:

The weather **will probably change** (is likely to change) tomorrow.

Глагол **must**, выражающий предположение, *не употребляется в отрицательных предложениях*. Такие русские предложения, как:

Он, должно быть, не знает об этом.

переводятся на английский язык как:

He probably doesn't know about it. или: He must fail to know about it.

Ought

Глагол **ought** в сочетании с Indefinite Infinitive выражает *моральный долг, желательность действия*, относящегося к настоящему и будущему времени. На русский язык **ought** переводится как – *следовало бы, следует, должен*.

1. Инфинитив после глагола **ought** употребляется с частицей **to**:

You **ought to** do it at once.

Вам следует (следовало бы, вы должны) сделать это немедленно.

His brother has measles. He **ought to** be isolated.

У его брата корь. Его следует изолировать.

2. Отрицательная форма с данным глаголом образуется при помощи частицы **not**:

He **ought not to** send Fred abroad.

Ему не следует посылать Фреда за границу.

3. Глагол **ought** в сочетании с Perfect Infinitive употребляется в отношении прошедшего времени и указывает на то, что *действие не было выполнено (упрек)*:

You ought to have done it at once.

Вам следовало бы сделать это сразу же (но вы не сделали).

4. Как уже было сказано ранее, глагол **ought** не имеет формы прошедшего времени и поэтому в косвенной речи и при согласовании времен употребляется в своей начальной форме.

He said (says) that I ought to send her a telegram at once. Он сказал (говорит), что мне следует послать ей телеграмму немедленно.

Need

Глагол **need** в качестве модального глагола в сочетании с Indefinite Infinitive выражает *необходимость совершения действия* в отношении настоящего и будущего времени.

1. **Need** употребляется главным образом в вопросительных и отрицательных предложениях, а также в утвердительных предложениях, содержащих такие наречия с отрицательным значением, как **hardly**, **scarcely** и др:

Need you go there so soon?

Нужно ли вам (должны ли вы) ехать туда так скоро?

You **need hardly** remind me of it.

Вам едва ли надо напоминать мне об этом.

I need not tell you how important that is.

Мне не нужно говорить вам, как это важно.

2. Глагол **needn't** в сочетании с Perfect Infinitive употребляется в отношении прошедшего времени и означает, что лицу, о котором идёт речь, не было необходимости совершать действие:

You **needn't** have done it.

Вам не нужно было этого делать.

Примечание: Глагол **need** в качестве самостоятельного глагола имеет значение **нуждаться, требоваться**. В этом значении **need** имеет обычные формы спряжения и употребляется в настоящем, прошедшем и будущем времени:

Here is the book you **needed** so much. (Past Simple)

Вот книга, которая была вам так необходима.

She **needs** your care. (Present Simple)

Она нуждается в твоём внимании.

You **need** to have a passport to travel abroad.

Тебе требуется паспорт, чтобы поехать за границу.

3. Соответствующие отрицательная и вопросительная формы образуются при помощи вспомогательных глаголов **do, does, did, shall, will** и частицы **not** в отрицательных предложениях.

Does he need any help?

Ему нужна какая-нибудь помощь?

I shall need your advice. Мне понадобится ваш совет.

When my father had a job we **didn't need** in money.

Когда у моего отца была работа, мы не нуждались (не испытывали недостатка) в деньгах.

Should

Модальный глагол **should** употребляется тогда, когда речь идёт о *моральном долге, совете или пожелании* и переводится как — *должен, следует, следовало бы*.

1. Используется с Indefinite Infinitive, если высказывание относится к настоящему или будущему времени, и с Perfect Infinitive, если высказывание относится к прошлому.

You **should visit** our Granny next week.

Ты должен навестить нашу бабушку на следующей неделе.

He should work harder.

Ему следует (следовало бы) работать усерднее.

В сочетании с перфектным инфинитивом **should** обозначает *порицание или упрёк*.

You should have spoken to the manager first.

Тебе бы следовало бы вначале поговорить с менеджером (а ты не поговорил).

She shouldn't have told him about it.

Она не должна была (не надо было, не следовало бы ей) говорить ему об этом (а она сказала).

To Be

В английском языке долженствование может также быть выражено глаголом **to be**. Он употребляется тогда, когда речь идет о *необходимости совершения действия, вытекающей из предварительной договоренности или заранее намеченного плана*. Инфинитив после глагола **to be** идёт с частицей **to**.

You **are** to translate this text into English.

Вы должны перевести этот текст на английский язык.

He **is** to arrive here tomorrow.

Он должен приехать сюда завтра.

I **was to** ring him up at 6 o'clock in the morning, so I got up very early.

Я должен был позвонить ему в шесть, так что я встал очень рано.

They **were to** send us a letter, but they forgot. Они должны были прислать нам письмо, но забыли это сделать.

1. Was, **were** в сочетании с Perfect Infinitive выражает действие, которое должно было совершиться в прошлом, но не совершилось.

They **were to have sold** all the goods yesterday.

Они должны были продать все товары вчера.

Roses **were to have been** planted round the pound.

Розы должны были быть посажены вокруг пруда.

Exercises

1. Fill in *can, could, be able to*.

- 1) In two years you will ... speak two foreign languages.
- 2) The information ... be true! I don't believe you.
- 3) Last year we ... visit Canada.
- 4) ...you help me carry these heavy bags ?
- 5) She is rather old now and ... to read without spectacles.
- 6) She ... dance well.
- 7) Our secretary ... to type 100 words a minute.
- 8) You ... at least call her parents.
- 9) You ... enter this territory. It is dangerous.
- 10) I ... to meet you at the station yesterday. I was very busy.

2. Express necessity using *have to, must, be, should*.

- 1) You ... bite your nails.
- 2) Mary, you will ... take our dog for a walk.
- 3) He ... to stay at home yesterday because of high temperature.
- 4) You ... stop smoking.
- 5) She ... tell them the truth.
- 6) We ... to finish the reconstruction according to the signed contract.
- 7) You ... lock the door at night.
- 8) They ... to meet last Friday to discuss important questions.
- 9) Everyone ... obey the law.
- 10) The bus didn't come on time so we ... to wait long at the bus stop.

3. Choose the right variant.

- 1) You ... take care of your parents.
 - a) should
 - b) ought to
 - c) are to
- 2) My sight is getting worse. Next year, I'm afraid ... read without glasses.
 - a) cannot
 - b) may not
 - c) won't be able

- 3) Don't you see I'm tired? You ... me, you know.
- a) might have helped
 - b) could help
 - c) may help
- 4) The power of knowledge ... placed in the hands of people.
- a) should be
 - b) ought to be
 - c) need to be
- 5) Twelve delegates from several countries ... at the end of February.
- a) can meet
 - b) have to meet
 - c) are to meet
- 6) Excuse me, ... you tell me the way to the Houses of Parliament please ?
- a) could
 - b) may
 - c) will
- 7) Police, fire-fighters, newspaper reporters and radio broadcasters... work on holiday in the USA.
- a) could
 - b) might
 - c) must
- 8) Must I describe the picture? No, you ... not.
- a) need
 - b) can
 - c) may
- 9) The weather is getting worse. It... rain.
- a) must
 - b) is likely
 - c) may
- 10) There are no people in the hall, we ... have a talk there.
- a) must
 - b) can
 - c) need

4. Translate the sentences into English.

- 1) Он должен быть там завтра.
- 2) Он может быть там завтра.
- 3) Он, возможно, будет там завтра.
- 4) Он, возможно, был там вчера (не был).
- 5) Он, по всей вероятности, был там вчера.
- 6) Не может быть, чтобы он был там вчера.
- 7) Возможно ли, чтобы он был там вчера?
- 8) Неужели он там был вчера?
- 9) Не может быть, чтобы это была правда.
- 10) Неужели это правда?
- 11) Это, должно быть, правда.
- 12) Возможно, это правда.
- 13) Кто знает? Может быть это и правда.
- 14) Возможно, это была правда.
- 15) Это, очевидно, была правда.
- 16) Вы, вероятно, ошиблись.
- 17) Вы, должно быть, ошибаетесь.
- 18) Не может быть, чтобы вы ошиблись.
- 19) Неужели (возможно ли, чтобы) вы ошиблись?
- 20) Не может быть, чтобы они меня не поняли.

1.3.12 Страхование

Study the words and the word-combinations.

insurance <i>n</i>	страхование
the insurer <i>n</i>	страховщик
the insured <i>n</i>	страхователь
insure <i>v</i>	страховать (-ся)
consideration <i>n</i>	компенсация
suffer losses	терпеть убытки
occurrence <i>n</i>	происшествие
incur <i>v</i>	навлечь на себя
contingent <i>adj</i>	непредвиденный
insurance policy	страховой полис
absorb <i>v</i>	амортизировать
insurance premium	страховой взнос
groups of population	слои общества
reasonable <i>adj</i>	разумный
expand <i>v</i>	расширяться
eliminate <i>v</i>	исключить
infinitely <i>adv</i>	бесконечно
insurable risk	страхуемый риск
insurable <i>adj</i>	могущий быть предметом страхования
numerous <i>adj</i>	многочисленный
homogeneous <i>adj</i>	однородный
severity <i>n</i>	жестокость
severe losses	большие убытки
occur <i>v</i>	происходить
catastrophic <i>adj</i>	катастрофический
accidental <i>adj</i>	случайный
randomness <i>n</i>	случайность
predictable <i>adj</i>	предсказуемый
specify <i>adv</i>	точно определять
constitute <i>v</i>	составлять

1. Scan through the text.

Insurance, the Insurer and the Insured

To insure means to buy insurance to protect yourself against something bad happening to you, your family or your possessions. The insurer is a person or company that provides insurance. The insured is the person or people who are insured. Insurance is a contract in writing between an insurance company and the insured, whereby the insurance company will pay the insured a stated sum of money on the happening of a stated event. [Frequently the word insurance and 'assurance' are used in the same way.] In return for a specified consideration, the insurer undertakes to pay the insured some specified amount in the event that the insured suffers loss through the occurrence of a contingent event covered by the insurance contract (insurance policy). By pooling the financial contributions of a large number of policyholders, the insurer is usually able to absorb losses incurred over any given period much more easily than would the uninsured individual. While the destruction of an automobile in a traffic accident imposes a heavy financial loss on an individual, for example, one such loss is of relatively small consequence to an insurer who is collecting sufficient premiums (insurance premium is the money that you pay regularly to an insurance company) on a large number of automobiles.

2. Restore the word order in the following statements.

- 1) To yourself against something bad happening to insure means to buy insurance to protect you.
- 2) The insurance insurer is a person who provides.
- 3) The who is insured insured is a person.
- 4) Insurance an insurance company and the is a contract in writing between insured.

3. Agree or disagree with the following statements.

- 1) Insurance is a contract for reducing losses from accident incurred by an individual party through a distribution of the risk of such losses among a number of parties.
- 2) Insurance is an arrangement with a company in which you pay them money each year and they pay the costs if anything bad happens to you, such as an illness or an accident.

3) To insure means to sell insurance to protect yourself against something bad happening to you.

4) The insurer is a person who plays a confidence trick on you in order to get your money.

5) The insurer is someone who deceives people to gain money.

6) The insured is a victim of insurance fraud.

7) The insurer takes responsibility for paying the insured some specified amount when the insured incurs losses.

8) The insurer is able to make up losses much more easily than would the uninsured individual.

9) To incur means to put yourself in an unpleasant situation by your own actions.

4. Translate the following words and phrases from Russian into English.

Посредством чего; установленный; несчастный случай; в обмен; точно определять; брать на себя обязательства; в случае; охватывать; объединять в общий фонд; разрушение; налагать; относительно; последствие; достаточный; договор страхования; уменьшать; сторона в договоре; распределение; соглашение; случаться; злоупотребление доверием; обманывать; заработать; жертва; мошенничество при страховании; ответственность; терпеть убытки; возместить убытки; неприятная ситуация; страхование; страховщик; страхователь; страховать; издержки; компенсация; происшествие; навлечь на себя; непредвиденный; страховой полис; взнос; амортизировать; страховой взнос.

5. Complete the following statements; retell the text.

1) ... means to buy insurance to protect yourself against something bad happening to you.

2) ... is a person or company that provides insurance.

3) ... is the person or people who are insured.

4) ... is a contract in writing between an insurance company and the insured.

5) ... will pay the insured a stated sum of money on the happening of a stated event.

6) The insurer undertakes to pay ... in return for ...

7) The insurer is able ... by pooling ...

8) ... is the money that you pay regularly to an insurance company.

Страховщик и страхуемый риск

Study the words and the word-combinations.

groups of population	слои общества
reasonable <i>adj</i>	разумный
expand <i>v</i>	расширяться
eliminate <i>v</i>	исключить
infinitely <i>adv</i>	бесконечно
insurable risk	страхуемый риск
insurable <i>adj</i>	могущий быть предметом страхования
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accidental <i>adj</i>	случайный
randomness <i>n</i>	случайность
predictable <i>adj</i>	предсказуемый
specify <i>adv</i>	точно определять
constitute <i>v</i>	составлять
excessive <i>adj</i>	чрезмерный
premium <i>n</i>	страховой взнос
insurance adjuster	оценщик размера страхового убытка
severe losses	большие убытки
financial hardship	финансовые трудности
windstorm <i>n</i>	буря
burglary <i>n</i>	ночная кража со взломом
legal liability	юридическая ответственность
occupancy <i>n</i>	владение
competitive <i>adj</i>	конкурирующий
insurable <i>adj</i>	могущий быть предметом страхования
draw <i>v</i>	составлять

1. Scan through the text.

The Insurer and an Insurable Risk

Insurance relies heavily on the “law of large numbers.” In large homogeneous groups of population it is possible to estimate the normal frequency of common events such as deaths and accidents. Losses can be predicted with reasonable

accuracy, and this accuracy increases as the size of the group expands. From a theoretical standpoint, it is possible to eliminate all pure risk if an infinitely large group is selected. From the standpoint of the insurer, an insurable risk must meet the following requirements: 1. The objects to be insured must be numerous enough and homogeneous enough to allow a reasonably close calculation of the probable frequency and severity of losses. 2. The insured objects must not be subject to simultaneous destruction. For example, if all the buildings insured by one insurer are in an area subject to flood, and a flood occurs, the loss to this insurer may be catastrophic. 3. The possible loss must be accidental in nature, and beyond the control of the insured. If the insured could cause the loss, the element of randomness and predictability would be destroyed. 4. There must be some way to determine whether a loss has occurred and how great that loss is. This is why insurance contracts specify very definitely what events must take place, what constitutes loss, and how it is to be measured.

2. Agree or disagree with the following statements.

1) The objects to be insured must be small in numbers and heterogeneous to estimate the probable frequency and severity of losses. The insured objects must be subject to simultaneous destruction.

2) The possible loss must be non-random in nature.

3) The possible loss must be within the control of the insured.

4) If the insured could cause the loss, the element of randomness and predictability would be completely useless.

5) The insured must be morally, legally, or officially allowed to cause the loss.

6) If the insured causes the loss, he has to repair a damage on his own account.

7) Insurance contracts state in an exact and detailed way what events must pass, what forms loss, and how it is to be estimated.

3. Translate the following words and phrases from Russian into English.

Слои общества; подверженный; одновременный; разрушение; наводнение; происходить; случайный; вне; вызывать; случайность; предсказуемый; определять; оценить; предсказывать; разумный; расширяться; исключить; бесконечно; страхуемый риск; могущий быть предметом страхования; точка зрения; требование; многочисленный; однородный; разумно; частота; большие убытки; точно определять; определено; составлять; измерять.

4. Complete the following statements; retell the text.

- 1) Insurance relies ...
- 2) It is possible to estimate ...
- 3) Losses can be ...
- 4) Reasonable accuracy increases ...
- 5) It is possible to eliminate ...
- 6) The objects to be insured must be ... to allow...
- 7) The insured objects must not be ...
- 8) The possible loss must be ...
- 9) The element of randomness and predictability would be ... if ...
- 10) There must be some way ...
- 11) Insurance contracts specify very definitely ...

5. Read and translate the text.

The Insured and an Insurable Risk

From the viewpoint of the insured person, an insurable risk is one for which the probability of loss is not so high as to require excessive premiums (premium – the cost of insurance, especially the amount to pay each year). What is “excessive” depends on individual circumstances, including the insured’s attitude toward risk. What is “excessive” stands upon insurance adjusters who are employed by an insurance company to decide how much to pay people who have had an accident. At the same time, the potential loss must be severe enough to cause financial hardship if it is not insured against. Insurable risks include losses to property resulting from fire, explosion, windstorm, burglary, etc.; losses of life or health; and the legal liability arising out of use of automobiles, occupancy of buildings, employment, or manufacture. Uninsurable risks include losses resulting from price changes and competitive conditions in the market. Political risks such as war, cabinet crisis, monetary crisis or deepening economic crisis are usually not insurable by private insurance companies but may be insurable by governmental institutions. Very often insurance contracts can be drawn in such a way that an “uninsurable risk” can be turned into an “insurable” one.

6. Restore the word order in the following statements.

- 1) Insurable property resulting from risks include losses to fire.
- 2) Insurable health risks include losses of life or.
- 3) Insurable include legal liability for risks damage or injury.
- 4) Uninsurable from price changes in the risks include losses resulting market.
- 5) Political by private parties risks are not insurable.
- 6) Political may be insurable by risks governmental institutions.

7. Agree or disagree with the following statements.

1) Risk is a person or business' judged according to the danger involved in giving them insurance or lending them money.

2) Risk is the possibility that something bad, unpleasant, or dangerous may happen.

3) Risk management is a system to prevent or reduce dangerous accidents or mistakes.

4) Loss adjuster is someone who is employed by an insurance company to decide how much should be paid to people who make claims on their insurance.

5) Insurable risks include losses to property resulting from debauchery.

6) Insurable risks include financial losses and fraud losses.

7) Insurable risks include legal responsibility for paying money that is owed, or for damage or injury.

8) Uninsurable risks include losses resulting from a violent and sudden event or change, such as a serious flood or earthquake.

9) Political risks include losses resulting from opinions, ideas, and actions that most people think are unreasonable and unacceptable.

8. Translate the following words and phrases from Russian into English.

Составлять контракт; большие убытки; быть причиной; финансовые трудности; собственность; взрыв; буря; юридическая ответственность; возникать; точка зрения; страхователь; страхуемый риск; вероятность; ущерб; требовать; чрезмерный; страховой взнос; разумный; необходимый; зависеть от; обстоятельства; включать; отношение к; оценщик размера страхового убытка; взять на работу; страховая компания; несчастный случай; потенциальный; владение; занятость; конкурирующий; могущий быть предметом страхования; правительственный кризис; денежный кризис.

9. Complete the following statements; retell the text.

1) An insurable risk is ... from the viewpoint of ...

2) What is "excessive" depends on ...

3) Insurance adjusters are ...

4) The potential loss must be ... to cause ...

5) Insurable risks include ...

6) Uninsurable risks include ...

7) Political risks are ...

8) Insurance contracts can be drawn ...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Инфинитив (the Infinitive)

1. Общие сведения

Инфинитив – неопределенная форма глагола – представляет собой неличную глагольную форму, которая только называет действие, не указывая ни лица, ни числа. Инфинитив отвечает на вопросы что делать? что сделать? *to read* – читать, прочесть; *to buy* – покупать, купить; *to sell* – продавать, продать.

Формальным признаком инфинитива является частица *to*, которая не имеет самостоятельного значения. Частица *to* перед инфинитивом часто опускается.

Инфинитив произошел от глагольного существительного и сохранил свойства этой части речи, выполняя в предложении, как и инфинитив в русском языке, синтаксические функции существительного.

Инфинитив может служить в предложении:

1. Подлежащим:

To read is very important in our life.

Читать – очень важно в жизни.

2. Именной частью сказуемого:

Your duty was *to inform* us about it immediately.

Ваш долг сообщить нам об этом немедленно.

3. Частью составного глагольного сказуемого:

He began *to translate* the letter.

Он начал переводить письмо.

4. Дополнением:

They asked us *to deliver* the goods in May.

Они попросили поставить товар в мае.

5. Определением:

He expressed a desire *to order* these books.

Он выразил желание заказать эти книги.

6. Обстоятельством:

I went to the station *to see off* our teacher.

Я пошел на вокзал проводить нашего учителя.

2. Инфинитив имеет формы времени и залога

В английском языке переходные глаголы имеют четыре формы инфинитива в действительном залоге и две формы в страдательном залоге.

	Active	Passive
Indefinite	to ask	to be asked
Continuous	to be asking	
Perfect	to have asked	to have been asked
Perfect Continuous	to have been asking	

I am happy *to hear* it. Я счастлив слышать это. (**Indefinite Infinitive** относится к настоящему или будущему времени.)

I am happy *to have heard* it. Я счастлив, что услышал это. (**Perfect Infinitive** относится к прошедшему времени или когда речь идет о завершенном действии).

They happened *to be standing* near the news-agent at the moment. В тот момент они как раз стояли около газетного киоска. (**Continuous Infinitive** употребляется, когда действие происходит в данный момент [временное действие]).

She appeared *to have been reading* the book since she took it into her hands. Оказалась, что она читает книгу с тех пор как взяла ее в руки. (**Perfect Continuous Infinitive** показывает, что действие началось и продолжается по настоящее время.)

I hope *to be invited* to the party. Она счастлива, что приглашена на вечеринку.

She regretted *not to have been invited*. Она сожалела, что ее не пригласили на вечеринку.

Отрицательная частица **not** ставится перед инфинитивом: **not to ask, not to be asked** и т. д.

Инфинитив с частицей to

1. Как было указано выше, инфинитиву обычно предшествует частица **to: to buy, to sell**.

Если в предложении стоят рядом два инфинитива, соединенные союзом **and** или **or**, то частица **to** перед вторым из них обычно опускается:

I intend *to call* on him and *discuss* this question.

Частица **to** употребляется:

2. После **would like/would love/would prefer** для выражения особого предпочтения.

I'd prefer to stay in tonight. Я бы предпочел остаться вечером дома.

3. После конструкций с **too/enough**, (**слишком /достаточно**)

It's too late to go there. Слишком поздно туда идти.

4. В конструкциях **it + be + прилагательное (+of + существительное/местоимение)**.

It was rude of him to speak about it. Это было жестоко с его стороны говорить об этом.

5. В конструкциях **so + прилагательное + as**.

Would you be so kind as to help me with my English? Не будите ли вы столь любезны помочь мне с моим английским?

6. В конструкциях **for + существительное/местоимение + to-inf**.

For Tony to behave like that was very unusual. Для Тони подобное поведение было необычным.

7. После слов: **the first, the second, the last, the only**:

He is always the first to come. Он всегда приходит первым.

После **only**. *She went there only to see him once more.* Она пошла туда только для того, чтобы увидеть его еще раз.

После некоторых прилагательных:

difficult	трудный
glad	радостный
happy	счастливый
sad	печальный
surprised	удивленный
disappointed	разочарованный и т. д.

I am glad to see you again.

Я рад снова тебя видеть.

10. А также в оборотах «объектный падеж с инфинитивом», в обороте «именительный падеж с инфинитивом» и в инфинитивном обороте с предлогом **for**.

Инфинитив без частицы *to*

Инфинитив употребляется без частицы *to*:

1. После модальных глаголов (кроме **ought to, have to, be to**).

2. После глаголов:

to make заставлять

to let разрешать,

а иногда также после глаголов:

to help помогать

to dare сметь, отважиться

I let him go there.

Я разрешил ему пойти туда.

Help me (to) do it.

Помогите мне сделать это.

3. После сочетаний:

had better лучше бы

would rather, would sooner предпочёл бы

I would rather not tell them about it.

Я предпочёл бы не говорить им об этом.

4. После союза **than** в сравнениях.

I prefer to drive to work rather than take the bus.

Я больше предпочитаю ездить на работу на машине, чем на автобусе.

5. В обороте «объектный падеж с инфинитивом» после глаголов:

to see видеть

to watch наблюдать

to hear слышать

to feel чувствовать

to notice замечать и некоторых других.

I saw him *fall* to the ground.
Я видел, как он упал на землю.

Примечание:

Когда глаголы в пунктах 2 и 5 употребляются в страдательном залоге, следующий за ним инфинитив употребляется с частицей **to**.

He was made *to do* it.
Его заставили это сделать.

В вопросах, начинающихся с **why not**.

Why *not go* to the disco.
Почему бы нам не пойти на дискотеку.

Exercises

1. Make up sentences.

- 1) It is difficult to get this book. (pleasant – to work – with him; easy – to explain the fact)
- 2) The problem is how to do it. (where – to stay; what materials – to use)
- 3) The text is easy to translate, (problem – to solve; matter – I to discuss)
- 4) He is known to work at this problem, (to be the father of Russian science; to live in France)
- 5) He appeared to be ill. (to be away; to be a true friend)
- 6) He was the last to come, (to leave; to mention it)
- 7) I would like you to do it. (to make a report; to start now)
- 8) Here is the letter to be typed, (the document – to sign; the article – to translate)

2. Find the infinitive in each sentence. Identify its form and function.

- 1) To drive a car was not difficult for her.
- 2) I don't like to be interrupted.
- 3) It's too late now to go to the park.
- 4) He appears to be satisfied with the results of his work.
- 5) They are certain to be here on Monday.
- 6) He worked hard not to lag behind the other students.
- 7) Give me something to eat.
- 8) He is said to have written a new play.
- 9) She seems to have been told about it.
- 10) They seem to have been writing their composition for an hour already.

1.3.13 Маркетинг

Стратегия и тактика маркетинга

Study the words and the word-combinations.

strategy <i>n</i>	стратегия
strategic <i>adj</i>	стратегический
segmentation <i>n</i>	сегментация (процесс выявления наиболее благоприятных условий на рынке с целью выбора варианта ориентации производственно-сбытовой политики)
targeting <i>n</i>	определение цели
positioning <i>n</i>	позиционирование (действия, направленные на обеспечение товару конкурентоспособного положения на рынке и разработку соответствующего комплекса маркетинга)
communicate <i>v</i>	сообщить
position <i>v</i>	занять позицию
engineer <i>n</i>	проектировать
superiority <i>n</i>	превосходство
dimension <i>n</i>	измерение
credibility <i>n</i>	правдивость
perceive <i>v</i>	воспринимать
by words of mouth	устно
superiority complex	мания величия;
goal <i>n</i>	цель
marketer <i>n</i>	торговец
preferences <i>n</i>	предпочтения
expertise <i>n</i>	знания, опыт
expect <i>v</i>	ожидать, рассчитывать
channel of distribution	канал товародвижения
processing <i>n</i>	переработка
skip <i>v</i>	перескакивать
market <i>v</i>	сбывать
outlet <i>n</i>	торговая точка

1. Read and translate the text.

Marketing Strategy

The marketing process is divided into a strategic and a tactical phase. The strategic phase has three components – segmentation, targeting, and positioning (STP). The organization must distinguish among different groups of customers in the market (segmentation) and choose which groups it can serve effectively (targeting). A key step in marketing strategy, known as positioning, involves creating and communicating a message that clearly positions the company or its brand in relation to competitors. Thus, Volvo (Sweden) has positioned its automobile as the “safest,” and Daimler-Benz (Germany), manufacturer of Mercedes-Benz vehicles, has positioned its car as the best “engineered.” Some products may be positioned as “outstanding” in two or more ways. However, claiming superiority along several dimensions may hurt a company’s credibility because consumers will not believe that some company can do better than others in all dimensions. Furthermore, although the company may communicate a particular position, customers may perceive a different image of the company as a result of their actual unpleasant experiences with the company’s product or through word of mouth.

2. Restore the word order in the following statements.

- 1) Segmentation different groups of customers in the is the act of distinguishing among market.
- 2) Targeting of customers the organization can serve is the act of choosing which groups effectively.
- 3) Positioning clearly positions the company in relation to competitors is the act of creating and communicating a message that.

3. Agree or disagree with the following statements.

- 1) Strategy is a well-planned series of actions for achieving an aim, especially success against an opponent.
- 2) The marketing process is not divided into any phases.
- 3) The strategic phase has two components.
- 4) Segmentation is the act of dividing something into smaller parts.
- 5) Target is an object, person, or place that is deliberately chosen to be attacked.
- 6) Position is the place where someone or something is, especially in relation to other objects and places.
- 7) Credibility is the quality of deserving to be believed and trusted.

8) Claiming superiority along several dimensions may hurt a company's honesty because consumers will not believe that some company can exceed the rest in all dimensions.

9) Although the company may state a particular position, customers may receive a different image of the company as a result of their real experiences with the company's product or through word of mouth.

4. Translate the following words and phrases from Russian into English.

Маркетинг; конкурент; таким образом; проводить различие; воспринимать; отличающийся; лицо, репутация; результат; самый безопасный; производитель; автотранспортное средство; проектировать; выдающийся; несмотря на это; предъявлять претензию; превосходство; измерение; повредить; правдивость; потребитель; стратегия; ход развития; делиться на; фаза; составная часть; сегментация; покупатель; рынок; выбирать; обслуживать; эффективно; включать в себя; создание; послать сообщение; недвусмысленно; занять позицию; фабричная марка; по отношению к; полагать; кроме того; несмотря на то, что; определение цели; позиционирование; фактически существующий.

5. Complete the following statements. Retell the text “Marketing strategy”.

- 1) The marketing process is divided into...
- 2) The strategic phase has...
- 3) Segmentation is...
- 4) Targeting is...
- 5) Positioning involves...
- 6) Some products may be positioned as...
- 7) Claiming superiority may... because...
- 8) Customers perceive... as a result of...

6. Read and translate the text.

Marketing Tactics

Having developed a strategy, a company must then decide which tactics will be most effective in achieving strategy goals. Tactical marketing involves creating a marketing mix of three main components – product, price and place. Before assembling a product, the marketer's role is to communicate customer desires to the engineers who design the product. This is in contrast to past practice, when

engineers designed a product based on their own preferences, interests, or expertise and then expected marketers to find as many customers as possible to buy this product. The second marketing-mix element is price. A Mercedes-Benz vehicle is generally considered to be a high-quality automobile, and it therefore can command a high price in the marketplace. On the other hand, in order to gain market share, some companies have moved to “more for the same” or “the same for less” pricing, which means offering prices that are lower than those of their competitors. Place, or where the product is made available, is the third element of the marketing mix. When a product moves along its path from producer to consumer, it is said to be following a channel of distribution including, for example, food-processing plants, warehouses, wholesalers, and supermarkets. Because of this, some marketers may decide to skip steps in the channel and instead market directly to buyers through direct mail (advertisements that are sent by post to many people), telemarketing (a method of selling things in which you telephone people to see if they want to buy something), door-to-door selling (visiting each house in a street or area, to sell something), shopping via television, or factory outlets.

7. Restore the word order in the following statements.

- 1) Tactical deals marketing with product.
- 2) Tactical marketing with price deals.
- 3) Tactical marketing with deals place.
- 4) Engineers a product based on their own preferences, interests, or expertise design.
- 5) Marketers customer desires to the engineers who design the product are to communicate.
- 6) Engineers expect marketers as many customers as possible to buy to find their product.

8. Agree or disagree with the following statements.

- 1) Salesmen employ all sorts of tricky and fraudulent tactics to try and persuade customers.
- 2) Tactical marketing creates intentionally false information about products and prices.
- 3) Marketers' role in the marketplace is to hide the truth or confuse people.
- 4) Marketers deliberately intend to deceive people.
- 5) Marketers are to express customer desires to the engineers who design the product.

6) Engineers should not design a product based on their own preferences, interests, or expertise.

7) Engineers expect marketers to find as many customers as possible to buy their product.

8) High-quality products can command a high price in the marketplace.

9) Companies have to offer lower prices than their competitors to gain market share.

9. Translate the following words and phrases from Russian into English.

Стратегия; создавать; главный; составной элемент; изделие; цена; место; собирать изделие; торговец; роль; сообщать; следовать; канал товародвижения; переработка; завод; товарный склад; универсам; перескакивать; вместо; сбывать; почта; рекламное объявление; продавать; посещение магазинов с целью покупки; тактика; развивать; решать; покупатель; желание; инженер; конструировать; контраст; предпочтение; интерес; знания, опыт; ожидать; находить; рассматривать; качество; следовательно; рынок; приобретать долю на рынке; предлагать; конкурент; доступный; эффективный; достигать; цель; тактический; маркетинг; включать в себя; торговая точка.

10. Complete the following statements. Retell the text "Marketing tactics".

1) Tactical marketing involves...

2) Nowadays the marketer's role is...

3) It is now a thing of the past, when engineers designed... and then expected...

4) The second marketing-mix element is...

5) ...is generally considered to be...

6) A Mercedes-Benz vehicle can command...

7) In order to gain market share, some companies offer...

8) Place is...

9) Channels of distribution include...

10) Direct mail is...

11) Telemarketing is...

12) Door-to-door selling is...

13) Shopping via television is...

14) Factory outlet is...

Дистрибьюторы и посредники

Study the words and the word-combinations.

distributor <i>n</i>	фирма-дистрибьютор
intermediary / middleman <i>n</i>	посредник
remotely <i>adv</i>	отдаленно
wholesale <i>n</i>	оптовая торговля
discounted price	цена со скидкой
lure <i>v</i>	соблазнять
discounted price	цена со скидкой
conveniently <i>adv</i>	удобно
psychological <i>adj</i>	психологический
retailer <i>n</i>	розничный торговец
significant <i>adj</i>	важный
expertise <i>n</i>	знания, опыт
efficient <i>adj</i>	целесообразный
consultant	консультант
sole <i>adj</i>	единственный

1. Read and translate the text.

Marketing, its Customers, Distributors, and Facilitators

The elements that play a role in the marketing process can be divided into three groups: customers, distributors, and facilitators. In order to understand customers, certain questions must be answered: Who constitutes the market segment? What do they buy and why? And how, when, and where do they buy? Thus, a remotely situated wholesale store may use discounted prices to lure customers away from the more conveniently located shops. Customers can be divided into two categories: consumer customers, who purchase goods and services for use by themselves and by those with whom they live; and business customers, who purchase goods and services for use by the organization for which they work. Four major types of factors influence consumer buying behaviour: cultural, social, personal, and psychological. Many producers do not sell products or services directly to consumers and instead use marketing intermediaries, such as middlemen (wholesalers, retailers, agents, and brokers) and distributors. Distributor is a company or person that makes wholesale purchases from the producers of finished products to become available for people to buy. It is quite a large company having its own warehouses and establishing active contractual relations with manufacturers.

Because marketing functions require significant expertise, it is often both efficient and effective for an organization to use the assistance of independent marketing facilitators. These are organizations and consultants whose sole or primary responsibility is to handle marketing functions. There are four major types of marketing facilitators: advertising agencies, market research firms, transportation firms, and warehousing firms.

2. Restore the word order in the following statements.

- 1) Distributor supplies is a company that shops with goods.
- 2) Facilitator helps is someone who a process to take place effectively.
- 3) Middleman business deals for other helps to arrange people.
- 4) Agent represents is a person that another person in business.
- 5) Broker buys and sells is someone who shares for other people.

3. Agree or disagree with the following statements.

- 1) Facilitators play a leading role in the marketing process.
- 2) Consumer customers purchase goods and services for use by the organization for which they work.
- 3) Business customers purchase goods and services for use by themselves and by those with whom they live.
- 4) Cultural and social factors influence consumer buying behaviour.
- 5) Personal and psychological factors don't influence consumer buying behaviour.
- 6) Many producers sell products or services directly to consumers.
- 7) Many producers use marketing intermediaries to sell products to consumers.
- 8) Wholesaler is someone who sells goods wholesale.
- 9) Retailer is someone who sells things in a shop.
- 10) Distributor is to establish active contractual relations with wholesalers.
- 11) Marketing facilitators are to handle marketing functions.

4. Translate the following words and phrases from Russian into English.

Расположенный; оптовая торговля; склад; цена со скидкой; располагать в определённом месте; потребитель; покупать; товары и услуги; оказывать влияние; поведение; производитель; продавать; маркетинг; покупатель; дистрибьютор; способствовать; посредник; оптовый торговец; розничный

торговец; знания, опыт; управлять; рекламное агентство; готовая продукция; устанавливать деятельные контрактные отношения с промышленниками; исследование рынков сбыта.

5. Complete the following statements. Retell the text “Marketing, its customers, distributors, and facilitators”.

- 1) The elements that play a role in the marketing process are...
- 2) Consumer customers purchase... for use by...
- 3) Business customers purchase... for use by...
- 4) Consumer buying behaviour is influenced by... factors.
- 5) Many producers do not sell... and instead use...
- 6) Middlemen are...
- 7) Distributor is...
- 8) It is effective for an organization to use...
- 9) Facilitators are...
- 10) Marketing facilitators include...

Экономические ресурсы и возможности

Study the words and the word-combinations.

input <i>n</i>	затраты на производство
outputs <i>n</i>	продукция, выход продукции
labour force	рабочая сила
represent <i>v</i>	представлять
include <i>v</i>	включать
prime <i>a</i>	главный, основной
determinant <i>n</i>	решающий фактор, показатель
productive capability	производительная способность
skill <i>n</i>	умение, мастерство, практический опыт
equipment <i>n</i>	оборудование
tool <i>n</i>	орудие труда, станок
site <i>n</i>	место, объект
crude <i>a</i>	необработанный, неочищенный
advantage <i>n</i>	преимущество
entrepreneurship <i>n</i>	предпринимательство
innovator <i>n</i>	новатор
earn <i>v</i>	получать (доход, прибыль)
endowment <i>n</i>	надел, доля (богатства)
lack <i>v</i>	испытывать недостаток (в)
amount <i>v</i>	количество
matter <i>n</i>	дело, вопрос

1. Read the text and assimilate its information [12, с. 19-23].

Economic Resources and Possibilities

Production is the process of using the services of labour and other resources to make goods and services available. Economic resources are the inputs used in the process of production. The outputs are the goods and services made available for our use. Economic resources are divided into four broad categories:

1. Labour represents the services of human beings in the production of goods and services. Both physical and mental efforts are included in this category. The number of workers, their general education, training and skills and their motivation to work are prime determinants of a nation's productive capability.

2. Capital is the equipment, tools, structures, machinery, vehicles, materials and skills treated to help produce goods and services.

3. Natural resources include land used as sites for structures, ports and other facilities, as well as natural materials that are used in crude form in production. Examples of land and other natural resources are farmland, industrial sites, deposits of minerals and petroleum, harbours, navigable rivers, sources of hydroelectric power, timber and the advantages of a regional climate.

4. Entrepreneurship is the talent to develop products and processes and to organize production to make goods and services available. Entrepreneurs are innovators and risk-takers. Entrepreneurs in business seek to earn profits by satisfying the desires of consumers and developing better and less costly ways of satisfying those desires. They undertake the tasks necessary to get the process of production started and make many of the decisions relating to the use of inputs.

Nations differ in their endowments of economic resources. Many nations lack the skilled labour force, entrepreneurial ability and capital equipment necessary to enjoy a needed amount of goods and services per person. As people want more than they have scarcity is therefore a matter of degree.

2. Answer these questions basing your answers on the text:

- 1) What is meant by “inputs” and “outputs”?
- 2) What is included in the first category?
- 3) What determines a nation’s productive capability?
- 4) What helps produce goods and services?
- 5) Give examples of natural resources.
- 6) Why are entrepreneurs innovators and risk-takers?

3. Say whether these statements are false or true, and if they are false, say why?

1) Everything that we need to satisfy our wants has to be derived (получать, извлекать) from two sources – the natural resources that are available and human ability to make use of them.

2) Our ability to make use of the material resources of the world is limited by our ignorance (незнание).

3) If the very best possible use is made of all the resources we can reach, there is still no limit to what can be produced out of them.

4) An entrepreneur is a person who is ready to risk his material well-being for the sake of (ради) some promising business.

4. Study the different meanings of the following words and use them to translate the sentences.

- a) facility *n* 1) способность;
 2) легкость;
 3) удобство, льгота, услуга
- facilities *pl* 1) условия, приспособления, средства, сооружения,
 здания, оборудование;
 2) средства (денежные)

- 1) He has a facility for languages.
- 2) He writes with facility.
- 3) The facilities for research here are excellent.
- 4) There is always a demand to expand the exhibition areas to provide all the participants with suitable display facilities.
- 5) Many new sports facilities have been built in the city.
- 6) The World Trade Centre provides the necessary facilities for international exhibitions.
- 7) Send the samples (образцы) to us in advance (заранее) so that we could discuss your future stand and the necessary facilities that will be required.

facilitate *v* – облегчать, содействовать, способствовать, продвигать

- 1) We are making additional efforts to facilitate the carrying out by the inspectors of the assignment (to carry out an assignment- выполнить задание).
- 2) A reader has constant opportunities to use punctuation and grammar to facilitate the comprehension.

- b) undertake *v* 1) предпринимать, брать на себя;
 2) брать на себя обязательство, гарантировать, обзаться

- 1) The work people undertake either provides what they need or provides the money with which they can buy essential goods.
- 2) It is for nothing (не зря) that society undertakes such spending (on advertising).
- 3) The Seller (продавец) undertakes to sell and the Buyer (покупатель) to buy the complete equipment, technology and technical documentation of the plant.
- 4) We now undertake a comparative analysis of what happens when a change in one of these “other things being equal” categories leads to a reduction in supply.

undertaking *n* 1) дело
 2) предприятие
 3) подписка (о чем-л.)

- 1) He gave an undertaking to repay everything.
- 2) It is a very complex undertaking to attempt to explain or predict the impact of events on the economy.

5. Translate the sentences with the compound conjunction “both... and”.

- 1) He knows both when to speak and when to hold his tongue.
- 2) I find it both amusing (забавный) and at the same time vulgar (грубый).
- 3) This firm provides both spare-parts (запчасти) and services in maintaining cars.
- 4) People work to produce both goods and services.
- 5) Labour laws are related both to conditions of work and contracts between employers (работодатели) and employees (служащие).
- 6) Our increasing skill (умение, опытность) – both of techniques (технические приемы) and of organization – enables us to get more out of the resources we can reach.
- 7) Money is both a means of exchange and a means of measuring labour.
- 8) Both consumption and investment expenditure are components of aggregate demand (совокупный спрос).
- 9) Both macro- and microeconomists are scientists who attempt to use scientific methodology to seek an understanding of the economy.

6. Express your point of view on the following statements.

- 1) As our productive resources are limited, we should use them first on necessities (предметы первой необходимости) before we have any luxuries (предметы роскоши). So what is a luxury and what is a necessity?
- 2) We are certain to run out of (истощить свой запас) vital natural resources and it will not be possible to continue the economic growth we have enjoyed, and it will not be possible to consume on the same lavish (расточительный) scale.

Предложение

Study the words and the word-combinations.

number <i>n</i>	число, количество
a number of	ряд, много
current <i>a</i>	текущий, существенный
market <i>v</i>	покупать или продавать на рынке; торговать, сбывать
certain <i>a</i>	определённый, известный, некоторый
previously <i>adv</i>	ранее, уже, предварительно
list <i>v</i>	вносить в список
concept <i>n</i>	концепция, понятие, принцип
instead <i>adv</i>	вместо, взамен
signify <i>v</i>	означать
maximize <i>v</i>	доводить до максимальной величины

1. Read the text and assimilate its information [13].

Supply

The quantity of a good or service sellers are willing to sell in a market is affected by a number of important influences:

1. The price of the good.
2. The current prices of inputs needed to produce and market the good.
3. Current technology available to produce and market the good
4. The prices of other goods that can be produced with inputs used or owned by the seller.
5. Expectations about future prices.
6. The number of sellers serving the market.

The quantity supplied of a good is the quantity sellers are willing and able to make available in the market over a given period at a certain price, other things being equal. In this case the other things being held equal are all the previously listed supply determinants other than the price of the good itself.

The concept of supply as used in economics is a relationship between the prices of an item and the quantity supplied. Like demand, supply is not a fixed quantity. Instead it signifies how the quantity sellers will offer varies with price. The amount sellers bring to the market over any given period depends on the price of the product and the other supply determinants.

The law of supply states that in general, other things being equal, the higher the price of a good, the greater the quantity of that good sellers are willing and

able to make available over a given period. The law of supply is an implication of a model that is based on the assumption that sellers seek to maximize net gains from their activities. The law represents the hypothesis that is widely supported by empirical evidence.

2. Answer these questions basing your answers on the text:

- 1) What does the quantity of goods which sellers bring to the market depend on?
- 2) What is supply?
- 3) What do supply and demand have in common?
- 4) What does supply signify?
- 5) What happens when the law of supply operates?

3. Say whether these statements are true or false, and if they are false, say why?

- 1) As our production resources are limited the supply of most goods is not enough to satisfy everybody.
- 2) The greater part of supplied goods is represented by necessities (предметы первой необходимости).
- 3) Sellers seek to supply goods only if they are in great demand.
- 4) According to the law of supply, a rise in prices tends to reduce supply.
- 5) If prices for a particular commodity rise, producers will curtail (reduce) its production.

4. Study the different meanings of the following words and use them to translate the sentences.

a) supply <i>n</i>	1) снабжение, поставка, получение, поступление
supplies <i>n</i>	2) предложение
supply	запасы, общее количество, ресурсы, товары, продовольствие, принадлежности
v	снабжать, поставлять, доставлять, давать, предоставлять, обеспечивать
supplier <i>n</i>	поставщик
to be in supply	поступать (или иметься) в достаточном количестве
to be in short supply	не хватать, иметься в недостаточном количестве, быть дефицитным
to be in surplus (syn.: to be in excess)	поступать (или иметься) в достаточном количестве

- 1) The office will supply all necessary information.
- 2) Oil is in short supply.
- 3) Supply meets the demand.
- 4) Supply is “elastic” if it can be increased or decreased rapidly in response to market prices.

5) The Seller guarantees that the equipment supplied is manufactured in full conformity (соответствие) with the description given in the technical documentation.

- 6) The suppliers haven't effected delivery.
- 7) Supplies are adjusted to current demand.

b)

offer *n* предложение

offer *v* 1) предлагать

2) представиться, возникать, появляться

- 1) He can offer по explanation.
- 2) They have been offered a new job.
- 3) He made an offer of £ 40 for it.
- 4) Most foodstuffs are offered for sale as quickly as possible.
- 5) The total quantity of the goods the Sellers have to offer this year is limited.
- 6) I can only offer my apologies.
- 7) We can offer a two-year guarantee from the date of delivery.

5. Express your point of view on the following statements.

1) What effect do consumers have on the economy when they increase or decrease the amount of their purchases?

2) Companies watch for changes in lifestyle of people having in mind (иметь в виду) that people today place value on doing things quickly and easily. Give examples of such goods.

3) The more goods producers sell in a market, the better off (богаче) are consumers.

4) What will happen if the domestic quantity demanded declines but the domestic quantity supplied increases?

Изменение предложения

Study the words and the word-combinations.

response <i>n</i>	ответ; реакция, отклик
in response to	в ответ на
costs <i>n</i>	расходы, издержки
transaction costs	транзакционные издержки (на совершение сделки)
associate <i>v</i>	связывать (с), объединять
profitability <i>n</i>	прибыльность, рентабельность
improvements <i>n</i>	усовершенствования
input prices	затраты на производство (товара)
advance <i>n</i>	улучшение, успех
lower <i>v</i>	снижать

1. Read the text and assimilate its information [14].

A Change in Supply

A change in supply is a change in the relationship between the price of a good and the quantity supplied in response to a change in a supply determinant other than the price of the good. Among the important changes in economic conditions that can cause changes in supply are:

1. Changes in the prices of the inputs necessary to produce and sell a good.

The profit possible at any given price depends on the prices a seller must pay for the economic resources to produce a good. Increases in input prices and transaction costs associated with selling the good result in less profit for selling any given quantity. This decreases the supply of the good. Conversely, a decrease in input prices would increase the profitability of selling the good and result in an increase in supply.

2. Changes in the technology available to produce the good.

Improvements in technology tend to increase the output from economic resources used to produce a good. Assuming that input prices are unchanged, advances in technology lower the cost per unit of output and tend to increase the profit possible from selling the product at various prices.

3. Changes in the prices of other goods that can be produced with the seller's resources.

The opportunity cost of producing and selling any one good is the sacrifice of the opportunity to sell some other good. Changes in the prices of alternative goods change the opportunity cost of producing a given good, resulting in changes in its supply.

4. Changes in the number of sellers serving the market.

An increase in the number of sellers increases the supply of a good. The number of sellers in the market changes with the profitability of producing the good.

The supply of particular goods can be affected by weather, taxes, subsidies and expectations about future prices of goods and services and inputs.

NOTE:

the cost per unit of output — затраты на изготовление единицы продукции

2. Answer these questions basing your answers on the text:

- 1) What is a change in supply caused by?
- 2) How do changes in input prices influence the supply of a particular good?
- 3) What is the effect of advances in technology on producing goods?
- 4) How do changes in prices of other goods affect changes in the supply of a given good?
- 5) When does the number of sellers serving the market change?

3. Say whether these statements are true or false, and if they are false, say why?

- 1) Producers allocate resources in the most efficient way to meet the desires of consumers.
- 2) Sellers use the resources to generate (производить) the highest possible profit.
- 3) An improvement in technology or a reduction in input prices will increase the quantity supplied.
- 4) At a lower price producers offer a larger quantity of products for sale; at a higher price they offer fewer products for sale.
- 5) Increases in price decrease the quantity supplied.
- 6) If supply of a given good exceeds its demand, business responds by lowering the price.
- 7) The price of a given good increases if the price of alternative goods decreases.

4. Study the different meanings of the following words and use them to translate the sentences.

- | | |
|------------------|---------------------------------|
| a) cost <i>n</i> | 1) цена, стоимость |
| cost <i>v</i> | 2) себестоимость |
| unit cost | 2) назначать цену, оценивать |
| below cost | себестоимость единицы продукции |
| cost of living | ниже стоимости |
| | прожиточный минимум |

at the cost of	1) стоимостью в 2) за счет чего-л., ценой чего-л.
at one's cost	за чей-л. счет
at any cost	любой ценой

- 1) It cost him a lot of money.
- 2) What will it cost to have it repaired?
- 3) To distinguish himself among potential readers and advertisers, he decided to create a low-cost specialized newspaper.
- 4) If they reduce costs in manufacturing, that will put them in a strong position to adapt (приспосабливаться) to the market.
- 5) We can slowly increase production and it will eventually enable us to cut unit costs.
- 6) Expenses are the costs of operating the business.

b) assume <i>v</i>	1) принимать на себя (ведение дела, обязательство, риск); 2) предполагать, допускать
assumed <i>a</i>	1) притворный, напускной; 2) принятый, предполагаемый, допускаемый
assumption <i>n</i>	1) принятие на себя (обязательства, риска); 2) предположение, допущение
on the assumption	исходя из предположения

- 1) He has assumed control of the business.
- 2) An entrepreneur is someone who organizes, manages and assumes the risks of a business.
- 3) She assumed an air of innocence.
- 4) Assume that the government undertakes policies designed to reduce the level of unemployment.
- 5) Many of the figures used for projected sales, costs and expenses will only be assumptions.
- 6) Economists often make different assumptions about the time period to which their conclusions apply.
- 7) In macroeconomics we make some simplifying (упрощенные) assumptions.

5. Express your point of view on the following statements.

- 1) Manufacturers and distributors often give seasonal discounts. Why?
- 2) What would happen if there were no trade barriers and transport costs?
- 3) What effect do consumers have on the economy when they increase or decrease the amount of their purchases?

Спрос

Study the words and the word-combinations.

savings <i>n</i>	сбережения
bank deposit	вклад в банке, банковский депозит
stocks <i>n</i>	акции
bonds <i>n</i>	облигации
ownership <i>n</i>	собственность
wealth <i>n</i>	богатство, состояние
expectations <i>n</i>	надежды, ожидания
to pay attention (to)	уделять внимание (чему-л.)
relationship <i>n</i>	отношение, связь
term <i>n</i>	термин
fixed <i>a</i>	постоянный, неизменный
indicate <i>v</i>	показывать
vary <i>v</i>	изменяться
conversely <i>adv</i>	наоборот
law <i>n</i>	закон
state <i>v</i>	утверждать
imply <i>v</i>	означать, подразумевать
given <i>a</i>	данный, установленный, указанный

1. Read the text and assimilate its information [15].

Demand

The quantity of an item buyers actually purchase in a market over a given period is influenced by a number of important determinants:

1. The price of the item.
2. Income available to spend.
3. Accumulated savings in the form of bank deposits, stocks, bonds and ownership of homes, other structures and equipment. Such savings are called wealth.
4. Expectations of future price changes.
5. The prices of alternative items.
6. Tastes or current fashions.
7. The population served by the market.

In analysing the behaviour of buyers in the market, we concentrate on the effect of each of these determinants one at a time. We pay special attention to the relationship between the price of an item and the quantities buyers will purchase. The quantity demanded of an item is the amount that buyers are willing to purchase over a period at a certain price, given all other influences on their decision to buy.

Demand is a relationship between the price of an item and the quantity demanded. The term “demand” as used in economics is not a fixed number. When analysing a given demand for a product, we assume that demand determinants other than the price of the item are held fixed. For example, the demand for cars over a year indicates how the annual quantity demanded would vary as the price of cars changes, other things being equal. The other things held constant are all demand determinants other than the price of cars, such as income available for spending.

The law of demand states that in general, other things being equal, the lower the price of a good, the greater the quantity of that good buyers are willing and able to purchase over a given period. Conversely, the law implies that buyers will buy less of a good over any given period if the price of the good increases while nothing else changes. The law is relevant to all goods and services.

NOTES:

- | | |
|-----------------------------|--|
| 1. one at a time | по одному |
| 2. given | при условии; при наличии |
| 3. other than | кроме |
| 4. other things being equal | лат. <i>ceteris paribus</i> – при прочих равных условиях |

2. Answer these questions basing your answers on the text:

- 1) What influences the behaviour of buyers in a market?
- 2) Which of the demand determinants is the most important one?
- 3) What is demand?
- 4) What does the law of demand state?

3. Say whether these statements are true or false, and if they are false, say why?

- 1) The quantity of items buyers actually purchase in a market is determined by their wealth.
- 2) People very often have everything they want.
- 3) The amount we are ready to pay is an indication of the value we put on a thing.
- 4) The more important a thing is to us, the more we are willing to pay.
- 5) Changes in prices lead to changes in the quality of a particular commodity.
- 6) According to the law of demand people buy less of a good if its price increases.

4. Study the different meanings of the following words and use them to translate the sentences.

- | | |
|------------------|-----------------------|
| a) term <i>n</i> | 1) срок; |
| | 2) четверть, семестр; |
| | 3) термин |

terms <i>n</i>	1) условия; 2) отношения
in terms of	на языке, с точки зрения
to come to terms	прийти к соглашению с кем-л.

1) The president spoke about things he was going to realize during his term of office.

2) It is essential for the future of the country that two opposing sides should come to terms.

3) The academic year consists of two terms.

4) He sees everything in terms of money.

5) What are your terms?

6) We are on easy terms with them.

7) The activities of people are measurable in terms of payment received.

5. Fill in the words “value”, “cost” and “price” where necessary and translate the sentences. Remember that:

value	ценность
cost	стоимость
price	цена

1) He learnt the ... of his friend.

2) The oil ... are falling in the world market.

3) The OPEC countries have agreed to reduce oil production to keep the ... on the same level.

4) Synthetic materials have become cheaper, since the ... of production are lower now.

5) The ... of living has risen, whereas wages have remained the same.

6) The ... of this information is enormous.

7) He set a high ... on his time.

8) At Christmas sales one can buy goods at reduced

6. Express your point of view on the following statements.

1) What determines your decision to buy a certain amount of an item?

2) Some people get a lot of pleasure from being well-dressed, some from having seen the latest film, some from food, some from the knowledge that the family is well provided for. In what way can you get from your income the maximum satisfaction that appeals to your taste?

Изменения спроса

Study the words and the word-combinations.

decrease <i>n</i>	уменьшение, понижение
decrease <i>v</i>	уменьшаться
decline <i>n</i>	падение, снижение, понижение
decline <i>v</i>	уменьшаться, понижаться, снижаться; отклоняться, отказываться
inferior <i>a</i>	низкого качества, плохой
sensitive <i>a</i>	чувствительный, способный быстро реагировать
related <i>a</i>	связанный, родственный
sharp <i>a</i>	резкий
complement <i>n, v</i>	полный комплект, дополняющий товар; укомплектовывать, взаимно дополнять друг друга
enhance <i>v</i>	повышать
store <i>v</i>	хранить (на складе), запасать
stock up	запасаться
attract <i>v</i>	привлекать
superior <i>a</i>	качества
tend <i>v</i>	иметь (проявлять) тенденцию, склонность к чему-л.
in addition	кроме того, к тому же
government <i>n</i>	правительство
tax <i>n</i>	налог
result (from) <i>v</i>	происходить в результате, проистекать

1. Read the text and assimilate its information [16].

Changes in Demand

A change in demand is a change in the relationship between the price of a good and the quantity demanded caused by a change in a demand determinant other than the price of the good. Using logic and observation, it's possible to make hypotheses about the possible impact of changes in various determinants on the demand for a good:

1. Changes in consumer income.

An increase in income available for spending increases the ability of consumers to buy an item. Increases in income usually increase the demand for most goods, while decreases in income tend to decrease the demand for most goods. Goods whose demand will decline as income increases are called *inferior* goods. *Normal* goods are those whose demand increases when income goes up.

2. Changes in wealth.

The demand for some goods is particularly sensitive to changes in wealth. For example, the demand for luxury goods is likely to decline if there's a sharp decline in wealth.

3. Changes in the prices of other goods.

Our willingness to buy a particular item also depends on the prices of related items. The demand for a good also can be influenced by a change in the price of its complements (goods whose use together enhances the satisfaction a consumer obtains from each). For example, a decrease in the price of compact disc players is likely to increase the demand for compact discs because these two goods complement each other.

4. Changes in expectations of future prices.

If you as a buyer expect that the price of an item will increase next week, you're likely to buy more of the item this week. If the item can be stored you'll increase your demand for an item and stock up.

5. Changes in tastes or fashion.

A change in tastes can increase or decrease the demand for an item. For example, the demand for long-playing records has decreased as buyers have been attracted by the superior sound quality of compact discs.

6. Changes in the number of buyers served by the market.

An increase in the number of buyers in the market tends to increase the demand and conversely a decrease in the number of buyers in the market tends to decrease the demand for a good.

In addition, the demand for particular goods can be influenced by weather, demographic trend, government subsidies or taxes and other factors.

NOTE:

a decrease in the price of... is likely to increase the demand for... – вероятно, снижение цены на ... повысит спрос на ...

2. Answer these questions basing your answers on the text:

- 1) What causes a change in demand?
- 2) What helps predict the impact of changes on the demand for a good?
- 3) What is the relationship between income and demand?
- 4) What is the difference between inferior and normal goods?
- 5) Explain how changes in the prices of other goods influence the demand for a particular good.
- 6) Describe the behaviour of buyers in a market if price increases are expected.
- 7) Name all the factors which influence a change in demand.

3. Say whether these statements are true or false, and if they are false, say why?

- 1) When people offer money for particular goods, they indicate that demand exists.
- 2) An individual can't change the price of the commodities he wants.
- 3) In most economic systems, the prices of the majority of goods and services don't change over the long periods of time.
- 4) The change in demand results from a change in tastes.
- 5) If consumer income declines, there's no demand for most goods.

4. Study the different meanings of the following words and use them to translate the sentences:

a) demand <i>n</i>	1) требование; 2) спрос
demand <i>v</i>	требовать, предъявлять требования
to be in demand	пользоваться спросом
to meet (to satisfy) the demand	удовлетворять спрос

- 1) Demand keeps pace with supply (идти в ногу, поспевать).
- 2) The supply exceeds the demand.
- 3) The government turned down (отвергать) the miners' demands.
- 4) This material is in great demand.
- 5) Demand is indicated by our willingness to offer money for particular goods and services.
- 6) Let's assume that producers supply enough to meet demand without any changes in the price level.

b) stock <i>n</i>	1) инвентарь; 2) запас, запас товара на складе, наличный товар, резерв, парк; 3) акционерный капитал
stock <i>v</i>	1) снабжать; 2) иметь (держат) на складе
stockholder <i>n</i>	акционер
stock exchange	фондовая биржа

- 1) Coal stocks are low.
- 2) He has £ 10,000 in stocks.
- 3) His stocks are going up.

- 4) Stocks fell several points.
- 5) These books are out of stock (быть распроданным) now.
- 6) The market is well stocked with these goods.
- 7) We don't stock such goods.
- 8) The owners of business firms are stockholders who invest their money with the expectation of receiving future returns (profit).
- 9) The value of stock exchange operations is self-evident.
- 10) Stock prices fluctuations help businessmen and the public understand how solid a company is, which branches are most profitable and where investments should be made.

7. Express your point of view on the following statements.

- 1) What happens when the level of demand for particular goods goes up in an economy which is currently suffering a recession?
- 2) When and why do people increase their demand for particular goods and stock them up?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Сложное дополнение Оборот «объектный падеж с инфинитивом» The Complex Object (Objective – with – the – Infinitive Construction)

Эта конструкция состоит из существительного в общем падеже или местоимения в объектном падеже и инфинитива. Обычно переводится на русский язык придаточным дополнительным предложением.

I want my friend (him) to phone me. – Я хочу, чтобы мой друг (он) позвонил мне.

Оборот «объектный падеж с инфинитивом» употребляется после глаголов, выражающих:

1) чувственное восприятие

<i>to see</i>	видеть
<i>to hear</i>	слышать
<i>to feel</i>	чувствовать
<i>to watch</i>	смотреть
<i>to observe</i>	наблюдать
<i>to notice</i>	заметить

в этом случае частица *to* перед инфинитивом не ставится:

I saw the car crash into the shop window. – Я видел, (как) машина врезалась в витрину магазина.

We heard our friends come back. – Мы услышали, что вернулись наши друзья.

Примечание:

глаголы *to see* и *to hear* иногда могут не иметь значения *воспринимать зрением, слухом*, в этих случаях оборот не используется:

I see that you read this article. – Я вижу (знаю), что вы читали эту статью.

We heard that you were ill last week. – Мы слышали (знаем), что вы были больны на прошлой неделе.

Глагол *to feel* может иметь значение считать, полагать; в этом случае оборот используется, но инфинитив ставится с частицей *to*:

He felt them to come back soon. – Он чувствовал (предположил), что они скоро вернуться.

2. мнение, суждение:

<i>to think</i>	думать
<i>to know</i>	знать
<i>to declare</i>	заявлять
<i>to suppose</i>	полагать
<i>to assume</i>	допускать
<i>to consider</i>	считать
<i>to find</i>	находить

<i>to expect</i>	ожидать
<i>to understand</i>	понимать
<i>to believe</i>	верить (считать, полагать)
<i>to prove</i>	оказаться и др.

They think him to be a good doctor. – Они думают (считают), что он хороший врач.

I can't expect you to learn a foreign language in a week. – Я не рассчитываю на то, что ты можешь выучить иностранный язык за неделю.

Примечание:

после глаголов *to consider, to declare, to prove, to find* инфинитив, обозначенный глаголом *to be*, можно опускать:

He considers her (to be) a clever girl. – Он считает ее умной девушкой.

3. желание:

<i>to want</i>	хотеть
<i>to wish</i>	желать
<i>to desire</i>	желать

I should / I would (I'd) like – мне бы хотелось

They want us to come back on Friday. – Они хотят, чтобы мы вернулись пятницу.

I'd like you to call me in the evening. – Мне бы хотелось, чтобы ты позвонил мне вечером.

4. приказание, разрешение, просьбу:

<i>to allow</i>	разрешать
<i>to permit</i>	разрешать
<i>to ask for</i>	просить
<i>to order</i>	приказывать
<i>to command</i>	приказывать
<i>to request for</i>	обращаться с просьбой

После глаголов, обозначающих приказание, разрешение, просьбу ставится *Active Infinitive*. Такое построение предложения не является инфинитивным оборотом и не вызывает проблем с переводом:

I requested him to help. – Я попросил его помочь.

She asked me to buy some meat. – Она попросила меня купить немного мяса.

Active Infinitive используется только в тех случаях, когда в предложении указывается лицо, на которое направлено приказание, разрешение, просьба:

She allowed us to take this book. – Она разрешила нам взять эту книгу.

Если лицо, на которое направлено приказание, разрешение, просьба, не указывается в предложении, используется *Passive Infinitive*:

She allowed the car to be taken away. (нет указания на лицо, которому было дано разрешение). – Она разрешила, чтобы машину убрали с этого места.

Оборот «именительный падеж с инфинитивом» Complex Subject

Оборот «именительный падеж с инфинитивом» состоит из сочетания: существительное или местоимение + инфинитив.

The delegation is said to arrive on Monday. – Говорят, что делегация пребывает в понедельник.

1. Употребляется, когда сказуемое выражено следующими глаголами в страдательном залоге:

<i>to say</i>	говорить
<i>to report</i>	сообщать
<i>to know</i>	знать
<i>to expect</i>	ожидать
<i>to believe</i>	полагать
<i>to consider</i>	считать
<i>to see</i>	видеть
<i>to think</i>	думать
<i>to hear</i>	слышать
<i>to state</i>	заявлять, сообщать

He is said to study at Oxford University. – Говорят, что он учится в Оксфорде.

2. Когда сказуемое выражено глаголами:

<i>to seem, to appear</i>	казаться
<i>to prove</i>	оказываться
<i>to happen, to chance</i>	случаться

Эти глаголы употребляются в действительном залоге.

He proved to be a good barber. – Он оказался хорошим парикмахером.

Примечание:

глагол *to be* после некоторых глаголов часто опускается.

She appears (to be) tired. – Она по-видимому устала.

3. Когда сказуемое выражено сочетанием глагола *to be* и прилагательным:

<i>likely</i>	вероятный
<i>unlikely</i>	невероятный
<i>certain</i>	несомненный
<i>sure</i>	верный

They are sure to win this game. – Они, несомненно, выиграют эту игру.

(*Indefinite Infinitive* обычно выражает действие, относящееся к будущему.)

Инфинитивный оборот с предлогом for

Инфинитивный оборот с предлогом *for* состоит из сочетания предлога *for* с существительным или местоимением в объектном падеже + инфинитив (Active/Passive).

It is difficult for me to translate this article. – Мне трудно перевести эту статью.

It is necessary for the telegram to be sent urgently. – Необходимо, чтобы телеграмма была послана немедленно.

Exercises

1. Choose the right variant.

- 1) The article is difficult (перевести).
 - a) to have translated
 - b) to be translating
 - c) to translate
- 2) They proved unable (решить) the dispute.
 - a) to settle
 - b) to have been settled
 - c) to be settled
- 3) You do not seem (иметь) a good knowledge of Russian History.
 - a) to have had
 - b) to be having
 - c) to have
- 4) Let the children (собраться) in the hall.
 - a) to have been gathered
 - b) to gather
 - c) to be gathering
- 5) They are known (награждать) with medals recently.
 - a) to have been decorated
 - b) to be decorated
 - c) to decorate

6) The children are glad (обучать) music.

- a) to be taught
- b) have taught
- c) to be teaching

7) He waited for the paper (опубликовать).

- a) to publish
- b) published
- c) to be published

2. Make up sentences.

1) It is difficult to get this book. (*pleasant – to work with him; easy – to explain the fact*)

2) The problem is how to do it. (*where – to stay; what materials – to use*)

3) The text is easy to translate. (*problem – to solve; matter – I to discuss*)

4) He is known to work at this problem. (*to be the father of Russian science; to live in France*)

5) He appeared to be ill. (*to be away; to be a true friend*)

6) He was the last to come. (*to leave; to mention it*)

7) I would like you to do it. (*to make a report; to start now*)

8) Here is the letter to be typed. (*the document – to sign; the article – to translate*)

3. Find the infinitive in each sentence. Identify its form and function.

1) To drive a car was not difficult for her.

2) I don't like to be interrupted.

3) It's too late now to go to the park.

4) He appears to be satisfied with the results of his work.

5) They are certain to be here on Monday.

6) He worked hard not to lag behind the other students.

7) Give me something to eat.

8) He is said to have written a new play.

9) She seems to have been told about it.

10) They seem to have been writing their composition for an hour already.

4. Translate the sentences into English.

- 1) Мне не случилось бывать в Сибири.
- 2) Его спросили первым.
- 3) Нам бы хотелось, чтобы вы взяли эту тему для курсовой работы.
- 4) Кажется, они приняли приглашение.
- 5) Я никогда не видел, как она играет в теннис.
- 6) Мы надеемся, что статья будет отпечатана в срок.
- 7) Вот вопрос, который надо обсудить.
- 8) Пусть кто-нибудь поможет ему.
- 9) Она, оказывается, ничего не знает о наших планах.
- 10) Я оказался очень занятым в тот момент.
- 11) Это невозможно доказать.
- 12) Вопрос в том, как им сказать об этом.
- 13) Ваш вопрос трудно решить.
- 14) Известно, что он живет в Риме.
- 15) Говорят, что ее послали в командировку.
- 16) Желательно, чтобы вы это знали.

1.3.14 Контракт

Контракт и контрактные обязательства

Study the words and the word-combinations.

contractual obligations	контрактные обязательства
concerned	имеющий отношение
arrive at an agreement	прийти к соглашению
provisions <i>n pl</i>	положения
void <i>v adj</i>	аннулировать недействительный
consider void	считать не имеющим силы
duress <i>n</i>	принуждение
unconscionable bargain	незаконная сделка
minor <i>adj</i>	несовершеннолетний подросток
ill-considered <i>adj</i>	необдуманный
profit <i>v</i>	получить прибыль
distress <i>n</i>	несчастье
irresponsibility <i>n</i>	безответственность
inexperience <i>n</i>	неопытность
disproportionately	непропорционально
advantageous <i>adj</i>	выгодный
civil wrong	гражданский вред
confer <i>v</i>	даровать
illicit <i>adj</i>	незаконный
performance <i>n</i>	выполнение
contractual <i>adj</i>	договорный
overbalance / unbalance	вывести из равновесия
intractable <i>adj</i>	неподатливый
chargeable <i>adj</i>	относимый на счёт
natural disasters	стихийные бедствия
economy <i>n</i>	структура
catastrophe <i>n</i>	катастрофа
relief <i>n</i>	освобождение от обязанностей
anticipate <i>v</i>	предвидеть
relative to	относительно
benefit <i>v</i>	извлекать пользу
interject <i>v</i>	вставлять

1. Read and translate the text.

The Assumption of Contractual Obligations

Contract is a promise enforceable in law. The promise may be to do something or to refrain from doing something. The making of a contract requires the mutual assent of two or more persons, one of them usually making an offer and another accepting. Much of the law of contract is concerned with ensuring that agreements are arrived at in a way that meets at least minimum standards respecting both parties' understanding of, and freedom to decide whether to enter into, the transactions. Such provisions include rules that void contracts made under duress (illegal or unfair threats) or that are unconscionable bargains. Contract law holds protection for minors and incompetents. [Minor is someone who is below the age at which they become legally responsible for their actions. Incompetent is someone not having the ability or skill to do their job properly.] Contract law contains formal requirements protecting against the ill-considered (have not been carefully thought about) assumption of obligation. Thus, section 138 of the German Civil Code considers void any contract "whereby a person profiting from the distress, irresponsibility, or inexperience of another" obtains a disproportionately advantageous bargain. [Distress is a feeling of extreme worry and unhappiness. Irresponsibility is the state of doing careless things without thinking or worrying about the possible bad results. Inexperience is lack of experience.] By the law of contract certain agreements are illegal, for example, an agreement to commit a civil wrong or the assumption of a legally binding obligation to confer a gift of money upon another. Contractual obligations must not include or encourage secret illicit services.

2. Restore the word order in the following statements.

- 1) Contract law contracts made under voids duress.
- 2) Contract law unconscionable voids bargains.
- 3) Contract protects law minors.
- 4) Contract law incompetents protects.
- 5) Contract protects law against the ill-considered assumption of contractual obligation.
- 6) Contract voids contracts to commit a civil law wrong.

3. Agree or disagree with the following statements.

- 1) Contract law annuls contracts made under compulsion.
- 2) Contract law cancels contracts made under legal or fair threatening.
- 3) Contract law encourages corrupt bargains.

4) Contract law protects those who do a lot of complicated, often dishonest deals, especially in business or politics.

5) Contract law protects double-dealers.

6) Contract law requires protection against the deliberate assumption of obligation.

7) Contract law considers legally valid any contract whereby a person profiting from the distress of another obtains a disproportionately advantageous bargain.

8) Contract law forbids bribes.

9) Contract law stimulates givers of bribes and takers of bribes.

10) Minor is someone who is legally responsible for his or her actions.

11) Incompetent is someone not having the ability or skill to do their job properly.

12) Competence is a skill needed to do a particular job.

13) Distress is the state of being happy.

14) Responsibility is a duty to be in charge of or look after something, so that you make decisions and can be blamed if something bad happens.

4. Translate the following words and phrases from Russian into English.

Совершать; гражданский вред; юридически обязательный; даровать; контрактные обязательства; имеющий отношение к; обеспечивать; прийти к соглашению; уважать; положения; аннулировать; недействительный; несовершеннолетние подростки; некомпетентный; необдуманный; принятие на себя; посредством чего; получить прибыль; считать не имеющим силы; принуждение; незаконная сделка; несчастье; безответственность; неопытность; получать; несоразмерно; выгодный; незаконный.

5. Complete the following statements. Retell the text "The assumption of contractual obligations".

1) Contract law is concerned with ...

2) Contract law voids contracts ...

3) Contract law holds ...

4) Contract law contains ...

5) Contract law considers void ...

6) Contract law voids an agreement ...

7) Contract law voids the assumption of ...

8) Contractual obligations must not include or encourage ...

6. Read and translate the text.

The Performance of Contractual Obligations

Contract is a promise enforceable in law. The promise may be to do something or to refrain from doing something. The making of a contract requires the mutual assent of two or more persons, one of them usually making an offer and another accepting. If one of the parties fails to keep the promise, the other is entitled to legal recourse. The law of contracts considers such questions as whether a contract exists, what the meaning of it is, whether a contract has been broken, and what compensation is due the injured party. Contract law is the product of a business civilization. Contract law allows contractual relations to be adjusted when they have been thrown out of balance by unforeseen circumstances. The task of adjustment is relatively easy in cases in which both parties made a mistake. The problem of mistake becomes more intractable when the error is chargeable to only one party. Catastrophic events such as inflation, political upheaval, or natural disasters may upset the economy of a contract. [Political upheaval is a very big change connected with the government or public affairs of a country that often causes problems.] In the case of natural catastrophes, relief is frequently available under theories of force majeure and “act of God”. [Force majeure is an event that cannot be reasonably anticipated or controlled. Act of God is an event that is caused by natural forces, such as a storm, flood, or fire, which you cannot prevent or control.] When the circumstances are economic in their nature, as with severe inflation or deflation, a solution is difficult to find. [Inflation is an increase in the volume of money in circulation relative to available goods and services resulting in a continuing rise in the general price level. Deflation is the process of reducing the amount of money in circulation in order to lower or keep steady the prices of goods.] A party who benefits from inflation in one contractual relation may suffer from it in another. A general readjustment in contracts would be enormously complicated and time-consuming and would interject an undesirable element of uncertainty into business activity. Only under exceptional circumstances – usually in the form of special legislation – are contractual relations readjusted.

7. Restore the word order in the following statements.

- 1) Contractual obligations of balance by unforeseen may be thrown out circumstances.
- 2) Contract law contractual obligations to be allows readjusted.
- 3) Only are contractual obligations under exceptional circumstances readjusted.
- 4) Contractual obligations in the form of special legislation are usually readjusted.

8. Agree or disagree with the following statements.

- 1) Contract law allows contractual relations to be adjusted when they have been overbalanced by unforeseen circumstances.
- 2) The task of adjustment is relatively difficult in cases in which both parties made a mistake.
- 3) The problem of mistake becomes more flexible when the error is chargeable to only one party.
- 4) Bad relationship between two parties may upset the economy of a contract.
- 5) When the circumstances are natural, a solution is difficult to find.
- 6) Only under usual circumstances are contractual relations readjusted.

9. Translate the following words and phrases from Russian into English.

Относимый на счёт; непредвиденное обстоятельство; контрактные обязательства; сторона в договоре; политический переворот; стихийные бедствия; расстраивать; структура; доступный; форс-мажор; предвидеть; естественные силы; предотвращать; инфляция; освобождение от обязанностей; страдать от; переделка; отнимающий много времени; вставлять; нежелательный; неуверенность; контрактные отношения; денежное обращение; выполнение; договорный; приводить в порядок; вывести из равновесия; урегулировать; относительно; неподатливый; ошибка; деловая активность; исключительное обстоятельство; законодательство; переделывать; дефляция; решение; относительно; иметь своим результатом; продолжающийся рост; уровень цен; извлекать пользу.

10. Complete the following statements. Retell the text "The performance of contractual obligations".

- 1) Contract law allows ...
- 2) The task of adjustment is ...
- 3) The problem of mistake becomes ...
- 4) Catastrophic events are ...
- 5) Catastrophic events may upset ...
- 6) In the case of ... relief is ...
- 7) When the circumstances are ... a solution is ...
- 8) A party who benefits from ...
- 9) A general readjustment in contracts would be ... and would interject ...
- 10) Contractual relations are readjusted only under ... and in the form ...

Санкции за невыполнение контрактов

Study the words and the word-combinations

make available	предоставлять
fail to perform	не удаваться совершить
money damages	денежная компенсация ущерба
erasure <i>n</i>	уклонение
damages <i>n pl</i>	компенсация за убытки
occur <i>v</i>	происходить
punitive	карательный
award <i>v</i>	присуждать
seek damages	требовать возмещения убытков
restitution <i>n</i>	возвращение утраченного
breach <i>v</i>	нарушать
expectancy <i>n</i>	ожидание
reward <i>v</i>	вознаграждать
anticipate <i>v</i>	предвидеть
seek a sanction	требовать применения санкции

1. Read and translate the text.

Sanctions for Non-fulfilment of Contractual Obligations

Another branch of contract law deals with the sanctions that are made available to a contracting party when the other party fails to perform his contractual obligations. These sanctions usually take the form of money damages. In case of delay in the fulfilment of contractual obligations or erasure in the fulfilment of contractual obligations a damaged party can bring an action of damages against the responsible party. The court imposes damages as compensation in money for detriment sustained by a plaintiff. The purpose of damages is to place the person in the same position before the action occurred. Damages may be classified as nominal, where no actual damage has been suffered, or substantial which represents compensation for actual loss suffered. Damages can also be punitive. Punitive damages are damages imposed by the court as a punishment of the defendant rather than compensating the plaintiff. Money damages are generally awarded under contract law. When one party to a contract fails to perform his obligation, the other can seek damages by two ways: 1) restitution, which restores to him whatever goods, services, or money he has given the breaching party, 2) expectancy, which rewards him as if the contract had been fully performed; expectancy includes profits anticipated on the contract. Contract law seeks a sanction against contracting parties for non-fulfilment of contractual obligations.

2. Restore the word order in the following statements.

- 1) Contract law with sanctions deals.
- 2) Sanctions the form of money take damages.
- 3) In case of delay an can bring action of in the fulfilment of contractual obligations a damaged party party damages against the responsible.
- 4) In case of a damaged party party can bring an action of damages erasure in the fulfilment of contractual obligations against the responsible.
- 5) Restitution to the party damaged party money he has given the breaching restores.
- 6) Expectancy the damaged party as if the contract had been fully rewards performed.

3. Agree or disagree with the following statements.

- 1) Contract law deals with damaged parties and responsible parties.
- 2) When one party to a contract fails to perform his obligation, the other is not to seek damages.
- 3) In case of delay in the fulfilment of contractual obligations a responsible party can bring an action of damages against the damaged party.
- 4) In case of erasure in the fulfilment of contractual obligations a responsible party can bring an action of damages against the damaged party.
- 5) Expectancy restores to the damaged party money he has given the breaching party.
- 6) Restitution rewards the damaged party as if the contract had been fully performed.

4. Translate the following words and phrases from Russian into English.

Потерпевшая сторона; предъявить иск за убытки; виновная сторона; компенсация за убытки; понести ущерб; истец; происходить; номинальные убытки; фактические убытки; карательный; ответчик; присуждать; договорное право; требовать возмещения убытков; реституция; нарушать; ожидание; вознаграждать; предвидеть; требовать применения санкции; санкции за невыполнение контрактных обязательств; договаривающиеся стороны; денежная компенсация ущерба; задержка в выполнении контрактных обязательств; уклонение от выполнения контрактных обязательств.

5. Complete the following statements. Retell the text “Sanctions for non-fulfilment of contractual obligations”.

- 1) Contract law deals with ... when...
- 2) Sanctions usually take...
- 3) In case of ... a damaged party can...
- 4) The court imposes...
- 5) The purpose of damages is...
- 6) Damages may be...
- 7) Punitive damages are...
- 8) Money damages are awarded under...
- 9) When one party to a contract fails ... the other can...
- 10) Restitution restores...
- 11) Expectancy rewards...
- 12) Expectancy includes...
- 13) Contract law seeks...

Репозиторий БарГУ

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Герундий (The Gerund)

Герундий – это неличная форма глагола, соединяющая в себе свойства существительного и глагола. В этом отношении герундий сходен с инфинитивом, но отличается от него тем, что передает оттенок процесса действия. В русском языке нет формы глагола, соответствующей английскому герундию.

Герундий имеет следующие формы:

	Indefinite	Perfect
Active	writing	having written
Passive	being written	having been written

Функции герундия в предложении

1. Подлежащее:

Skating is a favorite sport with the youth.

Катание на коньках – любимый вид спорта молодёжи.

2. Часть составного сказуемого:

His greatest pleasure is **swimming**.

Его самое большое удовольствие – это плавание.

Герундий образует составное глагольное сказуемое также с прилагательными **worth стоящий**, **busy занятый** (с глаголом-связкой)

These books **are worth** reading. Эти книги стоит почитать.

3. Прямое дополнение:

Герундий в функции прямого дополнения переводится неопределенной формой глагола, существительным или глаголом в личной форме (в функции сказуемого) в составе придаточного предложения.

Герундий употребляется в функции прямого дополнения после глаголов.

to avoid	избегать
to mind	возражать
to fancy	воображать
to mention	упоминать
to remember	помнить

I remember **telling him** about the article. Я помню, что сказал ему о статье.

4. Предложное дополнение:

Обычно герундий употребляется в функции предложного дополнения после глаголов, прилагательных и причастий, требующих после себя определённых предлогов.

to accuse of	обвинять (в)
to depend (on)	зависеть (от)
to be proud (of)	гордиться
to rely (on)	полагаться (на) (чем-либо или кем-либо)
to insist (on)	настаивать (на)
to be fond (of)	любить (кого-либо или что-либо)
to object (to)	возражать (против)
to be sure (of)	быть уверенным (в чем-либо)
to agree (to)	соглашаться (на)
to be pleased (at или with)	быть довольным (чем-либо или кем-либо)
to hear (of)	слышать (о)
to think (of)	думать (о)
to thank (for)	благодарить (за)
to be surprised (at)	удивляться (чему-либо)
to prevent (from)	помешать, препятствовать
to be interested (in)	интересоваться (чем-либо)
to succeed (in)	преуспевать (в)
to be connected (with или to)	быть связанным (с)
to look forward (to)	предвкушать
to be sorry (for)	сожалеть
to be / get accustomed to	привыкать
to complain (of)	жаловаться на
to approve of	одобрять
to be afraid of	бояться
to congratulate on	поздравлять
to be disappointed at	быть разочарованным
to be responsible for	быть ответственным за
to consist in	закключаться в
to persist in	упорно продолжать
to get used to	привыкать к
to be engaged in	заниматься чем-либо

I am proud of being a teacher. Я горжусь тем, что являюсь учителем.

5. Определение:

Герундию в качестве определения большей частью предшествует предлог **of** (иногда **for**). Герундий в функции определения переводится на русский язык существительным в родительном падеже, существительным с предлогом или неопределённой формой глагола:

the possibility of using	возможность использования
the possibility of seeing	возможность увидеть
the way of speaking	манера говорить

I'm glad to have the opportunity **of talking** to you, Doctor.
Я рад возможности поговорить с вами, доктор.

6. Обстоятельство:

Герундий в функции обстоятельства употребляется всегда с предлогом:

besides	кроме
instead of	вместо
without	без
apart from	помимо
after	после
before	перед
for the purpose of	с целью, для того чтобы и т. д.

и обычно переводится существительным с предлогом, деепричастием несовершенного или совершенного вида или глаголом в личной форме (в функции сказуемого) в составе придаточного предложения:

He left the meeting **without saying** a word.
Он покинул собрание, не сказав ни слова.

Герундий употребляется после следующих глаголов и выражений:

to deny	отрицать
to put off	откладывать
to delay	откладывать
to postpone	откладывать
to excuse	извинять
to propose	предлагать
to give up	бросать
to require	требовать
to leave off	переставать
to need	нуждаться в
to suggest	предлагать

to like	нравиться
to burst out	разразиться
to hate	ненавидеть
to finish	заканчивать
to forgive	прощать
to go on	продолжать
to keep (on)	продолжать
to stop	прекращать
to forget	забывать
to feel like	хотеть
to look like	выглядеть
to enjoy	получать удовольствие
it's no use	бесполезно
cannot help	не могу не

и некоторых других глаголов и выражений.

7. После глаголов **to stop, to remember, to forget, to want, to go on, to regret, to be afraid of, to hate, to be sorry for** и т.д. может употребляться как герундий, так и инфинитив. Разница лишь в значениях.

Can we **stop here to admire** the view ?

Можем ли мы остановиться здесь, чтобы полюбоваться этим видом? (временное прекращение, чтобы начать новое действие).

He **stopped studying** and switched on the TV. Он перестал заниматься и включил телевизор (прекращение действия).

I want to go home. Я хочу пойти домой (желание).

These windows **want cleaning**. Эти окна нужно помыть.

• **to be sorry to (+ Infinitive)**

I was sorry to hear that. Мне жаль это слышать. (сожаление)

• **to be sorry for (+ Gerund)**

She **was sorry for yelling** at him.

Она извинилась, что накричала на него (извинение).

Please, **remember to feed** the dog.

Пожалуйста, не забудьте покормить собаку (напоминание что-то сделать).

I don't **remember seeing** him at the party.

Я не могу забыть встречи с ним на вечеринке (воспоминание).

Try to throw the ball into the basket.

Попытайся забросить мяч в корзину (сделать попытку).

Try cooking this meat.

Попробуй приготовить это мясо (сделать что-то в качестве эксперимента).

- **go on + to-inf** (прекратить что-либо делать и начать делать что-либо ещё)

He cleaned the yard and then **went on to water** the flowers.

Он убрал двор и затем продолжил поливать цветы.

- **go on + Gerund** (продолжение действия)

We **went on dancing** until we got tired.

Мы продолжали танцевать пока не устали.

Exercises

1. Choose the right variant.

- 1) I'll lend you the book when I've finished ... it.
 - a) reading
 - b) being
- 2) Do you go on ... in the sea?
 - a) swimming
 - b) robbing
- 3) They suggested ... dinner in an Indian restaurant.
 - a) watching
 - b) having
- 4) Robert gave up ... football two years ago.
 - a) playing
 - b) going
- 5) The men admitted ... the bank.
 - a) robbing
 - b) going
- 6) I really don't mind ... the housework.
 - a) doing
 - b) reading
- 7) I didn't feel like ... out last night, so I stayed at home.
 - a) playing
 - b) going

- 8) Would you mind ... so much noise? I am trying to study.
a) robbing
b) not making
- 9) I normally try to avoid ... money.
a) having
b) borrowing
- 10) Since she moved from London, she misses ... able to see all her friends there.
a) being
b) having

2. Choose the right variant (Gerund or Infinitive).

- 1) He was happy ... he had been promoted.
a) hearing
b) to hear
c) hear
- 2) Please remember ... the plants while I am away.
a) to water
b) watering
c) water
- 3) I would rather ... an early night walk,
a) have
b) to have
c) having
- 4) It is difficult ... foreign languages.
a) learning
b) to learn
c) learn
- 5) The telephone rang, but I went on...
a) to read
b) reading
c) read
- 6) I suggest ... the cinema to find out what time the film begins.
a) calling
b) to call
c) call

- 7) Stop ... that noise.
a) to make
b) making
c) make
- 8) I look forward to ... the art work in the museums.
a) see
b) seeing
c) to see
- 9) She doesn't mind ... long hours.
a) working
b) to work
c) work
- 10) I would like ... our new manager, Mr. Burns.
a) to introduce
b) introducing
c) introduce

3. Choose the right variant (Gerund или Infinitive).

- 1) John sang a song and then went on ... tea.
a) to drink
b) drinking
c) drink
- 2) I am sorry for ... at you.
a) to shout
b) shouting
c) shout
- 3) I watched the plane ... and then left.
a) take off
b) to take off
c) taking off
- 4) She noticed the woman ... the corner.
a) turn
b) to turn
c) turning

- 5) Will you let me ...this book.
a) read
b) to read
c) reading
- 6) Sandra was the last ... at the dance recital.
a) to perform
b) perform
c) performing
- 7) I had been working for several hours, then I stopped ... a rest.
a) to have
b) having
c) have
- 8) I wanted ... the carpenter to come.
a) to ask
b) asking
c) ask
- 9) Try ... the fish before offering it to the guest. It will be tastier.
a) to warm
b) warming
c) warm
- 10) This film is worth...
a) to see
b) seeing
c) see

4. Translate the sentences into English.

- 1) Нет смысла делать перерыв. Работы очень мало.
2) Он настаивал на том, чтобы товары были упакованы в ящики (case).
3) Он не выносит, когда ему лгут.
4) Он начал с рассказа о том, как нашел нас.
5) Он никак не мог привыкнуть к мысли, что ему придется остаться там еще на полгода.
6) Забудьте об этом, не стоит из-за этого так огорчаться.
7) Она не возражает, чтобы вы присутствовали на ее уроке.
8) Он никогда не упоминал, что встречался с вами в Лондоне.
9) Оставалось очень мало надежды найти его.
10) Дождь прекратился?

1.3.15 Проблемы капитализма

Паника

Study the words and the word-combinations.

acute <i>adj</i>	острый
anticipation <i>n</i>	ожидание
convulsion <i>n</i>	потрясение
decline <i>n</i>	спад
cycle <i>n</i>	цикл
shortage <i>n</i>	нехватка
bubble <i>n</i>	дутое предприятие
prelude <i>n</i>	прелюдия
extend <i>v</i>	простирается
capital goods	средства производства
default <i>n</i>	невыполнение обязательств
outcome <i>n</i>	результат
economic expansion	экономический рост
rock <i>v</i>	трясти
shatter <i>v</i>	разрушать
depression <i>n</i>	депрессия
recession / decline <i>n</i>	спад, рецессия
cessation <i>n</i>	прекращение
minor <i>adj</i>	незначительный
contraction <i>n</i>	сокращение
cycle <i>n</i>	цикл
downward trend	тенденция к понижению
household <i>n</i>	семья домашнее хозяйство
inventories <i>n pl</i>	материально-производственные запасы
draw on <i>v</i>	пользоваться
extent <i>n</i>	размер
extend <i>v</i>	предоставлять
reverse <i>v</i>	поворачивать в противоположном направлении
excess <i>adj</i>	дополнительный

1. Read and translate the text.

Panic

Panic – in economics, acute financial disturbance, such as widespread bank failures, feverish stock speculation followed by a market crash, or a climate of fear caused by economic crisis or the anticipation of such crisis. The term is applied only to the violent stage of financial convulsion and does not extend to the whole period of a decline in the business cycle. Until the 19th century, economic fluctuations were largely connected with shortages of goods, market expansion, and speculation, as in the incident known as the South Sea Bubble (1720), when stock speculation reached panic proportions in both France and England. Panics in the industrialized societies of the 19th and 20th centuries, however, have reflected the increasing complexity of advanced economies and the changed character of their instability. A financial panic has quite often been a prelude to a crisis that extended beyond commercial activities into sectors of consumption and capital goods. The Panic of 1857 in the United States, for example, was the outcome of the railroads' defaulting on their bonds, hence the decline in the value of rail securities. The Panic's effects were complex, including not only the closing of many banks but also a sharp increase in unemployment in the United States and a money-market panic on the European continent. The Panic of 1873, which began with financial crises in Vienna in June and in New York City in September, marked the end of the long-term economic expansion in the world economy that had begun in the late 1840s. The greatest panic, however, was the crisis in 1929, which rocked the U.S. economy, shattered world economic relations, and brought about the Great Depression.

2. Agree or disagree with the following statements.

1) Business cycle is periodic fluctuation in the rate of economic activity, as measured by the levels of employment, prices, and production. 2) Panic is a sudden strong feeling of fear or nervousness that makes you unable to think clearly or behave sensibly. 3) Expansion is the act or process of making a company or business larger by opening new shops and factories. 4) Bubble is something that lacks firmness or reality.

3. Translate the following words and phrases from Russian into English.

Простираться; по ту сторону коммерческой деятельности; потребление; средства производства; невыполнение обязательств по погашению облигаций; получающийся в результате спад; стоимость ценных бумаг; денежный рынок;

острые финансовые беспорядки; широко распространённый; банкротство банка; лихорадочная спекуляция акциями; крах фондовой биржи; экономический кризис; ожидание; интенсивная стадия; финансовое потрясение; экономические колебания; в значительной степени; дефицит товаров; расширение границ рынка; дутое предприятие; страны с передовой экономикой; цикл деловой активности; спад; экономический рост.

4. Translate the following statements from Russian into English.

- 1) Цикл деловой активности – это попеременное усиление или ослабление деловой активности.
- 2) Паника – это внезапный страх крушения национальной экономики.
- 3) Следствиями паники являются массовое изъятие банковских вкладов и массовые продажи акций.
- 4) Расширение границ рынка – это попытка фирмы увеличить сбыт за счёт внедрения существующих товаров на новые рынки.
- 5) Дутое предприятие – это неустойчивое, не имевшее успеха и потерпевшее крах предприятие.

5. Complete the following statements. Retell the text “Panic”.

- 1) Panic in economics is ...
- 2) The term “panic” is applied to ...
- 3) Until ... economic fluctuations were ...
- 4) Panics in ... reflected ...
- 5) A financial panic has been a prelude to ...
- 6) The Panic of 1857 was the outcome of ...
- 7) The Panic of 1857 included ...
- 8) The Panic of 1873 began with ...
- 9) The Panic of 1873 marked ...
- 10) The greatest panic was ...
- 11) The greatest panic rocked ... shattered ... and brought ...

6. Read and translate the text.

Depression and recession

Depression – in economics, a long period of decline in the business cycle that is characterized by sharply reduced industrial production, widespread unemployment, serious declines or cessations of growth in construction activity, and great

reductions in international trade and capital movements. Unlike minor business contractions that may occur in one country independently of business cycles in other countries, severe depressions have usually been nearly worldwide in scope. The Great Depression beginning in 1929, for example, was the most severe and widespread economic decline in the 20th century. Recession – in economics, a downward trend in the business cycle characterized by a decline in production and employment, which in turn causes the incomes and spending of households to decline. Even though not all households and businesses experience actual declines in income, their expectations about the future become less certain during a recession and cause them to delay making large purchases or investments. In recessions, the decline in output can be traced to a reduction in purchases of durable household goods by consumers and of machinery and equipment by businesses, and a reduction in additions of goods to inventories. The greatest effect is probably on inventories; businessmen stop adding to their inventories and become more willing to draw on them to fill production orders. The decline in inventories thus has a double impact on production volume. Whether a recession develops into a severe and prolonged depression depends on a number of circumstances. Among them are the extent and conditions of credit extended during the previous period of prosperity, the amount of speculation permitted, the ability of government monetary and fiscal policies to reverse the downward trend, and the amount of excess productive capacity in existence.

7. Translate the following words and phrases from Russian into English.

Депрессия; даже если; фирма; испытывать; откладывать; покупки; инвестиция; объем производства; проследить; товары длительного пользования; потребитель; машинное оборудование; дополнение; материально-производственные запасы; пользоваться; исполнить производственный заказ; удар; объем производства; длительный; обстоятельства; размер и условия кредита; предшествующий период; сокращать; промышленное производство; широко распространенный; безработица; строительство; сокращение; международная торговля; движение капитала; в отличие от; незначительное сокращение деловой активности; цикл деловой активности; мировой масштаб; рецессия; тенденция к понижению; занятость; в свою очередь; вызывать; доходы; семейные расходы; процветание; поворачивать в противоположном направлении; дополнительный; производительная способность; в наличии; спекуляция; валютная политика; фискальная политика.

8. Translate the following statements from Russian into English and from English into Russian.

1) Депрессия – это состояние экономики, когда деловая активность снижается в течение продолжительного времени, цены падают, покупательная способность существенно сокращена, а безработица стоит на высоком уровне.

2) Рецессия – это одна из фаз экономического цикла, характеризующаяся снижением деловой активности или экономическим спадом.

3) Depression is a long period during which there is very little business activity and lots of people do not have jobs.

4) Recession is a period of time during which there is less trade, business activity, and wealth than usual.

9. Complete the following statements. Retell the text “Depression and recession”.

1) Depression is...

2) Depression is characterized by...

3) Unlike ... severe depressions have been...

4) Recession is...

5) Recession is characterized by...

6) In recessions, the decline in production and employment causes...

7) In recessions, the decline in output can be traced to...

8) In recessions, the decline in inventories has...

9) Whether a recession develops into a depression depends on...

Глобализация

Study the words and the word-combinations.

reference <i>n</i>	упоминание
turn out <i>v</i>	бастовать
phenomenon <i>n</i>	феномен
empire <i>n</i>	империя
religious <i>adj</i>	религиозный
visionary <i>n</i>	фантазер
age <i>n</i>	век
processing <i>n</i>	переработка
advantageous <i>adj</i>	благоприятный
increasingly	все больше и больше
impact <i>v</i>	сжимать
secretive <i>adj</i>	скрытный
unresponsive <i>adj</i>	не реагирующий
outstrip <i>v</i>	обгонять
cope <i>v</i>	справиться
cede <i>v</i>	уступать
confusion <i>n</i>	смущение беспорядок неразбериха
focus <i>v</i>	сфокусировать

1. Read and translate the text.

Globalization

In 2000 the media were full of references to globalization of the economy, communications – even politics and military affairs. Large crowds turned out to protest meetings such as that of the World Trade Organization (WTO) in Seattle, Wash., in 1999 or called attention to International Monetary Fund (IMF) policies in granting loans to states at war. What were these protests all about? Globalization is a phenomenon involving the integration of economies, cultures, governmental policies, and political movements around the world. Internationalization is nothing new. Many of the large empires and religious movements represented forms of globalization. Trade and investment between countries have promoted interdependence of the world's economies for centuries. As early as 1962 the Canadian visionary Marshall McLuhan wrote that the electronic age was turning all humanity into a “global tribe,” and the term global village is attributed to him. Nowadays, the larger corporations organize production on a worldwide scale. Each step in the value-added chain, from research and development to processing

of raw materials, production of parts, assembly of components, and marketing of the final product, is carried out in the most advantageous geographic location, regardless of where corporate headquarters are located or where the final good is sold. The globalization of markets means increasingly that similar goods are sold around the world for similar prices. The BBC, CNN, and the Internet have accelerated the integration of global culture. Teenagers around the world watch the same videos, listen to the same music, and wear the same clothes. At the same time, television audiences in virtually all countries watch the same major events, listen to the same financial forecasts, and see the same three-minute glimpses of ecological disasters.

2. Translate the following words and phrases from Russian into English.

Международный валютный фонд; предоставить заем; воюющее государство; объединение в одно целое; интеграционный процесс; культура; фантазер; электронный век; человечество; всемирный; племя; приписывать кому-либо; крупные корпорации; мировой масштаб; добавленная стоимость; изыскание и разработка; капиталовложение; способствовать; взаимозависимость; показательный; ускорение; переработка сырья; производство деталей; невзирая на; главное управление корпорации; продавать, средства массовой информации; ускорять; упоминание; средства сообщения; политика; военные дела; торговля; протестовать; благоприятное географическое расположение; встреча; Всемирная торговая организация; привлекать внимание; представлять; отражать; интеграция мировой культуры; подросток; телезрители; фактически; сборка деталей; маркетинг конечного продукта; экономика; правительственная политика; политические течения; осуществлять; финансовый прогноз; интернационализация; империя; религиозное течение; нечто быстро промелькнувшее перед глазами; экологическое бедствие; глобализация рынков; интегрированный; финансовые и товарные рынки.

3. Translate the following statements from Russian into English.

Глобализация – это высшая стадия интернационализации. Глобализация – это совокупность таких процессов и явлений, как трансграничные потоки товаров, услуг, капитала, технологии, информации и межстрановое перемещение людей, преобладание ориентации на мировой рынок в торговле, инвестировании и других транзакциях (на уровне фирм), территориальная и институциональная интеграция рынков, а также возникновение глобальных проблем типа экологической деградации или чрезмерного роста народонаселения, для решения которых необходимо всемирное сотрудничество.

4. Complete the following statements. Retell the text “Globalization”.

1. Globalization involves ...
2. Internationalization is ...
3. ... represented forms of globalization.
4. Trade and investment promoted ...
5. The electronic age turned all humanity into ...
6. Business activity is carried out ... regardless of ...
7. The globalization of markets means ...
8. The Internet accelerates ...
9. Teenagers watch ... listen to ... and wear ...
10. Television audiences watch ... listen to ... and see ...

5. Read and translate the text.

Globalization and its international institutions

As globalization proceeds, the economic welfare of individuals is increasingly impacted by global market forces beyond the control of nation states and international institutions outside the domestic political process. Institutions such as the WTO and the IMF have become the target of criticism and protests from all sides. Some believe that too many economic decisions have been delegated to these institutions; others believe they should be given greater responsibility for solving the world's social and environmental problems. Some complain that they are secretive (keeping their thoughts, intentions or actions hidden from others) and unresponsive (not reacting to what people say to them) to civil society, while others worry about the loss of national sovereignty when citizen groups influence decision making in these institutions directly rather than indirectly through national governments. Clearly, the reality of globalization has outstripped the ability of the world population to understand its possible future effects or results and the ability of governments to cope with its consequences. At the same time, the ceding of economic power to global actors and international institutions has outstripped the development of appropriate global political structures. As a result, probably many more years of public confusion and unfocused protests can be expected as the stable new global world order takes shape.

6. Translate the following words and phrases from Russian into English.

Относящийся к окружающей среде; жаловаться; гражданское общество; беспокоиться; потеря национального суверенитета; влиять на принятие решений; очевидно; реальность глобализации; обгонять; способность; понять; возможный; справиться; последствия; уступка; соответствующий; полити-

ческое устройство; замешательство; продолжаться; экономическое благосостояние; физическое лицо; все больше и больше; мировые рыночные силы; вне контроля национального государства и международных институтов; за пределами внутреннего политического процесса; объект критики; полагать; решить проблему; ждать; устойчивый; принять определенную форму.

7. Translate the following statements from Russian into English and from English into Russian.

Международный валютный фонд – это специализированное агентство ООН. МВФ был создан и начал действовать 1 марта 1947 г. для восстановления регулярного валютного обмена после Второй мировой войны. Страны-члены могут занимать иностранную валюту из Фонда на определённых условиях в ответ на обязательства проводить экономическую политику, рекомендованную Фондом.

The World Trade Organization (WTO) is international organization designed to supervise and liberalize world trade. The WTO came into being on January 1, 1995, with 104 countries as its founding members. The WTO is governed by a Ministerial Conference, which meets every two years; a General Council, which implements the conference's policy decisions and is responsible for day-to-day administration; and a director-general, who is appointed by the Ministerial Conference. The WTO's headquarters are in Geneva, Switz.

8. Complete the following statements. Retell the text “Globalization and its international institutions”.

1. The economic welfare of individuals is impacted by ...
2. ... have become the target of criticism and protests from all sides.
3. ... believe that too many economic decisions have been delegated to the WTO and the IMF.
4. ... believe the WTO and the IMF should be given greater responsibility for solving the world's social and environmental problems.
5. ... complain that the WTO and the IMF are secretive and unresponsive to civil society.
6. ... worry about the loss of national sovereignty when citizen groups influence decision making in these institutions directly rather than indirectly through national governments.
7. The reality of globalization has outstripped the ability of the world population to understand ...
8. The reality of globalization has outstripped the ability of governments to cope ...
9. The ceding of economic power to international institutions has outstripped ...
10. Globalization causes public ... and unfocused ...

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Причастие (The Participle)

<i>Forms</i>	<i>Active Voice</i>	<i>Passive Voice</i>
Participle I	asking	being asked
Perfect Participle	having asked	having been asked
Participle II	—	asked

Note: 1) Participle I (*asking — 1) спрашивающий, 2) спрашивая*) выражает одновременность с действием, выраженным глаголом-сказуемым.

2) Perfect Participle (*having asked — спросив*) выражает предшествование по отношению к действию, выраженному глаголом-сказуемым.

Функции в предложении:

1. определение	<i>a sleeping child</i> <i>the text being translated</i> <i>a broken cup</i>	спящий ребенок текст, который переводят разбитая чашка
2. обстоятельство	<i>when (while) going home</i> <i>if asked</i> <i>being ill</i> <i>not knowing the truth</i> <i>(not) having left school</i>	идя домой если спросят будучи больным не зная правды (не) окончив школу
3. часть сказуемого	<i>He is reading.</i> <i>The plan is discussed.</i>	Он читает. План обсужден.

Exercises

1. Use the suitable form of the Participle.

1) (to translate) by a good specialist, the story preserved all the sparkling humour of the original.

2) (to approve) by the critics, the young author's story was accepted by a thick magazine.

3) (to wait) for some time in the hall, he was invited into the drawing-room.

4) (to wait) in the hall, he thought over the problem he was planning to discuss with the old lady.

5) They reached the oasis at last, (to walk) across the endless desert the whole day.

6) (to lie) down on the soft couch, the exhausted child fell asleep at once.

- 7) She went to work, (to leave) the child with the nurse.
- 8) (to phone) the agency, he left (to say) he would be back in two hours.
- 9) (to write) in very bad handwriting, the letter was difficult to read.
- 10) (to write) his first book, he could not help worrying about the reaction of the critics.
- 11) (to spend) twenty years abroad, he was happy to be coming home.
- 12) (to be) so far away from home, he still felt himself part of the family.
- 13) She looked at the enormous bunch of roses with a happy smile, never (to give) such a wonderful present.
- 14) (not to wish) to discuss that difficult and painful problem, he changed the conversation.

2. Translate into English using the suitable form of the Participle.

- 1) Играя в саду, дети не заметили, что стало темно.
- 2) Подойдя к двери, он открыл её.
- 3) Том подошёл к смеющейся девочке.
- 4) Он положил на стол смятое письмо.
- 5) Плачущая девочка была голодна.
- 6) Бабушка смотрела на детей, игравших во дворе.
- 7) Она любит смотреть на играющих детей.
- 8) Сделав уроки, дети пошли гулять.
- 9) Лежа на диване, он читал книгу.
- 10) Принеся свои игрушки в комнату, ребёнок начал играть.
- 11) Прочитав много книг Диккенса, он хорошо знал этого писателя.
- 12) Мальчик, бегущий мимо дома, вдруг остановился.
- 13) Будучи очень занят, он не сразу услышал меня.
- 14) Услышав шаги, он поднял голову.
- 15) Выпив чашку чая, она почувствовала себя лучше.

3. Use the Participle I or II.

- 1) The (to steal) car was found in the woods.
- 2) Success in one's work is a (to satisfy) experience.
- 3) The tiger was a (to terrify) sight for the villagers.
- 4) The (to terrify) villagers ran for their lives.
- 5) I found myself in an (to embarrass) situation last night.
- 6) A kid accidentally threw a ball at one of the school windows. Someone needs to repair the (to break) window.

- 7) A (to damage) earthquake occurred recently.
- 8) People are still in the process of repairing many (to damage) buildings and streets.
- 9) I elbowed my way through the (to crowd) room.
- 10) No one lives in that (to desert) house except a few ghosts.
- 11) The thief tried to open my (to lock) cabinet.
- 12) The (to injure) woman was put into an ambulance.
- 13) I bought some (to freeze) vegetables at the supermarket.
- 14) The (to expect) event did not occur.
- 15) A (to grow) child needs a (to balance) diet.
- 16) There is an old saying: "Let (to sleep) dogs lie".
- 17) At present, the (to lead) candidate in the senatorial race is Henry Moore.
- 18) Any (to think) person knows that smoking is a destructive habit.

Тема 1.4

Структура и характер профессиональной деятельности специалиста

1.4.1 Менеджмент

Study the words and the word-combinations.

refer <i>v</i>	ссылаться, называться
workforce <i>n</i>	рабочая сила
payroll <i>n</i>	платежная ведомость
shopfloor <i>n</i>	рабочие предприятия
white-collar <i>adj</i>	беловоротничковый
personnel <i>n</i>	персонал, личный состав, кадры
recruit <i>v</i>	нанимать, вербовать
quit <i>v</i>	бросать (работу, службу), покидать, оставлять
get rid of <i>v</i>	избавляться
undergo <i>v</i>	подвергаться, переносить, испытывать
lean <i>adj</i>	скудный, бедный, убогий
appropriate <i>adj</i>	подходящий, соответствующий
be involved in	быть вовлечённым в
objective <i>n</i>	цель
company running	управление компанией
make a profit	зарабатывать прибыль
constraints <i>n</i>	ограничения
impose <i>v</i>	облагать, налагать
adopt <i>v</i>	принимать, перенимать
appreciation <i>n</i>	оценка, благоприятный отзыв
responsive <i>adj</i>	легко реагирующий, отзывчивый, чуткий
evaluate the needs	оценить потребности
interact <i>v</i>	взаимодействовать
allocate <i>v</i>	размещать
scarce <i>adj</i>	дефицитный, недостающий
occur <i>v</i>	случаться, происходить
achieve <i>v</i>	достигать
encompass <i>v</i>	охватывать
judgment <i>n</i>	мнение, суждение
stagnancy <i>n</i>	застой

1. Translate the following sentences. Pay attention to the words in italics.

- 1) They reserved the right to make *managerial* decision.
- 2) What you need is advice from your bank *manager*.
- 3) I wish you could *manage* the time to come and to talk to us.
- 4) Private banks are being nationalized, and are to be *managed* with workers' participation.
- 5) They are part of my *management* team.
- 6) The baby can be greatly influenced by the parents' *management*.
- 7) She has been working as *the manageress* of a bookshop.
- 8) It is perfectly *manageable* task to tackle systematically.

2. Match the words on the left with their synonyms on the right.

choice	affect
objective	present
current	own
predict	target
happen	process
handle	option
influence	give
possess	obtain
grant	foresee
get	occur

3. Match the definitions with the words given below.

fee, executive, insure, skill, capacity, profile, applicant, charisma, ensure, guideline, superior

- 1) Ability to do something well.
- 2) Short biographical or character sketch.
- 3) Payment made for professional advice or services.
- 4) Person or body with managerial or administrative responsibility.
- 5) Make certain.
- 6) Secure compensation in the event of loss or damage by advance regular payments.
- 7) In a higher position; of higher rank.
- 8) Principle directing action.
- 9) Power to certain, receive, experience, or produce.

10) The ability to attract, influence, and inspire people by your personal qualities.

11) Someone who formally asks to be given something, such as a job or a place at a college or university.

4. Give the Russian equivalents to the following.

Involved in management; production oriented; impose regulations, ever-more-complex environment; encompasses both science and art; business executives; code of conduct; develop the body of knowledge; with respect to the second criterion; the issue is much less clear-out; is consistent with their interest; self-interest or concern for others; decision-making machinery; cross-cultural skills; consulting fee; character attributes; compare against the places set earlier; authority.

5. Read the text and get ready to explain the meanings of the words following after the text.

Management

People working for a company are referred to as its workforce, employees, staff, or personnel and are on its payroll.

In some context, especially more conservative ones, employees and workforce refer to those working on the shop floor of a factory actually making things. Similarly, staff is sometimes used to refer only to managers and office-based workers. This traditional division is also found in the expressions white-collar and blue-collar.

Another traditional division is that between management and labor.

Personnel departments are usually involved in finding new staff and recruiting them, hiring them, or taking them on, in a process of recruitment. Someone recruited is a recruit, or in American English only, a hire.

They are also involved when people are made to leave the organization, or fired. These responsibilities are referred to, relatively informally, as hiring and firing. If you leave the job voluntarily, you quit.

Middle-managers are now most often mentioned in the context of re-engineering, delaying, downsizing, or rightsizing: all these expressions describe the recent trend for companies to reduce the numbers of people they employ, often by getting rid of layers of managers from the middle of hierarchy.

An organization that has undergone this process is lean and its hierarchy is flat.

- 1) workforce, employee, staff, personnel, a recruit, a hire, layer, labour.
- 2) white-collar, blue-collar.
- 3) to recruit, to employ, to hire.
- 4) to fire, to quit, to get rid of.

6. Read the text and answer the following questions [17, c. 55-59].

Art or Science?

Management is the art and science of making appropriate choices. To one degree or another, we are all involved in managing and are constantly *making decisions* concerning how to spend or use our resources.

Like most things in our modern, changing world, the function of management is becoming more complex. The role of the manager today is much different from what it was one hundred years, fifty years or even twenty-five years ago. At the turn of the century, for example, the business manager's objective was to keep his company running and to make a profit. Most firms were *production oriented*. Few constraints affected management's decisions. Governmental agencies imposed little regulations on business. The modern manager must now consider the environment in which the organisation operates and be prepared to adopt a wider perspective. That is, the manager must have a good understanding of management principles, an appreciation of the current issues and broader objectives of the total economic political, social, and ecological system in which we live, and he must possess the ability to analyze complex problems.

The modern manager must be sensitive, and responsive to the environment - that is he should recognize and be able to evaluate the needs of the total context in which his business functions, and he should act in accord with his understanding.

Modern management must possess the ability to interact in an ever-more-complex environment and to make decisions that will allocate scarce resources effectively. A major part of the manager's job will be to predict what the environment needs and what changes will occur in the future.

Organizations exist to combine human efforts in order to achieve certain goals. Management is the process by which these human efforts are combined with each other and with material resources. Management encompasses both science and art. In designing and constructing plans and products, management must draw on technology and physical science, of course, and, the behavioral sciences also can contribute to management. However much you hear about "scientific management" or "management science", in handling people and managing organizations it is necessary to draw on intuition and subjective judgment. The science portion of management is expanding, more and more decisions can be analyzed and programmed, particularly with mathematics. But although the artistic side of management may be declining in its proportion of the whole process it will remain central and critical portion of your future jobs. In short:

- Knowledge (science) without skill (art) is useless, or dangerous;
- Skill (art) without knowledge (science) means stagnancy and inability to pass on learning;

Like the physician, the manager is a practitioner. As the doctor draws on basic sciences of chemistry, biology, and physiology, the business executive draws on the sciences of mathematics, psychology, and sociology.

7. Find the English equivalents for the following words and expressions.

Принимать решения; тратить ресурсы; зарабатывать прибыль; производственная фирма; современные проблемы; эффективно; недостаточные ресурсы; предвидеть; усилия людей; достигать определённые цели; субъективное мнение; бесполезный.

8. Agree or disagree with the following statements.

- 1) Most people aren't involved in managing.
- 2) The role of the manager today isn't different from what it was years ago.
- 3) The modern manager must have a good understanding of management principles, an appreciation of the current issues and broader objectives of the total economic, political, social and ecological system in which we live.
- 4) Modern management must possess the ability to interact in an ever-more-complex environment and to make decisions that will allocate unlimited resources effectively.
- 5) A major part of the manager's job will be to predict what the environment needs and what changes will occur in the future.
- 6) Management is the process by which human efforts are combined with each other and with mineral resources.
- 7) Management must draw on technology, physical sciences and behavioral sciences.

9. Answer the following questions.

- 1) The function of management is becoming more complex. Why?
- 2) What must management possess nowadays?
- 3) Management encompasses both science and art. In what can we see it?

Принципы менеджмента

Study the following words.

set n	набор, комплект
rigid adj	жесткий, суровый
applicable guidelines	применимые указания, установки
reduction n	снижение, уменьшение
performance n	показатели работы

enforce v	подкреплять, усиливать
penalty n	наказание
exceed v	превышать
compliance n	согласие, соответствие
imply v	подразумевать
unity n	единство
subordination n	подчинение
ignorance n	неведение, незнание
selfishness n	эгоизм
reconcile v	согласовывать
remuneration of personnel	вознаграждение персонала
adhere v	придерживаться, оставаться верным
equipment n	оборудование
equity n	справедливость, беспристрастность
damage v	наносить ущерб
vanity n	тщеславие

1. Scan through the text [18].

Principles of the Management

Different scholars offer different sets of principles of management. The most famous are the following fourteen. But the main principle should be read as follows: “there is nothing rigid or absolute in management affairs, it is all a question of proportion.” Accordingly if you view the following list of these principles as a set of important topics and sometimes applicable guidelines for managers, you will be keeping close to the spirit in which they were originally suggested.

1. Division of work. Within limits, reduction in the number of tasks a worker performs or the number of responsibilities a manager has can increase skill and performance.

2. Authority. Authority is the right to give orders and enforce them with reward or penalty. Responsibility is accountability for results. The two should be balanced, neither exceeding nor being less than the other.

3. Discipline. Discipline is the condition of compliance and commitment that results from the network of stated or implied understandings between employees and managers. Discipline is mostly a result of the ability of leadership. It depends upon good supervisors at all levels making and keeping clear and fair agreements concerning work.

4. Unity of command. Each employee should receive orders from one superior only.

5. Unity of direction. One manager and one plan for each group of activities having the same objective is necessary to coordinate, unify, and focus action.

6. Subordination of individual interests to general interest. Ignorance, ambition, selfishness, laziness, weakness, and all human passion tend to cause self-serving instead of organization-serving behavior on the job. Managers need to find ways to reconcile these interests by setting a good example and supervising firmly and fairly.

7. Remuneration of personnel. Various methods of payment may be suitable, but amounts should reflect economic conditions and be administered to reward well-directed effort.

8. Centralization. Like other organisms, organizations need direction and coordination from a central nervous system. But how much centralization or decentralization is appropriate depends upon the situation. The degree of centralization that makes best use of the abilities of employees is the goal.

9. Scalar chain (line of authority). The scalar chain is the chain of command ranging from the top executive to the lowest ranks. Adhering to the chain of command helps implement unity of direction, but sometimes the chain is too long, and better communications and better decisions can result from two or more department heads solving problems directly rather than referring them up the chain until a common superior is reached.

10. Order. Both equipment and people must be well chosen, well placed, and well organized for a smooth-running organization.

11. Equity. Kindliness and justice will encourage employees to work well and be loyal.

12. Stability of tenure of personnel. Changes in employee assignments will be necessary, but if they occur too frequently they can damage morale and efficiency.

13. Initiative. Thinking through a plan and carrying it out successfully can be deeply satisfying. Managers should set aside personal vanity and encourage employees to do this as much as possible.

14. Esprit de corps. Build teamwork.

2. Find the English equivalents.

Первоначально предложены; ответственность менеджера; награда; ответственность за результаты; обязательства; четкий и справедливый; подчинение личных интересов общим интересам; центральная нервная система; побуждать; командная работа.

3. Dwell on the importance of each principle in the work of a manager. Try to exemplify your answer.

4. Study the vocabulary.

objective n	цель
achieve v	достигать
allocate v	размещать, распределять
attain v	достигнуть, добиться

supervise v	смотреть, наблюдать
subordinate n	подчинённый
performance n	показатели работы
take responsibilities	взять на себя ответственность
put into practice	применять
entirely adv	полностью, всецело, совершенно
rare adj	редкий
measure v	измерять

5. Read and translate the text.

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

First of all, managers (especially senior managers such as company chairmen – and women – and directors) set objectives, and decide how their organization can achieve them. This involves developing strategies, plans and precise tactics, and allocating resources of people and money.

Secondly, managers organize. They analyse and classify the activities of the organization and the relations among them. They divide the work into manageable activities and then into individual jobs. They select people to manage these units and perform the jobs.

Thirdly, managers practise the social skills of motivation and communication. They also have to communicate objectives to the people responsible for attaining them. They have to make the people who are responsible for performing individual jobs form teams. They make decisions about pay and promotion. As well as organizing and supervising the work of their subordinates, they have to work with people in other areas and functions.

Fourthly, managers have to measure the performance of their staff, to see whether the objectives set for the organization as a whole and for each individual member of it are being achieved.

Lastly, managers develop people – both their subordinates and themselves.

Obviously, objectives occasionally have to be modified or changed. It is generally the job of a company's top managers to consider the needs of the future, and to take responsibility for innovation, without which any organization can only expect a limited life. Top managers also have to manage a business's relations with customers, suppliers, distributors, bankers, investors, neighbouring communities, public authorities, and so on, as well as deal with any major crises which arise. Top managers are appointed and supervised and advised (and dismissed) by a company's board of directors.

Although the tasks of a manager can be analysed and classified in this fashion, management is not entirely scientific. It is a human skill. Business professors

obviously believe that intuition and “instinct” are not enough, there are management skills that have to be learnt. Drucker, for example wrote over 20 years ago that “Altogether his entire book is based on the proposition that the days of the ‘intuitive’ manager are numbered”, meaning that they were coming to an end. But some people are clearly good at management, and others are not. Some people will be unable to put management techniques into practice. Others will have lots of techniques, but few good ideas. Outstanding managers are rather rare.

6. Find in the text the English equivalents of the following words and expressions.

Стратегия развития; ответственный за; целеполагание; продвижение по службе; поставщики; применять на практике; выполнять работу; принимать решения; сообщать цели; наблюдать за работой своих подчиненных; совет директоров; брать на себя ответственность за; иметь дело с.

7. Answer the following questions.

- 1) Why can any organization expect a limited life without innovation?
- 2) Why is it necessary to manage business relations outside the company?
- 3) Who are the top managers appointed, supervised and advised by?
- 4) Is management entirely scientific?
- 5) What has to be learnt by managers?
- 6) Why do they say that the days of the “intuitive” manager are numbered?
- 7) Why are outstanding managers rather rare?

8. Say whether these statements are true or false, and if they are false, say why?

- 1) Managers set objectives but do not decide how their organization can achieve them.
- 2) Managers analyse and classify the activities of the organization and the relations among them.
- 3) Managers practise the social skills of motivation and communication.
- 4) As well as organizing and supervising the work of their subordinates, they have to work with people in other areas and functions.
- 5) Managers do not take responsibility for innovation.

9. Try to remember 5 main duties of managers.

Кто такой «менеджер»?

Study the vocabulary.

leadership n
skills n
vision n

руководство
навыки
видение, представление

assert v	утверждать, заявлять
employee n	работник, служащий
executive n	администратор, руководитель
efforts n	усилия
nonprofit organization	некоммерческая организация
refer to v	иметь отношение, относиться; касаться
board n	правление
executive director n	директор-распорядитель
program director n	руководитель программы
personnel manager n	начальник отдела кадров
financial manager n	финансовый менеджер
sales manager n	заведующий отделом продаж, заведующий отделом сбыта
marketing manager n	менеджер по маркетингу
to supervise v	наблюдать (за чём-л.); надзирать; заведовать
profit-making organization	коммерческая организация
managerial adj	управленческий
hierarchy n	иерархия
subordinate n	подчинённый

1. Read the international words and guess their meanings:

Economic activity, economic system, macroeconomics, microeconomics, to produce, to operate, to protect, to analyze, to finance, to manufacture, to specialize, to focus, to affect, service, school, hospital, garage, fact, base, production, material, industry, radio, strategy, status, export, import, institution, distribution, division, investment, history, organization, period, spectrum, agriculture, essential, basic, industrialized, oriented (policy), national, financial, social, major, fact, base, total, primarily, public.

2. Read the text and assimilate its information.

What is a Manager?

A number of different terms are often used instead of the term “manager”, including “director”, “administrator” 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.

So, whom do we call a “manager”? In its broad meaning, the term “managers” applies to the people who are responsible for making and carrying out decisions within a certain system. A personnel manager directly supervises people in an organization. Financial manager is a person who is responsible for finance. Sales

manager is responsible for selling of goods. A marketing manager is responsible for promotion of products on the market.

Almost everything a manager does involves decision-making. When a problem exists, a manager has to make a decision to solve it. In decision-making there is always some uncertainty and risk.

Management is a variety of specific activities. Management is a function of planning, organizing, coordinating, directing and controlling. Any managerial system, at any managerial level, is characterized in terms of these general functions.

Managing is a responsible and hard job. There is a lot to be done and relatively little time to do it. In all types of organizations managerial efficiency depends on manager's direct personal relationships, hard work on a variety of activities and preference for active tasks.

The characteristics of management often vary according to national culture, which can determine how managers are trained, how they lead people and how they approach their jobs.

The amount of responsibility of any individual in a company depends on the position that he or she occupies in its hierarchy. Managers, for example, are responsible for leading the people directly under them, who are called subordinates.

To do this successfully, they must use their authority, which is the right to take decisions and give orders. Managers often delegate authority. This means that employees at lower levels in the company hierarchy can use their initiative that is make decisions without asking their manager.

3. Find in the text the English equivalents of the following words and expressions.

Часто; правительственные и некоммерческие организации; выполнять решения; продажа товаров; продвижение товаров на рынке; неопределённость; эффективность управления; отдавать приказы; передавать полномочия; определять; подчинённые.

4. Answer the questions:

- 1) What is a manager's role in an organization?
- 2) What concrete activities a production manager (financial manager, personnel manager, marketing manager) is responsible for?
- 3) What is the difference between sales management and marketing management?
- 4) What means to delegate authority?

Менеджеры

Study the following words.

top (executive) manager n	высший исполнительный руководитель
top management n	высшее исполнительное руководство
middle managers n	руководители среднего звена
first-line managers n	руководители низшего звена
project manager n	руководитель проекта
functional manager n	функциональный руководитель
product manager n	руководитель, ответственный за конструирование
product line manager n	управляющий предметно-производственной специализацией
general manager n	генеральный управляющий; директор предприятия
staffing planning	планирование кадрового обеспечения (укомплектования персоналом)
goal n	задача
completion n	завершение
oversee v	надзирать, следить, (за чем-л.)
avoid v	избегать
performance management	управление работой
file system	система регистрации документов

1. Read the international words and guess their meanings.

To characterize, to determine, indifferently, differently, traditional, private, resources, to maximize, centralize, to act, manner, productive, planned economics, theory, epoch, culture, to contribute, technique, cultivation, Roman empire, bourgeois revolutions, socio-economic formations, primitive-communal system, period, nature, instruments, to separate, to lead (led), to control, to regulate, to expand, dominant, universal, prevailing form of production.

2. Scan through the text.

Managers

There is a classic definition that “Leaders do the right thing and managers do things right.” A more standard definition is usually something like “managers work toward the organization's goals using its resources in an effective and efficient manner.” In a traditional sense, large organizations may have different levels of managers, including top managers, middle managers and first-line managers.”

Top (or executive) managers are responsible for overseeing the whole organization and typically engage in more strategic and conceptual matters, with less attention to day-to-day detail. Top managers have middle managers working for them and who are in charge of a major function or department. Middle managers may have first-line managers working for them and who are responsible to manage the day-to-day activities of a group of workers.

Note that there are different types of managers across the same levels in the organization. A project manager is in charge of developing a certain project, e.g., development of a new building. A functional manager is in charge of a major function, such as a department in the organization, e.g., marketing, sales, engineering, finance, etc. A product manager is in charge of a product or service. Similarly, a product line manager is in charge of a group of closely related products. General managers are in charge of numerous functions within an organization or department.

What Do Managers Do?

There are four major functions of managers; planning, organizing, leading and coordinating. What managers do is the following:

1) Planning,

including identifying goals, objectives, methods, resources needed to carry out methods, responsibilities and dates for completion of tasks. Examples of planning are strategic planning, business planning, project planning, staffing planning, advertising and promotions planning, etc.

2) Organizing resources

to achieve the goals in an optimum fashion. Examples are organizing new departments, human resources, office and file systems, re-organizing businesses, etc.

3) Leading,

including to set direction for the organization, groups and individuals and also influence people to follow that direction. Examples are establishing strategic direction (vision, values, and goals) and using methods to pursue that direction.

4) Controlling, or coordinating,

the organization's systems, processes and structures to reach effectively and efficiently goals and objectives. This includes constant monitoring and adjustment of systems, processes and structures accordingly. Examples include use of financial controls, policies and procedures, performance management processes, measures to avoid risks etc.

3. Answer the questions:

- 1) What are the four major functions of managers?
- 2) What is planning? What are the kinds of planning?
- 3) What are the examples of organizing the resources?
- 4) What is “leading”?
- 5) What is the function of “controlling”?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Условные предложения 0 и 1 типа

В английском языке имеется 5 типов условных предложений:

- условные предложения 0 типа (*Conditional sentences Type 0*);
- условные предложения I типа (*Conditional sentences Type I*);
- условные предложения II типа (*Conditional sentences Type II*);
- условные предложения III типа (*Conditional sentences Type III*);
- условные предложения смешанного типа (*Conditional sentences of Mixed*

Type), которые вводятся союзами:

<i>if</i>	если
<i>only if</i>	если бы (только)
<i>even if</i>	даже если
<i>in case</i>	в случае, если
<i>suppose (that)</i>	предположим, что
<i>on condition (that)</i>	при условии, что
<i>provided (that)</i>	при условии, что
<i>unless</i>	если ... не
<i>providing</i>	при условии, что

Условные предложения 0 типа выражают законы природы.

И в главном, и в придаточном предложениях употребляется *Simple Present*.

If you heat ice, it melts .– Если нагреть лед, он тает

Условные предложения I типа выражают вполне реальные, осуществимые предположения, относящиеся к будущему или настоящему времени. Глагол в придаточном предложении употребляется в *Simple Present*, *Present Continuous* или *Present Perfect*, а глагол главного предложения может стоять в *Future Simple*, в форме модальных глаголов *can/may/might/must + inf.* без частицы *to*, а также в повелительном наклонении.

If the weather is nice, we'll go for a walk . – Если погода будет хорошая, мы пойдём на прогулку.

If you see him, ask him to ring me up . – Если вы его увидите, попросите его позвонить мне по телефону.

If you have taken the books, you can start working on your article . – Если ты возьмешь книги, то сможешь начать работать над статьей.

Примечание: Подобная расстановка времен встречается и в придаточных предложениях времени, вводимых союзами:

<i>when</i>	когда
<i>after</i>	после того
<i>before</i>	прежде чем
<i>as soon as</i>	как только
<i>until, till</i>	пока не, до тех пор, пока

I'll call up when I arrive in Paris. – Я позвоню, когда приеду в Париж.

Exercises

1. Use the correct tense-forms of the verbs in brackets.

- 1) I'll buy a new coat when I (go) shopping tomorrow.
- 2) After I finish my homework this evening, I (take) a walk.
- 3) If I (see) Eduardo tomorrow, I'll ask him to join us for dinner this weekend.
- 4) Mrs. Polanski will change her clothes if she (work) in her garden this afternoon.
- 5) If I (get) a job soon, I'll pay you the money I owe you.
- 6) The boss (be) very disappointed if you aren't at the meeting tomorrow.

2. Choose the correct tense-forms of the verbs.

- 1) If I don't feel/won't feel well tomorrow, I stay/I'll stay at home.
- 2) If the weather is/will be nice tomorrow, we can go to the beach.
- 3) It will be hard to find a hotel if we arrive/will arrive late.
- 4) The alarm will ring if there is/will be a fire.
- 5) I am/will be surprised if they get/will get married.
- 6) Do/will you go to the party if they invite/will invite you?
- 7) If I am/will be late this evening, don't wait for me.
- 8) What shall we do, if it rains/will be raining?
- 9) I'll be able to understand you, if you speak/will speak slowly.

3. Change the sentences according to the pattern.

Example: The bus may arrive early. Then I shall get on it.

– If the bus arrives early, I'll get on it.

- 1) The taxi may arrive late. Then I'll miss my appointment.
- 2) The chauffeur may drive fast. Then they'll catch their plane.
- 3) We may have a puncture. Then we'll telephone the nearest garage.

- 4) Caroline wants to change her job. Then she'll earn more money.
- 5) Steve hopes to pass his exams. Then he'll go to university.
- 6) He wants to go to university. Then he'll study history or languages.
- 7) James wants to become a tennis player. Then he'll make a lot of money.
- 8) Perhaps he won't improve his game. Then he'll give up tennis.
- 9) His mother wants to make him study law. Then he'll be unhappy.
- 10) Perhaps she won't say anything. Then they'll decide themselves.

4. Use the correct tense-forms of the verbs.

Example: If you ... (leave) it with me now, it ... (not take) more than a couple of days to repair. – If you leave it with me now, it won't take more than a couple of days to repair.

- 1) If you ... (give) me your phone number, sir, we ... (let) you know when it ... (arrive).
- 2) How long ... it ... (take) if you ... (order) one for me?
- 3) . If you ... (not see) what you ... (want), sir, just ... (ask) one of the assistants.
- 4) If it ... (not fit), madam, ... (bring) it back and we ... (change) it.
- 5) . If you ... (wait) a minute, sir, I ... (see) if the manager ... (be) free.
- 6) I ... (get) any discount if I ... (pay) in cash?

1.4.2 Бизнес-планирование

Study the words and the word-combinations.

creditworthiness <i>n</i>	кредитоспособность
sequence of steps in planning	последовательность шагов в планировании
accounting records	бухгалтерские счета
merchandising	коммерческое планирование производства
advertising and promotion	реклама и продвижение
break-even point	точка нулевой прибыли
depreciation policy	амортизационная политика
inventory valuation method	метод оценки товарно-материальных ценностей
desired income approach	подход получения желаемого дохода
based on the conviction	основан на убеждении
neglect <i>v</i>	не обращать внимания, упускать
commitments <i>n</i>	затраты, вложение (капитала), обязательства
projected income statement	планируемый отчёт о прибылях и убытках
be abundantly available	быть в наличии в изобилии
sales volume	объём реализованной продукции
ascertain <i>v</i>	выяснять, устанавливать
value in monetary units	стоимость в денежных единицах
hire a delivery service	нанимать услуги по доставке
eliminate <i>v</i>	устранять, исключать
incur <i>v</i>	терпеть (убытки), нести (расходы)
layout <i>n</i>	схема расположения
money terms	в денежном выражении
pricing policy	ценовая политика
public relation	связи с общественными организациями и отдельными лицами
markup <i>n</i>	наценка, повышение (цены)
markdown <i>n</i>	снижение цены, величина скидки (с цены)
estimate <i>v</i>	предварительно подсчитывать, оценивать
estimated expenses	предварительно подсчитанные расходы
sales on account	продажа по открытому счёту
establish a credit policy	установить кредитную политику
credit card sale	продажа в кредит
open account	открытый счёт

risk uncollectibility	подвергаться риску неполучения
tax return	налоговая декларация
lender <i>n</i>	заимодавец, кредитор
Chamber of Commerce	торговая палата
lease the property	сдавать в аренду собственность
cover production	обеспечивать (окупать) производство
reduction in price	снижение цен
debt problem	проблема долга
cost of production	издержки производства
fee <i>n</i>	гонорар, вознаграждение
deliberately undercut competitors	умышленно занижать цены конкурентам
make a loss	терпеть убыток
withdraw from the market	уйти с рынка
at the point of sale	на месте совершения продажи
reach target	достичь цели
recruit new assistants	нанимать новых помощников
turnover <i>n</i>	оборот, оборачиваемость; товарооборот
fall in profits	понижение прибыли

1. Scan through the text [19, с. 40–44].

A Comprehensive Plan

Chances of success for any new business are greatly increased when attention is first directed to a comprehensive business plan. A complete business plan provides a total visualization of the firm before operations are started. When financial assistance is necessary from bankers, trade creditors, or investors, their first request will be to see the total business plan. With it they can visualize the creditworthiness of the business.

There is no one sequence of steps in planning that is agreed upon by all authorities in the field. The most important thing in planning a new small firm is that all phases of its operation must be considered. The person planning a new firm should have very definite ideas about profits, financing, accounting records, merchandising plans, location, market and customers, general method of operation, policies, advertising and promotion, amount and type of expenses, break-even point, legal form of organization, depreciation policies, and inventory valuation methods, among other factors.

The desired income approach to the entire planning process suggests that the planner's first question should be, "How much profit do I expect to receive from

this business in return for investing my time and money in it?” This approach is based on the conviction that this question has been neglected much too often by new firm planners. No commitments, contracts, or obligations relative to a new business should be undertaken without a clear idea of what profits are possible over at least the first year of operation.

Using the desired income approach, there are 14 major steps in planning.

Step 1. Determine what profit you want from the business, recognizing the time you will give and the investments you will have. Then complete a projected income statements based upon your decision.

With the profit figure clearly in mind, it is possible, using statistics that are abundantly available, to calculate the sales volume that is necessary to produce that particular profit.

Step 2. Survey and test the market you plan to serve to ascertain if the necessary sales required to produce the profit called for in step 1 is obtainable.

The basic objective of step 2 is to find out what can reasonably be expected in sales if the business is established within the intended market area.

Step 3. Prepare a statement of assets to be used.

A statement of assets to be used is a list of assets that are essential to the operation of business. Value in monetary units should be attached to each asset.

Step 4. Prepare an opening day balance sheet.

Step 4 involves close study of the asset needs of the business as determined in step 3 and decisions on how they are to be met. Here we decide whether to rent or buy the business building; whether to buy delivery trucks and what terms, or whether to hire a delivery service or even eliminate such service. Every asset to be used, every liability to be incurred, and the resulting necessary investment by the proprietor must be clarified in this step. This will involve knowing the various types of financing available in providing each asset and how they should be spent without fear of loss. Basic information provided by a balance sheet and by an income statement is necessary to do this task well.

Step 5. Study the location and the particular site chosen for specific characteristics.

Too many small firms are located in space that just happened to be available without any analysis of the suitability of that space as a location for the specific type of firm planned.

Step 6. Prepare a layout for the entire space to be used for business activity.

Step 7. Choose your legal form of organization.

Planned should not only study the characteristics of the three major legal forms of organization (proprietorship, partnerships or corporations); they should also seek out the true management advantages of each.

Step 8. Review all aspects of your merchandising plan.

Merchandising is a broad term. It is popularly known today as “the total marketing concept”. It covers many things – plans for presenting products to cus-

tomers, inventories in money terms and lines of goods, sales promotion plans, advertising plans, pricing policy, public relations, markups, markdowns, seasonal variations in business, planned special sales, and other associated activities.

Step 9. Analyse your estimated expenses in terms of their fixed or variable nature.

Step 10. Determine the firm's break-even point.

Step 11. If you are even considering sales on account, review the advantages and administrative decisions involved. Then establish a credit policy.

The process of selling to customers on credit has many more implications than generally assumed. Credit-card sales cost money. Open accounts risk uncollectibility.

Step 12. Review the risks to which you are subject and how you plan to cope with them.

The more we know about the risks around us, the better we can prepare the firm to protect itself against them.

Step 13. Establish a personnel policy at the outset.

How will you attract and keep good employees? Will you understand employee needs and desires? How will you establish policies regarding them?

Step 14. Establish an adequate system of accounting records.

Good accounting records are essential to decision making in any business. They are also necessary for government reports, tax returns, and operation analysis. Every new firm should provide for an adequate system of accounting records in the planning stage.

1. Answer the following questions.

What is the advantage of developing a comprehensive plan before starting a new business?

Why do the bankers always request the total business plan?

What is the most important thing in planning a new small firm? What must be considered in planning?

What approach suggests that the planner's first questions should be about the amount of profit?

2. In each of the following, select the word or phrase that best completes the statement or answer the questions.

- 1) The business plan is developed by ...
 - a) banker
 - b) entrepreneur
 - c) lender
 - d) accountant

- 2) The business plan does not need to include a ...
- a) budget for operating the business
 - b) description of business
 - c) description of products or services
 - d) photo of owners
- 3) When starting a business in a new community, it is important to get information about the community from ...
- a) the chamber of commerce
 - b) local banks
 - c) state agencies like the Department of Commerce
 - d) all of these sources
- 4) The factor least important to consider when selecting a location for a new furniture store is the ...
- a) weather
 - b) future
 - c) competition
 - d) historical background of the community
- 5) When selecting a location for a business, it is important ...
- a) to purchase the property
 - b) to lease the property
 - c) to rent or buy the property to obtain a specific site
 - d) to compare building and property for sale or rent
- 6) The aim of a good self-service layout should be ...
- a) customer convenience
 - b) stocking merchandise
 - c) the elimination of stockroom space
 - d) appearance
- 7) Which one of the following stores would find the self-service type of layout most convenient?
- a) jewellery store
 - b) supermarket
 - c) shoe store
 - d) fish market

- 8) When looking for a location for a gasoline service station, which one of the following factors is the most important?
- a) the age of the people in the community
 - b) the number of automobiles in the community
 - c) the average family income
 - d) the vehicular traffic through the community
- 9) A good store layout will ...
- a) save money
 - b) save space
 - c) need good aisle displays
 - d) do all of these
- 10) Supermarket aisles should be wide enough for ...
- a) two persons abreast
 - b) three persons abreast
 - c) two persons and one cart abreast
 - d) three carts abreast
- 11) Which one of the following should be located in the rear of a drugstore?
- a) prescription department
 - b) cards and ribbons
 - c) magazines
 - d) tobacco

3. Match the words with their definitions.

- | | |
|---|---------------------|
| 1) The level of sales at which the income from goods sold is just enough to cover production, neither profit nor being made. | a) value |
| 2) A promise: something to which one has committed oneself, which one is bound to do; a payment which one is bound to make. | b) layout |
| 3) The amount that can be obtained for something by exchanging it for money or goods. | c) break-even point |
| 4) The standard unit of the currency of a country. | d) tax return |
| 5) The active planning and organization of various ways of attracting the public to buy a particular product in the shops such as displays, free samples, free gifts, competitions. | e) commitment |

- | | |
|--|------------------|
| 6) A reduction in price, usually to encourage a quick sale. | f) monetary unit |
| 7) An increase in the price of something, for example, the difference between its cost and the price that you sell it for. | g) mark-up |
| 8) In Britain, a statement which every taxpayer must by law make once a year. | h) merchandising |
| 9) The way the building and its contents are arranged. A drawing or diagram showing this. | i) mark-down |

4. Supply the sentences with the missing words.

ascertain, abundantly, sequence, eliminate, incur, hire, neglect, creditworthiness, estimate, conviction

- 1) He has ... expenses while travelling.
- 2) The company faced with the debt problem and the need to prove ...
- 3) The cost of production is £ 2 per article. I ... that owe me £ 75.
- 4) I complete all calculations in the correct ...
- 5) The government has been criticized because of its ... of the working class area.
- 6) Nothing would budge him from his ... that he could run a newspaper successfully.
- 7) Raw materials are ... available in Britain.
- 8) We're unable to ... who the owners are.
- 9) Poverty must be ...
- 10) Skilled men were ... and construction got under way.

5. Choose the correct word for each sentence.

- 1) I'll ask my bank manager for (*advice/advise*) about investment.
- 2) He first spoke (*briefly/shortly*) about the agenda for the day.
- 3) She took her case to an (*industrial/industrious*) tribunal.
- 4) Unfortunately we have (*mislaid/misled*) the original invoice.
- 5) The secretary made (*notes/notices*) of what was said at the meeting.
- 6) If you pay too much tax you get a (*discount/rebate*).
- 7) Lawyers here only get their (*fee/wages*) if they win the case.
- 8) The (*income/salary*) from the investment is £ 52,000 a year.
- 9) She hopes to get a (*chair/seat*) on the board.
- 10) We (*check/control*) each new consignment very carefully.
- 11) I enclosed (*complements/compliments*) slip with the catalogue.

- 12) Do these cars (*confirm/conform*) to the new safety regulation?
- 13) You shouldn't read (*confident/confidential*) documents!
- 14) Normally, she's a very (*conscientious/conscious*) worker.
- 15) The union criticized the government's (*economic/economical*) policy.
- 16) The (*overtake/takeover*) bid from Jenkins came as a complete surprise.
- 17) Please send me your latest catalogue and (*price/prize*) list.
- 18) We've increased (*produce/productivity*) by 10 % in this factory.

6. Discussion.

- 1) What is danger of starting a new firm without adequate financing?
- 2) Do you think it is advisable for someone planning a new firm to think about what profit it will produce before beginning operations? Why?
- 3) What do we mean by "planning a new business"?
- 4) Do you agree with the steps for developing a comprehensive business plan outlined in the reading? How would you change them?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Условные предложения II типа

Условные предложения, выражающие нереальное предположение, малую вероятность или возможность осуществления действия в настоящем или будущем времени, называются **условными придаточными предложениями II типа**.

В таких предложениях сказуемое условного придаточного предложения выражается глагольной формой *Past Indefinite* изъявительного наклонения, в главном предложении используется сочетание **should (would, might, could)** с простой формой инфинитива (*Indefinite Infinitive*) смыслового глагола без частицы *to*.

Глагольные формы главного и придаточного предложения переводятся на русский язык глаголами в сослагательном наклонении, т. е. формой прошедшего времени с частицей **бы**;

If I **had** time, I **should** often **come** to see him.

Если бы у меня было время, я бы часто приходил навещать его.

If he **tried**, he **might complete** the work in time.

Если бы он постарался, он, возможно, закончил бы работу вовремя.

If it **stopped** raining, you **could go out**.

Если бы дождь перестал идти, вы могли бы пойти куда-нибудь.

В условных предложениях второго II типа глагол **to be** употребляется в форме сослагательного наклонения **were** (был бы, была бы, были бы) для всех лиц единственного и множественного числа.

If he **were** free today, we **could go** to the country.

Если бы он был свободен сегодня, мы бы смогли поехать за город.

Exercises

1. Use the correct tense-forms of the verbs in brackets.

- 1) If I had a typewriter I (*type*) it myself.
- 2) If I (*know*) his address I'd give it to you.
- 3) He (*look*) a lot better if he shaved more often.
- 4) If he worked more slowly he (*not make*) so many mistakes.
- 5) I shouldn't drink that wine if I (*be*) you.
- 6) More tourists would come to this country if it (*have*) better climate.
- 7) If I were sent to prison you (*visit*) me?

- 8) If someone (*give*) you a helicopter what would you do with it?
- 9) I (*buy*) shares in that company if I had some money.
- 10) If you drove your car into the river you (*be able*) to get out?
- 11) If I (*win*) a big prize in a lottery I'd give up my job.
- 12) What you (*do*) if you found a burglar in your house?
- 13) I could tell you what this means if I (*know*) Greek.
- 14) If everybody (*give*) £1 we would have enough.
- 15) He might get fat if he (*stop*) smoking.
- 16) If he knew that it was dangerous he (*not come*).
- 17) If you (*see*) someone drowning what would you do?
- 18) I could get a job easily if I (*have*) a degree.
- 19) If she (*do*) her hair differently she might look quite nice.
- 20) If we had more rain our crops (*grow*) faster.

2. Translate the sentences into English.

- 1) Если бы вы знали грамматику лучше, вы бы не делали столько ошибок в ваших упражнениях.
- 2) Если бы он сейчас был здесь, он, конечно, помог бы нам.
- 3) Если бы не было так поздно, я бы позвонил бы сейчас.
- 4) Если бы она была более терпеливой, с ней легче было бы иметь дело.
- 5) Я бы зашел к тебе на следующей неделе, если бы у меня было время.
- 6) На вашем месте я бы провел отпуск на юге. Я уверен, это пошло бы вам на пользу.
- 7) Вы бы чувствовали себя лучше, если бы проводили больше времени на свежем воздухе.
- 8) Если бы у него сейчас были занятия, нам пришлось бы долго ждать.
- 9) Вы бы не опаздывали на занятия, если бы выходили из дому на десять минут раньше.

Условные предложения III типа

Условные предложения III типа выражают предположения, относящиеся к прошлому времени, поэтому являются невыполнимыми, нереальными. В придаточном предложении употребляется форма *Past Perfect*, а в главном предложении — сочетание ***should, would*** или ***could, might*** с *Perfect Infinitive* без ***to***:

If he **had been** here I **would have seen** him.
If we **had taken** our copy-books with us, we **should have written** down the words.

Если бы он был здесь, я бы с ним увиделся.

Если бы мы взяли с собой наши тетради, то записали бы слова.

If she **had seen** you, she **might have helped** you.

Если бы она увидела вас, она могла бы помочь вам.

В условных предложениях III типа союз *if* может опускаться, а вспомогательный глагол *had* ставится перед подлежащим, т. е. образуется инверсия (обратный порядок слов):

Had you **helped** him he **would have completed** the work in time.

Если бы вы помогли ему, он бы закончил работу вовремя.

Exercises

1. Use the correct tense-forms of the verbs in brackets.

- 1) If Greg (*study*), he (*pass*) the exam last week.
- 2) If we (*find*) him earlier, we would have saved his life.
- 3) The presentation might have been better if she (*feel*) more confident.
- 4) If our side (be) better prepared, we (*succeed*) in yesterday's talks.
- 5) If the Managing Director (*not go*) on a business trip, he (*sign*) the contract, I'm sure. But now you'll have to wait for him to return.
- 6) I think your letter hasn't arrived yet. If it (*come*), I'm sure I (*notice*) it.
- 7) If Graham (*not lose*) his watch he (*not miss*) the plane.

2. Translate the sentences into English.

- 1) Если бы ты мне оставил записку, я бы зашёл к тебе вчера.
- 2) Мы бы не опоздали на поезд, если бы взяли такси.
- 3) Если бы я не был так занят на прошлой неделе, я бы тоже присоединился к вашей экскурсии.
- 4) Если бы он не отказался помочь нам, мы бы уже закончили работу.
- 5) Если бы её попросили, она давно прислала бы эти книги.
- 6) Если бы вчера не было так холодно, мы, возможно, пошли бы на каток.
- 7) Мы, возможно, не заблудились бы, если бы ночь не была такой тёмной.
- 8) Если бы ты пришёл вчера на собрание, ты бы услышал интересный доклад.
- 9) Если бы я знал, что тебе нужна эта книга, я бы захватил её с собой.
- 10) Я бы не сделал эту ошибку, если бы был более внимателен, когда писал диктант.

Условные предложения смешанного типа

Существуют условные предложения смешанного типа, в которых условие может относиться к настоящему или будущему времени, а следствие – к прошедшему времени и наоборот. В этом случае в одной части предложения может употребляться форма II типа, а в другой – III типа:

If you **hadn't missed** the plane, you **would** be at home now.

Если бы ты не опоздал на самолет, ты был бы сейчас дома.

Exercises

1. Use the correct tense-forms of the verbs in brackets.

- 1) The teacher said, "I'll begin the lesson as soon as Jack (*stop*) talking".
- 2) The old gentleman doesn't go out in winter. He (*go*) out if the weather gets warmer.
- 3) I'll wait for the doctor as long as he (*come*) back from the hospital.
- 4) If she had realized how late it was, she (*not/ring*) me.
- 5) He (*have*) a bad accident if he (*not/drive*) more carefully.
- 6) She's flying to Cairo tomorrow. She'll send her family a telegram providing she (*arrive*) with a delay.
- 7) If you (*talk*) less, you would be able to concentrate on your work.
- 8) I wouldn't have been able to pass the exam if you (*not/help*) me.
- 9) If the plane left on time, they (*be*) in Minsk now.
- 10) If they hadn't walked 40 km, they (*not/be*) exhausted now.

2. Use the correct tense-forms of the verbs in brackets.

- 1) If the law (*pass*) last year, the economy (*be*) in a better shape now.
- 2) If I (*be*) you, I (*forgive*) him long ago.
- 3) Even if nobody (*want*) it, the sun (*rise*).
- 4) If you (*prepare*) everything beforehand, we (*wait*) for you now.
- 5) If John (*be*) more competent, he could have been promoted long ago.
- 6) If my friends (*come*) on holiday last year I (*be glad*).
- 7) If he (*have*) money yesterday we (*take*) a taxi.
- 8) If we (*know*) him better we (*invite*) him to make a little talk last Monday.
- 9) If you (*save*) some money, you (*not be*) so hard up.
- 10) If he (*take*) his job more seriously, he (*advance*) long ago.
- 11) If Bill (*not steal*) the car, he (*not be*) in prison now.

3. Use the right type of Conditional sentences.

- 1) I (*speak*) to her if she apologized for her appalling behaviour.
- 2) I'll buy a new coat when I (*go*) shopping tomorrow.
- 3) After I finish my homework this evening, I (*take*) a walk.
- 4) If I (*see*) Eduardo tomorrow, I'll ask him to join us for dinner this weekend.
- 5) Even if I (*phone*) them, it would have been
- 6) Mrs. Polanski will change her clothes if she (*work*) in her garden this afternoon.
- 7) If you (*stop*) complaining, we would be able to get some work done today.
- 8) If I (*get*) a job soon, I'll pay you the money I owe you.
- 9) The boss (*be*) very disappointed if you aren't at the meeting tomorrow.
We could have some fresh air if you (*open*) the window.

4. Choose the right variant.

- 1) It's a beautiful house, and I'd buy it if (*have/had*) the money, but I can't afford it.
- 2) If you (*will lose/lose*) your credit card, you have to ring the bank.
- 3) I hope that if I (*do/will do*) my best, they will give me a permanent contract after a few months.
- 4) If you (*were/had been*) in his shoes, what would you do?
- 5) Unless you (*don't send/send*) us all the documents, we won't be able to deliver you the goods.
- 6) Why didn't you phone? If I (*knew/had known*) you were coming, I wouldn't have met you at the airport.
- 7) She (*wouldn't have missed/wouldn't miss*) the deadline if she weren't so disorganized.
- 8) Let me give you some advice. If you smoked less, you (*wouldn't feel/wouldn't have felt*) so tired.

5. Find a mistake in each sentence and correct it.

- 1) What you would do if you lived here all the time, as we do?
- 2) If I had been you, I'd try to follow the advice of your parents.
- 3) I wouldn't leave my last job if the wages had been better.
- 4) This pie would taste better if you would add some more sugar in it.
- 5) If I hadn't have to go, I'd be happy to stay for a chat.
- 6) I'll make some remarks if I were in charge of this project.
- 7) If only the children can participate in its competition. I'd have told you the way this puzzle is being solved if I knew it, but I am afraid I don't.

1.4.3 Коммерческие риски

Study the words and the word-combinations.

damage <i>n</i>	повреждение, ущерб, убыток
injury <i>n</i>	вред
loss <i>n</i>	убыток
absorb losses from risks	покрывать убытки от рисков
subject <i>v</i>	подвергаться
handle <i>v</i>	управлять, осуществлять контроль, справиться
inventory <i>n</i>	товарно-материальные запасы
theft <i>n</i>	воровство, кража
flood <i>n</i>	наводнение
hurricane <i>n</i>	ураган
riots <i>n</i>	беспорядки
liability to employees	обязательство перед служащими
safety <i>n</i>	безопасность
liability to the public	ответственность перед общественностью
be liable for	быть обязанным возместить вред; быть ответственным за что-либо
apply to <i>v</i>	касаться, применить
retail establishment	предприятие розничной торговли
excessive loss	чрезмерный убыток
bad debts	безнадежные долги
extend credit	продлевать кредит
collect accounts receivable	взыскивать счета к получению
loss through dishonest employees	убыток от нечестных служащих
securities <i>n</i>	ценные бумаги
cope with <i>v</i>	справиться с чем-либо
financial hardship	финансовые затруднения
cause <i>v</i>	служить поводом, вызывать
go out of the business	ликвидировать предприятие
prospects <i>n</i>	перспективы
lack of liquidity	отсутствие ликвидности
marketing risk	рыночный риск
cover <i>v</i>	покрывать, обеспечивать денежное покрытие
fall in value	понижаться в стоимости
drop <i>v</i>	падать, снижаться, понижаться

location <i>n</i>	местонахождение, расположение
style <i>n</i>	вид, модель
fall out of favor	не пользоваться спросом
self-insurance <i>n</i>	самострахование
set aside <i>v</i>	оставлять
reserve fund	резервный фонд, резервный капитал
losses incurred	понесенные потери
insurance policy	страховой полис
shift the risk to smb	переложить риск на кого-либо
hedging <i>n</i>	хеджирование, страхование от потерь
quote <i>v</i>	назначать цену, котировать
commodity exchange	товарная биржа
keep informed	держат в курсе
price trend	тенденция цен
adverse trend	неблагоприятная тенденция
be aware of	знать, сознавать
appeal to <i>v</i>	обратиться к; прибегнуть, апеллировать
deal in futures	сделки на срок (фьючерсные сделки)
insure <i>v</i>	страховать
statute law	статутное право; право, выраженное в законодательных актах
pay off <i>v</i>	полностью рассчитаться, оплатить
assume responsibility	взять на себя ответственность
outsell <i>v</i>	продавать больше, чем конкуренты
erosion <i>n</i>	разрушение, эрозия
take the market share from smb	отнять долю рынка от кого-либо
bring forward	перенести на более ранний срок
extend a payback period	продлевать период окупаемости
average rate of return	средний коэффициент окупаемости
breakeven point	точка критического объема производства
sales target	плановое задание по реализации продукции

1. Scan through the text [20, с. 115–118].

Risks and How to Deal with Them

Risk can be defined as the chance of damage, injury, or loss. Every business firm operates with daily risks, and the small firm is no exception. The small firm is characteristically less able to absorb losses from risks. These facts make it very

important that every small firm understands the risks to which it is subject. Once these are known, a policy can be established on how best to handle the risks so as to keep losses to a minimum.

Risks faced by the small firm:

- Damage to property. The property of most small firms is represented by its inventory and its building if it is owned by the firm. The building and the inventory are constantly subject to the risks of damage and loss fire, theft, floods, hurricanes, and riots.

- Liability to employees. All employers are responsible for the health and safety of employees while they are performing their duties for the firm. Legislation giving employers such responsibility has been one of the greatest developments in social responsibility in recent years.

- Liability to the public. This type of risk is often illustrated by the proverbial slip on a banana peel by a customer in the store. Store owners are liable for injuries received by persons on their premises. This liability applies to apartment houses, factories, and wholesale establishments as well as to retail establishments. This risk includes not only physical injuries, but also damage to the property of others.

- Excessive loss from bad debts. We have noted the importance of extending credit carefully and on the basis of a well-established procedure. Losses due to inability to collect accounts receivable can be severe. Protection against such losses can be expensive.

- Loss through dishonest employees. No business-people like to admit they have dishonest employees. However, countless cases of employee theft are reported every year. Such losses can be in the form of cash, securities, or merchandise. This is another real risk that must be recognized and coped with.

- Financial hardship. Financial hardship has probably caused more small firms to go out of business than any other single risk. It is especially sad to see a firm with otherwise excellent prospects suffer because the lack of liquidity has been allowed to dominate its financial condition.

- Marketing risks. Marketing risks cover such things as having an inventory of merchandise suddenly fall in value because the market price has dropped. Having a location lose its value is also a marketing risk. In the sale of style merchandise, situations occur when the style has fallen out of favor and the remaining merchandise on the owner's shelves has lost most of its value.

When the existing risks are known, business owners may turn their attention to the matter of what to do about them. They will realize that some risks are easier to control than others. In all cases good management will do some of the following:

- Remove the cause.

- Create self-insurance. Under, a self-insurance plan, a specified amount is set aside in a reserve fund each year to be available to cover any losses incurred.

- Purchase Outside Insurance. An insurance policy shifts the risk to the insurance company. Insurance can be purchased from established insurance firms

to cover many of the risks listed here. These are considered normal business risks. In addition, Lloyd's of London will insure almost any nonbusiness risk – for a price.

– Practice hedging. Any small firm that buys quantities of products quoted on the nation's well-established commodity exchanges should know about hedging and should practice it to protect normal profits. Hedging is often misunderstood as a device to make profits, but it is only to protect normal profits.

– Good management. Good planning and good management are probably the best protection against most of the other risks that have been considered. For instance, good management will keep itself informed of price trends; good accounting records and study of operations against a budget will warn of any developing adverse trends. The risk of financial hardship can best be coped with by proper financial planning and financial management.

2. In each of the following, select the word or phrase that best completes the statement or answers the question.

- 1) What of most small firms is represented by its inventory and buildings?
 - a) the property
 - b) the workforce
 - c) the capital
 - d) the fund

- 2) Who gives employers responsibility for the health and safety of employees when they are performing their duties?
 - a) the firm
 - b) the manager
 - c) the state
 - d) legislation

- 3) Protection against losses due to inability to collect accounts receivable can be ...
 - a) well-organized
 - b) expensive
 - c) cheap
 - d) well-done

- 4) Losses through dishonest employees can be in the form of ...
 - a) cash
 - b) merchandise
 - c) securities
 - d) all of these

- 5) When business owners are aware of the existing risks they may ...
 - a) appeal to the insurance company
 - b) pay their attention to the matter of how to handle them
 - c) run their business successfully

- 6) A self-insurance plan is ...
 - a) a plan to cope with losses
 - b) a capital spending plan
 - c) a specified amount set aside in a reserve fund each year

- 7) Fire Insurance is property insurance that covers risks of ...
 - a) the damage of water
 - b) fire
 - c) the damage of smoke
 - d) all of these

- 8) Hedging is a device to ...
 - a) run business
 - b) protect profits
 - c) make profits
 - d) keep accounting records

3. Match the words with their definitions.

- | | |
|---|-----------------------|
| 1) The difference between the price received for a product and the amounts paid as rewards to the factors of production. | a) inventory |
| 2) An operation adopted by merchants and others in the commodity markets who deal in futures to protect themselves against risk of loss, caused by future changes in price. | b) property |
| 3) Any thing that has value and can be owned, including things having substance, such as land, money, etc. | c) account receivable |
| 4) Investments generally, especially stocks, shares and bonds which are bought as investments. | d) hedging |
| 5) The accumulation of a fund of money as a reserve to provide for possible losses in the future that could easily have been insured with in insurance company. | e) profit |
| 6) Stocks held by a business for sale to its customers; a detailed list of things. | f) damage |
| 7) Dear; costing much money; needing great expense; high priced. | g) legislation |

8) Laws, especially statute laws, i.e. Acts of Parliament in Britain, Acts of Congress in USA.

9) A sum of money due to be received from a customer in the ordinary course of trade but not yet paid.

10) Harm; loss of value caused by being broken or spoiled.

4. Supply the sentences with the missing words.

risk, damaged, responsibility, premises, debt, protection, liquidity, set aside, hedging, commodity

1) It was evident that it had created ... problems.

2) In 1991 the firm moved to new ... in Bethnal Green.

3) Labour is bought and sold like any other...

4) Such a response would be an irrational...

5) Their failures in this area have ... their self-confidence and credibility.

6) This deposit provides a way of ... against fluctuating interest rates.

7) You must spend less until your ... are paid off.

8) I made, a mistake and I will assume ... for it.

9) This policy gives you ... against loss of earnings due to sickness or unemployment.

10) The government ... barely thirteen percent of this money for health and education.

5. What are the opposites from the text of the following words?

Maximum, exclude, cheap, disadvantage, wrong, illegal, carelessly, bad, many, withdraw, rarely, ability, favourable, decrease, failure.

6. What are the synonyms from the text of the following word?

Venture, kind, for example, raise, function, regularly, significance, unfavourable, qualified, fix, obligation, bonds, ruin, entire, boundary.

7. Discussion.

1) When is self-insurance a practical idea?

2) Should you protect against all risks by buying insurance?

3) If you were the owner of a business that was subject to all risks listed in the text, which ones would you try to eliminate, which ones would you be willing to absorb, and which ones would you transfer to an insurance company?

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Структура “I wish”

В дополнительных придаточных предложениях, зависящих от глагола **wish**, употребляются формы сослагательного наклонения, если действие, выраженное сказуемым дополнительного придаточного предложения подразумевает:

1) сожаление о настоящем, то глагол — сказуемое употребляется в *Past Simple* или *Past Continuous*. Также может употребляться сочетание “*could* + инфинитив”.

Глагол **to be** употребляется в форме сослагательного наклонения **were** (был бы, была бы, были бы) для всех лиц единственного и множественного числа:

I wish he **were** here now.

Хотелось бы, чтобы он был здесь. (Жаль, что его нет здесь сейчас).

I wish it **were** not raining now.

Хотелось бы, чтобы сейчас не шел дождь. (Жаль, что сейчас идет дождь).

I wish I **could** speak French.

Жаль, что я не могу говорить по-французски;

2) сожаление о прошедшем времени, о том, что случилось или не случилось в прошлом, то глагол — сказуемое употребляется в *Past Perfect*:

I wish you **had had** time then.

Хотелось бы, что бы у вас тогда было время. Жаль, что у вас тогда не было времени.

I wish I **had known** that Ann was ill.

Мне жаль, что я не знал о ее болезни;

3) желание, но отсутствие возможности изменить что-либо в настоящем или в будущем, то глагол — сказуемое употребляется в форме *would* + инфинитив без **to**.

I wish he **would stop** lying.

Жаль, что он не прекратит лгать. Хотелось бы, чтобы он прекратил лгать. (Я не думаю, что в будущем он прекратит лгать.)

Сослагательное наклонение употребляется также в восклицательных предложениях с *oh, if only...*, выражающих невыполнимое желание.

В этом случае употребляется *Past Simple* или форма *were*, если действие относится к настоящему времени, *Past Perfect*, если действие относится к прошлому, и *could/would* + инфинитив, если действие относится к будущему.

Oh, if only father were at home!	Ах, если бы отец был дома!
Oh, if only I knew what to do!	О, если бы я знал, что мне делать!
Oh, if only he had listened to me!	Если бы он только меня послушал!
Oh, if only I hadn't missed my train!	Если бы я только не опоздал на поезд!
Oh, if only it would stop raining!	Ах, если бы дождь прекратился!
If only their life could always be like that!	О, если бы их жизнь всегда была такой!

Сослагательное наклонение употребляется также в придаточных сравнения, вводимых союзами *as if* или *as though*.

В этом случае в придаточном предложении содержится нереальное сравнение и в зависимости от того, как действие придаточного предложения соотносится с действием главного предложения, употребляются следующие формы:

1) если действие придаточного предложения одновременно с действием главного предложения, то оно выражается в форме *Simple Past* или *Past Continuous* или формой *were*.

The house is (was) so quiet as if there were (was) nobody in it.	В доме было так тихо, как будто в нём никого нет.
They speak (spoke) of her as though she did not exist.	Они говорят (говорили) о ней, как будто (словно) она не существует.
Her eyes are (were) sparkling as though she were (was) laughing at us.	Её глаза сверкают (сверкали), как будто (словно) она смеётся (смеялась) над ними.

2) если действие придаточного предложения предшествует действию главного предложения, то оно выражается в форме *Past Perfect* или *Past Perfect Continuous*.

Our life goes on (went on) as if nothing had happened.	Наша жизнь продолжается (продолжалась), словно ничего не случилось.
She is (was) breathing deep as though she had been running.	Она тяжело дышит (дышала), как будто она бегала перед этим.

Exercises

1. Open the brackets and use the appropriate form of Subjunctive Mood after "I wish".

- 1) I wish I (*to have*) a season ticket to the Philharmonic next winter.
 - 2) I wish I (*to consult*) the teacher when I first felt that mathematics was too difficult for me.
 - 3) I love sunny weather. I wish it (*to be*) warm and fine all the year round.
- I wish I (*not to lend*) Nick my watch: he has broken it.
- 4) I wish you (*to send*) word as soon as you arrive.
 - 5) I wish I (*not to have*) to do my homework every day.
 - 6) I wish you (*to go*) skiing with me yesterday: I had such a good time!

- 7) I wish I (*to know*) Spanish.
- 8) I wish I (*not to drink*) so much coffee in the evening: I could not sleep half the night.
- 9) I wish you (*to read*) more in future.

2. Translate into English using "I wish".

- 1) Жаль, что он такой легкомысленный.
Жаль, что он достаточно серьезен.
- 2) Я теперь жалею, что не послушал его совета.
Я теперь жалею, что последовал его совету.
- 3) Жаль, что вы пришли так поздно.
Жаль, что вы не пришли пораньше.
- 4) Обидно, что мы ушли до его прихода.
Обидно, что мы не дождались его прихода.
- 5) К сожалению, они еще ничего не знают.
К сожалению, они уже знают об этом.

3. Put the verbs in brackets into the correct forms.

- 1) He walks as if he (have) a wooden leg.
- 2) He talks as if he (do) all the work himself, but in fact Tom and I did most of it.
- 3) If only he (know) then that the disease was curable!
- 4) If only I (be) insured. (But I wasn't insured).
- 5) If only I (keep) my mouth shut! (I said something which made matters much worse).
- 6) He always talks as if he (address) a public meeting.
- 7) This evening the surface of the lake is completely still. It looks as if it (make) of glass.

4. Translate from Russian into English.

- 1) Если бы только мои родители жили в Минске.
- 2) Если бы ты его видела в тот момент!
- 3) У него всегда такой вид, как будто он спешит куда-то.
- 4) Она вела себя так, как будто ей всё было безразлично.
- 5) Казалось, что письмо было написано ребёнком.
- 6) У неё было чувство, как будто она знала его всю жизнь.
- 7) Дождь шёл несколько дней и казалось, что ему не будет конца.

Структура “had better, would rather”

После структур had better (лучше бы, следует), would rather/would sooner (предпочёл бы) употребляются следующие глагольные формы:

1) had better + present infinitive without to

We had better stop smoking. Нам лучше бы бросить курить.

2) would rather/would sooner + present infinitive without to (о настоящем и будущем действии)

I'd rather go to the shops tomorrow. Я предпочёл бы пройтись по магазинам завтра.

3) would rather/would sooner + perfect infinitive without to (о прошедшем действии)

I'd rather not have gone to the shops yesterday. Лучше бы я вчера не ходил по магазинам.

4) would rather/would sooner + smb + Past Simple (о настоящем и будущем действии)

I'd rather you studied a little more. Я бы хотел, чтобы ты учился немного больше.

5) would rather/would sooner smb + Past Perfect (о прошедшем действии)

I'd rather you had passed your driving test. Я бы хотел, чтобы ты сдал на права. (Жаль, что ты не сдал.)

Exercises

1. Choose the correct variant.

1) It's very cold today. You had better stay at home.

- a) Сегодня очень холодно. Вы предпочитаете остаться дома.
- b) Сегодня очень холодно. Вам лучше бы остаться дома.

2) He isn't feeling well today. He'd better go to the doctor.

- a) Ему сегодня плохо. Он хотел бы сходить к врачу.
- b) Он сегодня плохо себя чувствует. Ему следует обратиться к врачу.

- 3) I would rather repair my bike today. I'll be very busy tomorrow.
- a) Я бы починил мой велосипед сегодня. Завтра я буду очень занят.
 - b) Я бы предпочел починить мой велосипед сегодня. Завтра я буду очень занят.
- 4) I'd rather he hadn't spent so much money yesterday.
- a) Я бы предпочел, чтобы я не потратил так много денег вчера.
 - b) Я бы предпочел, чтобы он не потратил так много денег вчера.
- 5) She would sooner her son played fewer computer games.
- a) Она бы предпочла меньше играть в компьютерные игры со своим сыном.
 - b) Она бы предпочла, чтобы ее сын поменьше играл в компьютерные игры.

2. Translate from Russian into English.

- 1) Я бы предпочел начать свое собственное дело, чем работать на кого-то.
- 2) Нам лучше выехать после обеда.
- 3) Они предпочли бы не работать.
- 4) Вам лучше посетить Центр исполнительского искусства Джона Кеннеди.
- 5) Вам лучше не смотреть этот фильм.

1.4.4 Франчайзинг

Study the words and the word-combinations.

failure rate	частота отказов
set down	устанавливать
straight-product-distribution franchise	франшиза, предусматривающая непосредственное распределение продукции
appliance shop	магазин бытовой техники
product-license franchise	франшиза на лицензионный выпуск продукции
trade-name franchise	франшиза на торговый знак
exercise control over smth	осуществлять контроль за чем-либо
undertake v	предпринимать
with due consideration	с надлежащим рассмотрением
transfer v	перечислять (сумму); переводить деньги
retain v	удерживать, сохранять
quality control	контроль качества
via prep	через
supervisory personnel	специалисты по техническому контролю
sound management procedure	хороший метод управления
make available	предоставлять
purchase price	закупочная цена
low interest	низкий процент
management decision	решение руководства
obligatory purchases	обязательные закупки
share with	делить с кем-либо
precede v	предшествовать
proper consideration	тщательное рассмотрение
clause n	условия, пункт, статья
sales quota	квота на продажу
termination agreement	соглашение об истечении срока; прекращение соглашения
standardized product	нормированный продукт
standardized procedure	стандартная методика
unlawful adj	незаконный, противоправный
insolvency n	неплатежеспособность
obtain income	получать доход
obtain profit	извлекать выгоду
formal license	официальное разрешение
permanent control	постоянный контроль
take strike action	бастовать

approximate balance	приблизительный баланс (сальдо)
recruit v	нанимать на работу
rocket v	внезапно, резко повышаться
real value	действительная стоимость
estimate v	оценивать, составлять смету
shifting standards	переменные стандарты (гибкие)
appraisal method	метод оценки, аттестации
personal bias	личное пристрастие
distort rating	искажать оценку
rate harshly	грубо оценивать
rating standards	тарификационные стандарты

1. Read and translate the text [21].

Good planning, financing and management are essential to any type of small firm. This is true whether the firm is a **franchisee**¹, a newly created firm, or an established firm under new ownership. That franchisees have a lower **failure**² rate than other new small businesses is due in most cases to the managerial assistance provided by the **franchisors**³. Failures can occur in any type of small firm when management does not apply continued good practice in the operation of the firm.

Franchising became very popular in the decade of the 1970s, and this growth has continued in the 1980s. Franchising is basically a system for distributing products or services through associated resellers. The **franchise**⁴ gives rights to the franchisee to perform or use something that is the property of the franchisor. The parent company is the franchisor. The small business owner who buys a franchise is the franchisee.

The objective of franchisees is to achieve efficient and profitable distribution of a product or service within a specified area. Both parties **contribute**⁵ resources. The franchisor contributes a **trademark**⁶, a reputation, known products, managerial know-how, procedures, and perhaps equipment. The franchisee invests capital in the purchase of the franchise and provides the management of the operation in accordance with rules set down by the franchisor. Marketing procedures may be specified, and a common identity is established.

Most franchises can be classified into one of the three categories that follow:

- straight-product-distribution franchises. Under this type of franchise, which is the most popular today, franchisors merely supply the franchisees with their products in salable form and the franchisees sell them in that same form. Auto agencies and appliance shops are prominent examples. The franchisors earn their profit from the price at which they sell to the franchisee.

- product-license franchises. In these cases the franchisees use the franchisor's name but manufacture their products **to comply with**⁷ the franchisor's

requirements. The franchisors provide **brand**⁸ identity and usually specify methods of manufacturing and/or distributing the product.

– trade-name franchises. Under this type of franchise, the franchisor licenses its trade name to the franchisee but seldom exercises any control over the product or service being marketed. Equipment distributors often use this method of franchise.

Franchising offers its maximum advantages when undertaken with due consideration for the interests of the franchisee as well as the franchisor. The following table lists advantages to both parties.

To the franchisor

1. Expanded distribution without increased capital investment.
2. Marketing and distribution costs shared by franchisee.
3. Some operating costs may be transferred to franchisee.
4. **Flat fees**⁹ often collected each month from franchisee.
5. Retains quality control of product via franchise agreement.

To the franchisee

1. Sound management procedures, training, and, decision-making assistance made available by franchisor.
2. Reestablished promotion and advertising programs provided.
3. Being part of large system of **retailers**⁹.
4. Possible financial aid for part of purchase price at low interest.
5. Credit available in buying inventory and supplies.

Some disadvantages of franchise also exist. These include the following:

To the franchisor

1. Long distance control over franchisees.
2. **Expenses**¹¹ of training supervisory personnel and keeping them on the road.

To the franchisee

1. Usually gives up much freedom in management decisions.
2. Obligatory purchases from franchisor, even if better prices are available elsewhere.
3. Profits always shared with franchisor.
4. Franchises have become very expensive.

Despite the great growth and popularity of franchising in recent years, it should be noted that not all franchises have been successful. Great care should always precede any decision to buy a franchise.

It is obvious that franchising has taken an important place in the small business field in this country. Many American franchisors have extended their franchises around the world. This significant development, when handled with proper consideration for both parties, can provide real advantages to both franchisor and franchisee.

Notes:

1. торговое предприятие, пользующееся правом торговать продуктами промышленного предприятия на льготных условиях;
2. банкротство, несостоятельность;
3. компания, имеющая патент на деятельность;
4. франшиза, особое право, особый контракт;
5. вносить, предоставлять;
6. торговая марка;
7. отвечать, исполнять;
8. сорт, качество, торговая марка;
9. одинаковая плата;
10. розничный торговец;
11. расходы.

2. Answer the following questions.

- 1) How would you define a franchise? Is it a new and popular form of running business?
- 2) What rights are given by a franchise?
- 3) What are the contacts between franchisor and franchisee based on?
- 4) Franchising offers advantages and has disadvantages for a franchisor and a franchisee. What are they for both parties?
- 5) What categories are franchises classified into?
- 6) What is a trade-mark franchise?

3. In each of the following, select the word or phrase which best completes the statement or answers the question.

1. A franchised business is owned by ...
 - a) government
 - b) franchisor
 - c) stockholders
 - d) franchisee
2. A franchise business does not have to be ...
 - a) large
 - b) a fast-food operation
 - c) expensive
 - d) all of these
3. Franchises include all of the following kinds of business except ...
 - a) retailing
 - b) wholesaling
 - c) government services
 - d) manufacturing

4. Franchises will probably ...
 - a) increase in number
 - b) decrease in number
 - c) remain the same
 - d) be made illegal

5. Which one of the following would most likely not be a franchised business?
 - a) radio station
 - b) auto dealership
 - c) gas and electric company
 - d) gas station

6. The right to grant a franchise agreement is reserved to the ...
 - a) parent company
 - b) franchisee
 - c) vendor
 - d) license

7. Franchise fees are ...
 - a) paid to the franchisor
 - b) based on sales volume
 - c) based on the size of the territory
 - d) could be any or all of these

8. There are franchise agreements that have clauses covering ...
 - a) sales quotas
 - b) termination agreements
 - c) purchasing and use of products
 - d) all of these topics

9. A franchise is a good way for a person to ...
 - a) get business experience
 - b) get started in business with limited capital
 - c) get rich
 - d) meet competition

10. One of the disadvantages of owning a franchise business is that ...
 - a) the parent companies have standardized products and procedures
 - b) a franchise business requires less cash to start
 - c) the franchise may have a better chance of succeeding
 - d) the owner cannot sell other companies' products

4. Match the words with their definitions.

*franchise, trade-mark, ownership, failure, profitable,
to earn, license, cost, investment, expenses*

- 1) Sums of money spent on the running of a business in such a way that they do not add to the value of its assets.
- 2) A special mark that is placed on a particular brand of article or commodity to distinguish it from similar goods sold by other producers.
- 3) Formal permission in writing, from an authority recognized by law, to perform an act with, without that permission, would be unlawful.
- 4) Lack of success; inability to pay debts; insolvency, bankruptcy.
- 5) To get something especially by working.
- 6) The act of using money to obtain income or profits; money invested.
- 7) An arrangement by which a monopoly producer gives another producer or trader by formal licence the exclusive right to manufacture, or sell the products in a certain area.
- 8) The price paid for something.
- 9) The right to hold a thing entirely as one's own, including complete and permanent control over it.
- 10) Paying a profit; producing an income; useful.

5. Supply the sentences with the missing words.

*know-how, shares, in accordance with, to comply with, distribution, contribution,
supply, available, exist, to share*

- 1) There are a growing number of women who want ... some of the traditional male roles.
- 2) New products must ... certain standards.
- 3) The United Kingdom had to make a ... of £ 1 000 million to the EU budget.
- 4) They are almost totally dependent on Western ...
- 5) A week ago the firm's ... jumped from 10 percent to 114 percent.
- 6) Education is carried out ... the principles of the school.
- 7) More information becomes ... through the use of computers.
- 8) Unions took strike action to stop the production and ... of the local newspaper.
- 9) Economic stability can only be reached if demand and ... are in approximate balance.
- 10) Communities who live by hunting and gathering still ...

6. Find words in the text to complete the following expressions.

under new...	supply their products in...
a lower failure...	offers its maximum...
a system of distributing...	possible financial...
the parent company is...	freedom in management...

7. Complete the list below.

Noun	Adjective	Verb
profitability	profitable	profit
efficiency		
health		
appropriacy		
operation		
finance		
productivity		
management		

8. The word *franchise* has many derivatives. Look through the following extracts and choose its right form.

a) ...is not a new phenomenon. It has been around since the nineteenth century, when such companies as Singer and International Harvester established dealerships throughout the world. Early in this century, Coca-Cola, General Motors, and Metropolitan Life Insurance Company, among others, used ... to distribute or sell their products. But the real boom in ... began in the late 1950s, with the proliferation of hotels and motels like Holiday Inn and fast-food establishments like Baskin-Robbins and Dunkin' Donuts.

The latest trend in ... has been diversification in the variety of products and services offered. Today, over 2000 companies offer ... ranging from day-care centers and health clubs to dental clinics, video-tape rental outlets, and funeral parlors. By and large, most are service operations.

b) The best way to protect yourself from a poor ... investment is to study the opportunity very carefully before you commit yourself. Since 1978, the Federal Trade Commission has required ... to disclose information about their operations to prospective... By studying this information, you can determine the financial condition of the ... and ascertain whether it has been involved in lawsuits with...

Another good source of information about a ... is other... Find out what they think of the opportunity. If they had it to do over again, would they still invest? That's the bottom line.

9. Discussion.

1. The three basic methods of becoming a small firm owner are:

- a) To buy a franchise.
- b) To buy an established business.
- c) To create a new business firm.

What method would you choose and why?

2. Look through the list of advantages and disadvantages for both parties and give your analyses of this problem.

10. Writing.

1. Write a summary of the text.

2. “Franchises need planning too”. Do you support this statement? Give your arguments in writing.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Предлоги (Prepositions)

Предлог (The Preposition) – это служебное слово, выражающее различные отношения существительных или его эквивалентов (местоимений, существительных, герундия) к другим словам в предложении (существительным, прилагательным, глаголам).

По своей форме предлоги в английском языке делятся на следующие группы:

а) простые – in, to, at ,

б) составные – into, upon, throughout,

в) групповые, т.е. словосочетания, играющие роль предлогов – according to (согласно), by means of (посредством), instead of (вместо), in front of(перед).

Предлоги в английском языке подразделяются на предлоги места, направления и времени.

Предлоги места

On – на

In – в, на

At – у, в, на

Near – около

Over – над

Under – под

Between – между

Among – среди

Behind – за, позади

Across – через, напротив

In front of – перед

Through – через, сквозь

On the desk, on the wall

In the room, in the street, in the tree

At the window, at the meeting

Near the door, near the wall

Over the table, over the sofa

Under the table, under the bed

Between two chairs, between the doors

Among the students, among them

Behind the house, behind them

Across the street, across the river

In front of the house, in front of him

Through the window, through the glass

Предлоги направления

To – к, на, в

Towards – в направлении к

From – из, с, от

Into – в (внутри)

Out of – из (изнутри)

Off – с(со), от

To the park, to the North, to school

Towards the forest, towards the station

From the fridge, from the North

Into the pocket, into the room

Out of the house, out of the drawer

Off the desk, off the wall

Предлоги времени

In – в, через	In two days, in September
At – в, у	At 7 o'clock, at noon
By – к	By 3 o'clock, by midnight
From... till – от (с)...до	From early morning till late at night
Since – с	Since 5 o'clock, since noon
For – в течение	For several hours, for ages
On – в	On Sunday, on the tenth of May
During – во время	During the lecture, during the break
Before – до, перед	Before the bell, before winter
After – после	After school, after the break
Till (until) –до	Till May, till the end of the year
Between – между	Between one and two o'clock

Exercises

1. Fill in the gaps with appropriate prepositions if necessary.

- 1) Good bye! See you ... Friday.
- 2) I got up ... 8 o'clock.
- 3) I like getting up early ... the morning.
- 4) I was tired this morning. I stayed in bed ... 10 o'clock.
- 5) We waited ... half an hour, but they didn't come.
- 6) There was a big table ... the middle of the room.
- 7) What is the longest river ... the world?
- 8) Will you be ... home tomorrow afternoon?
- 9) Are you going ... the party on Saturday evening?
- 10) What time are you going ... home?
- 11) We jumped ... the bridge ...the water.
- 12) You can put your coat ... the chair.
- 13) In Britain it's expensive to travel ... train.
- 14) Sarah isn't interested ... sport.
- 15) Barbara plays ... the piano well.

2. Choose the right variant.

- 1) ... conclusion he said that he was very happy to visit our country.
 - a) To
 - b) In

- 2) This book was translated ... Japanese.
 - a) of
 - b) from

- 3) Will your sister be ... home ... this evening?
 - a) in, on
 - b) at, -

- 4) If we don't hurry, we'll be late ... dinner.
 - a) on
 - b) for

- 5) They jumped ... the bridge ... the water.
 - a) off, into
 - b) of, in

- 6) Some people talk ... their health all the time.
 - a) about
 - b) on

- 7) Edina doesn't use her new car very often, she used to go everywhere ...
 - a) on
 - b) by

- 8) In our country children normally start school ... the age of six.
 - a) at
 - b) on

- 9) We must hurry! The train leaves ... ten minutes.
 - a) at
 - b) in

- 10) Last night I spoke ... my husband ... the telephone.
 - a) with, by
 - b) to, on

- 11) ... my opinion, capital punishment is really kinder than life ... prison.
a) From, in
b) In, in
c) At, at
- 12) She knew, of course, that Peter had long been ... love ... her.
a) with, to
b) in, for
c) in, with
- 13) ... the end of every other minute he would drop his tools, wipe his shining head, and curse the heat.
a) In
b) At
c) On
- 14) ...that point, what had happened ... me?
a) From, to
b) On, with
c) In, to
- 15) It all depends ... the way you look ... life.
a) to, at
b) on, at
c) on, for
- 16) One... them suddenly cried out ... despair "Let me go back."
a) among, for
b) between, from
c) of, in
- 17) We drank a toast ... the bride and bridegroom.
a) to
b) for
c) at
- 18) I want you to tell me ... this accident.
a) about
b) on
c) of

- 19) You should take this medicine ... every meal.
- across
 - after
 - in
- 20) There is something unusual ... my husband and his secretary.
- between
 - among
 - beyond
- 21) The book reminded me ... a picture dictionary that had belonged ... my elder sister.
- , to
 - of, to
 - on, -
 - about, to
- 22) ... a long time he remained ... the edge ... the roof, staring steadily ... the ground.
- , at, of, at
 - In, on, on, on
 - For, on, of, at
 - For, on, of, to
- 23) He was so late ... dinner that his stepmother said ... him not to enter ... the dining-room.
- to, to, into
 - for, -, -
 - to, -, -f
 - or, to, -
- 24) His father, who was sitting ... the armchair ... the window, kept looking ... him steadily.
- on, by, on
 - in, by, at
 - in, in front, at
 - on, by, for
- 25) ... this evening Peter's father was waiting ... him ... the railway station.
- During, -, at
 - In, for, at

- c) -, for, at
- d) -, for, on

26) It was very good ... my colleague to invite me ... his party.

- a) for, to
- b) of, at
- c) of, to
- d) to, to

27) I have been suddenly called away ... business and don't know when I'll be back... home.

- a) to, -
- b) for, to
- c) from, -
- d) on, -

28) Mary has just lost the keys ... her room.

- a) for
- b) of
- c) to
- d) from

29) He hesitated ... a moment and then he joined ... the others.

- a) for, to
- b) with, -
- c) over, with
- d) for, -

30) The sole reason ... my staying here at all is your poor state ... health.

- a) of, of
- b) in, of
- c) of, in
- d) for, of

1.4.5 Преимущества и недостатки различных форм коммерческих предприятий

Study the words and the word-combinations.

become giants	становиться гигантами
distinct advantage	отчетливое (заметное) преимущество
have much flexibility	иметь гибкость
make decisions	принимать решения
beauty parlour	косметический салон
interior-decorating firms	фирмы по внутреннему оформлению интерьера
daily operations	ежедневное ведение хозяйственной деятельности
supervise <i>v</i>	контролировать, наблюдать
real estate	недвижимость
render <i>v</i>	оказать (помощь)
offset <i>v</i>	возмещать (компенсировать)
overheads <i>n pl</i>	накладные расходы
less efficiently on the job	менее эффективны на работе
the scale of operations	масштаб операций
exceed the local market demand	превышать спрос местного рынка
transportation costs	транспортные расходы
adjust <i>v</i> to smth	приспосабливаться к чему-либо
maintain better morale	поддерживать лучший моральный климат
secure competent employees	сохранить компетентных служащих
cope with monopolistic practices	справиться с монополистической практикой
finance expansion	финансировать расширение
tax burdens <i>n pl</i>	бремя налогового обложения
good will	«гудвилл», условная стоимость репутации и деловых связей
lack of time	нехватка времени
handle multiple assignment	управлять (осуществлять контроль) многочисленными заданиями
lack of research facilities	нехватка средств на исследование
overcome with positive planning	преодолеть путем позитивного планирования
reveal opportunities for success	раскрыть возможности для успеха
be contemplated	быть задуманным
be undertaken	быть предпринятым

an outlet for one's creativity	выход для чьего-либо творчества
rewards <i>n pl</i>	поощрение, вознаграждение
guarantee <i>v</i>	гарантировать
causes of failure	причины провала
retailing <i>n</i>	розничная торговля
rely on the inherent	полагаться на свойственные преимущества
advantages	
competent management	компетентное управление
achieve success	достичь успеха
decrease employment	уменьшить безработицу
insurance company	страховая компания
license <i>n</i>	лицензия, официальное разрешение
facilities <i>n pl</i>	денежные средства; возможности
consumerism <i>n</i>	консюмеризм
law of supply and demand	закон спроса и предложения
expenses incurred	понесенные расходы
vendor <i>n</i>	продавец
distribution <i>n</i>	распределение
supply a retailer	снабжать розничного торговца
suffer from the recession	страдать от спада

1. Read the text [22].

Advantages and Disadvantages of Running a Small Firm

Small firms actually have advantages over large firms in many cases. One advantage of small firms is that they often grow into large firms. Many of today's small firms will become giants in tomorrow's business world.

Some of the situations in which small firms have distinct advantages are the following:

1. When new products or ideas are being tried. Small firms have much flexibility. Decisions can be made and implemented quickly.

2. When the personal attention of the owner is essential to daily **operations**¹. If the owner's presence is important to the growth of the business, it will be more successful if the business is small enough for one person to **supervise**².

3. Where personal services, either professional or skilled, are dominant. Examples of this include beauty parlors, **real estate**³ offices, interior-decorating firms, TV repair shops. Medical and dental services are also usually **rendered**⁴ by small firms. Any possible advantages of large size in these areas are usually **offset**⁵ by greatly enlarged **overheads**⁶ less **efficiency**⁷ on the job, and the loss of the personal touch of the smaller firm.

4. When the market for the product or service is mainly local. In some types of firms, it just is not economical to attempt a scale of operations that **exceeds**⁸ the local market **demand**⁹. The making of bricks or concrete blocks for the construction industry is an example. Transportation **costs**¹⁰ are prohibitive for moving such products.

5. When the industry is characterized by wide variations in demand or in styles. Examples of these include ladies' dress line, ornamental candles, and custom-made chandeliers and lamp shades. These types of products just do not invite large firm development in most cases. The small, flexible firm usually can **adjust**¹¹ to the necessary variations of specialized products more easily.

6. When close rapport with personnel is essential. Small firm owners usually have the advantage of being close to employees. They know problems from daily conversations and can adjust employment to a person's abilities better because of this close association. As a result, they are usually able **to maintain**¹² better morale and efficiency in the firm, which is important in any business.

Disadvantages of small firms:

Small firms are often said to labor under such disadvantages as the inability to secure competent employees, the inability **to cope with**¹³ monopolistic practices, the inability to finance **expansion**¹⁴ when it has been proved to be practicable, **tax burdens**¹⁵, limited **vendor goodwill**¹⁶, discriminatory practices by large shopping-center developers, **lack**¹⁷ of time for the small proprietor **to handle**¹⁸ multiple assignment, lack of **research facilities**¹⁹, and the problems of making a new firm or product known in its market.

Many of the disadvantages of small firms could be overcome with positive planning. An ill-conceived business, whether large or small, has little chance of success if its operation has not been properly planned. Good research in the planning stage can reveal opportunities for success. It can also indicate when a business that is contemplated should not be undertaken.

The **rewards**²⁰ for successful small firm ownership can be significant. The personal satisfaction will vary with the individual owner. Good profits, satisfying employment, being one's own boss, community status, family pride and tradition, and having an outlet for one's creativity are some of them.

But these rewards are never automatic or guaranteed. Success makes many demands upon the operator of the firm. The requirements for successful ownership of small business firms can be summarized as follows: personal characteristics, good customer relations and knowledge of **consumerism**²¹, good community relations, business ethics and social responsibility, compliance with government regulations. But sound business knowledge and willingness to work hard stand at the head of any list. Knowing the causes of failure can protect the owner against them.

The individual firm has benefited from having these and other advantages. In addition to the types of firms cited, small firms in such fields as construction, wholesaling, retailing, and the service industries have fared well to their larger

firm competition. Insurance and small finance firms have also been very successful. The profitable firms have not relied on the inherent advantages of small firms as such, but have combined these advantages with alert and competent management to achieve their success.

Notes:

1. ежедневное ведение хозяйственной деятельности;
2. контролировать, наблюдать; инспектировать;
3. недвижимость;
4. оказывать (помощь);
5. возмещать, компенсировать;
6. накладные расходы;
7. эффективность; производительность;
8. превышать; превосходить;
9. спрос;
10. расходы на транспортировку;
11. приспособлять;
12. поддерживать;
13. справиться;
14. расширение, рост;
15. бремя налогового обложения;
16. гудвилл фирмы;
17. недостаток, нехватка, отсутствие;
18. управлять, осуществлять контроль;
19. средства на исследование;
20. поощрение, вознаграждение;
21. консюмеризм.

2. Answer the following questions.

1) Why are small firms more preferable when new products or ideas are being used?

2) Why do small firms have advantages when the personal attention of the owner is essential to daily operations?

3) Why are large firms less efficient where personal professional services are dominated?

4) What are the advantages of small firms when the market for the product is local and there are wide variations in demand and styles?

5) What advantages do small firm owners have?

6) What disadvantages of small firms do you know?

7) How can owners of small firms overcome disadvantages?

8) In what way can owners of small firms be rewarded?

9) What requirements for successful ownership of small business firms are mentioned in the passage? Which are the most important?

3. In each of the following select the word or phrase that best completes the statement or answers the question.

- 1) An advantage of small businesses over big businesses is that small businesses
 - a) are more flexible
 - b) have fewer problems
 - c) are less regulated
 - d) are all of the above

- 2) Which of the following would be classified as working for someone else?
 - a) physician in private practice
 - b) dairy farmer
 - c) retail sales clerk
 - d) attorney

- 3) Big business, some people believe
 - a) is unethical
 - b) strangles small business
 - c) has more political power
 - d) does all of the above

- 4) A list of skills in order of difficulty or rank is called
 - a) a rank list
 - b) a guild record
 - c) a hierarchy
 - d) a table of skills

- 5) Small businesses when compared to big businesses
 - a) are more likely to succeed
 - b) employ more workers
 - c) are a greater risk
 - d) usually require less capital to start

- 6) Future innovations in technology will
 - a) create opportunities for small businesses
 - b) put small businesses out of business
 - c) decrease employment in some industries
 - d) all of the above

- 7) Which of the following products can be sold in vending machines?
 - a) hot soup and sandwiches
 - b) stockings

- c) insurance policies
 - d) all of these
- 8) Which of the following is a performance test?
- a) driving (road) test
 - b) IQ test
 - c) blood test
 - d) written driver's test
- 9) Which of the following is a repair business that services businesses?
- a) watchmaker
 - b) TV repair shop
 - c) office machine repair
 - d) dentist
- 10) Which of the following is not a financial business?
- a) credit union
 - b) insurance company
 - c) investment banker
 - d) company that prints paper money
- 11) If you opened a hamburger stand, you would probably need a
- a) license
 - b) lemonade stand
 - c) variance or permit
 - d) all of these
- 12) What businesses are most people likely to have been involved with while still in school?
- a) paper route
 - b) lemonade stand
 - c) babysitting
 - d) all of these
- 13) Which of the following statements is true?
- a) Small businesses can be very small
 - b) Small businesses must be run on a full time basis to be profitable
 - c) Small businesses are not found in the production area
 - d) All distribution businesses are small

4. Match the words with their definitions.

efficiency, facilities, demand, costs, expansion, overheads, consumerism, reward, goodwill, tax

- 1) A need for or a desire for a commodity, together with the ability to pay for it, as in the law of supply and demand.
- 2) A consumer protest against the perceived injustices in exchange relationships and efforts to remedy those injustices.
- 3) The expenses incurred in producing goods or services during the period.
- 4) Regular and essential expenses such as rent and the cost of telephones, stationery, etc.
- 5) The quality of being able to do a task successfully and without wasting time or energy.
- 6) The process of becoming greater in size, number, or amount.
- 7) An amount of money that you have to pay to the government so that it can pay for public services.
- 8) The popularity and good reputation of a successful business that forms part of its financial worth.
- 9) Something that you are given, for example because you have behaved well, worked hard, or provided a service to the community.
- 10) The equipment, buildings, services, etc that are provided for a particular activity or purpose.

5. Supply the sentences with the missing words.

render, lack, facility, offset, estate, maintain, cope with, adjust, handle, vendor, exceed

- 1) He divided his ... among his four brothers.
- 2) We would never have secured our independence without the aid you ...
- 3) They argued that their wage increases would be ... by higher prices.
- 4) Sales ... all expectations.
- 5) We should ... our approach.
- 6) I need the money to ... me for at least the next month until I start a job.
- 7) We must try to ... our own failure.
- 8) The streets were crowded with ... and buyers.
- 9) ...of proper funding is making our job more difficult.
- 10) He ... all the major accounts.
- 11) They ask for a 6 million pound loan ... as working capital.

6. Complete each sentence with the correct form of *make* or *do*.

- 1) There's a rumour going round that Pelly's are going to ... a bid for Squash International.
- 2) Please ... your best to get these typed documents before 5 o'clock.
- 3) Who shall I ... the cheque out to?

4) If we don't get some orders soon we'll have to ... some of our workers redundant.

5) I'm afraid you'll have to ... without the other photocopier until we can get the part we need from the suppliers.

6) We've been ... business with them for over thirty years now.

7) Considerable progress has been ... and we hope to put some concrete proposals to our members tomorrow afternoon.

8) The bank has decided to ... extra provision against bad debts this year.

9) They've been ... a roaring trade since they decided to advertise on local television.

10) We have ... a considerable profit on the sale of that land.

11) I've got all these invoices to ... before I can go home.

12) The business was so run down when she took it over that nobody expected her to ... such a success of it.

13) Something as simple as changing the size of the lettering on the packet can ... all the difference to your sales.

14) Increasing production will ... even more demands on machinery which is already breaking down at an alarming rate.

15) They could ... with some computer paper in the wages office.

16) We've ... away with the old system of clocking in.

17) A customer has ... a complaint about one of our salespeople.

18) In fact, Gravers have ... us a favour by launching their product first.

7. When you have checked your answers, write down each expression with *do* or *make* to help you to remember them.

8. Discussion

1) Do you know of a business firm where the personal attention of the owner is important to the firm's success?

2) Do you think that small firms can keep competent employees? How?

3) Why is it that not all Americans believe they would be successful owners and managers of their own business?

4) Which two rewards of success would you place first if you had your own small business?

5) Would you include pre-ownership experience in your list of requirements for successful management?

9. Writing

1) Write a description of a small firm with which you are familiar where the personal attention of the owner is considered important by its customers. Explain why this is important.

2) Prepare a short paper explaining your impressions of the chief disadvantages of small firms. Explain how you believe these disadvantages can be overcome.

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Фразовые глаголы (Phrasal Verbs)

Фразовыми глаголами называются сложные (или составные) глаголы (multi-word verbs – многословные глаголы), состоящие из нескольких слов, одним из которых является глагол, а другим (или другими) – предлог или наречие, совпадающие с ним по форме.

Два или три слова, составляющие сложный глагол, походят на короткую фразу, поэтому все эти глаголы часто называют фразовыми глаголами (phrasal verbs). Например: get (доставать/ получать) – глагол. Get up (вставать/подниматься) – тоже глагол, отличный от первого. Это два разных глагола. Продолжая этот пример, можно упомянуть следующие: get out – уходить/вынимать; get back – вернуть(ся); get off – выходить/удалять; get away – уходить; get in – входить; get down – опустить(ся). Каждый из этих глаголов нужно рассматривать и заучивать отдельно.

Такой способ образования новых (сложных) слов называется аналитическим, в отличие от русского языка, где новые слова /понятия образуются обычно синтетически – путём изменения основного /базового слова с помощью приставок или суффиксов. Например, базовое слово «шёл». От него образуются: пришёл, отошёл, вышел, ушёл, зашёл, подошёл, перешёл, обошёл и т. п.

Значение некоторых глаголов очевидно, так как легко понимается по значению составляющих его элементов: come back – возвращаться, come in – входить, stand up – вставать, sit down – садиться и т. д. Другие фразовые глаголы идиоматические (выражения, характерные именно для данного языка), их значение не вытекает из значений составляющих элементов по отдельности, и их нужно просто запоминать как самостоятельные глаголы, например: set up – 1) устраивать, организовывать, 2) подставить, подвести кого-либо. Эти глаголы могут принимать все видовременные формы, что и простые глаголы.

Широкое употребление фразовых глаголов характерно для разговорной речи, а в строго официальной речи их, как правило, избегают, подбирая другие слова или строя предложения по-иному.

Строго говоря, английские multi-word verbs подразделяются на три отдельные подгруппы, которые обычно (для удобства и упрощения) называют одним словом – фразовые глаголы. Эти подгруппы называются:

- 1) prepositional verbs – предложные глаголы,
- 2) phrasal verbs – непосредственно фразовые глаголы,
- 3) phrasal –prepositional verbs – фразово-предложные глаголы, состоящие из трёх слов.

Следует отметить, что это всего лишь схема, пытающаяся описать элементы живого разговорного языка. Но могут встречаться и трудные случаи. Например:

а) может оказаться на внешний вид совершенно одинаковое с фразовым глаголом соседство глагола и предлога, употребленных со своими индивидуальными значениями,

б) иногда предложный и фразовый глаголы трудно отличить (это обычно не имеет никакого значения для понимания смысла, если не впадать в грамматические тонкости),

в) прямое дополнение, следующее обычно за предлогом, может и не оказаться на своем месте; оно может находиться перед глаголом или в предыдущем предложении, или вообще угадываться по смыслу/ контексту речи.

Предложные глаголы (Prepositional Verbs)

Предложные глаголы состоят из: глагол + предлог. А так как после предлога всегда следует объект (существительное или местоимение), то все предложные глаголы имеют прямое дополнение. Например: look after – ухаживать за, заботиться о.

He is looking after the dog. Он ухаживает за собакой. (прямое дополнение)

Предложные глаголы не могут быть разделены. Это значит, что мы не можем поместить прямое дополнение между его двумя частями. Например: мы должны сказать “look after the baby”. Мы не можем сказать “ look the baby after”:

Who is looking after the baby? (верно) Кто присматривает за ребенком?

Who is looking the baby after? (неверно)

Фразовые глаголы (Phrasal Verbs)

Фразовые глаголы состоят из: глагол + наречие. По внешнему виду, да и по значению, это те же самые предлоги. Но поскольку за предлогом обязательно должно следовать существительное или местоимение, а фразовые глаголы часто употребляются без каких-либо дополнений, то их называют наречиями. Эти значения есть и во всех нормальных словарях.

Фразовые глаголы могут быть: непереходными (без прямого дополнения) и переходными (иметь прямое дополнение).

Непереходные (intransitive): break down – сломаться (перестать функционировать).

He was late because his car broke down. Он опоздал, потому что его машина сломалась.

Переходные (transitive) put off – откладывать (что?).

We will have to put off the meeting. Мы должны будем отложить собрание.

Turn down – отвергать, отклонять (что?).

They turned down my offer. Они отвергли мое предложение.

Общую картину осложняет то обстоятельство, что одни и те же глаголы могут быть в одних своих значениях непереходными, а в других – переходными. Поэтому образованные от них фразовые глаголы в одних своих значениях могут требовать дополнений и даже быть разделяемыми, а в других своих значениях могут требовать дополнений и даже быть разделяемыми, а в других своих значениях могут употребляться без дополнений. Например: get up – 1) подниматься, вставать (to get up early in the morning – вставать рано утром), 2) (встреч. реже) поднимать (кого? что?), get the children up поднимите детей. Все это есть в больших, хороших словарях.

Фразовые глаголы могут быть разделяемыми и неразделяемыми. К неразделяемым фразовым глаголам (Inseparable Phrasal Verbs) относятся все непереходные (не имеющие прямого дополнения) фразовые глаголы и некоторые переходные. Например: run into – налететь на, столкнуться с, врезаться в (переходный, требует дополнения, но неразделимый).

He ran into the tree. Он врезался в дерево.

He ran the tree into. (неверно)

Разделяемые фразовые глаголы (Separable Phrasal Verbs). Многие переходные глаголы являются разделяемыми. Но не существует способа просто, по внешнему виду, узнать, разделяемый глагол или нет, надо посмотреть в словаре. Если глагол разделяемый, то дополнение может стоять либо после него, либо между. Например: turn down my offer или turn my offer down – отвергнуть моё предложение (переводится одинаково).

А если дополнение представлено местоимением, то фразовый глагол всегда разделяется, и местоимение помещается между двух его частей. Например:

I took off my shoes.

или I took my shoes off. Я снял свои ботинки.

или I took them off. Я снял их.

но I took off them. (неверно)

Фразово-предложные глаголы (Phrasal-prepositional Verbs)

Фразово-предложные глаголы состоят из: глагол + наречие + предлог. Так как эти глаголы заканчиваются предлогом, за ними всегда следует прямое дополнение. Как и предложные глаголы, они не могут разделяться. Например: put up with – терпеть, мириться/примириться с.

I won't put up with your attitude. Я не примирюсь с твоей позицией/отношением.

Compare (сравните):

Break down: stop working, usually a machine or vehicle – If my car breaks down again, I'm going to sell it.

Break (smth) down: destroy something such as a door or wall – The firemen broke the door down and ran inside to look for the children.

Bring (someone) up: look after and educate a child – Do you think it is difficult to bring children up as a single parent?

Carry on: continue doing something – He carried on watching TV though his mother had told him to go to bed.

Catch on (to smth): understand – The teacher explained it at least three times, but Helen still didn't catch on.

Close (smth) down: - end an activity – I read in the paper last night that they are closing my old school down.

Come down: fall to the ground – Did you see that the apple tree next door came down in the night?

Come out in (smth): often when your body develops spots or rashes – He came out in red marks all over his face and neck.

Cut (smth) down: bring to the ground -If we don't cut that tree down soon, it will fall down.

Cut down on (smth): reduce the amount – You must cut down on all the cakes and chocolates you eat. It's not good for you.

Cut (smth) out: remove – If you cut some of these late nights out, you won't feel so tired in the mornings.

Die down: come to an end – She waited until the laughter died down before she continued her speech.

Eat out: eat in a restaurant instead of at home – I'd like to eat out tonight. How about going to that little Italian restaurant on the high street?

Get (smth) across: communicate an idea – He had an interesting plan for reducing the level of pollution in the city, but it took him a long time to get his ideas across.

Get away with (smth): avoid being caught and punished – He is always late for work. How does he get away with it?

Get by: survive – It was hard to get by on one salary when Tom lost his job, but things are OK now.

Get (smth) down: make a written record – Simon, could you make sure you get his telephone number down?

Get down to (smth): start doing seriously – I really must get down to writing my Christmas cards otherwise it will soon be too late.

Get on (with smth): have a good relationship – My brother and I are different kinds of people. I've never really got on with him.

Get out: have time outside the home – You should get out more. It's not good being inside with the children like this.

Get over (smth): recover from – Her grandmother died a couple of months ago and it's taking her a long time to get over it.

Get round (someone): persuade someone to let you do smth – My father doesn't want to lend me his car, but I know how to get round him.

Get through (to someone): make contact, often by telephone – I've been trying to get through to you all day, but your phone has been constantly engaged.

Get up (to smth): do smth, often naughty and bad – OK, kids, what did you get up to while we were away?

Give (smth out): distribute – The teacher gave files and books out to all the students.

Give (smth) up: stop – All my friends have given smoking up this year. It's incredible.

Give off (smth): produce – Plastic gives off a horrible smell when it is burnt.

Go down: fall – The price of houses has gone down by five per cent in the last year.

Go on: continue doing smth – She went on talking while he made lunch.

Keep on: continue doing smth – It kept on raining for the rest of the day.

Keep up (with someone): maintain the same level – It's very difficult to keep up with her because she walks so fast.

Look after (smth/someone): take care of – Would you mind looking after our cats while we are away on holiday?

Look out: pay attention, be careful – Look out! There's a car coming.

Make for (smth, someone): go towards – They made for the nearest café when it started to rain.

Make (a room, bed): prepare – We need to make the spare room up if Jim is going to stay here tonight.

Put (money) by: save – I try and put a little by each month. We'd like to go on a holiday to Greek islands next year.

Put (smth) down: write, make a record of – A lot of people seem interested. Why don't you put all their names down and then we'll send them a copy.

Put (the price) up: increase – If we put up our prices again, we're going to lose some of our best customers.

Run out (of smth): finish, have no more left – Could you buy some more milk when you go to the shops. We have nearly run out.

Slow down: reduce speed – Please slow down. You're driving so fast, it's making me frightened.

Stay out: remain away from home – Your mother doesn't like you staying out all night. Please be home by midnight.

Take off: suddenly increase, do well – Interest in the environment has taken off in the last couple of years and I don't really understand why.

Take (someone) off: imitate someone to make other people laugh – You should hear Simon taking off the Prime Minister – He's very funny.

Take (smth) up: start a new hobby – I've taken up yoga recently. It's changing my life.

Work (smth) out: calculate – You've been trying to do that puzzle for ages. Haven't you worked it out yet?

Exercises

1. Choose the right variant.

1) He called me at five o'clock, but I was very busy, so I asked him to call me ... later.

- a) on
- b) back

2) The bus stopped and the old fat lady got ... with some difficulties.

- a) off
- b) of

3) Peter picked ... a sheep of paper and looked at me inquiringly.

- a) up
- b) in

4) The case was too heavy so Claude put it ... for a minute and then continued walking.

- a) down
- b) in

5) Do you need these newspapers? I'm asking it because I'm going to throw them ...

- a) down
- b) out

6) It's getting colder, you'd better put ... your overcoat!

- a) on
- b) off

- 7) Don't you hear the phone? Pick it ...!
- a) off
 - b) up
- 8) Please, write ... my address.
- a) up
 - b) down
- 9) I don't believe you. I'm sure you have just made ... this story.
- a) up
 - b) off
- 10) When she got asleep Carlos came in and turned ... the light.
- a) on
 - b) in
- 11) Tom looked ... the telephone directly but didn't find her name there.
- a) on
 - b) up
 - c) of
- 12) We had been arguing for a long time but at last Mr. Bright came ... to my way of solving that problem.
- a) round
 - b) into
 - c) on
- 13) All this story makes me sick. I had enough of it and I want this stupid secret to come ...
- a) round
 - b) out
 - c) down
- 14) Tom used to talk about his uncle Ben who was a millionaire. Last year he died and Tom came ... a fortune.
- a) in
 - b) into
 - c) through
- 15) It's five past seven! We must hurry a bit, because if not we can be ...
- a) about
 - b) behind
 - c) out

- 16) They said to me in the office that the general director was ... on business.
a) out
b) behind
c) away
- 17) For the first time after his long illness Mr. Sombrelly was ...
a) out and away
b) up and out
c) out and about
- 18) That horrible year she broke ... all her friends and colleagues.
a) out
b) to
c) with
- 19) The windows of this large room broke ... their conversation.
a) up
b) off
c) with
- 20) My translation of this book is not getting ... as fast as I would wish.
a) on
b) out
c) up
- 21) He rushed beyond the barrier and called ... her to follow.
a) for
b) on
c) to
d) off
- 22) This incessant rain and fog is getting me ...
a) down
b) out
c) away
d) through
- 23) He had to go ... the first few paragraphs several times to get an idea.
a) down
b) over
c) through
d) away

- 24) Don't eat that pork, it's going ...
- a) down
 - b) off
 - c) away
 - d) on
- 25) I must look ... this a little more carefully before reaching a decision.
- a) up
 - b) on
 - c) in
 - d) into
- 26) Some flowers give ... their richest fragrance at night.
- a) on
 - b) off
 - c) up
 - d) down
- 27) A heavy snowfall held ... the trains from the North.
- a) on
 - b) into
 - c) off
 - d) up
- 28) Why do you think these two decided to set ... on their own?
- a) on
 - b) up
 - c) into
 - d) down
- 29) After a few months the project fell ... owing the lack of support.
- a) down
 - b) out
 - c) across
 - d) through
- 30) He let ... a shout of joy.
- a) away
 - b) out
 - c) down
 - d) through

1.4.6 Правовое обеспечение коммерческой деятельности

Study the words and the word-combinations.

supportive <i>adj</i>	поддерживающий
contribute <i>v</i>	содействовать, способствовать
market participants	участники рынка
transaction <i>n</i>	сделка
United Nations Convention	конвенция (договор, соглашение) Организации Объединённых Наций
threat <i>n</i>	угроза
trial <i>n</i>	судебное разбирательство, судебный процесс
tort <i>n</i>	гражданское правонарушение
Uniform Commercial Code	Единый торговый кодекс
bargain <i>n</i>	сделка, выгодная покупка
warranty <i>n</i>	гарантия
waive <i>v</i>	отказываться, временно откладывать
negotiable instruments	оборотные инструменты
bank drafts	банковские счета
promissory notes	векселя
payable	подлежащий уплате, могущий быть уплаченным
bearer <i>n</i>	предъявитель, податель
repossess <i>v</i>	восстанавливать, снова вступать во владение
demand <i>n</i>	спрос

1. Scan through the text [23, с. 20-21].

Business and Commercial Law

Movement toward a market-oriented economy requires adoption of supportive business and commercial laws. Many basic elements of law contribute toward a market economy, such as rules establishing property rights or authorizing business enterprises.

A market economy depends on the uncoordinated decisions of many market participants about the nature and the terms of transactions they enter. Commercial laws permit business parties to agree freely on the terms of a transaction, discourage fraud or abuse, and place the power of the state behind the enforcement of legal rights arising consensual agreements.

Commercial law today also displays a strong international character as indicated by the success of the 1980 United Nations Convention on Contracts for the International Sale of Goods.

Firms may succeed or fail because their owners and managers do or do not understand and comply with the law. For this reason, a practical understanding of how the law works is essential for all businesspeople today. In this unit, we consider what law is and how it operates in the court system. We also examine several major areas of law affecting business. In considering these issues, however, bear in mind that laws may create opportunities just as often set limits.

Whether a case goes to court or the threat of trial forces a settlement, most legal issues confronted by business fall into one of the six basic areas. These areas – contracts, torts, property rights, agencies, commerce and bankruptcy – cover a wide range of business activity.

In addition to understanding their relationship with agents, managers need to be well acquainted with more general laws affecting commerce. Specifically, they need to be familiar with the provisions of the Uniform Commercial Code and its dictates regarding warranties and negotiable instruments.

Uniform Commercial Code. For many years, companies doing business in more than one state faced a special problem. Laws governing commerce varied – sometimes widely – from state to state. In 1952, however, the National Conference of Commissioners on Uniform State Laws and the American Law Institute drew up the Uniform Commercial Code (UCC). Subsequently accepted by every state except Louisiana, the UCC describes the rights of buyers and sellers in a transaction.

Under the UCC, buyers who believe that sellers have not lived up to their end of the bargain have several options. They can cancel the contract, refuse delivery, and demand the return of any deposit. They can also buy the same product elsewhere and sue the original contractor to recover any losses they may have incurred.

Sellers who believe that buyers have not lived up to their end of the bargain also have several options. They can cancel the contract, withhold delivery, and sell the goods to other buyers. If the goods have already been delivered, they can sue the buyer for the purchase price or repossess the goods.

Warranties. Article 2 of the UCC is partly devoted to laws governing warranties. A warranty is a seller's promise to stand by its products or services in the event of a problem after the sale is completed. Warranties may be express or implied. An express warranty is one whose terms are specifically stated by the seller. For example, many stereo systems are warranted for 90 days. If they malfunction within that period, they can be returned for a full refund. An implied warranty is one that is dictated by law. Implied warranties include the notion that a product fulfils the promises made by advertisements and that it serves the purpose for which it was manufactured and sold. Unfortunately, unlike most contracts, war-

warranties are easily limited, waived, or disclaimed. As a result, more and more dissatisfied customers are using tort law to sue producers.

Negotiable instruments. Article 3 of the UCC includes rules regarding negotiable instruments. Any form of business paper used in place of cash is negotiable instruments. The most common form of negotiable instruments are checks, bank drafts, certificates of deposit, and promissory notes.

For a document to be a negotiable instrument, it must meet four tests. First, it must be in writing and signed by the issuer. Second, it must contain an unconditional promise or order to pay a specified sum of money. Third, it must be payable on demand or on a specified date. Finally, it must be payable to order – that is, to the legal bearer of the instrument.

2. Match the words with their Russian equivalents.

warranty	подразумеваемая гарантия
instrument	простой вексель, долговое обязательство
negotiable instrument	тратта, выставленная банком на другой банк
live up, to live up to one's promise	отказываться, отрицать, отказываться от всех обязанностей
to recover one's losses	потерпеть убытки
to incur losses	вернуть убытки
repossess	отказываться
stand by	на предъявителя
implied warranty	юр. гарантия, поручительство, ручательство; ком. гарантия качества; юр. условие, оговорка
waive	изымать за неплатёж (вещь, взятую в кредит или напрокат)
disclaim, to disclaim all responsibility	оправдать (ожидания, надежды), сдержать обещание, выполнить обещанное
bank (er's) draft	оборотный документ; оборотный кредитно-денежный документ
promissory note	документ, акт, грамота
bearer	налогоплательщик
to bearer	быть в готовности
bearer of bill	держатель чека, предъявитель чека
bearer of check	держатель векселя, предъявитель векселя
tax bearer	податель, предъявитель чека; держатель, владелец

3. Answer the following questions.

- 1) What does movement toward a market-oriented economy require?
- 2) What does a market economy depend on?
- 3) Does commercial law today also display a strong international character?
- 4) When was the Uniform Commercial Code drawn up?
- 5) What does the UCC describe?
- 6) What is a warranty? An express warranty? An implied warranty?
- 7) What are the most common forms of negotiable instruments?

4. Study the words and the word-combinations.

economic partnership	хозяйственное товарищество
consumers' societies	потребительские кооперативы
constituent documents	учредительные документы
regulation	устав
pay document	платежный документ
transmissive act	передаточный акт
separating balance sheet	разделительный баланс
town district executive committee	гор/райисполком

5. Scan through the text [24].

Creating a Corporation in the Republic of Belarus

Company is a unit of business organization carrying on some productive activity resulting in the creation of goods and services to satisfy wants.

In Belarus there are two types of companies: commercial and noncommercial.

Commercial: economic partnership, state and private unitary enterprises, private enterprises, sole traders, partnerships, Private Ltd. Companies, Public Ltd. Companies.

Ownership is the key to the difference between these types of organization.

Commercial organizations are operated on a commercial basis with the intention to supply goods and services at reasonable prices for the benefit of the whole community.

Noncommercial Organizations: consumers' societies, public and religious organization, charitable and other funds.

Funds exist in order to confer benefits on the members which are outside the commercial activities of the unit.

For company's registration the following documents are required:

- 1) a declaration
- 2) a questionnaire for each constitutor
- 3) a copy of decision about creation of commercial or noncommercial organizations
- 4) constituent documents (two copies of regulations and documents about cooperation in creation commercial organizations)
- 5) documents confirming the formation of fixed assets in according with the legislation of the Republic of Belarus
- 6) documents maintaining the information about property's owner
- 7) guarantee letter or any document confirming the right of commercial or noncommercial organization for placing at a certain address
- 8) pay document confirming the payment for registration
- 9) transmissive act or separating balance sheet .

All these documents must be submitted to the town district executive committee.

And there is one more important condition: obligatory presence of the person who wants to register the company.

6. Retell the text using the plan

- 1) what company is
- 2) types of companies in the Republic of Belarus
- 3) the process of company's registration

ГРАММАТИЧЕСКИЙ МАТЕРИАЛ

Словообразовательные модели

Существительные могут образовываться при помощи:

1. Суффиксов.

Для образования существительных наиболее употребительны следующие суффиксы:

1) **-er**, образующий существительные от глаголов. Он обозначает: профессию, занятие, характеризуемые данным действием: to teach – teacher, to write – writer, to drive – driver; инструмент, орудие, механизм, производящие данное действие: to cut – cutter, to dry – drier, to fight – fighter;

2) **-ist**, образующий существительные от существительных (реже – прилагательных). Этот суффикс употребляется в том же значении, что и русский суффикс **-ист** в словах (пропагандист), т. е. обозначает принадлежность к определенной партии, группировке, профессии: capital – capitalist, piano – pianist, geology – geologist

3) **-ing**, образующий существительные от глаголов. Существительные с суффиксом **-ing** обычно являются названиями действий, но могут иметь и другие значения: to begin – beginning, to be – being, to build – building;

-ing суффикс отглагольных существительных, который не следует смешивать с омонимичными окончаниями герундия и причастия настоящего времени:

There are many large new **buildings** in our town. (существительное с суффиксом -ing)

Building houses is a very interesting profession. (герундий)

We are **building** a radio laboratory in our college. (причастие в составе сложного глагольного времени)

В нашем городе много больших новых **зданий**.

Строительство домов – очень интересная профессия.

Мы **строим** радиолaborаторию в нашем колледже.

4) **-ness**, образующий отвлеченные существительные от прилагательных: great – greatness, kind – kindness, happy – happiness;

5) **-ation**, образующий отвлеченные существительные от глаголов (главным образом с суффиксом **-ize**): to organize – organization, to nationalize – nationalization.

6) Кроме вышеперечисленных продуктивных суффиксов, существительные в английском языке характеризуются рядом других суффиксов, в частности:

-tion, -sion (action, translation, education, division);

-ment (development, movement, fulfilment);

-th (depth, width, growth);

-ie, -y (daddy, auntie, granny, sonny).

2. Конверсии.

Существительные образуются путем конверсии главным образом от глаголов. Такие существительные обычно обозначают однократные действия и нередко употребляются в составе фразового сказуемого: to look – a look, to run – a run, to laugh – a laugh.

3. Словосложения.

Сложные существительные образуются чаще всего из двух основ существительных: rail + way = railway, text + book = textbook

Подобных сложных существительных в английском языке очень много: apple-tree, steamship, airport, arm-chair.

Сложные существительные пишутся слитно или через дефис. При раздельном написании двух существительных подряд первое из них обычно является определением ко второму, а целое – словосочетанием, а не сложным словом.

Сравните: a gold watch (словосочетание – золотые часы), а *goldsmith* (сложное слово – ювелир).

Сложные существительные образуются также путем соединения основ прилагательного и существительного:

black + board = blackboard, holiday, grandfather, gentleman, sweetheart.

Прилагательные могут образовываться при помощи:

1. Суффиксов.

Для образования прилагательных употребительны следующие суффиксы:

1) **-ful**, образующий прилагательные от существительных. Главное его значение – обладающий данным качеством: use – useful, peace – peaceful, harm – harmful.

2) **-less**, образующий прилагательные от существительных. По значению он противоположен суффиксу **-ful** и означает отсутствие какого-либо качества: use – useless, help – helpless

Кроме того, имеются следующие распространенные суффиксы прилагательных:

-ish (reddish, greenish, sweetish);

-y (dirty, windy, sleepy);

-able, -ible (possible, impossible, comfortable);

-al, -ical (political, practical);

-ous (famous, dangerous).

2. Префиксов.

Прилагательные нередко образуются от прилагательных (и причастий) при помощи префиксов. Наиболее употребительны отрицательные префиксы **un-, in- (im-, ir-)**: happy – unhappy, natural – unnatural, known – unknown.

Прилагательные могут образовываться при помощи префиксов также и от существительных: **anti-** – anti-aircraft, **pre-** – pre-war, **post-** – post-war.

3. Словосложения.

Сложные прилагательные часто образуются путём соединения основ прилагательного и существительного с добавлением суффикса **-ed**: good – natured, dark – haired, blue – eyed

К другим типам относятся такие сложные прилагательные, как: sky – blue, dark – brown, peace – loving.

Наречия образуются чаще всего от прилагательных при помощи суффикса **-ly**: quick – quickly, loud – loudly, happy – happily, careful – carefully, bad – badly

Exercises

1. Form nouns from the verbs given below with the help of prefixes:

1) **-er**: to read, to run, to swim, to play, to sing, to dance, to speak, to sell, to write, to drive, to skate, to ski;

2) **-ment**: to pay, to improve, to agree, to move, to develop, to establish, to depart, to govern;

3) **-ing**: to read, to swim, to ride, to sing, to dance, to wash, to eat.

2. Translate nouns from the verbs given below with the help of suffix **-(a)tion**.

Publication, education, foundation, competition, demonstration, connection, collection, dictation.

3. Form adjectives from the nouns with the help of following suffixes.

1) **-ful**, **-less**: care, fruit, doubt, hope;

2) **-al**, **-ous**: form, nature, education, danger, glory, courage.

4. Form antonyms from the following adjectives with the help of the prefix **un-**.

Official, usual, important, popular, known, pleasant, prepared, comfortable, occupied, happy.

5. Form adjectives with the help of following sentences -ish, -y, -ful, -less.

Red, sun, cloud, green, heart, use, home.

6. Translate the following compound words.

1. Spaceship, spaceflight, airman, newspaper, schoolboy, shoemaker, dress-maker.

2. Dark-blue, first-class, red-hot.

7. Fill in the gaps with the following words: illegal, professional, belief, poisonous, performance, unhealthy, determination, difference, childhood, gracefully.

What is it that marks out a top ... sportsman from the rest? At the very top there is very little ... in skill and physical fitness. An enormous amount seems to depend on the person's self ... and their ... to win. In doing so they can sometimes forget about the rules of fair play or even take ... substances to improve their... This desire to win by all means which is often set in ... by ambitious parents, is in my opinion, ... and It is very sad to see children unable to accept victory or defeat...

8. Make new words with the help of suffixes and prefixes using the words in brackets.

Kate Smith is a ... (*medicine*) student who travelled by herself for six months in Asia last year. "I wasn't ... (*fright*) by the idea of doing a long trip on my own", she said. "You have much ... (*free*) and you can make your own ... (*decide*). At the beginning, though, I ... (*occasion*) felt a bit lonely but later on I made many friends and was never by myself".

Словообразовательные модели

Глаголы образуются при помощи:

1. Суффиксов.

Из суффиксов обычного типа для образования глаголов чаще всего употребляется суффикс **-ize**, образующий глаголы с отвлечённым значением: to realize, to organize.

Имеются также глаголы, образованные от прилагательных при помощи суффикса **-en**: wide – to widen, broad – to broaden, dark – to darken, red – to redden;

2. Префиксов (приставок).

При помощи префиксов глаголы обычно образуются от глаголов. Наиболее распространёнными глагольными префиксами являются:

1) **-re**, обозначающий повторное действие: to re-read, rebuild, rewrite.

Этот префикс имеют также глаголы с другими значениями:

to remember, to receive, to respect, to recover;

2) **dis-**, обозначающий действие, противоположное действию исходного глагола: to disagree, to disappear, to discover, to dislike;

3) **mis-**, обозначающий действие, совершенное ошибочно: to misunderstand, to mistake, to misbehave;

3. Конверсии.

Путём конверсии глаголы образуются главным образом от существительных: a book – to book, winter – to winter.

Количество глаголов, образованных от существительных путём конверсии, очень невелико.

Exercises

1. Translate the following verbs.

head –	голова	to head –	возглавлять
start –	старт, начало	to start –	
judge –	судья	to judge –	
end –	конец	to end –	
answer –	ответ	to answer –	
work –	работа	to work –	
place –	место	to place –	
hand –	рука	to hand –	

2. Form the verbs from the nouns and adjectives with the help of suffixes.

- 1) **-en** – length, bright, weak, deep;
- 2) **-ize** – real, national, character, sympathy;
- 3) **-ify** – false, simple.

3. Fill in the gaps with the words in brackets.

- 1) If you ... me, I'll simply inform the police. (*threat*)
- 2) Janet had to ... from the team because of injure. (*to draw*)
- 3) I'm afraid they ... (*to understand*) my intentions.
- 4) This factory ... woolen goods. (*product*)
- 5) I can't ... the meaning of this word. (*definition*)
- 6) She ... us to further efforts. (*stimulus*)
- 7) You must ... for being so rude. (*apology*)
- 8) Circumstances do not ... me to help you. (*permission*)
- 9) Does he ... what I mean? (*reality*)

РАЗДЕЛ КОНТРОЛЯ ЗНАНИЙ

СОДЕРЖАНИЕ ЗАЧЁТА

1. Прочитать текст и перевести выделенный отрывок. Ответить на вопросы.

2. Беседа по теме.

Лексические темы:

1. Высшее образование в Республике Беларусь.
2. Высшее образование в стране изучаемого языка.
3. Деньги.
4. Кредиты.
5. Банки.
6. Биржи.
7. Моя будущая профессия.

Лексические темы для специальности 1-27 01 01 Экономика и организация производства:

1. Выбор профессии
2. Высшее образование в Республике Беларусь.
3. Наш университет.
4. Избранная специальность как научная отрасль.
5. Роль науки в производстве.
6. Экономика как наука.
7. Спрос и предложение.
8. Деньги. Функции денег.
9. Налоги. Виды налогов.
10. Бизнес-организации.
11. Предпринимательство.

СОДЕРЖАНИЕ ЭКЗАМЕНА

1. Прочитать текст и перевести выделенный отрывок. Ответить на вопросы.

2. Беседа по теме.

Лексические темы:

1. Деньги.
2. Кредиты.
3. Банки.
4. Биржи.
5. Коммерческие риски.
6. Налоги.
7. Виды компаний.
8. Бухгалтерское дело.
9. Страхование.
10. Маркетинг.

Лексические темы для специальности 1-27 01 01 Экономика и организация производства:

1. Менеджмент.
2. Оптовая и розничная торговля.
3. Маркетинг.
4. Реклама. Средства рекламы.
5. Виды страхования.
6. Бухгалтерское дело.
7. Инженерное дело.
8. Конструкционные материалы.
9. Металлы. Свойства металлов.
10. Цветные металлы.
11. Виды пластмасс.
12. Композитные материалы.
13. Компьютер. Части компьютерной системы.
14. Инновации на производстве.
15. Моя будущая профессия.

РАЗДЕЛ КОНТРОЛЯ ЗНАНИЙ

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 1

(Имя существительное, порядок слов в предложении)

Выберите правильный ответ.

Look, these houses have different...

roofs

rooves

roofes

roovs

I have many...

bookshelves

bookshelvs

bookshelfes

bookshelvs

Television news ...you more information than radio news.

give

gives

have given

are giving

Doctors should have respect to their... wishes.

patient's

patients'

patients's

patient

Can I buy any posters at...?

the booksellers

the booksellers'

the bookseller's

the bookseller

The flat you are renting belongs to my ... parents.

sister's-in-law

sister-in-law

sister-in-laws'

sister-in-law's

The ...have been shot.

wolves

wolfs

wolfes

wolvs

He showed me the ... of his country house.

photos

photes

photoes

photose

All the available ... show that the revolution started in the 18th century.

data

datum

dates

dataes

They became successful...

businessmen

businessman

businessmens

businessmans

On the table there are apples, plums and other...

fruit

fruits

fruites

fruities

I don't want ... of help.

advice

an advice

advices

advicies

The hangers-on stared as us as though we were curious

phenomenons

phenomena

phenomenas

phenomenon

...flat is one the second floor.

Peter and Helen's

Peter's and Helen's

Peter's and Helen

Peter and Helen

In stressing her ... peasant origin she found it easier to disregard her.

mother's-in-law

mother-in-law's

mother's-in-law's

mother-in law

There are many ... in the corner.

gooses
geese
geeses
goosies

Susie speaks English fluently, ...?

isn't she
didn't she
don't she
doesn't she

Ann is a young woman in her twenties, ...?

isn't she
doesn't she
aren't they
isn't he

My father is an engineer.

What is your father?
How old is your father?
Who is your father?
Is your father an engineer?

The Browns are living together now, ...?

don't they
isn't he
isn't she
aren't they

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 2 (Артикль)

Выберите правильный ответ.

I am listening to ... music on ... radio.

the, the

-, -

the, -

a, -

...weather is nice today, isn't it?

-

the

a

an

Look, what ... long hair that boy has?

the

a

an

My neighbour is a writer. Let's ask him for ... advice about your composition.

an

a

the

Alice went out of ... water very quickly as she had got a mouthful of ... salt water.

-, a

the, the

the, -

the, a

The exploration of the west was tried to the search for ... gold.

the

an

a

We are having ... chicken and ... Spanish rice for dinner.

-, -

the, the

the, a

the, -

Could you give me ... information I asked for in my letter?

- the
- an
- a
-

Please give me a cup of coffee with ... cream.

- a
- the
-
- an

Did you have ... lovely time at the picnic?

- a
- the
- an
-

Thank you! It's such ... good advice.

- a
- an
-
- the

My favourite subject at school was ... Mathematics.

- a
-
- an
- the

I bought ... bottle of milk, I put ... milk into the fridge.

- a, —
- a, the
- the, a
- an, a

What's this? – It's cheese. Is ... cheese fresh or stale? – It's fresh.

- the
- a
- an
-

...air was fresh and clean.

- a
- an
- the
-

Тест 2

Выберите правильный ответ.

She hopes to hear from you in ... day two.

a

the

-

an

This is ... amusing film. I like it very much.

a

an

the

-

My mother is ... teacher.

the

a

-

an

... fact is, tomorrow is my girl-friend's birthday.

-

an

the

a

I'll keep my ... fingers crossed for you.

the, the

a, -

-, the

a, a

It's ... third time you ask me ... same questions.

the, the

a, -

-, the

a, a

What ... ugly house this is!

a

the

an

-

... war is a terrible thing.

the

-

a

an

...two missing explorers have been found safe and sound.

-
- the**
- a
- an

He made ... mistake ... mistake was silly.

- a, the**
- the, the
- a, a
- , -

Where's ... bag? It's gone.

- a
- an
-
- the**

Look at ... ear-rings! Do you like them?

- a
- an
-
- the**

What is ... smallest room in this hotel?

- the**
- an
- a
-

Turn over ... page 20.

- a
- an
- the**
- the

Where's ... conductor?

- a
- an
- the**
-

Тест 3

Выберите правильный ответ.

...Mississippi is one of the longest rivers in the world.

- a
- the**
- an
-

Have you ever been to ... Scotland?

- a
- the
- an
-

...Great Britain is the name of the largest island of ... British Isles.

- the, the
- an, the
- a, a
- , the**

There are a lot of alligators in ... Nile.

- a
- an
-
- the**

This ship sank somewhere near ... Bermudas.

-
- a
- the**
- an

What's on at ... "Olympus"?

- a
- an
-
- the**

When in London we couldn't help visiting ... National Gallery.

-
- a
- an
- the**

We first of all went to ... Louvre.

- a
- an
- the**
-

While in Spain we visited ... Prado Art Museum.

- a
- an
-
- the**

We made a short trip to ... Netherlands.

- the**
- a
- an
-

He sailed from Southampton down ... English Channel.

- an
- a
- the**
-

We get tea mostly from ... China and ... India.

- , the
- the, -
- a, a
- , -**

...Grants are the couple with whom we are negotiating.

-
- the**
- a
- an

...Lake Erie is one of the five Great lakes in ... North America.

- , -**
- the, the
- the, a
- the, a

When did you arrive at ... Heathrow airport?

- a
- an
- the
-

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 3

(Имя прилагательное)

Выберите правильный ответ.

This dessert is ... the one you made last night.

sweeter than

as sweetest

sweet more

sweeter than

That was ... question in the exam.

the least

the less

little difficult

the least difficult

This was the ... test I've ever done.

easiest

easy

easier

most easiest

That was the ... movie I've ever seen.

worst

bad

worse

worser

You live ever ... from the centre than I do.

further

far

fursest

more far

I like Justin less than John, but I like Terry ... of all.

less

lesser

little

least

The people who arrived ... got the best seats.

more earlier

most early

the earliest

much early

Susanne took ... to finish than John.

long
as long
the longest
longer

Tom is ... friendly to me as he was once.

more
as
less
least

My left arm is ... than my right one.

stronger
more stronger
more strong
strongest

They are ... my other neighbours.

more friendlier than
friendly than
friendlier as
more friendly than

He came into the room very...

quietly
much quiet
quiet
more quietly

It was ... moment of my life.

the worst
worse
worst
the worse

Our friends arrived ... than we expected because their flight was delayed.

later
more late
late
lately

Two days ago I went into the town to buy a birthday present for my ... sister.

older
elder
the elder
oldest

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 4

(Притяжательные местоимения)

Выберите правильный ответ.

...is a blue Ford.

- their
- its
- my
- theirs**

I've got some record...

- of hers**
- hers
- my
- mine

The house lost ... roof in the storm.

- his
- its**
- it's
- theirs

That isn't my key ... is here.

- my
- me
- mine**
- none of me

Your daughter will soon be as tall as...

- my
- her
- mine**
- them

Susan is late. Has ... called?

- he
- she**
- her
- him

Take a taxi. ... is a long way to the station.

- it**
- its
- he
- them

Don't worry about ... behavior. She is just a child.

his
their
her
its

It's dangerous for ... to smoke.

his
him
it
its

Would you like to look at my pet? It is really enjoying ... meal.

its
hers
his
their

If they had a plot of land of ... own they could grow vegetables.

them
their
theirs
they

When each passenger arrives, they ask ... to fill in a form.

they
their
them
theirs

Robert give ... a great idea.

me
I
my
mine

The case is too heavy for children. I'm afraid ... can't carry it.

them
their
theirs
they

Jack overslept this morning. ... didn't have time to wash and have breakfast.

him
he
his
it

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 5 (Местоимения)

Выберите правильный ответ.

Barry caught ... that seal fish.

- hisself
- oneself
- himself
- itself

The rain is ... heavier now.

- some
- somewhat
- something
- someone

Den and Nick made ... cheese and ham sandwiches as they hadn't eaten anything since morning.

- themselves
- themselves
- their
- theirs

Neither Lucy nor ... has a full-time job.

- she
- her
- themselves
- theirs

Paula and ... haven't received their invitations.

- I
- me
- us
- ours

Their children and ... are camping this weekend.

- them
- they
- themselves
- theirselves

Jason saw ... arrive at the horse show.

- they
- their
- them
- themselves

The coach chose Tim and ... for the team.

I
me
mine
we

Between you and..., I plan to join the math team.

them
me
us
oneself

I hope you all enjoy ... on your holiday.

yourself
you
yourselves
yours

We spent ... afternoon working outside and got very tired.

all the
whole
on the whole
the all

Mr. Case is a successful lawyer, but ... of his sons chose law as a career.

neither
no
none
nobody

The person ... I thought was the senator turned out to be a television newscaster.

whom
which
who
of whom

Either Tim or Jerry bought ... track shoes at the shopping centre the other day.

their
his
themselves
oneself

... duck in the pond had a piece of bread in its beak.

Any
Any one
Every
Every one

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 6 (Неопределенные местоимения)

Выберите правильный ответ.

... was all ready to go, but Dad couldn't find the tickets anywhere.

- Anyone
- Everyone**
- None
- Someone

The pills seemed to have ... effect on my cold, so I asked the doctor to prescribe some other medicine for me.

- a little
- little**
- few
- a few

Do you really have to take ... more final exams before graduation?

- any
- little
- few
- some**

Because of the continual ringing of the phone, I didn't get ... done.

- little
- a little
- something
- much**

Although both office buildings were designed by the same architect ... one is quite different.

- every
- each**
- any
- no

I have done ... I thought was right.

- that
- what**
- this
- which

A proper diet recommends grapefruit and oranges because ... are rich in vitamin C.

- all
- either
- both**
- each

There is hardly ... reason why I can't go to the game with you.

- some
- no
- any
- all

I received ... birthday cards this year than last year.

- fewer
- fewest
- a few
- few

She had a child holding on to ... hand.

- every
- each
- both
- neither

Brenda and Jillian said what they thought.

- every
- each
- all
- none

These plans ... have certain advantages and disadvantages.

- all
- both
- everyone
- anyone

I'm going to the shops to get ... some tennis shoes.

- me
- oneself
- myself
- mine

She took her dog with...

- herself
- her
- hers
- itself

They say that their new house ... is nice but the garden's very small.

- themselves
- oneself
- itself
- themselves

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 7 (Числительные)

Выберите правильный ответ.

December is ... month of the year.

the twelveth

the twelfth

the twelve

twelfth

Thirty-one plus twelve is...

fifty-three

fifty-two

forty-three

fourty-three

The man was in his...

thirties

thirteenth

thirty

thirtys

It happened...

on nineteen seventy-fifth

in nineteen seventy-fifth

in ninety seventy-five

in nineteen seventy-five

The article you are looking for is on...

the page 70

page 70th

the page 70th

page 70

There are about five ... in Great Britain.

thousands libraries

thousand libraries

thousand library

thousandth libraries

In those years, ... of the top people had been to public schools.

a two-third

the two-thirds

two-thirds

the two-third

His best-known book was published before ... World War.

the Secondth

the Second

a Second

Second

Glasgow is ... city in Britain.

a third large

the third larger

the third largest

a third largest

It was ... painting.

a nineteenth-century

a nineteen-century

nineteenth-century

the nineteenth-century

...eggs were burnt to avoid bird flu in this region.

Dozens of

Dozen of

Dozen

Dozens

For further information see...

chapter 3rd

chapter 3

the chapter 3

the third of chapter

Today Alaska has slightly over ... people.

five hundreds of thousand

five hundreds thousand

five hundred thousands

five hundred thousand

School begins ... in the morning.

at the 5 o'clock

at 5 o'clock

in 5 o'clock

at 5th o'clock

The city is expecting extra tourists to celebrate ... anniversary.

it's three hundredth

its third hundredth

its three hundredth

its third hundred

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 8

(Времена группы Simple)

Выберите правильный ответ.

He is flying better now than he ... before.

- flyed
- flied
- flew**
- flown

How often ... tennis?

- you play
- does you play
- you plays
- do you play**

I don't understand this sentence. What ...?

- does mean this word
- does this word mean**
- mean this word
- this word mean

He ... much next week.

- works
- will work**
- worked
- does work

The girl ... a new dress last Friday.

- buyed
- did buy
- bought**
- buys

...help me, please?

- Will you**
- You will
- Did you
- Shall you

Our cat ... milk.

- not drinks
- doesn't drink**
- don't drink
- isn't drink

If she ... hard, she'll not pass her exams.

- won't study
- don't study

not studies
doesn't study

Pineapples ... in Belarus.
don't grow
never grow
not grow
doesn't grow

Mary usually ... me on Fridays but she ... last Friday.
phones, not phoned
phone, didn't phone
phone, doesn't phone
phones, didn't phone

Water ... at 100 degrees C.
boils
boil
will boil
boiling

When ... him last?
did you met
did you meeted
did you meet
you met

I ... you in two days.
will phone
phone
phones
would phone

The man ... a letter and ... me to post it.
wrote, ask
write, asked
writed, asked
wrote, asked

I wonder why ... her to the party.
didn't they invite
they didn't invite
they not invited
they didn't invited

He'll phone you as soon as he ... in London.
arrive
will arrive
arrived
arrives

She ... drink a lot of coffee but now she ... tea.

used to, prefers

used to, prefers

used, prefers

use, prefer

...translate the text?

Will I

Shall I

I will

Do I

How much ... these apples ...?

does ... cost

does ... costs

do ... cost

do ... costs

She ... on her coat and ... out.

puted, went

putted, went

puts, wents

put, went

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ТЕСТОВЫЕ ЗАДАНИЯ

Тест 9 (Времена группы Continuous)

Выберите правильный ответ.

He ... to the radio when the telephone rang.

- listened
- is listening
- was listening
- listens

What ... yesterday at five o'clock in the afternoon?

- were you doing
- was you doing
- did you do
- did you

My friends ... to a concert tonight.

- are going
- is going
- go
- was going

It ... the whole morning yesterday.

- is raining
- was raining
- has been raining
- will be raining

I ... for you for almost two hours.

- has been waiting
- is waiting
- have been waiting
- have waited

She can't help me right now, because she ... on the phone.

- talk
- talks
- will talk
- is talking

While you ... the shower, I'll be cooking the breakfast.

- take
- were taking
- are taking
- will take

They were wet because they ... in the rain.

has been walking
walked
had walked
had been walking

The children ... while their mothers were watching them.

were playing
played
are playing
was playing

He looks so tired. He ... for his exam.

had studied
has been studying
have been studying
was studying

Don't make any noise, he...

sleeps
was sleeping
is sleeping
slept

He thought that I ... all day.

shall be working
am working
shall work
should be working

I ...for my examination in May.

shall prepare
shall be preparing
am preparing
prepare

If I ... when you come, wake me up.

am sleeping
sleep
shall be sleeping
shall sleep

She ... by the five o'clock train.

will leave
leaves
is leaving
will be leaving

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 10 (Времена группы Perfect)

Выберите правильный ответ.

We were good friends, we ...each other for years.

- had known
- had knowing
- were knowing
- knew

He ... his keys , now he can't get into the house.

- had lost
- has lost
- has lost
- loses

I ...here all my life.

- have lived
- have living
- am living
- live

The boy sitting next to me on the plane was nervous because he ... before.

- has not flown
- did not fly
- had not flown
- has not been flying

We still ... life on other planets.

- didn't discover
- hadn't discovered
- won't discover
- haven't discovered

After they ... they cleared the table.

- ate
- had eaten
- have eaten
- were eating

...he ... about the opera before?

- had spoken
- was speaking
- has spoken
- did speak

It's the second time Kate ... her passport.

- lost
- had lost
- has losing
- has lost

Mum ... from work by six o'clock tomorrow.

- will return
- will be return
- will be return
- will have returned

We ... from her since June.

- have heard
- haven't heard
- had heard
- weren't hearing

She ... her exam by two o'clock.

- passed
- have passed
- had passed
- passes

He ... ill twice so far this year.

- is
- has been
- was
- is being

They ... us several telegrams lately.

- send
- 've sent
- sent
- will send

I was furious because I ... and missed my train.

- had overslept
- overslept
- have overslept
- haven't overslept

We ... this TV set for five years.

- had had
- had
- have
- have had

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 11

(Времена группы Perfect Continuous)

Выберите правильный ответ.

Kate has been working here...

since two years

two years ago

for two years

from two years

I ... for a whole hour!

has been waiting

am waiting

had been waiting

have been waiting

When I came to Tom's place he said he ... a report for two hours.

had wrote

had been writing

has been writing

was writing

How long ... English?

you have been studying

has you been studying

have you been studied

have you been studying

I ... for half an hour at this time tomorrow.

will have been working

will have worked have

will been working

will have been worked

She said that she keen on drawing.

was

is

has been

were

Mary told me that she ... to leave for London the next week.

is going

has gone

were going

was going

Jane said that she ... a report on the Civil War.

had made

has made

made
was made

My sister ... much lately.

worked
have worked
has worked
has working

He asked me if Tom ... yet.

hadn't left
left
hadn't leaved
hasn't left

I ... the work by 8 o'clock tomorrow.

will have been finished
will finished
will finishing
will have finished

She asked me how long I ... English.

learn
am learning
had been learning
had been learned

Do you know whose work...?

has just been discussed
have just been discussed
just discussed
has just be discussed

I didn't know he ... a new book.

wrote
has written
writes
had written

... John today?

Did you see
Have you seen
Have you see
Has you seen

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 12 (Времена группы Indefinite)

Выберите правильный ответ.

Today the world ... so rapidly; things never stay the same.

- changes
- has changed
- is changing**
- has been changing

As far as I know Mike ... Italian for quite some time, but he still doesn't understand very much.

- is learning
- has been learning**
- has learnt
- learns

Peter and Mary ... on the platform. They have been waiting for their train for half an hour.

- have been standing
- are standing**
- stand
- have stood

...you a ride home yet since he started working in your department?

- Has Sam been giving
- Does Sam give
- Is Sam giving
- Has Sam given**

I ... Mario for some time since he left Milan a few years ago.

- haven't seen
- don't see**
- didn't see
- aren't seeing

My mother is a medical nurse; she takes care of sick and old people. What ... for a living?

- does your mother do
- is your mother doing**
- has your mother done
- has your mother been doing

I got lost in the forest because I took the road I ... before.

- didn't never take
- never took
- had never taken
- didn't take**

Margaret didn't wear her shoes; she was barefoot. She ... on a piece of broken glass and cut her foot.

stepped
had stepped
was stepping
had been stepping

She was not interested in the book because she ... it.

hadn't understood
didn't understand
wasn't understanding
hadn't been understanding

When I first ... to England in 1938, I thought I knew English fairly well.

came
had come
was coming
had been coming

While I ... a burglar climbed into the room through the window.

had been sleeping
was sleeping
slept
had slept

You can't see this film on TV tonight, they ... it only next Sunday.

are showing
will show
show
will be showing

...their luggage by the time the taxi comes?

will they
will they have packed
will they be packing
they will pack

Do you think you ... here in a few years' time?

will you still be working
you will still be working
you are still working
will you still work

John has bought this TV set on credit. He ... all the money by the first of August.

will pay
is paying
will have paid
will be paying

She is not sure if she ... his telephone number in the telephone directory.

will find
will have found

finds
will be finding

My room has been in a mess for days. So tomorrow afternoon I ... it.
will clean
am going to clean
will have cleaned
am cleaning

Jerry promised to come to work in time. He is not here, and he even...
isn't calling
hasn't called
hasn't been calling
doesn't call

I think you ... very silly. Don't get out of bed. You'll only make your temperature go up again.
are
are being
were
have been

Their car is as good as new though they ... it for a number of years.
have
have been having
are having
have had

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 13

(Страдательный залог)

Выберите правильный ответ.

Don't worry about her. She ... by her friends as soon as she arrives.

be met

is met

was met

will be met

By the end of the year a large part of Africa ... by the brave explorer.

had been explored

was explored

are explored

was been explored

Whom these exercises ...?

will be shown

had been shown

was shown

have been shown

The way ... us by the little boy.

was shown

was being shown

is shown

is being shown

The table ... by 8 p.m.

had been laid

is being laid

was laid

has been laid

The letters ... now.

are being answered

are answered

were being answered

were answered

English articles ... every day.

are translated

were translated

was translated

have been translated

The child ... dressed now.

is being dressed

has been dressed

is dressed

will have been dressed

Many pictures ... by the fire.

were destroyed

are destroyed

had been destroyed

are being destroyed

The doctor ... for.

was sent

will have been sent

has been sent

is being sent

The new house ... in our street.

was built

is being built

had been built

has been built

My friend ... to come to the party.

is asked

was asked

had been asked

will be asked

An interesting book ... to me.

were given

will have been given

is given

was given

Ice-cream ... by the man round the corner.

was sold

is sold

will have been sold

is being sold

Honey ... from the flowers by bees.

are gathered

is being gathered

was gathered

is gathered

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 14

(Согласование времен. Косвенная речь)

Выберите правильный ответ.

She said that she ... keen on drawing.

- was
- is
- has been
- were

I ... her that I ... time to play the piano.

- told, have no
- tells, did not have
- told, did not have
- told to, had not have

Jane answered that she ... very early, so she ... the news.

- went to bed, hadn't seen
- had gone to bed, hasn't seen
- has gone to bed, hasn't seen
- had gone to bed, didn't see

Mary told me that she ... to leave for London the next week.

- is going
- has gone
- were going
- was going

I replied that I ... her when I ... back.

- will phone, got
- would phone, got
- will have phoned, will have come
- is to phone, get

Mary said that Paris ... beautiful in spring.

- is
- has been
- was
- were

The teacher ... a report on the Civil War.

- told Jane to make
- tell to Jane to make
- told Jane make
- told to Jane to make

Jane ... a worry about her health.

ask to me not to
asked to not
asked me not to
asked not

I said that I ... if I ... time.

will go, have
would go, had
would go, have had
will go, had

Mary answered that she ... wake up early in the morning when she was young.

did get used to
is getting used to
gets used to
used

Jane told me ... calm.

to stay
stay
to have stayed
staying

I am surprised to see you. Your mother said you ... ill.

were
are
has been
had been

She said that Mary ... into her flat because she ... her key.

cannot get, lost
couldn't get, has lost
couldn't get, had lost
can't get, was losing

Jane told everybody that she ... a meeting...

had, tomorrow
was having, tomorrow
will have, the next day
was having, the next day

Mary told me that writing a test ... her nervous.

is making
made
will make
make

He said that he ... in America for two years.

lived
had lived
had been living
lives

They said that we ... when Mary...

would leave, came

would leave, comes

will leave, came

would leave, had come

Jane told me that Africa ... than America.

was nicer

has been nicer

is being nicer

will be nicer

I told everyone that I ... to the party at ten, but ... as soon as possible.

couldn't come, would arrive

can't come, would arrive

couldn't come, arrive

can't come, will arrive

"How are your parents?" she asked. I answered that they ... very well.

were

are

have been

were been

–The play is boring.

– Is it? I thought you said it ... exciting!

is

were

was

had been

Mary told me that she ... Helen in the park and that she ... fine.

saw, had seemed

had seen, had seemed

had seen, seemed

has seen, was seeming

He said that his car ... a few days ago.

was stolen

has been stolen

had been stolen

is stolen

Jane told me that I ... at her house if I ... ever in Paris.

could stay, was

can stay, am

can to stay, was

could have stayed, was

Mary answered that she ... the next month.

is married

was getting married

was marrying
is marrying

Ellie exclaimed that she ... that car since her father gave it to her and that there had been no complaints.

had driven
had been driving
drove
was driving

He said that they knew only what was in the papers, that they ... for a call or a telegram since they heard of the accident.

waited
will be waiting
had waited
had been waiting

Norma said that the old car had broken when they ... the bridge.

has crossed
will be crossing
crossed
were crossing

She said she couldn't go in the water because she ... her swimming suit.

had not brought
didn't bring
hasn't brought
will not bring

She said that my shoes were wet through and asked if I ... all the way from the station in that rain.

has walked
had walked
walking
was walking

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 15

(Модальные глаголы 1)

Выберите правильный ответ.

After saving their money for three years, the Turners ...buy a new car.

- can
- could
- were able to**

...you tell me the time, please?

- Could**
- Should
- May

You ... phone your mother at once. She wants to speak to you.

- may
- are able to
- must**

She ... buy any eggs because they've got a lot of them in the fridge.

- couldn't
- needn't**
- can't

You ... be late for your lecture. — I'm leaving in a minute.

- needn't
- may not
- mustn't**

Can I speak to you, Fred ? — Sorry, I ... hurry now. I'm late for the train.

- can
- must**
- have

Where's Matthew ? — He ... be in the garage.

- might**
- can
- mustn't

Sarah, you ... finish your homework before you go for a walk.

- may
- should**
- ought

You ... have been so careless while driving such a speedy car.

- shouldn't**
- oughtn't
- may

She told me she was coming. She ... have forgotten.

- should
- can't**
- mustn't

I'll... work overtime next week because my boss asks me to.

have to
must
needn't

I ... have told them the news, they knew it already.

mustn't
should
needn't

I'm so glad to walk alone. You ... give me a lift.

mustn't
can
needn't

I haven't seen my neighbours for over 2 weeks. They ... have gone on holiday for a time.

may
can
should

John said he would ring me up, but he hasn't. He ... have forgotten all about it.

must
can
mustn't

The Richardsons have a beautiful villa on the Atlantic coast, two yachts and a helicopter. They ... be extremely well-off.

can
can't
must

We waited for Madeleine for over three hours. She have telephoned us to say she wasn't coming.

needn't
should
may

Granny is really so lonely now. We ... spend more time with her.

can
must
needn't

After I had tried for a few hours, I ... open the door and get out.

can
was able to
might

I ... see my watch anywhere. I ... have left it the office.

can't, mustn't
can't, must
can, may

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 16

(Модальные глаголы 2)

Выберите правильный ответ.

We ... see the lake from our bedroom window.

are able

can

must

might

I don't know when they will be here. They ... arrive at any time.

could

can

must

may

...you do me a favour?

Could

Must

May

Might

The phone rang but I didn't hear it. I ... have been asleep.

may

could

must

might

You ... to take your umbrella, it's not raining.

mustn't

haven't

don't have

can't

He can't find his key. He must ... it.

have lost

lose

has lost

lost

When we are in the library, we ... not make any noise.

could

can

might

must

The teacher said that the pupils ... go home.

may

might

had to
can

They say this composer must ... a new opera now.

write
writing
be writing
is writing

Kate missed the film last night, because she ... work late.

had to
must
could
may

My cousin ... go to Egypt this spring.

might to
will to
is
may

Everything is white. It ... last night.

must snow
should have snowed
must have snowed
must have been snowed

When Frank was 14, he ... run 100 metres in 15 seconds.

must
could
can
could have

...you ...get up early to meet the delegation at the airport ?

Did, have to
Had, to
Have, had to
Must, have to

She is tired. She ... on a long walk.

may be
might be
might have been
have been

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 17 (Предлоги 1)

Выберите правильный ответ.

Professor Presbury was certainly surrounded ... every sign not only ... comfort but ... luxury.

with, of, of

by, with, with

of, of, of

My mother didn't often write letters ... her brother when she got married and left ... another town.

to, for

for, to

for, on

They told ... him to wait ... them ... the bridge.

-, -, on

to, to, in

-, for, at

How long was John working ... his French last night?

at

on

with

Our train arrived ... New York ... six o'clock.

in, at

to, on

at, in

How do I get ... the railway station?

on

at

to

Who is the girl ... the red dress, sitting ... the head of the table?

in, at

with, in

of, on

There was an accident ... the crossroads ... midnight last night.

in, in

at, at

on, in

...mistake I opened your parcel instead ... my own.

In, -

By, of

On, in

We have lived ... this street ... five years.

on, in
in, for
at, by

It's obvious that his taste in movies was very different ... mine.

of
with
from

In spite ... all troubles we had I finished that work.

on
of
with

The teacher was pleased ... my composition.

with
of
from

Pick ... this pen and put it ... the table.

-, in
up, on
up, into

We subscribed ... some newspapers and magazines.

on
at
to

I can't believe you had agreed ... his offer!

to
with
on

Why don't you agree ... your director?

to
with
at

Have you ever been ... Glasgow?

in
at
to

I can't understand why you are laughing ... me all the time.

at
on
of

They insisted ... my leaving.

in
at
on

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 18
(Предлоги 2)

Выберите правильный ответ.

I run ... my nephew, when I was at the seaside with my fiancée.

- on
- in
- to
- across

Listen, I am ... time. Please, be waiting for me.

- on
- behind
- below
- before

You can't keep the whole people ... against their will.

- off
- away
- down
- out

You'll get ... with him all right, he is a fine old man.

- across
- through
- away
- off

Why don't you go down with him and have a drink in the pub to see him...?

- off
- out
- on
- up

She was so off-hand with him that he was afraid the whole project might be...

- through
- out
- down
- off

I got up and looked ... the ugliest girl in the row and sat down next to her.

- for
- on
- off
- of

They were willing to take advantage of an accomplishment fact but wanted to shift on to someone else the responsibility of bringing it...

across
about
away
through

“Come ...,” the constable said. Phil was interested, he was glad to be going.

across
away
down
along

He tried to pass ... her remark as a joke.

off
through
along
out

The long and tedious journey, coupled with the hot weather, did us...

off
up
away
on

In his own mind he had completely cut himself ... from research.

away
off
down
out

And if I'm wrong then I'll never bring ... the damned subject again.

on
up
down
out

ABC stands ... American Broadcasting Corporation.

on
for
with
at

Fox's expression said, “You can't hold ... forever, Tony. You were always weak in the long pull”.

on
down
out
away

Some children were cutting ... small pictures with scissors.

- away
- out
- up
- over

Her lips moved. They made ... the name of the street, but we couldn't get any number.

- on
- out
- down
- away

At first they were all ... that, but thinking it over they had to agree that there wasn't much sense in it.

- for
- with
- on
- up

The draught from the window caught the flame of the candle. It flickered and went...

- away
- through
- off
- out

"I shall leave you to yourself unless indeed I can assist you in any way – by clearing... any point on which you are not informed, for instance".

- up
- away
- on
- out

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 19 (Фразовые глаголы)

Выберите правильный ответ.

When he saw his wife another man another man in a restaurant he broke ... his umbrella.

- off
- out
- down**

She said to look ... her at the Central post-office, she would have a newspaper in her hands.

- out for**
- on for
- with of

Listen! I'm near your house. I'll call ... for a minute to return you the book. OK?

- to
- into
- in**

She said she was going to clear ... that pile of dust in the studio.

- out
- away**
- down

If you are the last to leave the room, please put... the lights.

- out**
- away
- down

Alice has bought a new fridge and some modern furniture. I think her husband's business is looking pretty...

- on
- out
- up**

I want you to cut... smoking! You are killing yourself!

- off
- out**
- down

Can you do ... a five-dollar banknote?

- with**
- out
- up

Two armed bandits held... Mr. Brown's car and asked him to get...

- on, out
- up, off**
- off, down

I'm sure that you will get...this work on Monday.

down
away
through

I have been listening to you for an hour but I don't understand what you are getting...!

on
in
at

Because of his wedding all her plans were fallen...

through
away
down

Has your brother already broken ... prison?

down from
out of
up off

Tommy, your room needs doing... badly? Look, there is garbage everywhere!

up
on
off

I can't give you my dictionary. I can't do ... it.

with
out
without

Our gardener recommended to cut ... the tree in front of our house.

up
down
away

I came ... from New York to my native town for a week.

in
down
on

The summer is... and I haven't got any rest.

down
away
over

How often does this newspaper come...?

out
up
away

Next week I'm going to bring ... my new article.

out
on
down

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 20 (Фразовые глаголы)

Выберите правильный ответ.

I run ... my nephew, when I was at the seaside with my fiancée.

- on
- in
- to
- across

Listen, I am ...time. Please, be waiting for me.

- on
- behind
- below
- before

You can't keep the whole people... against their will.

- off
- away
- down
- out

Her lips moved. They made... the name of the street, but we couldn't get any number.

- on
- out
- down
- away

You'll get... with him all right, he is a fine old man.

- across
- through
- away
- off

Why don't you go down with him and have a drink in the pub to see him...?

- off
- out
- on
- up

She was so off-hand with him that he was afraid the whole project might be...

- through
- out
- down
- off

I got up and looked ... the ugliest girl in the row and sat down next to her.

- for
- on

off
of

When Edna comes... again, please bring her to visit us.

on
up
down
into

Some children were cutting... small pictures with scissors.

away
out
up
over

She's the last girl in the world to fall... him, especially with what he's got.

on
with
for
off

She broke... abruptly, covered with confusion, at her boldness in speaking to him like this.

off
out
away
up

They were willing to take advantage of an accomplishment fact but wanted to shift on to someone else the responsibility of bringing it...

across
about
away
through

"Come..." the constable said. Phil was interested, he was glad to be going.

across
away
down
along

The police tried to break ... a protest meeting at Madrid University.

of
up
for
on

He tried to pass ... her remark as a joke.

off
through
along
out

The long and tedious journey, coupled with the hot weather, did us...

off

up

away

on

In his mind he had completely cut himself ... from research.

away

off

down

out

And if I'm wrong then I'll never bring ... the damned subject again.

on

up

down

away

Allowances had been cut... and the men had been refused their bonus payment for the week.

away

down

round

through

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ТЕСТОВЫЕ ЗАДАНИЯ

Тест 20 Контрольный тест 1

Выберите правильный ответ.

John ... speak three foreign languages.

- can
- may
- must
- has to

You ... work hard at your English, if you want to know it.

- may
- must
- should
- are to

Mary ... be in this room. It is her voice.

- must
- should
- have to
- need

Everyone ... obey the law.

- should
- may
- must
- can

Mary ... have gone to bed earlier last night. She is very tired today.

- should
- could
- have to
- must

You ... worry about the party any more. I'll take care of it.

- don't need to
- do need to
- needn't to
- need to

You .. see a doctor.

- need
- should
- have
- may to

She has passed the exam. She ... all last night.

- can study
- may have studied

must have studied
could have studied

The boss said that I ... be at work at nine o'clock.
had to
ought
can
will be able to

Mary ... close the window; it is getting cold.
had better to
would better
had better
should to

At the police station he ... a lot of questions.
asked
had been asked
had been asking
was asked

The rent for the house ... regularly.
was paid
was paying
paid
pays

This question ... at the meeting now.
has been discussed
is discussing
was discussed
is being discussed

This article ... recently.
has been translated
was translated
translated
had been translated

The Russian hockey team ... to win next Olympic Games.
was supposed
is supposed
will suppose
supposes

Luke does not like ... on trifles.
examines
to be examined
being examined
examined

They ... to get married very soon.

are expected

is expected

expects

will expect

I ... a big sum of money to buy the furniture for the office.

is given

gave

am given

was given

I remember my train ... during the journey.

to dela

being delayed

delayed

was delayed

Shilov's paintings ... at a gallery in Minsk.

are shown

showed

showing

shows

She said that her friend's name ... Ann.

is

has been

was

were

I saw what he...

means

meant

is meaning

has meant

She thought it ... curious.

'll be

was

is

has been

He said he ... hungry.

was

is

'll be

has been

I heard she ... good English.

speaks

is speaking

speak

spoke

John confessed he ... like football.

doesn't
didn't
will not
do not

He asked me how many lessons I ... last week.

had
was having
had had
have

He wondered what Dick ... at the moment.

did
does
is doing
was doing

He told me Jack ... back in a few minutes.

would be
was
is
will be

He promised he ... there in half an hour.

is
would be
will be
was

You should always aim ... doing your job well.

to
up
at
on

The police examined the cars and then allowed them to go...

up
on
off
to

The factory must drive ... increased production this year.

for
away
at
back

Every year the children look ... to having the holidays.

ahead
away
to
forward

Our representatives in the U.N. must be called...

- back
- at
- by
- down

Why did he give ... his college course?

- up
- away
- in
- to

Look ... your examination paper before you hand it in.

- at
- into
- through
- up

I agree ... your father; it's a foolish risk!

- to
- upon
- on
- with

I don't care ... what you think.

- for
- about
- in
- of

I can't get ... to London, the lines are all busy.

- through
- round
- on
- about

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 21 (Инфинитив)

Выберите правильный ответ.

Mr. Burton needn't ..., his namesake never turned up.

to hurry

hurry

have hurried

be hurried

I meant ... you for a drive on Sunday, but I was too busy.

to take

to have taken

to be taken

be taken

Nick must ... badminton in the yard.

play

to play

be playing

have played

Your bad habits must ... with no matter how difficult it is.

have broken

be broken

have been broken

break

40 events must ... into the All-Union competitions already, but perhaps some more will be still added.

be included

to include

have been included

be including

I told him ... the letters.

to post

to have posted

to have been posted

to be posted

I saw her ... the room.

to leave

leave

to be left

be left

He was glad ... there.

to invite
invite
to be invited
to be inviting

There is every reason ... that the cargo will arrive in time.

suppose
to be supposed
to suppose
to have supposed

He is always the first ... to the university.

to come
to be coming
come
be coming

It's a nice film for you...

to do
to speak
to see
to hear

He expects ... to join him at dinner.

we
ours
our
us

You'd better ... the lecture.

to be attended
attending
attend
to attend

She felt her head ... round.

rise
go
shake
stay

The news made Betsy ... bitterly.

to cry
to be crying
to have cried
cry

Ann wanted James ... her some money.

to lend
be lending
lend
lent

He expected the company ... his medical bill.

to be paying

to pay

pay

paying

I was too sleepy ... the article to the end.

to fly

to quarrel

to win

to read

Try ... the key the other way.

to turn

have turned

be turning

turn

She heard John ... with his partner.

for to quarrel

to quarrel

quarrel

to by quarrel

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 23

(Конструкции с инфинитивом)

Выберите правильный ответ.

As for me, I'd prefer ... TV.

- watch
- watching
- to watch**
- have watched

Why not ... them to the party?

- to invite
- inviting
- you inviting
- invite**

It's simple ... with people due to Internet.

- to communicate**
- communicate
- to be communicating
- to have communicated

I want my brother ... the work as soon as possible.

- finish
- finishing
- finishes
- to finish**

They expected the meeting ... in a conference hall.

- to hold
- to be holding
- to be held**
- to be hold

The government intend ... social programmes.

- to start**
- at starting
- start
- starting

He didn't answer the phone yesterday. He must ... sleeping.

- have been**
- has been
- be
- to have been

I hope ... Moscow State University.

- for entering
- to enter**
- of entering
- entering

My parents never let me ... in bed.

to read
reading
read
to reading

His aunt is a very fussy person. She wants everything ... in its right place.

being
to be
be
to being

Can you hear the two men ... an argument?

have
to have
are having
having

I've never seen anyone ... as little as you do.

eats
eat
in eating
to have eaten

He persuaded her ... to the doctor's.

not go
not to go
to going
going

The teacher made him ... the test.

to rewrite
to rewrote
rewrite
rewrites

When she looked out of the window she saw a stranger ... on the bench.

sitting
sit
siting
to sit

The rain seemsCall the children in. I don't want them...

to be; to be got wet through
to be starting; to get wet through
to have started; to have got wet through
to have been started; to be getting wet through

The English colony, Plymouth, in Massachusetts, is known ... by the Pilgrims who arrived on the Mayflower in 1620.

to be established
to have established

to have been establishing
to have been established

Look, they are likely ... to the news. They seem...

to be listening; to be excited
to listen; to be excited
to have been listening; to have excited
to have listened; to be being excited

He is sure ... a liar. Everybody heard him ... that in so many words.

to be; to say
be; say
to be; say
be; to say

When I came in, the discussion seemed ... to an end. They appeared ... patience because they turned out ... for it.

to have been coming; to have been losing; be ready
to be coming; to be losing; not to be ready
to come; to lose; to be ready
to have come; to have lost; not to be being ready

Jack, you seem ... too fast. The speed is already 100 miles. I'm afraid. I want you... the speed till 40 miles.

to have driven; slow down
to drive; to slow down
to be driving; to be slowing down
to be driving; to slow down

Do you happen ... how to get to the Tower?

to be knowing
to now
to know
to be known

She is unlikely ... us to go there.

to let
let
to allow
to be allowed

She looks nice. – Yes, but she seems ... on weight.

to have put
to put
to be put
is putting

Is he still abroad? – No, he appears ... two months ago.

to return
to be returning
to returns
to have returned

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 24 (Герундий 1)

Выберите правильный ответ.

She disapproved of Mrs. Oxley ... as a secretary.

- engaging
- being engaged
- to engage
- to engaging

Would you mind ... to the library with me?

- to come up
- being come up
- coming up
- to coming up

He called for George and instructed him to continue ... the number until he got a reply.

- being rung
- ring
- to ringing
- ringing

The room needs...

- cleansing
- being cleansed
- to cleanse
- to cleansing

The novel isn't worth...

- being read
- reading
- to read
- read

"You have helped me by ... what is in the room," said Poirot.

- showing
- having shown
- to show
- to showing

Her parents objected to her ... to Paris to study painting.

- going
- being gone
- to go
- go

Bob's paintings deserve...

praising

praise

to praise

being praised

I insisted on his ... to hospital.

taking

take

to taking

being taken

She accused me ... her home.

being broken up

of break

of breaking up

to breaking up

I stopped ... television, because the film was boring.

to watch

watching

watch

to watch

I stopped ... him, but he didn't notice me.

to greet

greeting

greet

to greeting

My father promised ... me a computer.

to buy

buying

buy

to have bought

I suggested ... a CD for his birthday.

to buy

to having

buying

bought to buying

I advise you ... tickets in advance.

book

booking

to booking

to book

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 25
(Герундий 2)

Выберите правильный ответ.

It's no use ... over split milk.

- to cry
- crying**
- cry
- of crying

The car stopped ... up a hitch-hiker.

- to picking
- picking
- to pick**
- in picking

The actress wore dark glasses...

- not to recognize
- not being recognized
- not recognizing
- not to be recognized**

I offered ... her with the dishes but she refused.

- helping
- to helping
- to help**
- having helped

They like ... you before they give you a loan.

- to interview**
- interviewing
- to have interview
- having interviewed

I'd rather ... off the TV. It's getting on my nerves.

- to turn
- to be turning
- turning
- turn**

She's beginning ... why she can't have her own way.

- understanding
- to understanding
- to understand**
- to be understanding

I regret ... you that your services are no longer required.

- telling
- to have told

having told
to tell

If he thinks he's capable ... a house of his own, he is living in a fantasy world.

to be building
to build
building
of building

Bill is a good driver and he likes...

to show off
showing off
to showing off
to be shown off

They stopped ... fax machines about 5 years ago.

to make
to making
making
make

I am thinking of ... to Brazil.

going
go
to go
to be going

He isn't good at ... his car.

drive
driving
having been driven
drove

I heard someone ... the door.

opening
open
to open
of opening

I propose ... about their behaviour.

complain
complaining
to complain
to complaining

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 26 Контрольный тест 2

Выберите правильный ответ.

Nobody noticed Terry ... the house.

leave

left

had left

leaves

I try to make him ... his mind.

to change

change

changed

have changed

I was made ... it.

do

done

did

to do

He saw Tonny ... for someone.

waited

waits

waiting

is waited

His words made me ... uncomfortable.

feel

to feel

felt

fall

I let him ... there.

to go

go

gone

went

They think him ... a good doctor.

to be

been

was

is

She allowed the car ... away.

to take

take

takes
to be taken

The delegation is said ... on Monday.
arrive
to arrive
arrived
arrives

It is difficult for me ... this article.
translate
translated
to translate
to be translated

He proved ... a good doctor.
to be
be
is been
is

He is said ... at Oxford University.
study
have studied
to study
studied

It is necessary for the telegram ... urgently.
sent
to be sent
send
sended

They are sure ... the game.
won
had won
to win
win

They waited for Holly ... something.
said
say
to say
says

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 28 (Причастный оборот)

Выберите правильный ответ.

She stayed ... in her room, ... to come downstairs.

having locked, refused

locked, refusing

locking, having refused

to lock, to refuse

She had a good practical knowledge of French ... as an interpreter for many years in France.

working

having worked

worked

work

When we ... from our day's outing came into the kitchen, we found dinner...

returned, serving

having returned, served

returning, having served

returned, to serve

...by his elbow, Mary listened to their talk.

supported

supporting

having supported

to be supporting

...their meal they went for a stroll in the park.

finishing

finished

having finished

to have finished

Fruits ... in hothouses are of so rich in colour, taste and vitamins as fruits ... in natural conditions.

having grown, grown

grown, growing

growing, having grown

grew, to have grown

...waiting in the reception room he thought over what he would say when he was asked into the office.

waiting

waited

having waited

to have waited

She used to say sharp and ... words to him.

having wounded

wounded

wounding

to wound

I admired the grounds and trees ... the house.

surrounding

having surrounded

surrounded

to surround

She looked at the scene ... to the innermost of her heart.

shaking

shaken

having shaken

to be shaken

We saw the luggage...

packing

packed

having packed

having been packed

They made me ... that very day.

come

to be come

have come

have been coming

My hair needs...

cut

cutting

being cut

having been cut

Children like...

praising

being praised

praised

having been praised

...into the room the police found there nobody.

having rushed

being rushed

rushing

rushed

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 29

Контрольный тест 3

Выберите правильный ответ.

Do you feel like ... a cup of tea?

to have

having

have

be having

They would like the new material ... once again.

to explain

be explained

explain

to be explained

I remember ... a woman outside when I left the house.

seeing

to see

have seen

having seen

We are looking forward to ... on a tour around London by our English friends.

been taken

being taken

having been taken

taking

You should ... to other people's opinions.

to listen

to be listen

listening

listen

Don't pretend ... what you aren't.

to be

being

be

to have been

The child was made ... the truth.

to tell

tell

be told

to be told

This student is not used ... hard.

to work
to be working
to working
working

I used ... in the library practically every day when in University.

sit
to be sitting
to sitting
to sit

Jane noticed a friend of hers and stopped ... to her.

talking
to talk
talk
be talked

Computers are said ... TV sets in the near future.

to replace
replacing
being replaced
replace

His parents never let him ... in bed.

reading
to read
to reading
read

I don't mind ... the experiment.

against repeating
repeat
repeating
to repeat

I hope ... the first, prize at the competition.

for entering
to enter
of entering
entering

Why not ... power usage?

to reduce
reducing
reduce
be reduced

We regret ... you that you failed at your exam.

informing
inform
about informing
to inform

The man was seen ... the computer.

to load

load

loading

being loaded

Can you hear those two scientists ... an argument?

have

having

to have

are having

The child was so nice that people couldn't help ... at him.

smile

to smile

smiling

from smiling

Poor people can't afford ... their children to expensive schools.

sending

to send

sent

to sent

Nobody can expect you ... overtime.

work

to work

working

to be worked

All people enjoy...

to praise

praising

be praised

being praised

The students stopped ... ready for their exams and had some rest.

getting

get

to get

with getting

I don't want anyone ... me while I am depressed.

see

seeing

to see

saw

Before ... the letter, he answered a telephone call.

to read

read

his reading

reading

These firms are not interested ... people over fifty.

in employing

to employ
employ
employing

I'd prefer ... in a flat rather than in a hotel.

to live

living
live
of living

Let us ... when you are coming.

to know

know
of knowing
knew

It's no good ... for a walk. It's raining.

in going

to go
going
about going

What prevented you ... to the lecture?

of coming

to come
against coming
from coming

The programmer succeeded ... a job.

of finding

about finding
in finding
finding

Do you think this job is worth...?

taking

to take
take
of taking

The scientist spent hours trying ... the problem.

to solve

solving
solve
by solving

The girl is used ... alone.

to live

living
to living
live

Please forgive me ... you.

not to visit
not visiting
for not visiting
about not visiting

I'd rather ... at home and ... anywhere.

to stay, not go
stay, not to go
to stay, not to go
stay, not go

I regret ... my roommate.

offending
to offend
to have
of offending

The suspect denied ... anywhere near the scene of the crime.

be
being
was
to be

This film is believed ... by a famous producer.

being made
be made
to have been made
to have made

We've just been able ... the computer.

to load
load
of loading
loading

The workers were made ... overtime.

work
to work
to be worked
to have worked

It's very difficult to get used ... in the daytime.

to sleeping
sleep
to sleep
sleeping

The driver was accused of ... the road accident.

provoke
provoked
provoking
to provoke

We had better ... the formulae before the exam.

review

to review

reviewed

reviewing

Don't forget ... your mobile.

recharging

to recharge

about recharging

recharge

I'd like you ... dangerous turnings.

avoid

to avoid

avoided

avoiding

Let's ... some coffee.

to have

had

have

haved

He doesn't recommend his friends ... in fast food restaurants.

to eat

eating

to be eating

eat

I couldn't stand ... him again.

see

seeing

to see

saw

I don't mind ... the window.

to close

my closing

your closing

close

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 30

(Условное предложение 1)

Выберите правильный ответ.

Before you ..., don't forget to lock the door.

- are leaving
- will leave
- leave**
- shall leave

Please do not speak to anyone before the police...

- come**
- are coming
- 'll come
- came

His parents will be very glad if she ... the university.

- enter
- 'll enter
- enters**
- entered

When you ... my brother, you ... him.

- 'll see, won't recognize
- see, won't recognize**
- saw, recognize
- 'll see, don't recognize

We won't discuss the matter until the headmaster...

- 'll arrive
- won't arrive
- doesn't arrive
- arrives**

If I ... any help I ... my friend.

- need, 'll phone**
- 'll need, 'll phone
- 'll need, phone
- needed, 'll phone

Let's ... before it ... raining.

- to go out, starts
- go out, starts**
- go out, 'll starts
- going out, 'll starts

I want to go shopping but if you ... to come, you...

- want, need
- not want, needn't

don't want, needn't

do want, needn't

If you ... on this tram it'll take you to the downtown.

'll get

have got

got

get

He ... to the country tomorrow if the weather is fine.

go

goes

'll go

'd go

You'll understand nothing unless you ... the book yourself.

read

won't read

don't read

'll read

You'll understand this rule after your teacher ... it to you.

'll explain

explain

explains

don't explain

I ... the room till I see my brother.

'll leave

shan't leave

leave

don't leave

I ... at home till you ... me up.

am, 'll ring

is, ring

'll be, ring

'll be, 'll ring

You ... English fluently if you ... hard.

speak, work

speak, 'll work

'll speak, work

'll speak, 'll work

He ... for Moscow as soon as his father

'll leave, arrive

'll leave, 'll arrive

leave, 'll arrive

'll leave, arrives

If I ... my exams, my mother ... me go to a disco.

don't pass, won't let

won't pass, won't let

won't pass, let

won't pass, doesn't let

If he ... well, he'll always be tired.

sleeps

doesn't sleep

'll sleep

won't sleep

I'll feel really sorry for her if she ... all the work without any help.

has done

did

does

has to do

He'll be fired if he ... improve his work.

doesn't

will

won't

has to

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ТЕСТОВЫЕ ЗАДАНИЯ

Тест 31

(Условное предложение 2)

Выберите правильный ответ.

...what would happen, I ... this experiment.

I knew, will never have authorized

Had I known, would never have authorized

Have I known, would never authorize

If Olivia ... his letter, they probably ... all those years and neither of them would be lonely now.

would answer, would have married

answered, will marry

had answered, would have been married

You ... pay interest if you ... the bill within sixty days.

would have to, didn't settle

will have to, hadn't settled

shall have to, wouldn't have settled

Andrew said that if I ... before the Titian it ... wonderful publicity for the exhibition.

am posing, will have been

posed, would be

would have posed, would have been

... you'd get so upset, she never ... leaving.

Would have she known, had suggested

Has she known, will have suggested

Had she known, would have suggested

The boy ... my age if such an unbelievable thing ... to him. He had been killed in a fight.

would have been, had not happened

would have been, wouldn't have happened

will have been, had not happened

They ... the train if they ... their house earlier.

wouldn't have been missing

wouldn't have missed, had left

won't have missed

If the sales... poor, we ... the distribution network.

were, will change

have been, will have changed

had been, would have changed

If you ... your own children, I'm sure you ... what I'm going to ask of you now.

will have, would excuse

had, would excuse

would have, would excuse

If my younger sister ... less shy, she ... progress more rapidly.

were, would make

had been, would have made

has been, will make

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 32

(Условное предложение 3)

Выберите правильный ответ.

If I ... more self-confidence I ... for a better-paid job long ago.

had, would apply

had, would have applied

have, had applied

had had, would apply

If you ... the plants regularly, they ... now.

would have watered, will bloom

had watered, would be blooming

water, bloom

watered, would have been blooming

If they ... the house all day, they ... so tired now.

hadn't been painting, wouldn't be

haven't paint, won't be

would be painting, weren't

weren't painting, wouldn't have been

If Alex ... his A levels last spring, he ... a university student now.

passed, would be

passed, would have been

had passed, would be

had passed, would have been

If I ... really in love with her, I ... her about it long ago.

were, would have told

was, told

am, would tell

was, would tell

If he ... the speed limit, he ... to pay a fine now.

wouldn't exceed, wouldn't have

didn't exceed, wouldn't have had

hadn't exceeded, wouldn't have

didn't exceed, won't have

If she ... so disorganised, she ... the deadline with her project then.

hadn't been, wouldn't miss

won't be, won't miss

wasn't, won't miss

weren't, wouldn't have missed

If Paula ... exercising regularly since her childhood, she ... in good shape now.

has been, would be

had been, would be

were, would have been
would be, would be

If the rescue team ... Jack an hour later, he ... dead.

found, were
found, would have been
had found, would be
would find, would have been

If Mike's voice ... such a nice timbre, he ... a radio announcer.

hadn't had, wouldn't become
didn't have, wouldn't have become
doesn't have, wouldn't become
wouldn't have, didn't become

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 33

Контрольный тест 4

Выберите правильный ответ.

The teacher allowed us ... reference material while writing the report.

to use

using

use

used

They expected the meeting ... in a conference hall.

to hold

to be held

holding

to be holding

What makes him ... so jealous of his friends' success?

to be

being

be

to have been

I hope ... Baranovichi State University.

for entering

to enter

of entering

entering

I want my brother ... the work as soon as possible.

finishing

to finish

finishes

finish

Could you help me ... the work as soon as possible?

finishing

in finishing

with finishing

to finish

A passer-by asked me how ... to the railway station.

can get

get

getting

to get

The tourists expected the hotel ... much better.

- be
- being
- of being
- to be

I would like my daughter ... back home earlier.

- come
- coming
- to come
- to be coming

A thermometer is used ... the temperature.

- take
- for taking
- taking
- to take

...the traffic was bad, I arrived on time.

- although
- in spite of
- despite
- because of

Kate might phone tonight. I don't want to go out...

- because
- because of
- in case
- if

A dog ran out in front of the car ... we were driving along the road.

- in case
- as
- if
- when

The doorbell rang ... we were asleep.

- as
- just as
- when
- while

After the interruption, the speaker went on talking ... nothing had happened.

- as
- as if
- like
- without

My father is a terrible driver. He drives ... he were the only driver on the road.

- as
- like
- as if
- how

I wish I ... so rude to her yesterday.

wasn't
weren't
hasn't been
hadn't been

I wish I ... to work.

hadn't have
don't have
didn't have
hadn't had

I wish you ... with me at the sea.

had been
were
has been
would be

I wish she ... me last night.

called
calls
has called
had called

I wish I ... taller, because I am not very tall.

were
would have been
would be
will be

I wish I ... on holiday with you, but I am busy tomorrow.

would go
would have gone
went
could go

I wish that the car ... faster.

would go
would have gone
went
will go

I wish I ... your advice that day.

took
had not taken
would not taken
would not have taken

I wish she ... to the theatre with us last Friday.

came
will come
would come
could have come

I wish I ... everything to you yesterday.

could explain

explained

could have explained

have explained

I wish you ... talking now.

to stop

stopped

will stop

would stop

I wish they ... arguing because they make me nervous.

will stop

would stop

stop

would have stopped

If I were you I ... a contract with this firm.

would not sign

will not sign

will not have signed

would not have signed

If I ... a lot of money I would buy a house at the seaside.

will have

had

have

have had

Репозиторий Баргу

ТЕСТОВЫЕ ЗАДАНИЯ

Тест 34 Итоговый тест

Выберите правильный ответ.

Television news ... you more information than radio news.

- give
- gives**
- have given
- are giving

Doctors should have respect to their ... wishes.

- patient's
- patients'**
- patients's
- patient

Can you buy any posters at...?

- the booksellers
- the booksellers'
- the bookseller's**
- the bookseller

...easy to spend and difficult to save.

- Money are
- The money is
- Moneys are
- Money is**

...can do 180 kph.

- Phil's sports car**
- Philses sports' car
- Phils' sports car
- Phils sports car

Do you know that ... moved from London to Oxford?

- the Horns has
- the Horns have**
- the Horn have
- the Horn has

The store sells ... clothes.

- woman's
- women's**
- womans'
- womens'

...is over.

- A month's holiday**
- A months holiday

A monthes' holiday
A month holidays

Each of ... has a new bulb.
this lamps
these lamp
these lamps
this lamp

How many of ... novels have you read?
Dickens
Dickens'
the Dickens's
the Dickens

When ... seminar was over they went upstairs to rest a little.
a
the
—
an

The Magna Carta was signed in 1215 by ... King John of England.
a
an
—
the

The oldest man in ... outer space was John Glenn.
a
the
—
an

...person whose blood pressure is high may have heart problems.
A
The
—
An

Do you know the song about ... London Bridge?
a
the
—
an

The car went out of ... control on the icy road.
a
the
—
an

Susan was as quiet as ... mouse, don't you think?

- a
- the
-
- an

...Easter Island is in the Pacific Ocean.

- A
- The
-
- An

We got caught in ... rain on the way home.

- a
- the
-
- an

He was taken to ... hospital when he broke his leg.

- a
- the
-
- an

Some rules are ... to understand than others.

- more difficult
- as difficult
- much difficult
- so difficult

No ... comments followed.

- farther
- further
- far
- furthest

She studies ... than everyone else in the class.

- more diligently
- most diligently
- much diligently
- more diligent

What's ... treatment for a cough of all?

- most effective
- more effective
- the most effective
- the more effective

The sausages smell ..., don't they?

- so well
- so good
- such good
- such well

He drives ... that nobody can keep up with him.

- so fast
- such fast
- fast enough
- enough fast

That is the ... news I've ever heard.

- incredible
- most incredible
- more incredibler
- more incredible

This is ... food I have ever eaten.

- the most worse
- the worser
- the worse
- the worst

When I have a cold I feel...

- so miserably
- such miserably
- so miserable
- such miserable

It was greedy of you to take ... cake.

- the last
- the least
- a little of
- last

It is so noisy that no one can hear

- any
- nothing
- something
- anything

Where do you prefer to go on holiday? – London or Paris? – ...is fine with me.

- None
- Both
- All
- Either

Ron knows ... that one is supposed to know about computers.

- everything
- somebody
- anything
- none

A good speaker can say much in ... words.

- fewest
- a few
- least
- a little

A friend of ... is staying with us now.

my
myself
mine
my own

Jim and Emma are my friends, but ... of them lives near me.

nobody
none
no
neither

I don't have to buy school things. Only when I lose things I have to buy them...

herself
myself
mine
yourselves

Some people are lazy, ... are energetic.

other
others
the other
the others

I can't find a good job with plenty of money and little work...

anything
somewhere
anywhere
nowhere

There isn't ... space in this flat for all the furniture.

many
much
a little
a lot

There's a dramatic scene ... the beginning of the film.

for
on
at
of

He insisted ... paying for the dinner because it was my birthday.

on
in
about
for

He pushed hard against the door and finally it gave

off
up
in
at

...he knows English well, he won't help you with the article, I'm afraid.

As

Although

If

As if

He has been unemployed ... 2002.

in

since

from

till

I haven't heard ... James for months. I wonder how he is doing.

about

of

from

off

We received an emergency call at 12.15 a.m. which said the Grove hotel was ... fire.

on

in

at

with

...he has lost a lot of blood, he is in a stable condition.

As soon as

Although

Despite

Unless

She seemed to be ... a great hurry.

with

at

in

by

No one was watching television, ... I switched it off.

unless

although

so

so that

Oh, that's the woman who ... at me the other day.

shouts

shouted

has shouted

has been shouting

The line is very busy. I can't hear what you...

saying

have saying

are saying

are said

It was a hot night in July and I ... in bed reading.

was laying

was lying

laid

lied

They ... to the tennis club since they moved hear.

had belonged

have belonged

belonged

belong

I ... every morning for the last few months.

jogged

have been jogging

am jogging

had jogged

When I came downstairs my shoes ... and my suit brushed.

were cleaning

cleaned

had cleaned

had been cleaned

The Washington museum ... by hundreds of people every day.

is visiting

is visited

has visited

has been visited

A new motorway ... now to link the capital with other cities.

is building

is being built

is built

has built

By the year 2025, the world population ... dramatically.

will increase

will be increased

will have increased

will be increasing

Tom asked if..

it would take long to repair the car

would it take long to repair the car

it will take long to repair the car

will it take long to repair the car

Tornadoes almost never ... west of the Rocky Mountains.

- were occurred
- were occurring
- don't occur
- occur

I ... in my cabin listening to the gentle sounds of waves.

- lied
- lain
- lay
- laid

I must stay in, because ... a parcel.

- I'm expect
- I have expected
- I'm expecting
- I'm expected

When the train ... through the French countryside it suddenly stopped because of the engine problems.

- had been passed
- has passed
- was passed
- was passing

I don't want to see this film. I ... it at the Astoria Cinema recently.

- was seeing
- have seen
- was seen
- had seen

Who ... my scarf? It looks a bit dirty.

- had been wearing
- had worn
- has been wearing
- wore

The building ... ten minutes before the explosion took place.

- evacuated
- had evacuated
- had been evacuated
- has been evacuated

I always buy lottery tickets but I never ... anything.

- winning
- have wonned
- win
- am winning

He arrived late for the meeting because his flight...

- had delay
- has delayed

had been delayed
was being delayed

Pete thought that Annete...
will come to Paris in an hour, if there are no delays
would come to Paris in an hour, if there were no delays
had come to Paris in an hour, if there are no delays
would have come to Paris in an hour, if there are no delays

This medicine ... be kept out of the reach of children.
ought
need
must
has

Johnny! You ... play with sharp knives.
oughtn't
haven't to
aren't
mustn't

Why ... he take the blame on himself? It's not fair.
can
may
should
ought

He ... perform complicated operations. He is a very skilful surgeon.
has to
should
must
can

Granny evidently did not hear us, that's why we ... knock loudly before she opened the door.
had to
must
were to
should

Yesterday's rain spoiled my shoes completely and I ... buy new ones.
can
may
need
have to

The children ... play in the streets till their mothers get home from work.
ought
might
can
had to

The poem is dull and boring. I'm glad we ... learn it by heart.

don't have to

can't
are not able to
haven't to

I don't like light-minded people. I'll never believe they ... be serious.

can

must
ought to
have to

I like sweets but I ... buy any because my dad has a sweetshop.

don't have to

mustn't to
oughtn't
haven't to

I heard something ... in the kitchen. Dad must have dropped a dish or something.

to smash
is smashed

smash

smashed

He doesn't feel ... for a walk today.

as going

like going

to go
like to go

He ... me some money but I refused.

offered having lent
offered lending

offered to lend

offered lend

Jim has a bad injury that may prevent ... tomorrow.

him of playing
he of playing

him from playing

he from playing

I think you had ... the money again.

rather count
better to count
better counting

better count

To be honest I enjoy ... in high-priced restaurants.

eating

to eating
to eat
to having eaten

I'd rather ... my time climbing mountains than visiting historical museums.

spending

spend

to be spending

to spend

This water isn't fit...

to drinking

to being drunk

for drinking

for drinking it

The driver wouldn't let any more people ... on the bus.

get

to get

getting

having got

Would you mind ... me the salt?

to pass

pass

passing

to be passing

If Peter had been more careful, he ... the camera.

hadn't broken

wouldn't break

won't have broken

wouldn't have broken

If we had had enough money last summer, we ... to Ireland.

had gone

were going

would go

would have gone

I wouldn't have got there on time if I ... an earlier train.

hadn't caught

haven't caught

didn't catch

wouldn't catch

I didn't know you were ill. I wish you ... me about it.

tell

told

would tell

had told

If I had enough money I ... to the mountains next week.

am going

will go

would go

would have gone

If Mike took some exercise he ... so unfit.

won't be
wouldn't be
were not
was not

I wish they ... us when they were in town.

visited
would visit
would be visited
had visited

She looked absolutely lovely. I wish I ... a photograph of her.

took
had taken
would take
would have taken

Tim wishes he ... big muscles and some talent.

has
was having
had
has had

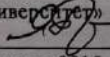
If Tom ... the lottery he would stop working.

is winning
wins
won
would win

Репозиторий Баргу

УЧРЕЖДЕНИЕ ОБРАЗОВАНИЯ
«БАРАНОВИЧСКИЙ ГОСУДАРСТВЕННЫЙ УНИВЕРСИТЕТ»

УТВЕРЖДАЮ
Ректор (первый проректор)
учреждения образования
«Барановичский государственный
университет»


Т. Р. Якубович
17 июня 2015 г.
Регистрационный № УД-101/15 уч.

ИНОСТРАННЫЙ ЯЗЫК

Учебная программа учреждения высшего образования
по учебной дисциплине для специальностей:
1-25 01 08 Бухгалтерский учёт, анализ и аудит;
1-25 01 13 Экономика и управление туристской индустрией
1-26 02 03 Маркетинг

Барановичи
БарГУ
2015

Учебно-методический отдел
РАБОЧИЙ ЭКЗЕМПЛЯР

Учебная программа разработана на основе ОСВО-1-25 01 08-2013 № 88 от 30 августа 2013, ОСВО-1-25 01 13-2013 № 88 от 30 августа 2013, ОСВО-1-26 02 03-2013 № 88 от 30 августа 2013 и учебных планов специальностей.

Разработала

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
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Рекомендована к утверждению:

кафедрой иностранных языков (протокол № 10 от 9 июня 2015 г.);

научно-методическим советом учреждения образования «Барановичский государственный университет» (протокол № 2 от 17 июня 2015 г.)

Экспертиза учебно-методического отдела

 Н. М. Карпик

Ответственный за редакцию Е. В. Шило

ПОЯСНИТЕЛЬНАЯ ЗАПИСКА

1 Актуальность изучения дисциплины

Настоящая учебная программа разработана в соответствии с ОСВО-1-25 01 08-2013 № 88 от 30.08.2013, ОСВО-1-25 01 13-2013 № 88 от 30.08.2013, ОСВО-1-26 02 03-2013 № 88 от 30.08.2013 и учебными планами специальностей: 1-25 01 08 «Бухгалтерский учет, анализ и аудит», 1-25 01 13 «Экономика и управление туристской индустрией», ОСВО-1-26 02 03 «Маркетинг».

Изучение иностранных языков является необходимой и неотъемлемой составной частью профессиональной подготовки специалиста. Это обусловлено интернационализацией сотрудничества специалистов на глобальном уровне и расширением сферы научного дискурса в современной коммуникации. Знание иностранного языка облегчает доступ к научной информации, использование ресурсов Интернета, помогает налаживанию международных контактов и расширяет возможности повышения профессионального уровня.

В связи с процессами глобализации усиливаются интеграционные тенденции в экономике, науке и образовании, что повышает роль иностранного языка как посредника всех интеграционных процессов. Именно язык воплощает единство процессов общения, познания и становления личности. В этих условиях цели и задачи изучения языка сближаются с целями и задачами профессиональной подготовки и специалиста. Современный подход к подготовке квалифицированного специалиста требует при изучении языка приоритетного знания структур и стратегий профессионального общения, форм и средств коммуникации, а также умения ими оперировать.

Курс изучения иностранного языка носит, таким образом, профессионально-ориентированный и коммуникативный характер. Его целевая разработка обусловлена необходимостью модернизации отечественного образования и конкретизации его содержания на каждом уровне обучения иностранным языкам.

2 Цели и задачи учебной дисциплины

Цель дисциплины — формирование и развитие социально-личностных компетенций, основанных на гуманитарных знаниях и умениях, эмоционально-целостном и социально-творческом опыте и профессиональных компетенций по «Иностранному языку»; развитие и закрепление академических, социально-значимых и профессиональных компетенций.

Основными задачами дисциплины являются:

- формировать профессионально направленную языковую компетенцию для эффективной работы специалиста;
- совершенствовать навык и развивать умение профессионального общения на основе профессионально значимых коммуникативных моделей и ситуаций;
- совершенствовать навык и развивать умение профессионально ориентированного чтения на основе аутентичных текстов;
- развивать профессиональное мышление, ориентированное на решение теоретических и практических задач.

3 Требования к уровню освоению учебной дисциплины

В результате изучения дисциплины студент должен закрепить и развить следующие академические (АК) и социально-личностные (СЛК).

АК-3. Владеть исследовательскими навыками (для специальностей 1-25 01 13; 1-26 02 03).

АК-4. Уметь работать самостоятельно (для специальностей 1-25 01 13; 1-26 02 03).

АК-8. Обладать навыками устной и письменной коммуникации.

СЛК-1. Обладать качествами гражданственности (для специальности 1-25 01 13).
 СЛК-2. Быть способным к социальному взаимодействию (для специальностей 1-25 01 13; 1-26 02 03).

СЛК-3. Обладать способностью к межличностным коммуникациям.

В результате изучения дисциплины студент должен обладать следующими профессиональными компетенциями (ПК):

ПК -3. Взаимодействовать со специалистами смежных профилей (для специальности 1-26 02 03).

ПК-6. Готовить доклады, материалы к презентациям (для специальностей 1-25 01 08, 1-26 02 03).

ПК-7. Пользоваться глобальными информационными ресурсами (для специальности 1-26 02 03).

ПК-8. Владеть современными средствами телекоммуникаций (для специальности 1-26 02 03).

В результате изучения дисциплины студент должен:

знать:

– основные фонетические, грамматические и лексические правила, позволяющие использовать иностранный язык как средство общения;

– особенности профессионально-ориентированной письменной и устной речи;

уметь:

– понимать тексты на темы, связанные с профессиональной деятельностью;

– находить необходимую информацию общего характера в таких материалах ежедневного характера как письма, брошюры и короткие официальные документы;

– уверенно общаться на профессиональные темы из области личных и профессиональных интересов;

– пользоваться первичными навыками деловой переписки и оформления документации с использованием современных технологий;

– переводить аутентичные тексты по специальности с иностранного языка на родной язык с использованием словаря и справочников;

владеть:

– владеть всеми видами чтения для работы со специализированной аутентичной литературой;

– навыками и умениями профессионально-ориентированной диалогической и монологической речи;

– навыками работы с справочниками по соответствующей отрасли науки.

4 Структура содержания учебной дисциплины.

Дисциплина изучается в объёме — 320 академических часов (8 зачётных единиц) для специальности «Бухгалтерский учёт, анализ и аудит».

Форма получения образования	№ учебного плана, дата утверждения	Курс	Семестр	Всего часов		Количество часов		Семестр		
				академических	аудиторных	практические занятия	УСР	Тестирование	Экзамен	Зачёт
Дневная	Е 25-348/13-УД _{др} 28.06.2013	1	1, 2	320	150	132	18	—	2	1

Дисциплина изучается в объёме — 320 академических часов (8 зачётных единиц) для специальности «Маркетинг».

Форма получения образования	№ учебного плана, дата утверждения	Курс	Семестр	Всего часов		Количество часов		Семестр		
				академических	аудиторных	практические занятия	УСР	Тестирование	Экзамен	Зачёт
Дневная	Е 26-349/13-УД _{др} 28.06.2013	1	1, 2	320	150	132	18	—	2	1

Дисциплина изучается в объёме — 320 академических часов (8 зачётных единиц) для специальности «Экономика и управление туристской индустрией».

Форма получения образования	№ учебного плана, дата утверждения	Курс	Семестр	Всего часов		Количество часов		Семестр		
				академических	аудиторных	практические занятия	УСР	Тестирование	Экзамен	Зачёт
Дневная	Е 25-350/13-УД _{др} 28.06.2013	1	1, 2	320	150	132	18	—	2	1

5 Методы (технологии) обучения

Основными методами (технологиями) обучения, отвечающими целям изучения дисциплины, являются:

- 1) проблемное обучение (проблемный вопрос, проблемная ситуация, проблемная задача);
- 2) проектные технологии;
- 3) информационно-коммуникативные технологии (дискуссия, дебаты);
- 4) видеотехнологии и мультимедийные технологии;
- 5) групповые технологии;
- 6) игровые технологии (деловые, имитационные игры);
- 7) тестовые технологии.

6 Организация самостоятельной работы студентов

При изучении дисциплины используются следующие формы самостоятельной работы:

- управляемая самостоятельная работа в аудитории;
- подготовка рефератов и эссе по темам дисциплины;

- разработка тестов по грамматическим темам;
- изучение периодики, составление библиографических списков;
- подготовка проектов в виде мультимедийных презентаций.

7 Диагностика компетенций студентов.

Оценка учебных достижений студента на экзамене, промежуточных учебных достижений производится по 10-балльной шкале при использовании критериев, утвержденных Министерством образования Республики Беларусь.

Для оценки учебных достижений студентов используется следующий диагностический инструментарий:

1. Проведение тестирования (АК-4, АК-8).
2. Проведение входного тестирования при заочной форме получения образования (АК-4, АК-8; СЛК-3).
3. Защита выполненных на практических занятиях индивидуальных и групповых заданий (АК-4, АК-8; СЛК-2, СЛК-3; ПК-6).
4. Выполнение мультимедийных презентаций (АК-4, АК-8, ПК-6).
5. Сдача зачёта по дисциплине (АК-3, АК-4, АК-8; СЛК-2).
6. Сдача экзамена по дисциплине (АК-4, АК-8; ПК-6).

СОДЕРЖАНИЕ УЧЕБНОЙ ДИСЦИПЛИНЫ

Грамматический материал

Английский язык

Т е м а 1 Глагол

Способы выражения настоящего времени: Present Simple, Present Continuous, Present Perfect, Present Perfect Continuous.

Способы выражения прошедшего времени: Past Simple, Past Continuous, Past Perfect, Past Perfect Continuous.

Способы выражения будущего времени: Future Simple, Future Continuous, Future Perfect, Future Perfect Continuous.

Страдательный залог.

Модальные глаголы и их эквиваленты.

Неличные формы глагола: инфинитив, герундий, причастие.

Сослагательное наклонение. Условные предложения 1 типа.

Условные предложения 2 типа.

Условные предложения 3 типа.

Согласование времён. Косвенная речь.

Т е м а 2 Имя существительное

Множественное число имени существительного.

Притяжательный падеж.

Артикль.

Употребление неопределённого артикля.

Употребление определённого артикля.

Значимое отсутствие артикля.

Т е м а 3 Местоимение

Личные и притяжательные местоимения. Возвратные местоимения. Указательные местоимения: this – that, these – those, such, the same. Вопросительные местоимения: who, what, which, whom, whose. Относительные местоимения. Неопределённые местоимения some, any, no и их производные.

Т е м а 4 Имя прилагательное

Степени сравнения имен прилагательных.

Т е м а 5 Наречия

Степени сравнения наречий.

Грамматический материал

Немецкий язык

Т е м а 1 Глагол

Способ выражения настоящего времени: DasPräsens.

Временные формы прошедшего времени: DasPräteritum (DasImperfekt), DasPerfekt, DasPlusquamperfekt.

Способ выражения будущего времени: DasFuturum.

Повелительное наклонение.

Страдательный залог.

Модальные глаголы.

Инфинитив.

Т е м а 2 Имя существительное

Употребление неопределенного артикля.

Употребление определенного артикля.

Отсутствие артикля.

Образование множественного числа имен существительных.

Склонение имен существительных.

Т е м а 3 Местоимение

Личные и притяжательные местоимения. Возвратные местоимения.

Указательные местоимения. Вопросительные местоимения: wer, wessen, wem, wen, was, welcher. Неопределённо-личное местоимение man. Безличное местоимение es. Местоименные наречия.

Т е м а 4 Имя прилагательное

Степени сравнения имен прилагательных.

Склонение имен прилагательных.

Субстантивированные прилагательные.

Т е м а 5 Причастие

Причастие I.

Причастие II.

Распространённые причастные группы.

Грамматический материал

Французский язык

Т е м а 1 Глагол

Лицо и число глагола. Безличные глаголы. Переходные и непереходные глаголы. Формы спряжения глаголов. Деление глаголы на группы по типам спряжения. Наклонение и время. Образование времен. Простые и сложные. Образование отрицательной формы глагола. Образование вопросительной формы глагола.

Настоящее время *Présent* глаголов I, II групп, а также глаголов III группы: *être, avoir, aller, venir, faire, mettre, prendre, dire, lire, devoir, vouloir, pouvoir, partir, sortir, dormir, connaitre, boir, courir, croire, mourir, savoir, voir, suivre.*

Сложное прошедшее время *Passé composé*. Образование *Participé passé*. Формы причастия прошедшего времени для неправильных глаголов: *faire, prendre, mettre, voir, repondre, venir, mourir, naître, avoir, être, dire, lire, devoir, vouloir, pouvoir, boire, savoir, vivre.* 15 основных непереходных глаголов, требующих *être* в *Passé composé*.

Будущее простое *Futur simple*. Основы будущего времени неправильных глаголов: *aller, venir, faire, voir, être, avoir, pouvoir, vouloir, devoir, tenir, courir, mourir, savoir, recevoir.*

Недавнее прошедшее *Passé récent* и будущее ближайшее *Futur proche*.

Незавершенное прошлое *Imparfait*. Особенности образования *Imparfait* для глаголов II и III групп.

Давнопрошедшее время *Plus-que-parfait*.

Прошедшее простое *Passé simple* глаголов I, II, III групп, и особенно глаголов *avoir, être, faire, mettre, prendre, venir, vouloir, pouvoir, devoir, tenir, savoir, voir, vivre, mourir.*

Настоящее время условного наклонения *Conditionnel présent*.

Настоящее время сослагательного наклонения *Subjonctif présent* глаголов I, II групп и вышеперечисленных глаголов III группы.

Пассивная форма в *Présent, Passé composé, Futur simple.*

Спряжение местоименных глаголов.

Безличные глаголы и обороты в указанных временах: *il faut, il y a, ils'agit, il pleut, il vaut.*

Повелительное наклонение.

Неличные формы глагола.

Согласование времен. Косвенная речь.

Т е м а 2 **Имя существительное**

Род имени существительного.

Род существительных, обозначение лиц и животных.

Образование множественного числа и существительных женского рода.

Множественное число сложных существительных.

Роль существительного в предложении.

Место существительного в предложении.

Т е м а 3. **Артикль**

Виды артикля.

Формы слитного артикля.

Употребление неопределенного артикля.

Употребление партитивного артикля.

Случаи неупотребления артикля.

Замена неопределенного артикля предложением *de*.

Т е м а 4. **Детерминативы**

Указательные прилагательные.

Употребление указательных прилагательных.

Притяжательные прилагательные.

Употребление притяжательных прилагательных.

Вопросительное прилагательное *quel*.

Т е м а 5. **Имя прилагательное**

Род имени прилагательного. Множественное число прилагательных.

Степени сравнения прилагательных.

Роль и место прилагательного в предложении.

Согласование имен прилагательных.

Т е м а 6. **Числительное**

Количественные числительные. Особенности произношения и написания количественных числительных.

Порядковые числительные. Особенности образования. Употребление количественных числительных вместо порядковых.

Роль и место числительного в предложении.

Т е м а 7. **Местоимение**

Личные местоимения. Личные приглагольные местоимения. Употребление приглагольных местоимений-подлежащих. Употребление и место приглагольных местоимений-подлежащих в предложении.

Употребление возвратных местоимений.

Употребление адвербиальных местоимений *en*, *y*.

Употребление самостоятельных местоимений.
Указательные местоимения.
Притяжательные местоимения.
Относительные местоимения.
Вопросительные местоимения.
Неопределенные прилагательные и местоимения.

Т е м а 8 Наречия

Виды наречий. Образование наречий. Употребление прилагательных в значении наречий.

Степени сравнения наречий.

Т е м а 9. Предлог

Значение и употребление некоторых предлогов.

Т е м а 10. Союз

Сочинительные союзы. Подчинительные союзы.

Лексический материал

Р а з д е л 1

Учебно-профессиональное общение

Т е м а 1.1 Учеба в университете

Система высшего образования в стране изучаемого языка.

Высшее образование в Республике Беларусь.

Студенческая жизнь.

Наш университет.

Т е м а 1.2 Избранная специальность как научная отрасль

Экономика как наука.

Научно-исследовательская деятельность студентов.

Т е м а 1.3 Предмет и содержание специальности

История развития экономики.

Экономика Республики Беларусь.

Экономика страны изучаемого языка.

Деньги.

Кредиты.

Банки.

Биржи.

Налоги.

Виды компаний.
Бухгалтерское дело.
Реклама.
Страхование.
Маркетинг.
Контракт.
Проблемы капитализма.
Выдающиеся экономисты.

Т е м а 1.4 Структура и характер профессиональной деятельности специалиста

Менеджмент.
Бизнес-планирование.
Коммерческие риски.
Франчайзинг.
Преимущества и недостатки различных форм коммерческих предприятий.
Правовое обеспечение коммерческой деятельности.

Т е м а 1.5 Социокультурные особенности профессиональной деятельности в странах изучаемого языка

Престижность профессии экономиста.
Перспективы профессионального роста.

Р а з д е л 2

Производственное общение

Т е м а 2.1. Ситуации производственного общения

Деловая переписка.
Зарубежные поездки.
Переговоры.
Соглашения, контракты.

Т е м а 2.2. Профессиональная этика. Нормы делового общения

Профессиональная этика.

Т е м а 2.3. Будущая профессия

Поиск работы.
Составление резюме.
Собеседование.
Заключение контракта.
Безработица.

УЧЕБНО-МЕТОДИЧЕСКАЯ КАРТА ДИСЦИПЛИНЫ

Дневная форма получения высшего образования

Специальности: 1-25 01 08 Бухгалтерский учёт, анализ и аудит;
1-25 01 13 Экономика и управление туристской индустрией

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСР	Иное	
1	Учебно-профессиональное общение	—	98	8	—	—
1.1	Учеба в университете	—	10	—	—	—
1.1.1	Система высшего образования в Республике Беларусь	—	4	—	—	Монологическое высказывание
1.1.2	Система высшего образования в стране изучаемого языка	—	2	—	—	Составление диалогов
1.1.3	Студенческая жизнь	—	2	—	—	Монологическое высказывание
1.1.4	Наш университет	—	2	—	—	Монологическое высказывание
1.2	Избранная специальность как научная отрасль	—	4	—	—	—
1.2.1	Экономика как наука	—	2	—	—	Опрос
1.2.2	Научно-исследовательская деятельность студентов	—	2	—	—	Монологическое высказывание
1.3	Предмет и содержание специальности	—	52	—	—	—
1.3.1	История развития экономики	—	4	—	—	Монологическое высказывание
1.3.2	Экономика Республики Беларусь	—	4	—	—	Монологическое высказывание, мультимедиа презентация
1.3.3	Экономика страны изучаемого языка	—	4	—	—	Составление диалогов
1.3.4	Деньги	—	4	—	—	Аннотирование статьи
1.3.5	Кредиты	—	4	—	—	Монологическое высказывание

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСП	Иное	
1.3.6	Банки	—	4	—	—	Монологическое высказывание
1.3.7	Биржи	—	—	4	—	Монологическое высказывание
1.3.8	Налоги	—	4	—	—	Монологическое высказывание
1.3.9	Виды компаний	—	4	—	—	Составление диалогов
1.3.10	Бухгалтерское дело	—	4	—	—	Монологическое высказывание
1.3.11	Реклама	—	4	—	—	Монологическое высказывание
1.3.12	Страхование	—	4	—	—	Аннотирование статьи
1.3.13	Маркетинг	—	4	—	—	Мультимедийная презентация
1.3.14	Контракт	—	2	—	—	Опрос
1.3.15	Проблемы капитализма	—	—	4	—	Монологическое высказывание
1.3.16	Выдающиеся экономисты	—	2	—	—	Мультимедийная презентация
1.4	Структура и характер профессиональной деятельности специалиста	—	28	10	—	—
1.4.1	Менеджмент	—	6	—	—	Сочинение, монологическое высказывание
1.4.2	Бизнес-планирование	—	6	—	—	Составление диалогов
1.4.3	Коммерческие риски	—	—	6	—	Мультимедиа презентация
1.4.4	Франчайзинг	—	6	—	—	Сочинение, монологическое высказывание
1.4.5	Преимущества и недостатки различных форм коммерческих предприятий	—	6	—	—	Аннотирование статьи, составление диалогов
1.4.6	Правовое обеспечение коммерческой деятельности	—	4	—	—	Монологическое высказывание

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСП	Иное	
1.5	Социокультурные особенности профессиональной деятельности в странах изучаемого языка	—	4	—	—	—
1.5.1	Престижность профессии экономиста	—	2	—	—	Мультимедийная презентация
1.5.2	Перспективы профессионального роста	—	2	—	—	Монологическое высказывание
2.	Производственное общение	—	34	—	—	—
2.1	Ситуации производственного общения	—	16	—	—	—
2.1.1	Деловая переписка	—	4	—	—	Диалог-интервью, письменные проектные задания
2.1.2	Зарубежные поездки	—	4	—	—	Составление диалогов
2.1.3	Переговоры	—	4	—	—	Составление диалогов
2.1.4	Соглашения, контракты	—	4	—	—	Письменные проектные задания
2.2	Профессиональная этика. Нормы делового общения	—	4	—	—	—
2.2.1	Профессиональная этика	—	4	—	—	Составление диалогов
2.3	Будущая профессия	—	14	—	—	—
2.3.1	Поиск работы	—	4	—	—	Устный опрос
2.3.2	Составление резюме	—	4	—	—	Составление резюме
2.3.3	Собеседование	—	—	4	—	Устный опрос
2.3.4	Заключение контракта	—	4	—	—	Монологическое высказывание
2.3.5	Безработица	—	2	—	—	Монологическое высказывание
ИТОГО		—	132	18	—	—
ВСЕГО		150				
<i>Примечание.</i> Всего 320 академических часов (8 зачётных единиц).						

Дневная форма получения высшего образования

Специальность 1-26 02 03 Маркетинг

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСР	Иное	
1	Учебно-профессиональное общение	—	98	10	—	—
1.1	Учеба в университете	—	10	—	—	—
1.1.1	Система высшего образования в Республике Беларусь	—	4	—	—	Монологическое высказывание
1.1.2	Система высшего образования в стране изучаемого языка	—	2	—	—	Составление диалогов
1.1.3	Студенческая жизнь	—	2	—	—	Монологическое высказывание
1.1.4	Наш университет	—	2	—	—	Монологическое высказывание
1.2	Избранная специальность как научная отрасль	—	4	—	—	—
1.2.1.	Экономика как наука	—	2	—	—	Опрос
1.2.2	Научно-исследовательская деятельность студентов	—	2	—	—	Монологическое высказывание
1.3	Предмет и содержание специальности	—	52	—	—	—
1.3.1	История развития экономики	—	4	—	—	Монологическое высказывание
1.3.2	Экономика Республики Беларусь	—	4	—	—	монологическое высказывание, мультимедиа презентация
1.3.3	Экономика страны изучаемого языка	—	4	—	—	Составление диалогов
1.3.4	Деньги	—	4	—	—	Аннотирование статьи
1.3.5	Кредиты	—	4	—	—	Монологическое высказывание
1.3.6	Банки	—	4	—	—	Монологическое высказывание

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСР	Иное	
1.3.7	Биржи	—	—	6	—	Монологическое высказывание
1.3.8	Налоги	—	4	—	—	Монологическое высказывание
1.3.9	Виды компаний	—	4	—	—	Составление диалогов
1.3.10	Бухгалтерское дело	—	4	—	—	Монологическое высказывание
1.3.11	Реклама	—	4	—	—	Монологическое высказывание
1.3.12	Страхование	—	4	—	—	Аннотирование статьи
1.3.13	Маркетинг	—	4	—	—	Мультимедиа презентация
1.3.14	Контракт	—	2	—	—	Опрос
1.3.15	Проблемы капитализма	—	—	4	—	Монологическое высказывание
1.3.16	Выдающиеся экономисты	—	2	—	—	Мультимедиа презентация
1.4	Структура и характер профессиональной деятельности специалиста	—	28	8	—	—
1.4.1	Менеджмент	—	6	—	—	Сочинение, монологическое высказывание
1.4.2	Бизнес-планирование	—	6	—	—	Составление диалогов
1.4.3	Коммерческие риски	—	-	4	—	Мультимедиа презентация
1.4.4	Франчайзинг	—	6	—	—	Сочинение, монологическое высказывание
1.4.5	Преимущества и недостатки различных форм коммерческих предприятий	—	6	—	—	Аннотирование статьи, составление диалогов
1.4.6	Правовое обеспечение коммерческой деятельности	—	4	—	—	Монологическое высказывание

Номер раздела, темы, пункта	Название раздела, темы	Количество аудиторных часов				Форма контроля знаний
		Лекции	Практические занятия	Количество часов УСР	Иное	
1.5	Социокультурные особенности профессиональной деятельности в странах изучаемого языка	—	4	—	—	—
1.5.1	Престижность профессии экономиста	—	2	—	—	Мультимедийная презентация
1.5.2	Перспективы профессионального роста	—	2	—	—	Монологическое высказывание
2	Производственное общение	—	34	—	—	—
2.1	Ситуации производственного общения	—	16	—	—	—
2.1.1	Деловая переписка	—	4	—	—	Диалог-интервью, письменные проектные задания
2.1.2	Зарубежные поездки	—	4	—	—	Составление диалогов
2.1.3	Переговоры	—	4	—	—	Составление диалогов
2.1.4	Соглашения, контракты	—	4	—	—	Письменные проектные задания
2.2	Профессиональная этика. Нормы делового общения	—	4	—	—	—
2.2.1	Профессиональная этика	—	4	—	—	Составление диалогов
2.3	Будущая профессия	—	14	—	—	—
2.3.1	Поиск работы	—	4	—	—	Устный опрос
2.3.2	Составление резюме	—	4	—	—	Составление резюме
2.3.3	Собеседование	—	—	4	—	Устный опрос
2.3.4	Заключение контракта	—	4	—	—	Монологическое высказывание
2.3.5	Безработица	—	2	—	—	Монологическое высказывание
ИТОГО		—	132	18	—	—
ВСЕГО		150				
<i>Примечание.</i> Всего 320 академических часов (8 зачётных единиц).						

ИНФОРМАЦИОННО-МЕТОДИЧЕСКАЯ ЧАСТЬ

1 Список литературы

Английский язык

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2 Требования к уровню владения речью по видам речевой деятельности к концу обучения

Обучение различным видам речевой деятельности должно осуществляться в их совокупности и взаимной связи с учетом специфики каждого из них. Управление процессом усвоения обеспечивается четкой постановкой цели на каждом конкретном этапе обучения. Определяющим фактором в достижении установленного уровня того или иного вида речевой деятельности является требование профессиональной направленности практического владения иностранным языком.

Чтение

Свободное, зрелое чтение предусматривает формирование умений вычленять опорные смысловые блоки в читаемом, определять структурно-семантическое ядро, выделять основные мысли и факты, находить логические связи, исключать избыточную информацию, группировать и объединять выделенные положения по принципу общности,

а также формирование навыка обоснованной языковой догадки (на основе контекста, словообразования, интернациональных слов и др.) и навыка прогнозирования поступающей информации.

Студент должен:

- владеть навыками чтения аутентичных профессионально ориентированных и научных текстов;
- владеть всеми видами чтения профессиональной и научной литературы (изучающее, ознакомительное, просмотровое, поисковое), предполагающими различную степень понимания и смысловой компрессии прочитанного;
- уметь варьировать характер чтения в зависимости от целевой установки, сложности и значимости текста.

В качестве контроля понимания прочитанного в зависимости от вида чтения используются ответы на вопросы, подробный или обобщенный пересказ прочитанного, передача его содержания в виде перевода, реферата или аннотации. Все виды чтения должны служить единой конечной цели — научиться свободно читать и понимать иностранный текст по специальности.

Критерием сформированности навыков чтения на протяжении курса может служить приближение темпа чтения про себя к следующему уровню: для ознакомительного чтения с охватом содержания на 70% — 500 печатных знаков в минуту; для ускоренного, просмотрового чтения — 1 000 печатных знаков в минуту.

Говорение

В целях достижения профессиональной направленности устной речи навыки говорения и аудирования должны развиваться во взаимодействии с навыками чтения. Студент должен уметь:

- подвергать критической оценке точку зрения автора;
- делать выводы о приемлемости или неприемлемости предлагаемых автором решений;
- сопоставлять содержание разных источников по данному вопросу, делать выводы на основе информации, полученных из разных источников о решении аналогичных задач в иных условиях.

Основное внимание следует уделять коммуникативности устной речи, естественно-мотивированному высказыванию в формах подготовленной и неподготовленной монологической и диалогической речи.

В области монологической речи студент должен продемонстрировать:

- умение логично и целостно, как в смысловом, так и в структурном отношении выразить точку зрения по обсуждаемым вопросам;
- умение составить план и выбрать стратегию сообщения, доклада, презентации проекта по проблеме научного исследования;
- умение устанавливать и поддерживать речевой контакт с аудиторией с помощью адекватных стилистических средств.

В области диалогической речи необходимо уметь:

- соблюдать правила речевого этикета в ситуациях научного диалогического общения;
- вести диалог проблемного характера с использованием адекватных речевых форм;
- аргументировано выразить свою точку зрения.

Аудирование

Студент должен:

- понимать звучащую аутентичную монологическую и диалогическую речь по профессиональной тематике;
- понимать речь при непосредственном контакте в ситуациях профессионального общения (доклад, интервью, лекция, дискуссия, дебаты).

Письмо

Развитие навыков письма на иностранном языке рассматривается как средство активизации усвоения языкового материала. Студент должен владеть навыками и умениями письменной речи, логично и аргументировано излагать свои мысли, соблюдать стилистические особенности соответствующего жанра и стиля.

Он должен уметь:

- излагать содержание прочитанного в форме резюме, аннотации и реферата;
- составлять тезисы доклада, сообщение по профессиональной тематике;
- составлять заявку на участие в научной конференции;
- вести деловую переписку (в том числе через Интернет);
- владеть навыками составления делового письма.

Перевод

Устный и письменный перевод с иностранного языка на родной используется как одно из средств овладения иностранным языком, как наиболее эффективный способ контроля полноты и точности понимания содержания.

Студент должен:

- владеть необходимым объемом знаний в области теории перевода: эквивалент и аналог, переводческие трансформации;
- иметь навыки компенсации потерь при переводе, контекстуальных замен, различать многозначность слов, словарное и контекстуальное значение слова, значения интернациональных слов в родном и иностранном языке и т. д.;
- уметь адекватно передавать смысл профессионально ориентированного текста с соблюдением норм родного языка;
- владеть навыками преобразования исходного материала, в том числе реферативного перевода профессионально ориентированного текста.

3 Критерии оценивания результатов учебной деятельности студентов

Оценка по 10-бальной шкале	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
10	<p>Систематизированные, глубокие и полные знания по всем разделам учебной программы. Грамотное, логически правильное изложение ответа. Умение свободно ориентироваться в вопросах по изучаемой дисциплине, использовать научные достижения других теоретических дисциплин специального цикла.</p> <p>Полное и глубокое усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Активное участие в групповых обсуждениях	<p>1. Написание реферата в рамках дисциплины</p> <p>2. Мультимедийная презентация в рамках дисциплины. Отличные результаты тестирования по всем разделам дисциплины</p>
9	<p>Систематизированные, глубокие и полные знания по всем разделам учебной программы.</p> <p>Грамотное, логически правильное изложение ответа. Достаточно хорошая ориентация по всему курсу дисциплины (дополнительные вопросы).</p> <p>Полное усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Активное участие в групповых обсуждениях	<p>1. Написание реферата в рамках дисциплины</p> <p>2. Отличные и хорошие результаты тестирования по отдельным разделам дисциплины</p>
8	<p>Высокий уровень владения материалом: хорошие знания по всем поставленным вопросам в объеме учебной программы.</p> <p>Грамотное, логически правильное изложение ответа. Умение ориентироваться в принципиально важных теориях и концепциях по изучаемой дисциплине.</p> <p>Усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	<p>1. Написание реферата в рамках дисциплины.</p> <p>2. Отличные и хорошие результаты тестирования по отдельным разделам дисциплины</p>
7	<p>Достаточно высокий уровень владения материалом: хорошие знания по всем поставленным вопросам в объеме учебной программы.</p>	Участие в семинарских занятиях	Хорошие результаты тестирования по отдельным разделам дисциплины

Оценка по 10-бальной шкале	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
	<p>Логически правильное изложение ответа. Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Усвоение основной и дополнительной литературы по изучаемой дисциплине</p>		
6	<p>Достаточный уровень владения материалом: хорошие знания по поставленным вопросам в объеме учебной программы.</p> <p>Логически правильное изложение ответа. Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Усвоение основной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	Достаточно хорошие результаты тестирования по отдельным разделам дисциплины
5	<p>Достаточные знания по поставленным вопросам в объеме учебной программы.</p> <p>Изложение ответа без ошибок (возможно, неполное). Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы (под руководством преподавателя).</p> <p>Усвоение основной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	Удовлетворительные результаты тестирования по отдельным разделам дисциплины
4	<p>Достаточный объем знаний по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа без существенных ошибок. Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы под руководством преподавателя.</p> <p>Фрагментарное усвоение основной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях (под руководством преподавателя)	Удовлетворительные результаты тестирования по отдельным разделам дисциплины

Оценка по 10-балльной шкале	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
3	<p>Фрагментарные знания по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа с существенными ошибками (логическими и языковыми). Неумение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Знание части основной литературы по изучаемой дисциплине</p>	Пассивность на семинарских занятиях	Неудовлетворительные результаты тестирования по отдельным разделам дисциплины
2	<p>Неудовлетворительные знания по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа с существенными ошибками (логическими и языковыми). Неумение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Знание отдельных литературных источников, рекомендованных Программой по изучаемой дисциплине</p>	Пассивность на семинарских занятиях	Неудовлетворительно низкие результаты тестирования по отдельным разделам дисциплины
1	Отсутствие знаний или отказ от ответа	Пассивность на семинарских занятиях	Неудовлетворительно низкие результаты тестирования по отдельным разделам дисциплины

Зачет

Оценка	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
Удовлетворительно (зачтено)	<p>Систематизированные, глубокие и полные знания по всем разделам учебной программы. Грамотное, логически правильное изложение ответа. Умение свободно ориентироваться в вопросах по изучаемой дисциплине, использовать научные достижения других теоретических дисциплин специального цикла.</p> <p>Полное и глубокое усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Активное участие в групповых обсуждениях	<p>Написание реферата в рамках дисциплины</p> <p>Мультимедийная презентация в рамках дисциплины. Отличные результаты тестирования по всем разделам дисциплины</p>
	<p>Систематизированные, глубокие и полные знания по всем разделам учебной программы.</p> <p>Грамотное, логически правильное изложение ответа. Достаточно хорошая ориентация по всему курсу дисциплины (дополнительные вопросы).</p> <p>Полное усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Активное участие в групповых обсуждениях	<p>Написание реферата в рамках дисциплины</p> <p>Отличные и хорошие результаты тестирования по отдельным разделам дисциплины</p>
	<p>Высокий уровень владения материалом: хорошие знания по всем поставленным вопросам в объеме учебной программы.</p> <p>Грамотное, логически правильное изложение ответа. Умение ориентироваться в принципиально важных теориях и концепциях по изучаемой дисциплине.</p> <p>Усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	<p>Написание реферата в рамках дисциплины</p> <p>Отличные и хорошие результаты тестирования по отдельным разделам дисциплины</p>

Оценка	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
	<p>Достаточно высокий уровень владения материалом: хорошие знания по всем поставленным вопросам в объеме учебной программы.</p> <p>Логически правильное изложение ответа. Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Усвоение основной и дополнительной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	Хорошие результаты тестирования по отдельным разделам дисциплины
	<p>Достаточный уровень владения материалом: хорошие знания по поставленным вопросам в объеме учебной программы.</p> <p>Логически правильное изложение ответа. Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Усвоение основной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	Достаточно хорошие результаты тестирования по отдельным разделам дисциплины
	<p>Достаточные знания по поставленным вопросам в объеме учебной программы.</p> <p>Изложение ответа без ошибок (возможно, неполное). Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы (под руководством преподавателя).</p> <p>Усвоение основной литературы по изучаемой дисциплине</p>	Участие в семинарских занятиях	Удовлетворительные результаты тестирования по отдельным разделам дисциплины
	<p>Достаточный объем знаний по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа без существенных ошибок.</p>	Участие в семинарских занятиях (под руководством преподавателя)	Удовлетворительные результаты тестирования по отдельным разделам дисциплины

Оценка	Критерии оценивания		
	Основные критерии оценки по предмету	Активность учебной деятельности студентов в течение семестра	Дополнительные критерии оценки учебной деятельности
	<p>Умение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы под руководством преподавателя.</p> <p>Фрагментарное усвоение основной литературы по изучаемой дисциплине</p>		
Неудовлетворительно (не зачтено)	<p>Фрагментарные знания по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа с существенными ошибками (логическими и языковыми). Неумение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p> <p>Знание части основной литературы по изучаемой дисциплине</p>	Пассивность на семинарских занятиях	Неудовлетворительные результаты тестирования по отдельным разделам дисциплины
	<p>Неудовлетворительные знания по поставленным вопросам в рамках образовательного стандарта специальности.</p> <p>Изложение ответа с существенными ошибками (логическими и языковыми). Неумение ориентироваться в базовых теориях и концепциях по изучаемой дисциплине и делать выводы.</p>	Пассивность на семинарских занятиях	Неудовлетворительно низкие результаты тестирования по отдельным разделам дисциплины
	Отсутствие знаний или отказ от ответа	Пассивность на семинарских занятиях	Неудовлетворительно низкие результаты тестирования по отдельным разделам дисциплины

4 Перечень заданий и контрольных мероприятий для управляемой самостоятельной работы

**Специальности: 1-25 01 08 Бухгалтерский учёт, анализ и аудит;
1-25 01 13 Экономика и управление туристской индустрией**

Тема и вопросы УСР	Количество часов	Форма контроля
Т е м а 1.3.7. Биржи	4	Перевод текстов, выполнение тестовых заданий, подготовка монологического высказывания
Т е м а 1.3.15. Проблемы капитализма	4	Перевод текстов, выполнение тестовых заданий, подготовка монологического высказывания
Т е м а 1.4.3. Коммерческие риски	6	Сочинение, монологическое высказывание
Т е м а 2.3.3. Собеседование	4	Устный опрос

Специальность 1-26 02 03 Маркетинг

Тема и вопросы УСР	Количество часов	Форма контроля
Т е м а 1.3.7. Биржи	6	Перевод текстов, выполнение тестовых заданий, подготовка монологического высказывания
Т е м а 1.3.15. Проблемы капитализма	4	Перевод текстов, выполнение тестовых заданий, подготовка монологического высказывания
Т е м а 1.4.3. Коммерческие риски	4	Сочинение, монологическое высказывание
Т е м а 2.3.3. Собеседование	4	Устный опрос

Примечание. Материалы для выполнения управляемой самостоятельной работы содержатся в электронном учебно-методическом комплексе «Иностранный язык» для экономических специальностей.

ПРОТОКОЛ СОГЛАСОВАНИЯ УЧЕБНОЙ ПРОГРАММЫ С ДРУГИМИ ДИСЦИПЛИНАМИ СПЕЦИАЛЬНОСТИ

Название дисциплины, с которой требуется согласование	Название кафедры	Предложения об изменениях в содержании учебной программы по изучаемой учебной дисциплине	Решение, принятое кафедрой, разработавшей учебную программу (с указанием даты и номера протокола)
1. Экономическая теория	Кафедра экономики	Нет	Согласовано 09.06.2015 протокол №10
2. Маркетинг	Кафедра маркетинга	Нет	Согласовано 09.06.2015 протокол №10
3. Бухгалтерский учет	Кафедра бухгалтерского учета, анализа и аудита	Нет	Согласовано 09.06.2015 протокол №10
4. Введение в специальность	Кафедра маркетинга	Нет	Согласовано 09.06.2015 протокол №10
5. Психология	Кафедра психологии	Нет	Согласовано 09.06.2015 протокол №10
6. Социология	Кафедра социально-гуманитарных дисциплин	Нет	Согласовано 09.06.2015 протокол №10
7. Стилистика	Кафедра филологии	Нет	Согласовано 09.06.2015 протокол №10

**ДОПОЛНЕНИЯ И ИЗМЕНЕНИЯ,
ВНЕСЕННЫЕ В УЧЕБНУЮ ПРОГРАММУ
НА 201 / 201 УЧЕБНЫЙ ГОД**

№ п/п	Дополнения и изменения	Основание

Учебная программа пересмотрена и одобрена на заседании кафедры (протокол № _____ от _____ 201__ г.)

Заведующий кафедрой

_____ (учёная степень, учёное звание)

_____ (подпись)

_____ (И. О. Фамилия)

УТВЕРЖДАЮ
Декан факультета

_____ (учёная степень, учёное звание)

_____ (подпись)

_____ (И. О. Фамилия)

Учебное издание

ИНОСТРАННЫЙ ЯЗЫК

Учебная программа учреждения высшего образования
по учебной дисциплине для специальностей:
1-25 01 08 Бухгалтерский учет, анализ и аудит;
1-25 01 13 Экономика и управление туристской индустрией
1-26 02 03 Маркетинг

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по учебной дисциплине для специальности
1-27 01 01 Экономика и организация производства
(по направлениям)

Барановичи
БарГУ
2015

Учебно-методический отдел
РАБОЧИЙ ЭКЗЕМПЛЯР
№ 108.5

Учебная программа разработана на основе ОСВО-1-27-01 01–2013 № 88 от 30 августа 2013 и учебными планами специальности.

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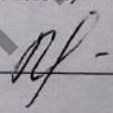
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ПОЯСНИТЕЛЬНАЯ ЗАПИСКА

1 Актуальность изучения дисциплины

Настоящая учебная программа разработана в соответствии с образовательным стандартом ОСВО-1-27-01 01–2013 № 88 от 30 08 2013 и учебным планом специальности 1-27 01 01 Экономика и организация производства (по направлениям).

Изучение иностранных языков является необходимой и неотъемлемой составной частью профессиональной подготовки специалиста. Это обусловлено интернационализацией сотрудничества специалистов на глобальном уровне и расширением сферы научного дискурса в современной коммуникации. Знание иностранного языка облегчает доступ к научной информации, использование ресурсов Интернета, помогает налаживанию международных контактов и расширяет возможности повышения профессионального уровня.

В связи с процессами глобализации усиливаются интеграционные тенденции в экономике, науке и образовании, что повышает роль иностранного языка как посредника всех интеграционных процессов. Именно язык воплощает единство процессов общения, познания и становления личности. В этих условиях цели и задачи изучения языка сближаются с целями и задачами профессиональной подготовки и специалиста. Современный подход к подготовке квалифицированного специалиста требует при изучении языка приоритетного знания структур и стратегий профессионального общения, форм и средств коммуникации, а также умения ими оперировать.

Курс изучения иностранного языка носит, таким образом, профессионально-ориентированный и коммуникативный характер. Его целевая разработка обусловлена необходимостью модернизации отечественного образования и конкретизации его содержания на каждом уровне обучения иностранным языкам.

2 Цели и задачи учебной дисциплины

Цель дисциплины — формирование и развитие социально-личностных компетенций, основанных на гуманитарных знаниях и умениях, эмоционально-целостном и социально-творческом опыте и профессиональных компетенций по «Иностранному языку»; развитие и закрепление академических, социально-значимых и профессиональных компетенций.

Комплексными *задачами* дисциплины являются:

- формировать профессионально направленную языковую компетенцию для эффективной работы специалиста;
- совершенствовать навык и развивать умение профессионального общения на основе профессионально значимых коммуникативных моделей и ситуаций;
- совершенствовать навык и развивать умение профессионально ориентированного чтения на основе аутентичных текстов;
- развивать профессиональное мышление, ориентированное на решение теоретических и практических задач.

3 Требования к уровню освоения содержания учебной дисциплины

В результате изучения дисциплины студент должен закрепить и развить следующие академические (АК) и социально-личностные (СЛК) компетенции:

АК-1. Уметь применять базовые научно-теоретические знания для решения теоретических и практических задач.

АК-2. Владеть системным и сравнительным анализом.

АК-3. Владеть исследовательскими навыками.
 АК-4. Уметь работать самостоятельно.
 АК-5. Быть способным порождать новые идеи (обладать креативностью).
 АК-6. Владеть междисциплинарным подходом при решении проблем.
 АК-7. Иметь навыки, связанные с использованием технических устройств, управлением информацией и работой с компьютером.
 АК-8. Обладать навыками устной и письменной коммуникации.
 АК-9. Уметь учиться, повышать свою квалификацию в течение всей жизни.
 АК-11. Иметь знания социологии, физиологии и психологии труда.
 СЛК-3. Обладать способностью к межличностным коммуникациям.
 В результате изучения дисциплины студент должен обладать следующими профессиональными (ПК) компетенциями:

ПК-34. Вести переговоры с другими заинтересованными участниками.

ПК-35. Готовить доклады, материалы к презентациям.

ПК-36. Пользоваться глобальными информационными ресурсами.

ПК-37. Владеть современными средствами телекоммуникаций.

В результате изучения дисциплины студент должен:

знать:

– систему иностранного языка в его фонетическом, лексическом и грамматическом аспектах;

– социокультурные конвенциональные нормы общения в предложенных сферах;

уметь:

– высказываться на заданную тему;

– читать и переводить литературу по специальности;

– составлять письменные документы, используя реквизиты делового письма;

владеть:

– совокупностью навыков и умений речевой деятельности, позволяющими осуществлять иноязычную коммуникацию.

4 Структура содержания учебной дисциплины

На изучение дисциплины отводится 330 академических часов (8 зачетных единиц).

Форма получения образования	№ учебного плана	Курс	Семестр	Всего часов		Количество часов			Семестр	
				академических	аудиторных	лекции	лабораторные занятия	УСР	зачет	экзамен
Дневная	Е27-357/13-УДдр	1	1, 2	330	128	—	—	24	1	2
Заочная на основе среднего специального образования	Е27-329/13-УДзс	1	1, 2	330	30	—	—	—	1	2

5 Методы (технологии) обучения

Основными методами (технологиями) обучения, отвечающими целям изучения дисциплины, являются:

- модульно-рейтинговая технология обучения;
- проблемное обучение (проблемный вопрос, проблемная ситуация, проблемная задача);
- проектные технологии;
- информационно-коммуникативные технологии (дискуссия, дебаты);
- видео технологии и мультимедийные технологии;
- групповые технологии;
- игровые технологии (деловые, имитационные игры);
- тестовые технологии.

6 Организация самостоятельной работы студентов

При изучении дисциплины используются следующие формы самостоятельной работы:

- управляемая самостоятельная работа в аудитории;
- подготовка рефератов и эссе по темам дисциплины;
- разработка тестов по грамматическим темам;
- подготовка проектов в виде мультимедийных презентаций;
- подготовка УСП.

7 Диагностика компетенций студентов

Оценка учебных достижений студента на экзамене, промежуточных учебных достижений производится по 10-балльной шкале при использовании критериев, утвержденных Министерством образования Республики Беларусь.

Для оценки учебных достижений студентов используется следующий диагностический инструментарий: (в скобках какие компетенции проверяются):

- проведение тестирования (АК-1, АК-4, АК-8);
- проведение входного тестирования при заочной форме обучения (АК-1, АК-4, АК-8);
- защита выполненных на практических занятиях индивидуальных заданий (АК-1, АК-4, АК-7, АК-8);
- выполнение мультимедийных презентаций (АК – 4, АК-5, АК-7; СЛК-6; ПК-35, ПК-36);
- сдача зачета по дисциплине (АК-1, АК-4, АК-8);
- сдача экзамена по дисциплине (АК-1, АК-4, АК-8).

СОДЕРЖАНИЕ УЧЕБНОЙ ДИСЦИПЛИНЫ

Грамматический материал

Английский язык

Т е м а 1 Имя существительное

Категория числа и падежа. Употребление артиклей.

Т е м а 2 Имя прилагательное

Степени сравнения имен прилагательных.

Т е м а 3 Наречие

Степени сравнения наречий. Различия в употреблении прилагательных и наречий.

Т е м а 4 Местоимения

Разряды местоимений. Употребление неопределенных местоимений.

Т е м а 5 Имя числительное.

Образование и употребление порядковых числительных.

Т е м а 6 Времена глагола

Времена группы Simple. Времена группы Continuous. Времена группы Perfect. Времена группы PerfectContinuous.

Т е м а 7 Страдательный залог

Формы страдательного залога. Употребление страдательного залога.

Т е м а 8 Согласование времён. Косвенная речь

Перевод повествовательных предложений в косвенную речь. Перевод вопросительных предложений в косвенную речь. Перевод повелительных предложений в косвенную речь.

Т е м а 9 Модальные глаголы

Употребление модальных глаголов.

Т е м а 10 Условные предложения

Условные предложения 1 типа. Условные предложения 2 типа.

Условные предложения 3 типа. Условные предложения смешанного типа.

Т е м а 11 Неличные формы глагола

Инфинитив. Конструкции с инфинитивом. Образование и употребление герундия. Образование и употребление причастий.

Т е м а 12 Словообразовательные модели

Немецкий язык

Т е м а 1 Простое предложение

Повествовательные предложения. Инверсия. Вопросительные предложения. Отрицание в немецком языке

Т е м а 2 Имя существительное

Употребление артиклей. Склонение определенного и неопределенного артиклей. Склонение имен существительных. Образование множественного числа имен существительных

Т е м а 3 Местоимение

Личные местоимения. Притяжательные и указательные местоимения. Неопределенно-личное местоимение man. Безличное местоимение es.

Т е м а 4 Предлоги и местоименные наречия

Предлоги, требующие дательного и винительного падежей. Предлоги, требующие родительного падежа. Местоименные наречия.

Т е м а 5 Имя прилагательное и наречие

Структурные признаки, особенности употребления прилагательных и наречий в немецком языке. Склонение имен прилагательных. Степени сравнения имен прилагательных и наречий. Субстантивированные прилагательные

Т е м а 6 Числительное

Количественные числительные. Порядковые числительные.

Т е м а 7 Глагол

Классификация глаголов в немецком языке: сильные, слабые, неправильные; модальные; возвратные; с отделяемыми и неотделяемыми приставками. Три основные формы глагола: Infinitiv, Imperfekt, PartizipII. Действительный залог Aktiv. Настоящее время Präsens. Прошедшее время Präteritum. Прошедшее время Perfekt. Прошедшее время Plusquamperfekt. Будущее время Futurum. Повелительное наклонение Imperative. Инфинитивные группы. Инфинитивные обороты „um + zu + Infinitiv“, „ohne + zu + Infinitiv“, „(an)statt + zu + Infinitiv“.

Т е м а 8 Страдательный залог Passiv

Образование Passiv, особенности употребления и перевода. Спряжение глаголов в настоящем, прошедшем и будущем временах Passiv. Инфинитив пассив. Результативный пассив (Stativ/Zustandspassiv). Безличный пассив. Модальные конструкции „haben + zu + Infinitiv“, „sein + zu + Infinitiv“, „sichlassen + Infinitiv“.

Т е м а 8 Союзы

Сочинительные союзы. Подчинительные союзы.

Т е м а 9 Сложные предложения

Сложносочиненные предложения: структура, порядок слов.

Сложноподчиненные предложения: структура, порядок слов.

Т е м а 10 Причастие

Образование причастий в немецком языке (PartizipI и PartizipII). Причастия (PartizipI и PartizipII) в роли определения Распространенное определение. Причастия (PartizipI и PartizipII) в роли обстоятельства образа действия. Обособленные причастные обороты.

Испанский язык

Т е м а 1 Имя существительное

Семантико-структурные классы имен существительных. Категория числа. Употребление имен существительных в единственном и множественном числе. Особые случаи образования множественного числа. Категория грамматического рода. Род имен существительных. Формальные признаки рода (детерминативы, суффикс). Сложные существительные. Суффиксы имен существительных.

Т е м а 2 Артикль

Определенный артикль, употребление артикля с географическими названиями; неопределенный артикль, частичный (основные случаи его употребления) отсутствие артикля. Основные случаи употребления определенного, неопределенного. Основные случаи отсутствия артикля.

Т е м а 3 Имя прилагательное

Качественные и относительные прилагательные. Образование женского рода и множественного числа; категория степеней сравнения. Согласование прилагательных с определяемыми существительными в роде и числе. Место прилагательного по отношению к существительному.

Т е м а 4 Местоимение

Классификация местоимений. Личные местоимения в функции подлежащего прямого и косвенного дополнения (предложная и беспредложная формы). Их место в предложении. Ударные и безударные формы личных местоимений. Относительные местоимения. Указательные и притяжательные местоимения. Неопределенные местоимения.

Т е м а 5 Имя числительное

Качественные и порядковые числительные. Особенности употребления порядковых числительных.

Т е м а 6 Глагол

Классификация глаголов. Глаголы I, II, III групп спряжения, местоименные глаголы. Знание особенностей их спряжения и употребления во всех временах изъявительного наклонения. Понятие о переходных и непереходных глаголах. Управление наиболее распространенных глаголов. Система времён и наклонений испанского глагола. Образование времён глаголов отклоняющего спряжения. Глаголы индивидуального спряжения. Безличные глаголы. Глагольные конструкции. Условное наклонение.

Т е м а 7 Сослагательное наклонение

Времена сослагательного наклонения; употребление сослагательного наклонения в независимом предложении; в дополнительных придаточных предложениях; в обстоятельственных и определительных придаточных предложениях.

Т е м а 8 **Согласование времён в предложении**

Т е м а 9 **Неличные формы глагола**

Простой инфинитив как исходная глагольная форма. Образование причастия. Образование простого и сложного герундия.

Т е м а 10 **Предлог**

Простые предлоги и их употребление. Предложные обороты.

Т е м а 11 **Союз**

Разряды и виды союзов. Сочинительные союзы. Подчинительные союзы. Союзные (относительные) слова.

Т е м а 12 **Простое предложение**

Коммуникативные типы предложений; порядок слов в предложении; способы выражения подлежащего и сказуемого. Предложения с простым и составным глагольным сказуемым, с именным сказуемым. Согласование сказуемого с подлежащим. Формальные признаки второстепенных членов предложения. Их позиция. Безличные предложения. Выделение членов предложения. Двусоставные и односоставные предложения. Распространенные и нераспространенные предложения. Неполные предложения.

Т е м а 13 **Сложное предложение**

Сложносочиненное и сложноподчиненное предложения. Типы придаточных предложений.

Т е м а 14 **Прямая и косвенная речь**

Согласование времен в рамках сложного предложения Особенности косвенной речи. Особенности перевода в косвенную речь предложений различного коммуникативного типа.

Т е м а 15 **Придаточные времени и цели**

Употребление наречий и союзных оборотов придаточных времени и цели (cuando, mientras, apenas, encuanto, así que, luegoque, ahoraque, antesdeque, hastaqueetc.)

Т е м а 16 **Условные придаточные**

Три типа условных предложений. Согласование главного и придаточного предложения.

Французский язык

Тема 1 Имя существительное

Категория числа и падежа.

Тема 2 Имя прилагательное

Образование женского рода, множественного числа, место в предложении.

Тема 3 Детерминативы

Определённый и неопределённый артикль, сокращённый артикль, слитный артикль, партитивный артикль. Указательные и притяжательные прилагательные. Неопределённые, вопросительные прилагательные.

Тема 4 Числительные

Образование и употребление числительных.

Тема 5 Местоимения

Личные приглагольные и самостоятельные местоимения. Местоимения в роли прямого и косвенного дополнения, адвербиальные.

Тема 6 Глагол

Спряжение глаголов I, II, III групп, местоимённых глаголов в présent, passé composé, imparfait. Спряжение глаголов в futur simple, passé simple, plus-que-parfait, futur antérieur, futur immédiat, passé immédiat и др. Вспомогательные глаголы être, avoir, aller. Управление глаголов. Согласование времён. Пассивный залог (настоящее время). Отрицательная форма глагола. Наклонения: indicatif, impératif. Причастие настоящего и прошедшего времени (образование, употребление). Образование наречий. Предлоги (времени, места, направления).

Тема 7 Пассивный залог

Настоящее, прошедшее, будущее времена.

Тема 8 Наклонения

Conditionnel, subjonctif.

Тема 9 Инфинитивные конструкции

Выделительные, ограничительные обороты.

Т е м а 10 Словообразование

Наиболее употребительные суффиксы и приставки существительных и прилагательных.

Т е м а 11 Синтаксис

Утвердительные, отрицательные и вопросительные предложения. Придаточные предложения.

Лексический материал

Р а з д е л 1

Учебно-профессиональное общение

Т е м а 1.1 Учёба в университете

Визитная карточка студента. Выбор профессии. Система высшего образования в стране изучаемого языка. Система высшего образования в РБ. Наш университет. Учёба в университете. Рабочий день студента.

Т е м а 1.2 Избранная специальность как научная отрасль

Студент и наука. Избранная специальность как научная отрасль. Роль науки в производстве. Экономика как наука.

Т е м а 1.3 Предмет и содержание специальности

Экономика страны изучаемого языка. Экономика РБ. Микроэкономика. Макроэкономика. Спрос и предложение. Банки. Виды банков. Деньги. Функции денег. Инфляция. Налоги. Виды налогов. Цели налогообложения. Принципы налогообложения.

Р а з д е л 2

Профессиональная деятельность специалиста

Т е м а 2.1 Структура профессиональной деятельности экономиста

Бизнес-организации. Предпринимательство. Менеджмент. Оптовая и розничная торговля. Маркетинг. Функции маркетинга. Стратегия и тактика маркетинга. Реклама. История развития рекламы. Средства рекламы. Принципы рекламной деятельности. Страхование. Виды страхования. Бухгалтерское дело.

Т е м а 2.2 Структура и характер профессиональной деятельности инженера

Инженерное дело. Конструкционные материалы. Металлы и их сплавы.

Свойства металлов. Чёрные металлы. Чугун. Цветные металлы. Пластмассы. Виды пластмасс. Композитные материалы.

Компьютер. Компьютеризация. Части компьютерной системы. Инновации на производстве.

Т е м а 2.3 Моя будущая профессия.

Моя будущая профессия. Роль инженера — экономиста в современном производстве.

Репозиторий БарГУ

УЧЕБНО-МЕТОДИЧЕСКАЯ КАРТА ДИСЦИПЛИНЫ

Дневная форма получения образования

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Количество часов УСР	Формы контроля знаний
		лекции	практические занятия	иное		
1	Учебно-профессиональное общение	—	60	—	14	—
1.1	Учёба в университете	—	18	—	4	—
1.1.1	Визитная карточка студента	—	2	—	—	Монолог-сообщение
1.1.2	Выбор профессии	—	4	—	—	Диалог-расспрос
1.1.3	Система высшего образования в стране изучаемого языка	—	—	—	4	Перевод текста, выполнение упражнений
1.1.4	Система высшего образования в РБ	—	4	—	—	Диалог-опрос
1.1.5	Наш университет	—	2	—	—	Ответы на вопросы
1.1.6	Учёба в университете	—	4	—	—	Диалог-обмен мнениями
1.1.7	Рабочий день студента	—	2	—	—	Устная тема
1.2	Избранная специальность как научная отрасль	—	12	—	—	—
1.2.1	Студент и наука	—	2	—	—	Контрольный опрос
1.2.2	Избранная специальность как научная отрасль	—	4	—	—	Письменные проектные задания
1.2.3	Роль науки в производстве	—	2	—	—	Монологическое сообщение
1.2.4	Экономика как наука.	—	4	—	—	Ответы на вопросы
1.3	Предмет и содержание специальности	—	30	—	10	—
1.3.1	Экономика страны изучаемого языка	—	4	—	—	Монолог-сообщение

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Количество часов УСР	Формы контроля знаний
		лекции	практические занятия	иное		
1.3.2	Экономика РБ	—	—	—	4	Перевод, написание аннотации к тексту
1.3.3	Микроэкономика	—	4	—	—	Устная тема
1.3.4	Макроэкономика.	—	4	—	—	Выполнение тестовых заданий
1.3.5	Спрос и предложение	—	4	—	—	Письменные проектные задания
1.3.6	Банки	—	2	—	—	Диалог-опрос
1.3.7	Виды банков	—	—	—	2	Реферирование текста
1.3.8	Деньги. Функции денег	—	4	—	—	Ответы на вопросы
1.3.9	Инфляция	—	—	—	4	Перевод, написание аннотации к тексту
1.3.10	Налоги. Виды налогов	—	4	—	—	Контрольный перевод
1.3.11	Цели налогообложения	—	2	—	—	Устная тема
1.3.12	Принципы налогообложения	—	2	—	—	Контрольный опрос
2	Профессиональная деятельность специалиста	—	68	—	10	—
2.1	Структура и характер профессиональной деятельности экономиста	—	30	—	6	—
2.1.1	Бизнес-организации	—	4	—	—	Диалог-обмен мнениями
2.1.2	Предпринимательство	—	4	—	—	Ответы на вопросы
2.1.3	Менеджмент	—	4	—	—	Выполнение тестовых заданий
2.1.4	Оптовая и розничная торговля	—	4	—	—	Диалог-опрос
2.1.5	Маркетинг. Функции маркетинга	—	2	—	—	Контрольный перевод

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Количество часов УСР	Формы контроля знаний
		лекции	практические занятия	иное		
2.1.6	Стратегия и тактика маркетинга	—	—	—	4	Перевод текста, выполнение упражнений
2.1.7	Реклама. Принципы рекламной деятельности	—	4	—	—	Монолог-сообщение
2.1.8	Средства рекламы	—	—	—	2	Перевод текста, выполнение упражнений
2.1.9	Страхование. Виды страхования	—	4	—	—	Диалог-обмен мнениями
2.1.10	Бухгалтерское дело	—	4	—	—	Ответы на вопросы
2.2	Структура и характер профессиональной деятельности инженера	—	32	—	4	—
2.2.1	Инженерное дело	—	4	—	—	Мультимедийные презентации
2.2.2	Конструкционные материалы	—	4	—	—	Устная тема
2.2.3	Металлы и их сплавы	—	4	—	—	Диалог-опрос
2.2.4	Свойства металлов	—	2	—	—	Монолог-сообщение
2.2.5	Чёрные металлы. Чугун	—	—	—	4	Реферирование текста
2.2.6	Цветные металлы	—	2	—	—	Контрольный перевод
2.2.7	Пластмассы. Виды пластмасс	—	4	—	—	Выполнение тестовых заданий
2.2.8	Композитные материалы	—	2	—	—	Монолог-сообщение
2.2.9	Компьютер. Компьютеризация	—	2	—	—	Диалог-опрос
2.2.10	Части компьютерной системы	—	4	—	—	Письменные проектные задания
2.2.11	Инновации на производстве	—	4	—	—	Мультимедийные презентации
2.3	Моя будущая профессия	—	6	—	—	—

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Количество часов УСР	Формы контроля знаний
		лекции	практические занятия	иное		
2.3.1	Моя будущая профессия	—	2	—	—	Диалог-собеседование
1.3.2	Роль инженера — экономиста в современном производстве	—	4	—	—	Диалог-обмен мнениями
И Т О Г О		—	128	—	24	—
В С Е Г О		152				—
<i>Примечание.</i> Всего 330 академических часов (8 зачетных единиц).						

Заочная форма получения образования на базе среднего специального образования

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Формы контроля знаний
		лекции	практические занятия	иное	
1	Учебно-профессиональное общение	—	14	—	—
1.1	Учёба в университете	—	6	—	—
1.1.1	Система высшего образования в стране изучаемого языка	—	2	—	Монолог-сообщение
1.1.2	Система высшего образования в РБ	—	2	—	Диалог-расспрос
1.1.3	Наш университет	—	2	—	Монологическое сообщение
1.2	Избранная специальность как научная отрасль	—	2	—	Диалог-опрос
1.2.1	Экономика как наука.	—	2	—	Ответы на вопросы
1.3	Предмет и содержание специальности	—	6	—	—
1.3.1	Спрос и предложение	—	2	—	Письменные проектные задания
1.3.2	Деньги. Функции денег	—	2	—	Ответы на вопросы

Номер раздела, темы	Название раздела, темы	Количество аудиторных часов			Формы контроля знаний
		лекции	практические занятия	иное	
1.3.3	Налоги. Виды налогов	—	2	—	Контрольный перевод
2	Профессиональная деятельность специалиста	—	16	—	—
2.1	Структура и характер профессиональной деятельности экономиста	—	10	—	—
2.1.1	Бизнес-организации	—	2	—	Диалог-обмен мнениями
2.1.2	Оптовая и розничная торговля	—	2	—	Диалог-опрос
2.1.3	Маркетинг. Функции маркетинга	—	2	—	Контрольный перевод
2.1.4	Реклама. Принципы рекламной деятельности	—	2	—	Монолог-сообщение
2.1.5	Бухгалтерское дело	—	2	—	Ответы на вопросы
2.2	Структура и характер профессиональной деятельности инженера	—	4	—	—
2.2.1	Инженерное дело	—	2	—	Мультимедийные презентации
2.2.2	Компьютер. Компьютеризация	—	2	—	Диалог-опрос
2.3	Моя будущая профессия	—	2	—	—
2.3.1	Моя будущая профессия	—	2	—	Диалог-собеседование
И Т О Г О		—	30	—	—
В С Е Г О			30		—

Примечание. Всего 330 академических часов (8 зачетных единиц).

ИНФОРМАЦИОННО-МЕТОДИЧЕСКАЯ ЧАСТЬ

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10. *Симхович, А. С.* Практическая грамматика английского языка / А. С. Симхович. — Минск : [б. и.], 2004. — 220 с.
11. *Слепович, В. С.* Деловой английский / В. С. Слепович. — Минск : [б. и.], 2003. — 270 с.
12. *Хведченя, Л. В.* Грамматика английского языка / Л. В. Хведченя. — Минск : Изд-во Гревцова, 2011. — 480 с.
13. *Хоменко, С. А.* Английский язык для студентов технических вузов / С. А. Хоменко, В. Ф. Скалабан. — Ч. 1. — Минск : Высш. шк., 2004. — 284 с.
14. *Хоменко, С. А.* Английский язык для студентов технических вузов / С. А. Хоменко, В. Ф. Скалабан. — Ч. 2. — Минск : Высш. шк., 2004. — 205 с.

15. *Христорождественская, Л. П.* Английский язык. Практический курс / Л. П. Христорождественская. — I часть. — Минск : Кн. Дом, 1997. — 340 с.

16. *Христорождественская, Л. П.* Английский язык. Практический курс / Л. П. Христорождественская. — II часть. — Минск : Кн. Дом, 1997. — 340 с.

1.1.2 Дополнительная литература

1. *Бушейко, П. Н.* Современные технологии производства : метод. рек. по дисциплине «Иностранный язык (английский)» для аудит. и самостоят. работы студентов / П. Н. Бушейко. — Барановичи : РИО БарГУ, 2006. — 20 с.

2. *Гайдук, М. О.* Конструкционные материалы : метод. рек. по дисциплине «Иностранный язык (английский)» для аудиторной и самостоятельной работы студентов / М. О. Гайдук, П. Н. Бушейко. — Барановичи : РИО БарГУ, 2010. — 45 с.

3. *Гайдук, М. О.* Позвольте представиться : метод. рек. по дисциплине «Иностранный язык (английский)» для аудит. и самостоят. работы студентов / М. О. Гайдук. — Барановичи : РИО БарГУ, 2009. — 30 с.

4. *Гуминская, О. П.* Технические тексты для чтения : метод. рек. для студентов инженер. специальностей / О. П. Гуминская. — Барановичи : РИО БарГУ, 2010. — 50 с.

5. *Гутько, Л. В.* Вспомним грамматику! = BrushUpYourGrammar! : метод. рек. для студентов заочной формы обучения / Л. В. Гутько. — Барановичи : РИО БарГУ, 2008. — 44 с.

6. *Дубень, Е. А.* Великобритания : метод. рек. / Е. А. Дубень. — Барановичи : РИО БарГУ, 2006 — 54 с.

7. *Дубень, Е. А.* Образование = Education : метод. рек. по дисциплине «Иностранный язык (английский)» для аудит. и самостоят. работы студентов пед. фак. / Е. А. Дубень, И. Г. Копытич. — Барановичи : РИО БарГУ, 2009 — 50 с.

8. *Зубрицкая, Л. С.* Страна, в которой я живу : метод. рек. по дисциплине «Иностранный язык (английский)» для аудит. и самостоят. работы студентов / Л. С. Зубрицкая. — Барановичи : РИО БарГУ, 2009. — 42 с.

9. *Зубрицкая, Л. С.* Технический перевод: теория и практикум : метод. рек. для студентов инженер. специальностей / Л. С. Зубрицкая, О. П. Гуминская. — Барановичи : РИО БарГУ, 2011. — 62 с.

1.2 Немецкий язык

1.2.1 Основная литература

1. *Басова, Н. В.* Немецкий для технических вузов / Н. В. Басова, Т. Ф. Гайвоненко. — 2-е изд. — Ростов н/Д : Феникс, 2002. — 512 с.
2. *Богданова, Н. Н.* Учебник немецкого языка для технических университетов и вузов (с интерактивными упражнениями и тестами на компакт-диске) / Н. Н. Богданова, Е. Л. Семенова. — 3-е изд., испр. и доп. — М. : Изд-во МГТУ им. Н. Э. Баумана, 2009. — 448 с.
3. *Бондарева, В. Я.* Немецкий язык для технических вузов / В. Я. Бондарева, Л. В. Синельщикова, Н. В. Хайрова. — М. : Март ; Ростов н/Д. : Март, 2005. — 352 с. (Серия «ИнЯз для профессионалов»).
4. *Галай, О. М.* Практическая грамматика немецкого языка: морфология : учеб. пособие для студентов вузов / О. М. Галай, В. Н. Кирись, М. А. Черкас. — Минск : Аверсэв, 2006. — 480 с.
5. *Галай, О. М.* Практическая грамматика немецкого языка: синтаксис : учеб. пособие для студентов вузов / О. М. Галай, В. Н. Кирись, М. А. Черкас. — Мн. : Аверсэв, 2006. — 256 с.
6. *Паремская, Д. А.* Практическая грамматика (немецкий язык) : учеб. пособие / Д. А. Паремская. — 6-е изд. — Мн. : Выш. шк., 2007. — 350 с.
7. *Рыжкина, Р. В.* Учебно-методическое пособие по чтению и переводу немецких технических текстов для студентов и магистрантов всех специальностей / Р. В. Рыжкина, Н. Н. Кожевникова. — Мн. : БНТУ, 2005. — 59 с.
8. *Супрун, Н. И.* Немецкий язык : пособие по межкультурной коммуникации / Н. И. Супрун, В. Шмальтц. — М. : Высш. шк., 2008. — 253 с.
9. *Хаит, Ф. С.* Пособие по переводу технических текстов с немецкого языка на русский / Ф. С. Хаит. — М. : [б. и.], 2001. — 175 с.
10. *Ханке, К.* Немецкий язык для инженеров : учеб. / К. Ханке, Е. Л. Семенова. — М. : Изд-во МГТУ им. Н. Э. Баумана, 2010. — 319 с.

1.2.2 Дополнительная литература

1. *Бориско, Н. Ф.* Бизнес-курс немецкого языка : словарь-справ. / Н. Ф. Бориско. — 5-е изд., стер. — Киев : Логос, 2005. — 351 с.: ил. — (Вас ждёт успех). — На нем. яз. — Библиогр.: с. 351 (11 назв.).

2. *Круглякова, Н. Н.* Образование в Беларуси и Германии = Ausbildung in Belarus und in Deutschland : метод. рек. по дисциплине “Немецкий язык” для аудит. и самост. работы студентов неязык. специальностей / Н. Н. Круглякова, М. С. Скорина. — Барановичи : РИО БарГУ, 2008. — 46 с.

3. *Копанев, И. П.* Теория и практика письменного перевода / И. П. Копанев, Ф. Беер. — Мн. : [б. и.], 1996. — Ч. 1. — 235 с.

4. *Лобковская, Е. А.* Робототехника: метод. рек. для самостоят. работы студентов I и II курсов инженер. фак. всех специальностей / Е. А. Лобковская. — Барановичи : РИО БарГУ, 2008 — 16 с.

5. *Макарова, М. М.* Практический курс перевода научно-технической литературы. Немецкий язык / М. М. Макарова, Г. А. Бобковский, (и др.). — Изд. 3. — М. : [б. и.], 1992. — 188 с.

6. *Никишова, А. В.* Моя будущая профессия : метод. рек. для студентов I и II курсов инженер. и финансово-правов. фак. всех специальностей дневной и заоч. форм обучения / А. В. Никишова, Е. В. Татаринич, М. Г. Бельская. — Барановичи : РИО БарГУ, 2008 — 28 с.

7. *Никишова, А. В.* Немецкоязычные страны : метод. рек. для студентов I и II курсов инженер. и финансово-правов. фак. всех специальностей дневной и заоч. форм обучения / А. В. Никишова, Е. В. Татаринич. — Барановичи : РИО БарГУ, 2008 — 44 с.

8. *Никифорова, А. С.* Немецко-русский словарь по бизнесу: ок. 30 000 терминов и словосочетаний / А.С. Никифорова ; под ред. В. В. Герасименко. — 3-е изд., стер. — Ростов н/Д : Феникс ; М. : Цитадель-трейд, 2007. — 447 с.

9. *Сергеев, В. Н.* Современный немецко-русский политехнический словарь: ок. 138 000 терминов = Neues Deutsch-Russisches Polytechnisches Wörterbuch: Etwa 138 000 Fachbegriffe / В. Н. Сергеев, В. В. Бутник, И. В. Фаградянц. — М. : Вече, 2006. — 622 с.

10. *Татаринич, Е. В.* Иностраный язык в профессии инженера : метод. рек. для самостоят. работы студентов I курса инженер. фак. всех специальностей / Е. В. Татаринич. — Барановичи : РИО БарГУ, 2008 — 28 с.

1.3 Испанский язык

1.3.1 Основная литература

1. *Калустова, О. М.* Бизнес-курс испанского языка : учеб. пособие / О. М. Калустова. — К. : ИП Логос-М, 2008. — 448 с.

2. *Дыро, Е. В.* Испанский язык для экономистов : учеб. пособие / Е. В. Дыро, М. Н. Мардыко, Н. В. Попок. — Минск : БГЭУ, 2005. — 147 с.

3. *Español para Negocios y Trabajo.* Испанский язык для делового общения : учеб.-метод. пособие / сост. И. Н. Савинкова // Акад. упр. при Президенте Респ. Беларусь;. — Минск : [б. и.], 2008. — 120 с.

4. *Ваксер, С. Г.* Испанский язык: менеджмент в сфере туризма. Сопровождение туристской группы : учеб.-метод. пособие / С. Г. Ваксер. — Минск : БГУ, 2009. — 183 с.

5. *Пониматко, В. П.* Испанский язык : учеб. пособие / В. П. Пониматко, Е. В. Дыро. — Минск : БГЭУ, 2007. — 183 с.

6. *Родригес-Данилевская, Е. И.* Учебник испанского языка. Практический курс для начинающих / Е. И. Родригес-Данилевская. — М. : Чепро, 2004. — 411 с.

7. *Коваленко, Л. В.* Испанский язык для специалистов: Мировая экономика, международные экономические отношения, внешняя торговля : учеб. пособие / Л. В. Коваленко, М. Г. Анкифиева. — М. : Высш. шк., 2008. — 255 с.

8. *Дышлея, И. А.* Gramática en uso. Испанский язык. Практическая грамматика / И. А. Дышлея. — СПб. : Перспектива, 2010. — 448 с.

9. *Павлова, С. Н.* Поговорим по-испански! Курс разговорного испанского языка / С. Н. Павлова, А. В. Киселев. — СПб. : КАРО, 2008. — 272 с.

10. *Давайте почитаем по-испански! Пособие по чтению и аудированию / составление упр., коммент. С. Н. Павловой.* — СПб. : КАРО, 2009. — 336 с.

11. *Чичин, А. В.* Учебник испанского языка / А. В. Чичин. — М. : Москов. лицей, 2004 — 416 с.

12. *Комарова, Ж. Т.* Испанский язык для всех : учеб. пособие на исп. языке / Ж. Т. Комарова. — М. : Менеджер, 2010. — 464 с.

1.3.2 Дополнительная литература

1. *Фирсова, Н. М.* Испанский язык для бизнесменов / Н. М. Фирсова. — М. : АСТ : Восток-Запад, 2007. — 156 с.

2. *Алфёров, А. М.* Самые знаменитые города Испании / А. М. Алфёров. — М. : АСТ : Восток-запад ; Владимир : ВКТ, 2008. — 224 с.

3. *Нуждин, Г. А.* 75 устных тем по испанскому языку / Г. А. Нуждин, А. И. Комарова. — 2-е изд. — М. : Айрис-пресс, 2003. — 256 с.

4. *Масютина, Г. С.* Испанский язык: тесты по чтению и аудированию: пособие для учащихся и учителей сред. учеб. заведений / Г. С. Масютина. — Минск : РИВШ, 2006. — 184 с.

5. *Мардыко, М. Н.* Испанский язык / М. Н. Мардыко. — Мн. : Тетра-Системс, 2006. — 512 с.

1.4 Французский язык

1.4.1 Основная литература

1. *Громова, О. А.* Практический курс французского языка: Начальный этап : учеб. для ин-тов и фак. иностр. яз. / О. А. Громовой. — М. : ЧеРо: Юрайт, 2000. — 432 с.

2. *Громова, О. А.* Практический курс французского языка: Продвинутый этап : учеб. для ин-тов и фак. иностр. яз. / О. А. Громовой. — 2-е изд. испр. — М. : ЧеРо: Юрайт, 2000. — 320 с.

3. *Иванченко, А. И.* Практика французского языка : сб. упр. по устной речи / А. И. Иванченко. — СПб. : Союз, 1998. — 160 с.

4. *Любанец, И. И.* LaFrancetechnologique / И. И. Любанец. — Барановичи : РИО БарГУ, 2010. — 75 с.

5. *Мурасова, А. Р.* Французский язык : учеб. пособие / А. Р. Мурасова. — Ульяновск : УлГТУ, 2011. — 64 с.

6. *Романова, С. А.* Французский язык : учеб. пособие / С. А. Романова — М. : [б. и.], 2001. — 217 с.

7. *Сасим, Н. В.* Грамматика французского языка: имя существительное. Артикль. Имя прилагательное : метод. рек. для аудит. и самостоят. работы для студентов неязык. специальностей высш. учеб. заведений / Н. В. Сасим. — Барановичи : РИО БарГУ, 2009. — 56 с.

1.4.2 Дополнительная литература

1. *Иванченко, А. И.* Грамматика французского языка в упражнениях = Grammairefrançaise: 400 упражнений, комментарии, ключи / А. И. Иванченко. — М. : Каро, 2008. — 318 с.

2. *Иванченко, А. И.* Грамматика французского языка в упражнениях: 400 упражнений, комментарии, ключи / А. И. Иванченко. — СПб. : Каро, 2004. — 320 с.

3. *Иванченко, А. И.* Практика французского языка : сб. упр. по грамматике / А. И. Иванченко. — СПб. : Союз, 2005. — 320 с.

2 Критерии оценивания результатов учебной деятельности студентов

Десятибалльная шкала в зависимости от величины балла и отметки включает следующие критерии:

10 (десять) баллов, зачтено:

– систематизированные, глубокие и полные знания по всем разделам учебной программы учреждения высшего образования по учебной дисциплине, а также по основным вопросам, выходящим за ее пределы;

– точное использование научной терминологии (в том числе на иностранном языке), грамотное, логически правильное изложение ответа на вопросы;

– безупречное владение инструментарием учебной дисциплины, умение его эффективно использовать в постановке и решении научных и профессиональных задач;

– выраженная способность самостоятельно и творчески решать сложные проблемы в нестандартной ситуации;

– полное и глубокое усвоение основной и дополнительной литературы, по изучаемой учебной дисциплине;

– умение свободно ориентироваться в теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им аналитическую оценку, использовать научные достижения других дисциплин;

– творческая самостоятельная работа на практических, лабораторных занятиях, активное творческое участие в групповых обсуждениях, высокий уровень культуры исполнения заданий.

9 (девять) баллов, зачтено:

– систематизированные, глубокие и полные знания по всем разделам учебной программы учреждения высшего образования по учебной дисциплине;

– точное использование научной терминологии (в том числе на иностранном языке), грамотное, логически правильное изложение ответа на вопросы;

– владение инструментарием учебной дисциплины, умение его эффективно использовать в постановке и решении научных и профессиональных задач;

– способность самостоятельно и творчески решать сложные проблемы в нестандартной ситуации в рамках учебной программы учреждения высшего образования по учебной дисциплине;

– полное усвоение основной и дополнительной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;

– умение ориентироваться в теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им аналитическую оценку;

– систематическая, активная самостоятельная работа на практических, лабораторных занятиях, творческое участие в групповых обсуждениях, высокий уровень культуры исполнения заданий.

8 (восемь) баллов, зачтено:

– систематизированные, глубокие и полные знания по всем разделам учебной программы учреждения высшего образования по учебной дисциплине в объеме учебной программы учреждения высшего образования по учебной дисциплине;

– использование научной терминологии (в том числе на иностранном языке), грамотное, логически правильное изложение ответа на вопросы, умение делать обоснованные выводы и обобщения;

– владение инструментарием учебной дисциплины (методами комплексного анализа, техникой информационных технологий), умение его использовать в постановке и решении научных и профессиональных задач;

– способность самостоятельно решать сложные проблемы в рамках учебной программы учреждения высшего образования по учебной дисциплине;

– усвоение основной и дополнительной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;

– умение ориентироваться в теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им аналитическую оценку;

– активная самостоятельная работа на практических, лабораторных занятиях, систематическое участие в групповых обсуждениях, высокий уровень культуры исполнения заданий.

7 (семь) баллов, зачтено:

– систематизированные, глубокие и полные знания по всем разделам учебной программы учреждения высшего образования по учебной дисциплине;

– использование научной терминологии (в том числе на иностранном языке), грамотное, логически правильное изложение ответа на вопросы, умение делать обоснованные выводы и обобщения;

– владение инструментарием учебной дисциплины, умение его использовать в постановке и решении научных и профессиональных задач;

– свободное владение типовыми решениями в рамках учебной программы учреждения высшего образования по учебной дисциплине;

– усвоение основной и дополнительной литературы, рекомендованной программой учреждения высшего образования по учебной дисциплине;

– умение ориентироваться в основных теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им аналитическую оценку;

– самостоятельная работа на практических, лабораторных занятиях, участие в групповых обсуждениях, высокий уровень культуры исполнения заданий.

6 (шесть) баллов, зачтено:

– достаточно полные и систематизированные знания в объеме учебной программы учреждения высшего образования по учебной дисциплине;

– использование необходимой научной терминологии, грамотное, логически правильное изложение ответа на вопросы, умение делать обобщения и обоснованные выводы;

– владение инструментарием учебной дисциплины, умение его использовать в решении учебных и профессиональных задач;

– способность самостоятельно применять типовые решения в рамках учебной программы учреждения высшего образования по учебной дисциплине;

– усвоение основной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;

– умение ориентироваться в базовых теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им сравнительную оценку;

– активная самостоятельная работа на практических, лабораторных занятиях, периодическое участие в групповых обсуждениях, высокий уровень культуры исполнения заданий.

5 (пять) баллов, зачтено:

– достаточно знания в объеме учебной программы учреждения высшего образования по учебной дисциплине;

– использование научной терминологии, грамотное, логически правильное изложение ответа на вопросы, умение делать выводы;

- владение инструментарием учебной дисциплины, умение его использовать в решении учебных и профессиональных задач;
- способность самостоятельно применять типовые решения в рамках учебной программы учреждения высшего образования по учебной дисциплине;
- усвоение основной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;
- умение ориентироваться в базовых теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им сравнительную оценку;
- самостоятельная работа на практических, лабораторных занятиях, фрагментарное участие в групповых обсуждениях, достаточный уровень культуры исполнения заданий.

4 (четыре) балла, зачтено:

- достаточный объем знаний в рамках образовательного стандарта высшего образования;
- усвоение основной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;
- использование научной терминологии, логическое изложение ответа на вопросы, умение делать выводы без существенных ошибок;
- владение инструментарием учебной дисциплины, умение его использовать в решении стандартных (типовых) задач;
- умение под руководством преподавателя решать стандартные (типовые) задачи;
- умение ориентироваться в основных теориях, концепциях и направлениях по изучаемой учебной дисциплине и давать им оценку;
- работа под руководством преподавателя на практических, лабораторных занятиях, допустимый уровень культуры исполнения заданий.

3 (три) балла, не зачтено:

- недостаточно полный объем знаний в рамках образовательного стандарта высшего образования;
- знание части основной литературы, рекомендованной учебной программой учреждения высшего образования по учебной дисциплине;
- использование научной терминологии, изложение ответа на вопросы с существенными, логическими ошибками;
- слабое владение инструментарием учебной дисциплины, некомпетентность в решении стандартных (типовых) задач;
- неумение ориентироваться в основных теориях, концепциях и направлениях изучаемой учебной дисциплине;

– пассивность на практических, лабораторных занятиях, низкий уровень культуры исполнения заданий.

2 (два) балла, не зачтено:

– фрагментарные знания в рамках образовательного стандарта высшего образования;

– знания отдельных литературных источников, рекомендованных учебной программой учреждения высшего образования по учебной дисциплине;

– неумение использовать научную терминологию учебной дисциплины, наличие в ответе грубых, логических ошибок;

– пассивность на практических, лабораторных занятиях, низкий уровень культуры исполнения заданий.

1 (один) балл, не зачтено:

– отсутствие знаний и (компетенций) в рамках образовательного стандарта высшего образования, отказ от ответа, неявка на аттестацию без уважительной причины.

3 Требования к уровню владения речью по видам речевой деятельности к концу обучения

Обучение различным видам речевой деятельности должно осуществляться в их совокупности и взаимной связи с учетом специфики каждого из них. Управление процессом усвоения обеспечивается четкой постановкой цели на каждом конкретном этапе обучения. Определяющим фактором в достижении установленного уровня того или иного вида речевой деятельности является требование профессиональной направленности практического владения иностранным языком.

Чтение

Свободное, зрелое чтение предусматривает формирование умений вычленять опорные смысловые блоки в читаемом, определять структурно-семантическое ядро, выделять основные мысли и факты, находить логические связи, исключать избыточную информацию, группировать и объединять выделенные положения по принципу общности, а также формирование навыка обоснованной языковой догадки (на основе контекста, словообразования, интернациональных слов и др.) и навыка прогнозирования поступающей информации.

Студент должен:

– владеть навыками чтения аутентичных профессионально ориентированных и научных текстов;

– владеть всеми видами чтения профессиональной и научной литературы (изучающее, ознакомительное, просмотровое, поисковое), предполагающими различную степень понимания и смысловой компрессии прочитанного;

– уметь варьировать характер чтения в зависимости от целевой установки, сложности и значимости текста.

В качестве контроля понимания прочитанного в зависимости от вида чтения используются ответы на вопросы, подробный или обобщенный пересказ прочитанного, передача его содержания в виде перевода, реферата или аннотации. Все виды чтения должны служить единой конечной цели — научиться свободно читать и понимать иностранный текст по специальности.

Критерием сформированности навыков чтения на протяжении курса может служить приближение темпа чтения про себя к следующему уровню: для ознакомительного чтения с охватом содержания на 70% — 500 печатных знаков в минуту; для ускоренного, просмотрового чтения — 1 000 печатных знаков в минуту.

Говорение

В целях достижения профессиональной направленности устной речи навыки говорения и аудирования должны развиваться во взаимодействии с навыками чтения. Студент должен уметь:

- подвергать критической оценке точку зрения автора;
- делать выводы о приемлемости или неприемлемости предлагаемых автором решений;
- сопоставлять содержание разных источников по данному вопросу, делать выводы на основе информации, полученных из разных источников о решении аналогичных задач в иных условиях.

Основное внимание следует уделять коммуникативности устной речи, естественно-мотивированному высказыванию в формах подготовленной и неподготовленной монологической и диалогической речи.

В области монологической речи студент должен продемонстрировать:

- умение логично и целостно, как в смысловом, так и в структурном отношении выразить точку зрения по обсуждаемым вопросам;
- умение составить план и выбрать стратегию сообщения, доклада, презентации проекта по проблеме научного исследования;
- умение устанавливать и поддерживать речевой контакт с аудиторией с помощью адекватных стилистических средств.

В области диалогической речи необходимо уметь:

- соблюдать правила речевого этикета в ситуациях научного диалогического общения;

- вести диалог проблемного характера с использованием адекватных речевых форм;
- аргументировано выражать свою точку зрения.

Аудирование

Студент должен:

- понимать звучащую аутентичную монологическую и диалогическую речь по профессиональной тематике;
- понимать речь при непосредственном контакте в ситуациях профессионального общения (доклад, интервью, лекция, дискуссия, дебаты).

Письмо

Развитие навыков письма на иностранном языке рассматривается как средство активизации усвоения языкового материала. Студент должен владеть навыками и умениями письменной речи, логично и аргументированно излагать свои мысли, соблюдать стилистические особенности соответствующего жанра и стиля.

Он должен уметь:

- излагать содержание прочитанного в форме резюме, аннотации и реферата;
- составлять тезисы доклада, сообщение по профессиональной тематике;
- составлять заявку на участие в научной конференции;
- вести деловую переписку (в том числе через Интернет);
- владеть навыками составления делового письма.

Перевод

Устный и письменный перевод с иностранного языка на родной используется как одно из средств овладения иностранным языком, как наиболее эффективный способ контроля полноты и точности понимания содержания.

Студент должен:

- владеть необходимым объемом знаний в области теории перевода: эквивалент и аналог, переводческие трансформации;
- иметь навыки компенсации потерь при переводе, контекстуальных замен, различать многозначность слов, словарное и контекстуальное значение слова, значения интернациональных слов в родном и иностранном языке и т. д.;
- уметь адекватно передавать смысл профессионально ориентированного текста с соблюдением норм родного языка;
- владеть навыками преобразования исходного материала, в том числе реферативного перевода профессионально ориентированного текста.

4 Перечень заданий и контрольных мероприятий для управляемой самостоятельной работы

Тема и вопросы УСР	Количество часов	Форма контроля
1.1.3 Система высшего образования в стране изучаемого языка	4	Перевод текста, выполнение упражнений к тексту, контрольный опрос
1.3.2 Экономика РБ	4	Перевод текста, выполнение упражнений к тексту, написание аннотации к тексту
1.3.7 Виды банков	2	Перевод текста, выполнение упражнений к тексту, реферирование текста
1.3.9 Инфляция	4	Перевод текста, выполнение упражнений к тексту, написание аннотации к тексту
2.1.6 Стратегия и тактика маркетинга	4	Перевод текста, выполнение упражнений к тексту, контрольный опрос
2.1.8 Средства рекламы	2	Перевод текста, выполнение упражнений к тексту, контрольный опрос
2.2.5 Чёрные металлы. Чугун	4	Перевод текста, выполнение упражнений к тексту, реферирование текста

Примечание.

Материалы для выполнения УСР

Английский язык

1.1.3 Бгашев Н. В. Английский язык для студентов машиностроительных специальностей. С. 22—24.

1.2.1 Зубрицкая Л. С. EnglishforIT-Students. С. 93—94.

1.3.4 Гайдук М. О. Английский язык. Конструкционные материалы. С. 16—18.

1.3.7 Гайдук М. О. Английский язык. Конструкционные материалы. С. 24—26

1.3.12 Бгашев Н. В. Английский язык для студентов машиностроительных специальностей. С. 171—172.

2.1.7 Агабекян И. П. Английский для технических вузов. С. 191—194.

2.1.11 Агабекян И. П. Английский для технических вузов. С. 220—222.

2.1.13 Хоменко С. А. Английский язык для студентов технических вузов: основной курс. Ч. 1. С. 160—162.

Немецкий язык

- 1.1.3 Бондарева В. Я. Немецкий язык для технических вузов. С. 24—27.
1.2.1 Бондарева В. Я. Немецкий язык для технических вузов. С. 37—41.
1.3.4 Бондарева В. Я. Немецкий язык для технических вузов. С. 262—263.
1.3.7 Богданова Н. Н. Учебник немецкого языка для технических университетов и вузов. С. 201—203.
1.3.12 Бондарева В. Я. Немецкий язык для технических вузов. С. 213—216.
2.1.7 Бондарева В. Я. Немецкий язык для технических вузов. С. 266—267.
2.1.11 Бондарева В. Я. Немецкий язык для технических вузов. С. 101—105.
2.1.13 Лабковская Е. А. Робототехника. С. 6—10.

Французский язык

- 1.1.3 Любанец И. И. L'enseignement en France. С. 19—28.
1.2.1 Сасим Н. В. Иностраннный язык. Французский. С. 149—153.
1.3.4 Борозна О. Ф. Французский язык. С. 14—16.
1.3.7 Борозна О. Ф. Французский язык. С. 9—12.
1.3.12 Яковлева Л. В. Французский язык. С. 90—92.
2.1.7 Борозна О. Ф. Французский язык. С. 18—20.
2.1.11 Яковлева Л. В. Французский язык. С. 93—96.
2.1.13 Dunglas Jean. Mécanisation, automation, robotisation. С. 5—6.

Испанский язык

- 1.1.3 Нуждин Г. А., Комарова А. И. 75 устных тем по испанскому языку С. 116—117, 86—89.
1.2.1 Гонсалес-Фернандес А. Учебник испанского языка с элементами делового общения стр. 308-309, перевод с испанского на русский оригинального текста.
1.3.4 Дыро, Е. В. Испанский язык для экономистов Текст: Què es una empresa?». Мардыко М. Н., Душевский А. А, Испанский язык Текст: Mis alumnos me llaman la teniente O'Neill. С. 62—63.
1.3.7 Дыро, Е. В. Испанский язык для экономистов Текст: Publicidad». Павлова С. Н., Киселев А. В. , Поговорим по-испански! Курс разговорного испанского языка. Información personal. С. 27—28.
1.3.12 Мардыко М. Н., Душевский А. А. Испанский язык». Otras formas de mandar. С. 62—63.
Гонсалес-Фернандес А. Учебник испанского языка с элементами делового общения: La revolución tecnológica. С. 115—123.
2.1.7 Хотькин Г. П. Испанский язык: практикум. С. 18—20.
2.1.11 Хотькин Г. П. , Испанский язык: практикум. С. 15—17.
2.1.13 Хотькин Г. П. Испанский язык: практикум. С. 10—12.

ПРОТОКОЛ СОГЛАСОВАНИЯ УЧЕБНОЙ ПРОГРАММЫ С ДРУГИМИ ДИСЦИПЛИНАМИ СПЕЦИАЛЬНОСТИ

Название учебной дисциплины, с которой требуется согласование	Название кафедры	Предложения кафедры об изменениях в содержании учебной программы учреждения высшего образования по учебной дисциплине	Решение, принятое кафедрой, разработавшей рабочую программу (с указанием даты и номера протокола)
1. Микроэкономика	Кафедра экономической теории	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
2. История науки и техники	Кафедра технологии машиностроения	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
3. Материаловедение	Кафедра общенаучных дисциплин	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
4. Введение в специальность	Кафедра экономики и организации производства	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
5. Информатика	Кафедра компьютерных информационных технологий	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
6. Экономическая теория	Кафедра экономической теории	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10
7. Социология	Кафедра социально-гуманитарных дисциплин	Согласовано, дублирования нет	согласовано 09.06.2015 протокол № 10

**ДОПОЛНЕНИЯ И ИЗМЕНЕНИЯ,
ВНЕСЕННЫЕ В УЧЕБНУЮ ПРОГРАММУ
НА 201 / 201 УЧЕБНЫЙ ГОД**

№ п/п	Дополнения и изменения	Основание

Учебная программа пересмотрена и одобрена на заседании кафедры (протокол № _____ от _____ 201__ г.)

Заведующий кафедрой

(ученая степень, ученое звание)

(подпись)

(И. О. Фамилия)

УТВЕРЖДАЮ
Декан факультета

(ученая степень, ученое звание)

(подпись)

(И. О. Фамилия)

Учебное издание

ИНОСТРАННЫЙ ЯЗЫК

Учебная программа учреждения высшего образования
по учебной дисциплине для специальности
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